Celisa Steele (00:00):

If, as a learning business, you're careful with your words, and you choose your terms carefully, you hold yourself to standards, whether those are external standards from an accrediting body or just your own internal high standards, then your credentials can be viewed by the market as truly valuable. They will stand out from other offerings.

Jeff Cobb (00:25):

I'm Jeff Cobb.

Celisa Steele (00:27):

I'm Celisa Steele, and this is the Leading Learning Podcast.

Jeff Cobb (00:35):

Today in episode 295 we want to talk about the value of credentials because credentials strike us as being of more value than ever given the current state of things.

Celisa Steele (00:47):

By the current state of things, we're thinking of macrotrends that you've probably heard us mention before. We'll mention four specifically now. First, changes in work. People are working longer. Retirement is less of a standard practice and more a legend of old these days. Then, over the course of our longer working lives, we're changing jobs and careers more frequently. The average tenure of an American worker was just four years, and that statistic is from before the Great Resignation. Folks may be changing jobs even more frequently at this point.

Celisa Steele (01:26):

These changes in work mean more people need more lifelong learning than ever before and they often need a way to show that they have the skills and knowledge employers need. Of course, credentials are a way to do just that.

Jeff Cobb (01:43):

That's one reason. Then, second, there's been tremendous growth in access to the Internet and, of course, to devices like smartphones. Probably just as important, if not more important, is that the Internet that folks now have access to is better. 5G is becoming widely available. Even 10G is possible on cable. The combination of portable devices and good Internet makes anytime,

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anywhere learning more possible than ever. Of course, learning, training, review, and test prep are often needed for an individual to attain or maintain a credential.

Celisa Steele (02:20):

Then, third, is the surge in content. There's been a huge content surge. It's happening in part because of the growing access to the Internet and devices that you just mentioned, Jeff. The Internet and device access empowers individuals—not just organizations, but individuals—to create and share information. That means there is a ton of content available to learners. More added each day, each hour, each minute. The surge in content has really upped the need for helping learners find credible, relevant content. Credentials can be a way for learners to demonstrate that they know the credible, relevant content and or to help them find that credible, relevant content that, once learned, will allow them to demonstrate they know something of importance and value.

Jeff Cobb (03:14):

Then, of course, COVID is the fourth and last of the macrotrends. We can't go without mentioning that. The pandemic changed so much about how we live, work, and learn and has accelerated changes that were already happening in the adoption of technology. For example, Celisa, you already mentioned the Great Resignation when you were talking about changes in work. It's easy to see or imagine how the skills or knowledge needed by workers may change. More emphasis on the ability to collaborate online, for example, or communicate effectively via e-mail or virtual presentation skills. Those are skills that can be credentialed. You can imagine, for example, a certificate in virtual facilitation skills.

Celisa Steele (03:59):

Actually, I'm guessing we don't have to imagine it. I'm pretty sure that there are probably certificates in virtual facilitation skills that exist. I will say that one real-world example I can mention is the COVID-19 Certificate in Prevention and Safety Excellence for Senior Move Managers from National Association of Specialty and Senior Move Managers. That is from the National Association of Specialty and Senior Move Managers.

Celisa Steele (04:22):

These are the people who help relocate older adults. Of course, they've had to adapt and change how they worked in response to the pandemic, and the association, NASSMM, saw the need to support its members. They saw the potential for a certificate program that helps those taking it learn how to protect their clients, their crews, their coworkers and be especially mindful of the vulnerable populations they serve—the elderly, those with health deficiencies—that make them more susceptible to viruses like COVID-19.

Jeff Cobb (04:59):

To recap—always good to recap a list like that—the four macrotrends we mentioned are changes in work, the growth of access to the Internet and devices, the surge in content, and the pandemic. Again, we mentioned those macrotrends because we think they contribute to an environment where credentials offer more potential than ever to individual learners and workers, to employers, and to the organizations, like learning businesses, that are offering the credentials.

Celisa Steele (05:31):

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Jeff Cobb (05:37):

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Jeff Cobb (06:01):

Many of the world's leading associations, credentialing bodies, test providers, and training companies trust BenchPrep to power their online study programs, including ACT, the Association of American Medical Colleges, CFA Institute, CompTIA, GMAC, McGraw-Hill Education, AccessLex, and more. More than 8 million learners have used BenchPrep to attain academic and professional success. To discover more, visit leadinglearning.com/benchprep.

