

## WHITE PAPER

### Ubiquity University and the Revolution in Education

Ubiquity University is dedicated to a new definition of excellence in education. Traditional academic institutions are caught in the grip of anachronistic methods of instruction characterized by rote memorization of information and an emphasis on social homogenization while charging increasingly high tuition and fees. They are unable to keep pace with a radically changing world, thus creating a crisis in learning for the next generation of students for whom the internet and smart phones are the new norm and radical change the emerging context.

This is engendering extraordinary opportunities as online systems and a growing number of educators and institutions are challenging old assumptions and developing radically new learning methods and markets. Ubiquity University enters this dynamic and potentiated landscape with an educational approach designed to offer our students a whole new kind of education for a whole new kind of world.

Transforming education by re-designing it for the future means shifting the basis of education itself. We need to set new standards -- gold standards -- for what true learning can be. The Renaissance was ignited by shifting the basis of Florentine education away from the Church back to the Greco-Roman civilization, on the basis of which they developed a new kind for learning they called "civic humanism." Similarly in our day, **nothing short of shifting the basis of education towards student needs rather than institutional constraints will suffice to kindle the fires of renewal among our young.** What is needed is a fundamental shift of ethos, goals, and methodologies so that new forms of learning can arise. This is the challenge that Ubiquity University has been established to address.

#### The Revolution in Education

Education has not changed much for centuries yet it is now being dramatically disrupted in a very short period of time by new technologies, research on optimal learning methods, and the debilitating impact of escalating student debt. Additionally, emerging managerial and leadership jobs are demanding a whole new kind of worker. Projections indicate that upwards of 40% of the brick and mortar schools will no longer exist by 2020. Observing all this, Harvard Business School Professor Clayton Christianson has stated in Congressional testimony that **"The current system will not exist in ten years."**

**IBM studies in 2010 and 2012 interviewed a total of 1700 CEOs and 3600 students in 60 countries. The conclusion: the critical need now is not for industrial workers but for creative leaders able to think outside the very system that produced them.** Topping the list of what global CEOs and students are looking for as they face the future are creative thinking, the capacity to collaborate, the capacity to communicate effectively, the capacity to be open, flexible and empathetic, and express global perspectives. Simple technical and mathematical knowledge – that which our schools are currently designed to teach and with which our accrediting agencies are concerned - ranked low on the list.

The foment in education is opening up extraordinary opportunities for renewal and re-design. **“No sector operates more inefficiently than education, stated *Forbes* in a cover story on November 11, 2012, and “a new breed of disruptors is going to fix it.”** The article predicted that *disruptive education* will be “the next \$1 trillion opportunity,” rivaling the dot.com boom of the 1990s.

As the twenty first century unfolds, new forms of learning must be implemented to prepare our young for the future awaiting them. Educational institutions need to be created that both recognize this and support the revolution itself. This is the immediate and urgent reason for establishing Ubiquity University.

### **The Crisis in our Current Educational and Accreditation System**

The current system of education and accreditation, particularly in the United States, is broken for two fundamental reasons: 1) It is impeding rather than encouraging the revolutionary changes occurring in the field of education; and 2) it is the chief culprit in the escalating crisis of student debt.

1) **The unfortunate fact about the current system of education and accreditation is that it is designed to prevent rather than encourage the disruption needed to renew the educational sector.** There are certainly numerous accredited institutions experimenting with MOOCs (Massive Open Online Courses), competency based learning, and all kinds of innovative offerings, but they are seeking to do so while enmeshed in regulatory frameworks that are inherently skeptical of the very innovations that will save the system. For the most part, only small tentative “experimental” offerings are allowed. While the transformation of education needs to be dramatic and systemic, the licensing and accrediting agencies that oversee education are slowing innovation down to a laborious slog mired in perpetual paperwork and skeptical scrutiny. They seek innovation *without* disruption when what is needed is a willingness to *disrupt* education through innovations that improve learning while reducing costs.

It is worth considering the analogy that if Steve Jobs had been required to go through a regulatory process similar to what is required by the

accrediting system today, Apple would probably still be getting permissions to produce the Macintosh. Apple became Apple because, while certainly regulated to some extent, it was unconstrained in producing what the customers really wanted and did so with an excellence that set a new industry standard. This is what Ubiquity University seeks to foster in the educational sector.

This is an apt analogy because where the educational market is headed is actually analogous to the impact of Apple iPods on the music industry. iTunes disrupted the music industry to its core by challenging albums as the primary unit of music delivery. Now consumers everywhere buy music by the song. The music industry, however, which was completely based on the album, resisted this innovation strongly until forced to capitulate to market realities.

A similar situation is developing in the educational sector today in the face of all the technical innovations and changing student needs. Students increasingly want modular class based learning methods and competency based capacity building processes instructed by faculty who have direct successful experience in the subject they want to study. Life experience is worth more to the millennial generation than PhDs. They want what they need when they need it in an instantaneous world.

One result is that certificates are competing with degrees as students seek the skills they need in an increasingly competitive time sensitive labor market. In the current system, the focus is on the institution and the degrees they offer. In the revolution transforming education, the focus is on the student and the skills they need in a radically changing political economy. This reality is what education must be redesigned to address.

**2) The crisis in education deepens when the growing malignancy of student debt is considered.** Only accredited schools are able to get Federal loans for their students to pay for their escalating fees. The current accreditation system is thus what created and perpetuates student indebtedness. Government subsidies to universities dwarf even those of the fossil fuel industry. In the U.S. accreditation system, schools have *zero* incentive to cut costs because the government covers the student loans, no matter how high, relegating the problem to the students.

