



Beyond Credit and SMEs: Unlocking Learning's Full Potential

Leading Learning Podcast
Transcript for Episode 452

Celisa Steele: [00:00:03] If you want to grow the reach, revenue, and impact of your learning business, you're in the right place. I'm Celisa Steele.

Jeff Cobb: [00:00:10] I'm Jeff Cobb, and this is the Leading Learning Podcast.

Jeff Cobb: [00:00:17] A little while back, I wrote a post on LinkedIn, just a few paragraphs, and I honestly didn't expect much from it. But it got more traction than most things I post, which usually tells me I've hit a nerve—or at least raised something that others are thinking about.

Celisa Steele: [00:00:32] What you raised in that post was something we see a lot in our work with learning businesses: the powerful and sometimes limiting role of credit (CE, CME, CLE, CPE) and subject matter experts, or SMEs.

Jeff Cobb: [00:00:51] Both are pillars in many learning businesses, but they can also quietly restrict innovation or even hold an organization back strategically, often unintentionally.

Celisa Steele: [00:01:02] So, in this episode, number 452, we want to unpack both how credit and SMEs function as enablers and as limiters—and what learning businesses can do to navigate those dynamics more intentionally, how they can be aware of these double-edged swords and make better use of credit and SMEs.

Jeff Cobb: [00:01:25] We'll also pull in some insights from others who joined the conversation in the comments on my LinkedIn post.

Celisa Steele: [00:01:31] Let's start with credit. This could be CE, CME, CLE, CPE, CEUs, however credit shows up in your learning business. It's often a baseline requirement. For a lot of learners, if an offering doesn't carry credit, it doesn't count.

Jeff Cobb: [00:01:48] Exactly. That's why offering credit nearly always increases demand. We've seen that constantly and consistently over the years. It opens doors, it helps learners meet requirements, and it can even be seen as a point of legitimacy—"Oh, this course offers credit, so it must be serious or credible because there's probably been some vetting, some requirements met for it to be able to offer credit."

Celisa Steele: [00:02:14] But that's only one side of the sword.

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Jeff Cobb: [00:02:18] The other edge is what happens to learning businesses over time. When credit becomes the main selling point, which it so often does with all sorts of organizations, the offerings start to get commoditized. If everyone's competing on credit hours, then it's a race to the bottom in pricing or a race to package the same content in slightly different ways.

Celisa Steele: [00:02:41] This is especially true when you're pricing per unit because one credit hour looks a lot like another, at least on paper. It's often hard to differentiate based on content quality or instructional design when what a learner sees in your catalog is just a number: 1.0 CEU or 2.5 CME credits, etc.

Jeff Cobb: [00:03:04] Right. It becomes like producing widgets instead of producing rich learning experiences. You end up competing on volume, cost, or convenience. I don't know how many learning businesses there are that want to be in a pricing war or a speed contest. That's not what most of us have signed up for. That's usually not a sustainable strategy.

Celisa Steele: [00:03:24] It can also be a distraction from the actual learning. When credit is what learners are focused on, then that becomes the goal—checking that box, getting the points, getting those credits—and the focus then isn't necessarily on building real competence or real confidence in the learners.

Jeff Cobb: [00:03:42] Yes, we hear about checkbox learning all the time. This is one of the areas where I think we have a responsibility as learning leaders to ask, "Are we reinforcing that transactional mindset? Are we contributing to the idea that learning is just a checkbox?"

Celisa Steele: [00:04:00] To quote you to yourself, in that LinkedIn post, you wrote, "Whether or not offering credit is central to your learning business, continued, creative efforts to provide—and communicate—value beyond credit is essential to an effective strategy in today's market."

Jeff Cobb: [00:04:16] What a smart quote! That is the heart of it. The question I posed was, "How are we, as a learning business, creating or will we create value that transcends credit?" Because, if credit is your only hook, your only promise to learners, you're in a pretty vulnerable position.

Celisa Steele: [00:04:37] Yes, then you're a one-trick pony. The "transcending credit" part is where some of the most interesting comments on your LinkedIn post centered and that idea that organizations can focus too much on credit requirements. When they do that, they often miss the opportunity to foster real engagement, to be part of facilitating deeper learning.

Jeff Cobb: [00:05:03] That's really spot-on. A lot of organizations get so locked into the mechanics of credit—tracking hours, ensuring compliance—that they forget to step back and ask, "What kind of learning experience are we actually creating here?"