Celisa Steele (06:33):

We've been talking about the opportunity we see for credentials in the current moment, but, to really dig into the potential value of credentials, we have to be clear about what we mean when we say "credential."

Jeff Cobb (06:46):

Yes. We need to be clear because really there's a lot of sloppiness in how these terms get used, and that leads to confusion. We'll take a little time now to define some key terms, and we'll start with *credential* itself. *Credential* is the umbrella term.

Celisa Steele (07:03):

Yes, and there's a lot under that credentialing umbrella, including non-learning-related credentials. Think of passwords, identification documents, security clearance, power of attorney—those are all credentials. Now, given the nature of the Leading Learning Podcast, we're not going to focus on those non-learning-related credentials, but we wanted to mention them briefly because they make clear the value, or potential value, of credentials. Credentials get you access to something that otherwise would be off-limits or at least harder to reach.

Jeff Cobb (07:39):

Right. I like that analogy a lot. Just as with non-learning-related credentials like passwords, learning-related credentials are primarily about access, like you're saying. One very common example of this is job descriptions that list among the requirements a bachelor's degree in X, whatever the topic is.

Jeff Cobb (08:00):

Academic degrees and diplomas are well-known types of learning-related credentials. Academic degrees include an associate's degree, a master's degree in biology, a PhD in comparative literature—something I aspired to once upon a time. And diplomas, of course, include high school diplomas or GEDs.

Celisa Steele (08:19):

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Then, another term we'll touch on briefly is licensure. Licensure is the only credential that is required for an individual to practice or operate legally within a jurisdiction. In the US, that jurisdiction is usually a state. Examples that you might be familiar with include a licensed real estate agent or an LPN, a licensed practical nurse. To become licensed, an individual usually has to meet eligibility requirements, which might include things like years of work experience, and also pass an assessment. Only governmental agencies can confer licensure.

Jeff Cobb (09:01):

We're not going to focus on academic degrees or licensure as those aren't the domain of learning businesses, but we wanted to mention them as they are quite definitely important parts of the overall credentialing landscape, and they're important terms to understand. Where we do want to focus is on the kinds of credentials that learning businesses can—and often do—offer.

Celisa Steele (09:25):

We'll start with certifications and certificates. We're going to start there both because these types of credentials are mainstays in the portfolio of many learning businesses and because certifications and certificates often get confused, maybe because they sound so similar.

Jeff Cobb (09:43):

Yeah, they may sound similar, but they are quite distinct, and they serve different purposes. We want to explore those differences, but, before we can do that, we need to unpack the term *certificate* a bit.

Jeff Cobb (09:55):

Now, one type of certificate is a certificate of attendance or participation or completion. In our opinion, those types of certificates offer low to no value. All someone really has to do is show up. They don't have to necessarily learn anything.

Celisa Steele (10:12):

Another type of certificate is an assessment-based certificate. An ABC offers higher value, or at least potentially offers higher value, because it validates learning.

Celisa Steele (10:25):

With an assessment-based certificate the focus is on two things: (1) providing education or training to teach an individual something specific, and that's defined by learning objectives or learning outcomes, and then (2) assessing the individual's attainment of the learning outcomes.

Jeff Cobb (10:44):

Now, by contrast to certificates, the focus of certification is on assessing an individual's current knowledge, skills, and/or abilities. That first part you mentioned, Celisa—providing education or training—that's not baked into a certification. Rather, a certification focuses on the assessment piece and determining whether an individual currently has the necessary knowledge, skills, or abilities to do X or Y, whatever the focus is.

Celisa Steele (11:16):

A certification usually also has ongoing requirements. Once an individual is certified, they usually have to do some things to maintain that certification. It's important for them to fulfill

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those ongoing requirements, which are often things like continuing education, because certifications can be revoked.

Jeff Cobb (11:36):

Now certificates on the other hand can't be revoked. They're issued and done. Another distinction is that certifications result in a designation for the individual while certificate programs don't: Certified Association Executive, or CAE, for example, or CPD, Certified Professional in Talent Development.