**According to the Higher Education Policy Institute, educational costs have soared 603% since 1982, while the Consumer Price Index has increased only 148%. And while the universities get the money, the students pay the principle and the interest.** It is corruption at its most egregious for its victims are the innocent and the young. A system that produces massive numbers of indebted students is unprecedented in the entire very long history of education.

**The average cost to attend higher education per year, including the 20 top online universities, is around \$33,000. Overwhelmingly, students getting into college cannot afford this, resulting in an average debt load upon graduation of upwards of \$30,000, substantially higher for medical and legal degrees. Some estimates suggest that upwards of 50% of all eligible U.S. college age students are not going into higher education or not finishing because of cost and the prospect of massive debt.**

There are now dramatically increasing bankruptcies (and suicides) among college graduates in their twenties, something essentially unknown a generation ago. To its everlasting shame, Congress has stipulated that even if they declare bankruptcy, students still owe the money. The chief beneficiary of this is of course the Government itself. Through the Department of Education, it has collected over \$100 billion in interest from the students for its massive loans. **Government profit from student debt now exceeds the profit of both Apple and Exxon Mobil, the two largest companies in the world.**

Student debt now exceeds credit card debt, running upwards of \$1.2 trillion, making it the largest debt sector in the economy with the exception of the housing debt. Student debt across the United States has now grown so large that it is now beginning to create a drag on the over-all economy.

The reason students are finding it harder to pay back the debt is not because they are sluggards. It is because the jobs they took out their debt to obtain have largely evaporated. Fifty percent of all college graduates in the U.S. are either unemployed or underemployed. Education in America is churning out indentured servants, not workers suited for the jobs or societal challenges of the future.

It is this system that our educational institutions and the regulatory agencies that govern them are designed to foster and preserve. They are a product of the massive subsidies going to the universities and are therefore institutionally resistant to anything that would disrupt the status quo.

### **The Holy Grail of Learning**

The educational Holy Grail of our time is to train our young people with both the core competencies and collaborative creativity they will need, using all the technologies and methodologies at our disposal from MOOCs, modular and competency based education, and the full panoply of technological innovations coming into the market, *plus* making this possible through affordable prices. This, not protecting the current system, should be the remit of education.

Lower costs are essential. It is estimated that each year over 100 million qualified young people worldwide cannot get into higher education largely

due to cost and/or lack of educational infrastructure, especially in developing nations where upwards of 50% of the population is often under 25 years old. Sri Lanka is a case in point. The Sri Lankan Ministry of Education estimates that each year approximately 240,000 perfectly qualified high school graduates are essentially condemned to the underclass simply because they cannot get into institutions of higher learning. This represents fully 55% of graduating high school seniors. A world class online education at affordable prices is exactly what they need.

**For this reason, Ubiquity is developing a BA online degree for \$10,000 and an MBA online degree for \$5,000. This is more than 90% less than the prevailing cost of education in the U.S. and dramatically less than most countries worldwide.**

Once in the Ubiquity system, the students enter a completely new world.

### **Whole Brain, Whole System Learning**

The future of education is no longer simply online. As the IBM studies indicate, the emerging frontier is *whole brain/whole systems learning*.

*Whole Brain/whole systems learning animates the multi-sensory student. It combines the best of online education, blends it with the latest social networking technology, infuses it with in-person meetings, and designs the entire continuum to catalyze innovation and activism for students wanting to change their world.*

It is *whole brain/whole system* because it offers a range of new learning modules designed to be combine knowledge with creativity, competence with entrepreneurship, and the ability to navigate the external world with mastery of the student's interior realms. It catalyzes *innovation* because it invites students to express their creativity as they learn and thus develop real life skills. And it empowers *activism* because it cultivates capacities for mastery, collaboration, and coherence amongst students as they interact with each other globally on issues of common concern.

Such a system needs to have a completely modular learning environment. At most U.S. colleges, 40 courses are required for a BA degree. At Ubiquity, students are required to take 10 courses from Ubiquity, most of which are core courses. After that, they are free to take whatever courses they want and draw from whatever sources they choose as they develop their majors. So, for example, if a student is interested in nanotechnology, they can take a variety of courses from MOOC companies such as Coursera, EdEx, or Udemy and transfer these courses for credit. They can also transfer credits from other schools they have attended.

**Student centric education allows each student to custom design his or her own educational pathway.** A modular system also allows certificates. Students might enter Ubiquity and only want specific courses in accounting, or

marketing, or entrepreneurship. Ubiquity is thus designed to provide certificates that can be taken independent of one's degree path or as part of one's degree path.

Competency based learning is also a crucial element of the future of education. Currently, degrees are granted for time spent in the classroom and with students all taking the same tests on the same day in the same way. But what if a student is already well informed? Shouldn't he or she be able to test out right away and move forward to more challenging material? Yes, absolutely. Thus Ubiquity, along with a growing number of universities, is committed to competency based learning. Again, the student is what is important. Each one of them comes into an institution of higher learning as a unique individual with their own learning needs and capacities. Rather than forcing the student to conform with the institution, the future of education demands that educational institutions serve the student.

**We believe that a fusion of education and social innovation in a modular and competency based environment, all within an integral framework in which interior development is emphasized as much as professional competencies, represents the future of education. When, in addition, you offer low cost tuition that makes the degree affordable to students everywhere, and a global network of collaborating strategic partners actively working together to recruit and support the students, you get Ubiquity University.**

**This is what we believe the revolution engulfing education is all about.**

**Jim Garrison  
President and CEO  
Ubiquity University**