Celisa Steele: [00:05:18] Let's talk about some ways that learning businesses can create that value beyond credit. Let's talk about some of what we've seen that's worked.

Jeff Cobb: [00:05:28] One thing that stands out, that we've talked about many times, is application. Are learners doing something with the content? Are you helping them translate knowledge into action? That's inherently more valuable than passive seat time. I think learners recognize it when it's happening too. This isn't value that's lost on them.

Celisa Steele: [00:05:47] As a learner, if I'm in a situation where I'm actually translating what I'm learning into something that I'm struggling with at work or in my life, that's incredibly valuable to me because it then means, yes, I'm perhaps checking the box in terms of getting a credit that I need, but I'm also getting something that I also need in this other way that's going to help me do my job or work better. Yes, I definitely see it as a learner myself.

Jeff Cobb: [00:06:13] In that case, when you have two checkbox alternatives—which is so often the case in these competitive continuing education markets; you may have myriad providers you can go to for that continuing education credit—but, if you know one of them is going to provide you with application and applicable results, that's going to skew you towards going back to that provider again and again.

Celisa Steele: [00:06:37] Application you just mentioned as being something that learning businesses can focus on as a way to create value beyond credit. Reflection is another one, and that's something that we also talk a lot about. Application and reflection are often tied together. Are you building in time for learners to reflect on what they're being taught, to begin that process of connecting the material to their own experiences, to begin to make the meaning very personal for them?

Jeff Cobb: [00:07:06] It's often a very simple element to add. We've made that comment many, many times over the years. But that gets overlooked, adding that reflection element. We talked about application. Another one is community. When learning offerings foster connection—that could be peer learning, discussion, maybe even cohort-based experiences—then you're offering something that credit alone can't match. Most of us as learning professionals know this. We know that so much of learning comes out of social interaction, those informal elements that can be there to complement a formal learning experience but are so valuable in and of themselves. This is an area where, even though we know it, learning businesses have not, over the years that we've been watching this, been as conscious and intentional about leveraging community as part of their practices as they could be.

Celisa Steele: [00:07:59] I feel like it's either not thought about, or it's thought about but not scaffolded. It's like, "Yes, of course you're going to benefit from your peers." But the way you achieve that is by putting people in a room with their peers.

Jeff Cobb: [00:08:13] Yes. "Talk among yourselves" sort of thing. You need more than that.

Celisa Steele: [00:08:16] There's also a brand dimension here that, if your learning business can be known not just as that place to go and get credit but as a place to go where learners really grow, then your brand is going to help build loyalty. It's going to help get people to keep

coming back because they're going to know that they're going to get opportunities for application and reflection. They're going to be able to have meaningful community connection. And so they're going to come back to you, not because they have to—because they probably, as you were saying, Jeff, have all these other choices for a place to go to just check the box for their credit—but they're going to come back to you because they want to.

Jeff Cobb: [00:08:55] Of course, that's what changes the game. It moves you from transactionally oriented to relationship-oriented to transformational, once you're firing on all cylinders. And, let's be honest, that's what got most of us—or at least I hope that's what got most of us—into this space in the first place.

Celisa Steele: [00:09:17] Of course, all of this doesn't mean that you're going to abandon credit entirely. Credit does still matter. What we're saying is don't let credit define the experience. Don't let credit be the only reason that your offerings exist.

Jeff Cobb: [00:09:31] Exactly. Credit can be part of your value proposition, and it probably should be in many instances. It's the price of entry in many markets. If you're not offering credit, then you're not going to get that first look that you need from your potential customer. We're definitely not saying don't do credit. You often need that credit. But it shouldn't be the core of your value proposition.

Celisa Steele: [00:09:55] You also noted in that LinkedIn post that demand for credit tends to increase competition. That's already come up a little bit in what we're talking about here. Of course, when you have increased competition, that can drive down pricing. That's another pressure point, another aspect of this double-edged sword of credit.

Jeff Cobb: [00:10:13] Yes, it's an important one. We've worked with learning businesses that feel stuck. They know they're delivering high-quality learning, but they can't raise prices because everyone else is offering one-hour Webinars for \$29 or bundling dozens of hours together at rock-bottom rates.

Celisa Steele: [00:10:33] Again, it comes back to differentiation. If credit is the only selling point—that one-hour Webinar with that one hour of credit or that one credit that goes with it—if that's all that you're talking about, then you're probably in a race that you don't want to win.