Celisa Steele (11:58):

CPTD.

Jeff Cobb (11:59):

CPTD, sorry. You got to get those acronyms right with the designations. Very important. Certified Professional in Talent Development or Certified Financial Planner. Those are all designations that come from certifications.

Celisa Steele (12:14):

We want to be sure to note here that Mickie Rops has been very helpful to us over the years in better understanding credentials, and these certification-versus-certificate distinctions we've just been going over are in line with her work and distinctions that she makes. And what she does, her work, those distinctions that she makes, it's all based on her really deep familiarity with standards from ASTM, from ICE, from ISO, and NCCA. We're going to link to some of those specific requirements and standards in the show notes for this.

Jeff Cobb (12:52):

There are lots of acronyms and initials in the certifications.

Celisa Steele (12:55):

And lots numbers.

Jeff Cobb (12:56):

Lots of numbers. Yeah, yeah.

Celisa Steele (12:59):

Basically those are the standards that are developed and adhered to by accrediting organizations. Those are going to definitely be relevant if you think you want your credential to get that outside stamp of approval that accreditation provides.

Jeff Cobb (13:14):

Yeah, and Mickie really is a true expert in credentialing. We were even lucky to have her on the podcast way back in the early days, episode 12. She's been at our events, and we've actually done some consulting with her, and it's always great to have her expertise to bring to bear. In the show notes at leadinglearning.com/episode295, we'll definitely include links to several short articles that Mickie's written about credentials that we think are particularly helpful.

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Celisa Steele (13:45):

To wrap up our discussion of certifications versus certificate programs, we'll note that they serve different purposes. Be sure to keep that in mind. Certificate programs are good when the target audience has a knowledge gap or a skill gap that can be addressed through an outcomes-based training or education program and then be assessed. Certification programs don't address knowledge or skills gaps. They serve to recognize individuals who demonstrate they already have the knowledge and skills within the scope of the certification, whatever that is.

Jeff Cobb (14:20):

As a learning business, if you're trying to decide between a certification program or a certificate program, you have to be clear about what the program is intended to accomplish. The goals for the program need to be rooted in an accurate and nuanced understanding of the target audience's needs and wants. As so often is the case, it all comes back to marketing.

Celisa Steele (14:48):

We want to talk about three more types of credentials that are all relevant to learning businesses. Namely, microcredentials, stackable credentials, and digital badges.

Jeff Cobb (15:00):

Yeah. We're getting into the buzz soup there, and defining *microcredentials* is a little tricky just as defining that other buzzword *microlearning* is. Just as microlearning doesn't necessarily have anything to do about length in isolation. Some people say it has to be 10 minutes or less, but that really depends on the context and what role it's filling. If you're trying to do something that would normally be addressed in a two-day course, then 30 minutes might be an example of microlearning. Similarly, with a microcredential—a certificate can be a form of microcredential, certainly—what's usually going to be true about a microcredential is just the scope of it is going to be a little bit less. You won't be trying to cover an entire body of knowledge or a bunch of different skills. You'll probably be focusing in on, say, one specific competency or maybe a subset of a skill set, much smaller than what a full blown certification program might aim to assess.

Celisa Steele (15:57):

Well, and I'll mention Digital Promise here. Digital Promise is behind more than 450 competency-based microcredentials for teachers. In that example, when you think about teachers, they had to get other credentials to be able to teach in the first place. They most likely have to have a bachelor's degree in elementary education if they're there in the elementary schools. They don't necessarily need to go back to school to earn a master's in education. Some might want to do that, but, for others, a microcredential might be a better fit. They might choose something like Collaboration to Support Student Learning in a Digital Learning Environment, which is an actual microcredential offered by Digital Promise.

Celisa Steele (16:41):

That might be sufficient for them because they might be really focused on that specific skill around collaborating with students in that digital learning environment. With the microcredentials that Digital Promise puts out there, educators get access to training and information, and then they're assessed.

Jeff Cobb (16:58):

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Of course, you might earn multiple microcredentials and put them together over time. Stackable credentials—another one of those phrases you'll hear out there, "stackable credentials"—is the idea that separate credentials can, when they're accumulated, lead to something bigger. They become more than the sum of their parts. Stacking is a logical application for at least some of the microcredentials that are out there.

