FACT SHEET
The ACT Foundation and Institute for the Future launch Learning is Earning 2026 to reimagine the future of education

**Overview**

On March 8 and 9, in conjunction with SXSWedu, ACT Foundation and Institute for the Future are joining forces with students, workers, and educators across the country for Learning is Earning 2026 (www.LearningIsEarning2026.org)—a 36-hour challenge that gives participants the opportunity to radically reimagine the future of working, learning, and living.

The ever-changing landscape of technology, employment, and education, has created an unprecedented opportunity for learners to gain educational credentials while earning all kinds of rewards—financial, social, and creative. Seventy-five percent of post-secondary students are already working, so it’s imperative to connect their opportunities for working and learning to ensure our young people are better prepared for the workforce, more engaged and inspired, and compensated for their efforts. Through these kinds of innovations—and others yet to be imagined, ACT Foundation envisions a future where the necessary connection between working and learning are fused, creating increased educational and economic opportunity and a “National Learning Economy” that benefits working learners, employers, and the economy.

Using the Institute for the Future’s unique Foresight Engine™, we can help envision a future where learning and working are one, and we can build pathways now to what education and working could look like in the future.

By challenging people to not only think about the future—but also help build it—the Learning is Earning 2026 challenge will gather innovative ideas about the future of working, learning, and living from a broad cross-section of today’s working learner community.

**Why is this important now?**

In a time of increasing global competition and rapidly changing technologies, markets, and jobs, the ability to adapt and gain knowledge and skills has never been more critical. Research shows we are at our most creative when we are working together. This groundbreaking, collaborative approach to the future is designed to gather diverse ideas to be shared across the community, ensuring that we are including everyone—from the student balancing a job and college to the C-suite executive looking to train up a new workforce—in a shared vision for the future of learning and earning.

**Why are ACT Foundation and Institute for the Future joining forces?**

The reality for many young people in the U.S. is that the traditional path of earning a four-year college degree prior to entering the workforce is simply not an option. In reality, millions of young people aged 14–29 are working while they are learning. These “working learners” are balancing earning both an education and an income simultaneously—often with the pursuit of one at the expense of the other.

Can this kind of game really change how we learn, earn, and live?

A game like this helps take people outside the bounds of daily modes of thinking. When we think about the future, it is critical to loosen those bounds so that we can anticipate the plausible, but not-yet-realized. This kind of experience also encourages both competition and collaboration, which can be very useful in building shared visions of the future. Through the concept of play, we can generate meaningful conversations about the future.
What happens after Learning is Earning 2026? Will we see the results?

The Learning is Earning 2026 challenge is just the first step. ACT Foundation plans to take some of the most promising ideas raised in the game and put them through the design lab process—workshopping these ideas to prototype next generation approaches to working, learning, and living. In addition, you can track results in real time and after the game:

- **Live analysis** will highlight key themes and winning ideas via the game blog and Twitter as the game progresses.
- **A post-game memo** will be released approximately four weeks after Learning is Earning 2026 with results, analysis, and synthesis.

ACT Foundation and IFTF encourage participants to take ownership of their contributions and will continue to involve them post-game to further develop their ideas.

Can I see the game being played?

For media attending SXSWedu, you can join this fast-paced, exciting event at SXSWedu Expo Booth #301, where ACT Foundation and IFTF will officially launch Learning is Earning 2026. Media is invited to participate in the action in person or online, or visit the Austin Convention Center to observe and connect with players to speak about their experiences.

Will there be opportunities for interviews?

Key spokespeople from ACT Foundation (Parminder K. Jassal, Executive Director) and IFTF (Marina Gorbis, Executive Director) will be onsite at SXSWedu and available to speak to the media. IFTF Director of Games Research and Development Jane McGonigal, will be available to speak to media before and after SXSWedu. Please send interview requests to Catherine Bright: cbright@fenton.com

How long will it take to play the game?

Players can make a winning contribution to the game in just five minutes. Others may find themselves following the idea streams for hours at a time. Whether playing in a few short bursts or spending time developing long card chains with other players, everyone can win awards, build points, and reimagine the future of learning.

The game begins at 9:00 a.m., CST on March 8, and runs until 9:00 p.m., CST on March 9.

As a member of the media, can I play the game?

Yes! Learning is Earning 2026 is designed for anyone who wants to imagine a world where knowledge is more than power—it’s currency. Whether you’re a student, a teacher, a change-maker, or a citizen who cares deeply about the future of education, we need your ideas!

Anyone with access to a web browser, can play the game at LearningIsEarning2026.org starting at 9:00 a.m., CST on March 8 and running through 9:00 p.m., CST on March 9.

Players can also:

- **Play cards directly from Twitter** using these hashtags:
  #LearnPositive
  #LearnShadow

- **Follow game play updates** on the game blog:
  LearningIsEarning2026.org/blog
What is “Learning is Earning 2026”?
Learning is Earning 2026 provides a 36-hour window to drive innovative ideas about the future of working, learning, and living from a broad cross-section of the working-learner community. The game will run from 9:00 a.m., CST on March 8 thorough 9:00 p.m., CST on March 9.

The game uses IFTF’s Foresight Engine™ platform, designed by world-renowned game designer Jane McGonigal. This is a powerful but easy-to-use gaming environment for imagining a variety of different futures. Participants in the experience use “cards” to play brief, length ideas. They can expand upon one another’s cards to create “builds” as players debate, extend, and pose questions about other players ideas. The longer the chains, the richer the ideas—and the more points players win.

How does it work?
• The game begins with a video scenario. This short movie provides a peek into a possible future and is designed to be provocative; to invite players to think about how the world is changing and how those changes might impact opportunities for themselves and for our most important social institutions.