Jeff Cobb: [00:10:49] That's right because you're racing to the bottom, and you get to a point where you're charging so little that you have no sustainability. You have nothing to invest back into the learning business. Maybe you have eliminated everybody else, but you're going to have trouble thriving yourself. You've got to ask, "What else do we offer that learners can't get elsewhere?" What's the transformation? What's the connection? What's the unique perspective or value we bring? That can be hard work to figure that out. It really can be. And it can involve some tough choices about who you're serving and how you're serving and all sorts of things—the things that are at the core, at the heart of effective strategy. But you have to do it.

Celisa Steele: [00:11:31] We've been talking about credit so far. Let's pivot to the second half of your LinkedIn post, another double-edged sword: subject matter experts. Or SMEs, as we call them, for short.

Jeff Cobb: [00:11:45] It's so much easier to call them SMEs. But we need to be clear.

Celisa Steele: [00:11:49] And some people call them S-M-Es.

Jeff Cobb: [00:11:51] S-M-Es or SMEs, yes, but definitely less of a mouthful than subject matter expert. SMEs are essential. Without them, most learning businesses would have a serious content problem. They're the ones with deep knowledge, real-world insights, the credibility that learners often expect. We know that's a decision factor for learners to have those highly reputable SMEs involved.

Celisa Steele: [00:12:18] But that doesn't necessarily make those SMEs great facilitators of learning. They might be experts in their subject—that's in their name—but that doesn't mean that they're necessarily experts in andragogy or pedagogy.

Jeff Cobb: [00:12:33] That's right. Most SMEs default to what they know, which is often lecturing. That's the default *modus operandi*, to use a fancy Latin term for how your average subject matter expert is going to deliver their content expertise. That might've worked for them in school or early in their careers, so it feels like that's the way to go. But it's not always the most effective way to support adult learners.

Celisa Steele: [00:12:58] A challenge is lecture is what the SMEs know. Another challenge is that many SMEs don't have time or don't feel like they have time to try something new. They're busy. Maybe they're doing this in a volunteer capacity. Or they're being paid, maybe modestly. Asking them to rethink their whole approach to teaching something, that can seem like a heavy lift to those people.

Jeff Cobb: [00:13:25] Yes, and that's why I think learning businesses have to be very intentional with this. We can't just hand SMEs a slide deck and hope for the best or say things like, "Be interactive. Be engaging." That doesn't provide the support that they need. We need to coach them. We need to educate them about adult learning principles. We need to partner with them. This is the whole reason that we developed our "Presenting for Impact" course, which is available for free, and we'll be sure to link to that. In fact, we developed it because Jack Coursen at ASHA saw this issue and felt that he wanted to be intentional and proactive in addressing this with the American Speech-Language-Hearing Association, ASHA's subject matter experts and helping them with their online presentations in particular. We developed "Presenting for Impact" for ASHA for that specific reason. ASHA gave us the rights to offer it broadly so that other organizations can use it—and it is something that needs to be used. Whether it's "Presenting for Impact" or something else, you need to have that intentional, supportive approach to empowering your subject matter experts to become excellent teachers.

Celisa Steele: [00:14:34] And having a resource like “Presenting for Impact” or other resources, what you’re signaling with resources like that is that you do care about supporting your subject matter experts and that you’re willing to partner with them. You’re willing to work as a team with them, and I think that can be really, really effective when it happens. When a learning business and its SMEs work together *as a team* that can open the door to better learning for the individuals participating in the experience. But then it has ripple effects. Those learners who then take something to heart and go out and apply it, that benefits the people that that learner serves as well. So it is very powerful to think about how best to support and partner with your subject matter experts.

Jeff Cobb: [00:15:23] That mutual learning is key. When staff bring knowledge about adult learning, and SMEs bring content expertise, you get something powerful—if there’s trust and collaboration.

Celisa Steele: [00:15:37] The focus of that trust and collaboration is around helping that subject matter expert see herself not just as a presenter but embracing that role of facilitator, a facilitator of learning. If that shift can happen, that’s super powerful. That can really change the dynamic in any learning experience.

Jeff Cobb: [00:16:01] That need for support was echoed by a number of the commenters on the post. There was one who called that process of helping content presenters become learning facilitators an “untapped goldmine.” And I think that’s spot-on.

Celisa Steele: [00:16:18] Because, when SMEs make that shift, when they say, “Okay, I’m no longer talking *at* people; I’m actually engaging *with* them,” it really does change the nature of the experience. Learners tend to become much more engaged. The outcomes tend to be much stronger. Often the subject matter experts themselves feel more satisfied rather than “I’m just up here lecturing, and there may or may not be anyone in the room. I can do this on my own. Set me up, and I’ll just play out for 50 minutes or an hour or whatever.” But when there’s real engagement, I think that subject matter experts can get excited by that and by seeing that knowledge transfer happen.