Celisa Steele (17:24):

To use Digital Promise again, they have stacks. That Collaboration to Support Student Learning in a Digital Learning Environment along with three other microcredentials—one focused on communication, one on creativity, one on critical thinking in the digital learning environment—those four microcredentials stack up to Using Technology to Support the 4Cs in the Classroom.

Celisa Steele (17:47):

Then, I'll also throw in this idea of ladderable credentials. This is the idea that credentials or stacked credentials can then further open up access to additional credentials. For example, ladderable credentials could lead to undergraduate and graduate programs. We'll make sure to include in the show notes a link to a February 2022 article that talks about this ladderable concept more. Be sure to check out the show notes at leadinglearning.com/episode295.

Jeff Cobb (18:20):

There's another February 2022 article we'll link to as well. This one talks about how stackable credentials will change the way bachelor's degree programs operate. It's talking about how community colleges are really looking at breaking down credentials, so even after six months a student has a credential to show for their effort. There's a reducing tendency—make things smaller and faster—but then there's also an additive tendency leading community college to add bachelor degrees rather than sticking to associate's degrees.

Celisa Steele (18:54):

I think that just speaks to how hungry the market is for credentials these days, and that it can lead to breaking things apart. It can lead to accumulating things together. There's a lot of potential value there. Jeff, not to pick on you, but I have to think about the fact that you're an ABD.

Jeff Cobb (19:12):

Yes, indeed. I bear that acronym: All But Dissertation for those who do not know the PhD world. I got all the way up to defending my prospectus, passing my exams, but I did not write that dissertation because frankly I got involved in the world of e-learning and learning businesses and have never looked back. But, boy, there was quite a bit of time between the master's and the PhD—

Celisa Steele (19:38):

A number of years.

Jeff Cobb (19:39):

—quite a bit of effort that got put in, and I do not have any credential other than the fake one, ABD, to show for it. If I'd been able to stack some of that up into something—it might've only been valuable to my ego, but even that's worth something.

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Celisa Steele (19:54):

Well, I do think that's exactly what we were talking about, this idea that community colleges or other entities that are breaking things down so that, right, if you do end up stopping out at some point, you still have something of value. You still have a credential that can show a potential employer, show the market what you do know and what you can do, even though you haven't gotten the PhD.

Jeff Cobb (20:15):

Yeah, I mean, as we all know, those kinds of stops and pauses, they're part of life. We all experience them at different times. Now, the third and final term we want to touch on in this section is *digital badges*. Another one of those buzzy terms. In some ways this is a red herring as a digital badge itself is not actually a credential. A digital badge is the representation of a credential.

Celisa Steele (20:42):

We want to mention digital badges because they are tied to credentials. The technology that underlies them, the "digital" part of digital badges, means that there's data linked to the badge, that someone, an employer, for example, can ideally click through to learn more about the badge, when it was earned, what was required to earn it, possibly even get to some work or project examples of what that specific learner did to earn the badge. There's a real value-add with digital badges when they're done right versus a paper credential. Paper credentials aren't easy to share with others. They aren't very visible, and paper credentials also don't have that underlying data associated with them.

Jeff Cobb (21:29):

Yeah, and that's such an important part of digital badges, that they do have that data underlying them. Digital Promise we'll mention again, they use digital badges to represent their microcredentials. And, because those are badges that actually follow standards—and this is an area where standards are important, from organizations like Open Badges—you're able to find out what really lies behind any badge that's earned through Digital Promise or any other credentialing organization that's taking badges seriously.

Jeff Cobb (22:00):

They typically look like they're just a little graphic. You stick it on your LinkedIn profile or just on your Web site or whatever. That's sort of all there is to it, but there's way more than that to it, and badges done right have a really, really valuable role to play in this whole credentialing landscape.

Celisa Steele (22:18):

That's our look at the world of credentials and what distinguishes different types of credentials from others, but there's a pretty big problem.

Jeff Cobb (22:26):

Yes, and we did touch on in it, I think, but it's a big enough problem that it's worth mentioning again. Namely, not everyone agrees on these definitions and distinctions and adheres to them. You can just tell from our conversation that they can be a little bit dicey to figure out and aren't necessarily crystal-clear right out of the gate.

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Jeff Cobb (22:47):

There are certificate programs out there where, guess what, everybody passes the assessment. Not a lot of teeth to it. Versus ones where the assessment actually is measuring attainment of specific learning outcomes. There are certifications out there that come with recommended training and learning programs really bundled right in. You're not seeing the separation between the test creator and the training creator that you really need to see in a valid certification program. That kind of stuff, it's all over the place.

Celisa Steele (23:19):

Right. There's the definitions, and then there's what people call their offerings out in the market. It is a problem, but, as the saying goes, where there's a problem, there's an opportunity. If as a learning business you're careful with your words, and you choose your terms carefully, you hold yourself to standards, whether those are external standards from an accrediting body or just your own internal high standards, then your credentials can be viewed by the market as truly valuable. They will stand out from other offerings.

Jeff Cobb (23:58):

The pandemic and the Great Resignation added fuel to the changes already happening in work and life—the increasing rate of change in technology and those macrotrends that we talked about at the beginning.

Celisa Steele (24:10):

All this means that the kinds of credentials offered by learning businesses are much more attractive. These credentials offered by learning businesses tend to have lower cost and less time investment to get to a credential versus full-fledged academic degrees, for example. If the credentials come at a lower cost, if they take less time to achieve, and if they're aligned with employer needs and the job market, well, wow, then they're hugely valuable.

Jeff Cobb (24:42):

Yeah, and that "if" is so important. I feel like the alignment with employer needs and the job market, at least in our experience, often isn't done well, or it's even kind of skipped entirely. A lot of assumptions can be made, but, at the end of the day, if a certification or a certificate or any kind of credential is ultimately going to be valuable to a learner, to the person who's going to earn it, it's going to be because that learner can do something. They're going to benefit by holding that credential, which usually means that an employer has to value it. Somebody out there has to value it, and that is really what's going to create the major benefit for the learner. A lot of times learning businesses don't go deep enough in trying to assess that and trying figure out what is that alignment with what employers need.

Jeff Cobb (25:30):

I think an initiative to highlight right now for learning businesses to study is what Google is doing, their whole Grow with Google program, which is basically a series of certificates that they've created. Obviously, they are a large employer themselves. They know very clearly what skills and knowledge they need people to have coming in. Many other tech-oriented employers or employers with tech needs are going to need those same skills. Google has introduced this series of certificates. It's interesting—there's a site called Class Central that every year runs an annual list of the most popular new MOOCs, massive open online courses.

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Jeff Cobb (26:13):

In 2021, I think it was 18 out of the top 25 came from Google. It's this training-with-certificate that Google has created as part of that Grow with Google program. We'll link to that in the show notes because if you go and look at how they're presenting it, they're very tuned into the results that the learners are going to get out of this. They're very tuned into the results that employers are going to get out of this, and they make all of that very explicit in how they talk about these certificate programs that they've created.

Celisa Steele (26:42):

Well, and it's interesting to think of too because what Google is doing, they have the coursework available on Coursera—I'm pretty sure that's the platform that they're using. That's a platform for those massive open online courses, MOOCs, which sort of felt like a very trendy thing I don't even know how many years ago at this point. It sort of seems like they were all the buzz. Now where it seems like it's landed is that really it's the certificates that get associated with those MOOCs. That's where the value is. You even see that in the business model behind a lot of the MOOC providers. They'll make the content, the course or courses, available for free, but, if you want the certificate, if you want that validation, that's then going to cost you.

Jeff Cobb (27:28):

Yeah, that really is what clicked for MOOCs in the end because a lot of the whole massive open online course thing, all the criticisms around, well, people aren't finishing them, they're too big and impersonal, but once you start connecting them into credentials, and if you do it well, and if you really align it with the real world and real employers and the real needs of real people, that's really starting to take off. It's really changing the landscape out there.

Jeff Cobb (27:55):

I think a lot of people think that MOOCs aren't really a thing anymore, but they're a huge thing. Of course, Coursera is getting into the degree world as well now. I think that there's a lot to study and learn from there.