Jeff Cobb: [00:16:57] Definitely. We’ve seen that in working with organizations and their subject matter experts. There’s also another layer to this, and that’s, increasingly, SMEs can go it alone. We’ve talked about this. They can create a course on Thinkific or Kajabi or collaborate with LinkedIn Learning. They don’t always need the learning business anymore.

Celisa Steele: [00:17:22] And so that means the value we, as a learning business, have to offer, that has to go beyond logistics. It has to be beyond just saying, “Hey, we can put you in front of a room full of people who need to hear about this topic or care about this topic.” It has to, again, get back to a true partnership and bringing something to the table—the learning business bringing something to the table—that helps the subject matter expert be more successful too.

Jeff Cobb: [00:17:48] Yes, definitely. That's why I posed the second bottom-line question in the post, which was, "How will we foster SME relationships and bolster SME capabilities to support our goals—and theirs?"

Celisa Steele: [00:18:02] Because, if we can't support SMEs in a way that aligns with their motivations *and* our organizational strategy, then we risk poor learning. We risk burnout. We risk disengagement. We risk losing learners and SMEs altogether.

Jeff Cobb: [00:18:18] On the flip side, if we do support them well, if we train, coach, listen, we can create long-term relationships with trusted contributors who get better over time.

Celisa Steele: [00:18:28] Yes, it's like building a teaching faculty, even if they're volunteers, even if they're part-time contributors. You're investing in them as professionals, not just treating them as vessels of information.

Jeff Cobb: [00:18:40] Again, that leads us back to value beyond the basics. When learners experience a well-designed session led by someone who truly knows the material *and* knows how to teach it, that's when you start standing out.

Celisa Steele: [00:18:54] There was one more idea that came up in the comments to your original post, Jeff, and I think it's something that it's worth talking about here. It's essentially around how can we make sure that we create a shared purpose or community?

Jeff Cobb: [00:19:10] That one really struck me. Because, at the end of the day, learning isn't just about gaining skills or fulfilling a requirement. It's also about belonging, about being part of something.

Celisa Steele: [00:19:22] And, for learning businesses, that can be a huge differentiator. For learning businesses that are housed within an association, this is often completely enmeshed in their mission. You want to be about belonging and that sense of community. If learners feel like they're part of a community, if they feel like they're connected to others who are on a similar journey, then that's the kind of value that credit and content alone can't provide because you've got this added layer, this added value of community.

Jeff Cobb: [00:19:53] It also opens the door to peer learning, ongoing engagement, maybe even advocacy. When learners identify with the mission or the community, they're more likely to stay connected, keep learning, and recommend your offerings to others.

Celisa Steele: [00:20:08] This can become a third key question that we want to leave you, dear listener, with. Are we building offerings that foster connection and a sense of shared purpose—not just delivering knowledge?

Jeff Cobb: [00:20:28] We'll recap briefly and offer some reflection questions, so stick around to the end.

Celisa Steele: [00:20:33] At leadinglearning.com/episode452, you'll find show notes, a transcript, and options for subscribing to the podcast.

Jeff Cobb: [00:20:40] If you enjoy the Leading Learning Podcast, please do us the favor of sharing this show with one colleague or co-worker who you feel would appreciate and get value from it.

Celisa Steele: [00:20:50] To summarize this episode, we've looked at credit and SMEs as essential but sometimes limiting forces in learning businesses.

Jeff Cobb: [00:20:58] Credit can be a value-add, but it can also commoditize your offerings if it becomes the main driver. We have to find ways to offer something beyond the unit of credit.

Celisa Steele: [00:21:10] Subject matter experts, they're your lifeblood, but they're not always equipped to deliver the kind of facilitation that today's learners need and expect. And that means investing in them, supporting them, and aligning their work with your learning business's strategic goals.

Jeff Cobb: [00:21:27] Underneath both of these is a deeper need to build learning experiences that foster meaning, connection, and community. That's where transformation lives.

Celisa Steele: [00:21:38] So ask yourself, "What assumptions are you making about credit? What assumptions are you making about subject matter experts? Where might some new approaches open up greater value and a greater sense of community and connection?"

Jeff Cobb: [00:21:52] Thanks again, and see you next time on the Leading Learning Podcast.

[music for this episode by Moarn]