Celisa Steele (28:06):

I'll just again put in a plug for checking out the show notes at leadinglearning.com/episode295 because we will link to that Grow with Google initiative. We do encourage you to check it out. They have also been doing a lot of work to connect data around the impact of their certificates. They can say our certificate holders earn X more. They're actually tracking that. It also has that element. That's very interesting to us.

Celisa Steele (28:33):

I think, to kind of wrap up some of what we're saying here, credentials are just really great for the upskilling and reskilling needs that we're seeing currently. They're also good for those new to the labor market. Credentials in general are applicable to learners of all ages and career stages. Not all credentials are going to apply to all people, but you can craft a credential for a particular need or opportunity that you see in your field or profession or industry. We want you to be thinking about that, but we do feel like we need to offer a caveat and be clear that we don't believe all learning needs to be credentialed.

Jeff Cobb (29:15):

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No, definitely not, and I'll piggyback for a second on something you just said there, Celisa, around they're being good for learners at all ages and stages of their career. One of the things we've advocated years ago—and we'll link back to some of our old writing about MOOCs in particular—is that offering a MOOC and offering some certificates, some credentialing around that to people who are entering into your industry or your profession, I mean, what a great onboarding thing for your average trade or professional association to do, for example.

Jeff Cobb (29:46):

Like you said, not everything needs to be credential, and we're not advocating a proliferation of credentials. They used to have the criticism of diploma mills back in the early days of e-learning. We don't want to see a credentialing mill happening here. What we are advocating is really looking at this current moment with an eye to what credentials are or might be valuable to your audiences and what you can do to help reduce the barriers they confront when trying to get those credentials.

Celisa Steele (30:20):

Think through what those barrier are. Time commitment, money commitment, all of those are things that can be barriers. When we're talking about the different approaches to credentials, microcredentials, there are different options there that can potentially help you address those barriers that your audience might be confronting.

Celisa Steele (30:42):

This whole point that not all learning needs credentialing, that really underscores for us that, when and if you do offer a credential, be buttoned up about it. Follow high standards, whether those are your own and or those of an accrediting body. Really focus on providing a valuable, meaningful credential that the market needs.

Jeff Cobb (31:11):

As we wrap up this look at credentials, we encourage you to take time for an informal audit. If you offer credentials, do they fit the current moment?

Celisa Steele (31:20):

Potential things to think about are time and cost to achieve them. We just mentioned that microcredentials could potentially help reduce the time and the cost. Take a look at what requirements you might have in place for existing credentials. If you have certifications, are the prerequisites that you have in place truly needed? Do folks looking to get the certification really need a bachelor's degree or X number of years' experience working in the field? Are the continuing education requirements that you have in place reasonable? Again, go through all that really thinking about what are the barriers for your audience.

Jeff Cobb (31:57):

I think that prerequisites discussion is often very fruitful. I know in discussions at an association board that I serve on, as we were architecting a new certification to replace an existing certification, we really took a hard look at what prerequisites were really needed because the ones that we had in place before were a barrier, and they were preventing people from getting into that program.

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Jeff Cobb (32:18):

Now, on the flip side, if your learning business doesn't currently offer credentials, ask yourself is there an opportunity for you to pursue one, whether that's on your own or in partnership with another organization, with a corporate partner, with an academic partner?

Celisa Steele (32:33):

For full show notes and other resources to help you think about your learning business's credentials or potential credentials, please visit leadinglearning.com/episode295.

Jeff Cobb (32:41):

At leading learning.com/episode295, you'll also see options for subscribing to the podcast, and we hope you will subscribe if you haven't yet. Subscription numbers give us some visibility into the impact of the podcast.

Celisa Steele (32:57):

We'd also be grateful if you would take a minute to rate us on Apple Podcasts. Jeff and I personally appreciate reviews and ratings, and they help the podcast show up when people search on content for leading a learning business.

Jeff Cobb (33:09):

Lastly, please spread the word about Leading Learning. In the show notes at leadinglearning.com/episode295, you'll find links to connect with us on Twitter, LinkedIn, and Facebook.

Celisa Steele (33:20):

Thanks again, and see you next time on the Leading Learning Podcast.

[music for this episode by DanoSongs, www.danosongs.com]

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