• Game participants play “cards.” “Positive Imagination” cards will invite players to answer, “What do you want to do in this future? What great things could happen?” while “Shadow Imagination” cards will focus on “What are you worried about in this future? What could go wrong?” Players then build on these starting-place ideas with “Predict,” “Act,” “Cheer,” “Investigate,” and “Rally” cards. Cards are described more fully on the game itself.

• Each idea is a micro-contribution—140 characters that capture the basics. Multiple players build on these ideas with additional cards, creating long chains that develop the ideas. Players win points whenever anyone builds on their ideas, and they can see how other people respond to what’s been shared.

• A dashboard keeps track of the flow of ideas and the points that players accumulate. Want to find out the highlights? Visit the game blog, which features ideas that are rising to the top.

• The game is facilitated by trained game guides from IFTF. Game guides will mark cards as “Super Interesting,” or call a card out as “Conventional Wisdom” if it doesn’t push beyond the current boundaries. They will also synthesize the themes, highlight exceptional players for special recognition, set challenges for the group, and give awards via the game blog.
THE LEARNING IS EARNING 2026 GAME

BEGINS IN THE YEAR 2026 WITH “THE LEDGER,”
A NEW SYSTEM TO TRACK EVERYTHING YOU’VE LEARNED.

The year is 2026

Our familiar institutions are about to be disrupted by blockchain technology, which allows you to create your personalized Ledger Account:

Your Ledger is a record of everything you’ve ever learned, everyone you’ve learned from, and everyone who has learned from you. In 2026, let’s imagine that more than a billion people worldwide are part of the Ledger system. Your Ledger account tracks everything you’ve ever learned in units called Edublocks. Each Edublock represents one hour of learning or unit of knowledge in a particular subject that has been certified. Anyone can grant Edublocks to anyone else. You can earn Edublocks from a formal institution, like a school or your workplace. But you can also earn them from individuals or informal groups, like a community center or an app.

Your profile displays all the Edublocks you’ve earned. Employers can use this information to offer you a job or a gig that matches your skills. We’ll keep track of all of the income your skills generate, and use that data to provide feedback on your courses. When you’re choosing a course or topic in the future, you may wish to choose one with a proven track record of students earning a high income.

You can also use the Ledger to find investors in your education. Since the Ledger is already tracking income earned from each Edublock, you can offer investors a percentage of your future income in exchange for free learning hours. Our smart contracts make these agreements easy to manage and administer.

The Ledger is built on blockchain, the same technology that powers Bitcoin and other digital currencies. That means every Edublock that has ever been earned is a permanent part of the growing public record of our collective learning and working.

And it’s not farfetched, either. It’s already being built:

[link to article](medium.com/mit-media-lab/certificates-reputation-and-the-blockchain-aee03622426f)
HOW TO PLAY
9:00 am, CST March 8–9:00 am, CST March 9 | LearningIsEarning2026.org

STEP 1
Watch the 3-minute video
See what others across the country are doing to reimagine the future of learning and earning. Get inspired!

STEP 2
Play a card
You can play Positive Imagination and Shadow Imagination cards.

Positive Imagination cards describe the best-case scenario for your life as a learner and earner. Shadow Imagination cards are the place to share things you are worried about.

Each card is 140 characters. Play as many or as few cards as you like. The more you play, the more people you can engage across the country. And the more people you engage with your ideas, the more points you win.
**STEP 3**

**Build on others’ cards**

This is where the fun starts—and the points add up. Once you play a card, others may respond with cards that take the idea to the next level, and you can do the same. On any card, you can play four kinds of cards:

- **Predict**: Keep the story going. If this happens, what might happen NEXT?
- **Act**: What action could someone take TODAY to help make this future MORE likely?
- **Cheer**: If you like this future, say so here! And why!
- **Investigate**: Curious? Ask or answer a FOLLOW-UP QUESTION

**Building on cards is the best way to earn points**

Create better paths to the future! When someone builds on one of your cards, you automatically win points without doing anything. When you build on others’ cards, you start a card chain and encourage others to build on your cards. The longer the chains, the more points you win! After a while, big builds start to look like this:
HOW DO I WIN?

Players can achieve big wins in a few different ways:

**Leveling-up:**
Players “level up” and earn points by sparking social conversations as they accumulate “favorites” and “super-interesting” marks from other players. Another way to earn points is if cards become part of the “big builds.”

**Achievements and awards:**
IFTF’s game guides will be watching gameplay in real time and will give out awards to highlight players who are stretching their creativity, vision, and foresight. These are special kudos for players who are making significant contributions during the game.

**Beta-test innovative solutions:**
The future is already being created today. ACT Foundation will invite a selection of players to participate in testing new tools they have developed for working learners. Participants will have the opportunity to shape these innovative solutions through a virtual beta-test process.

**IFTF Foresight Scholarship:**
When the game is over IFTF will select and sponsor at least one player from the top 100 players who have made significant contributions of interesting and creative ideas with a paid scholarship for a three-day IFTF Foresight Practitioner Training in Palo Alto, CA (including air travel, U.S. only).

**Participate in the Future Forum:**
In addition, ACT Foundation and IFTF will also select and invite at least one player from the top 100 players who have made significant contributions of interesting and creative ideas to participate in a Future Forum in Palo Alto, CA on May 24–25, 2016, where we will discuss outcomes from the game (including air travel, U.S. only).

**Prototype the future of learning:**
ACT Foundation may be in touch with some of the game contributors about their ideas after the game. The world needs your innovative thinking and some ideas may even be prototyped in the years to come. Play the game, make the future.
Jane is a world-renowned designer of alternate reality games—or, games that are designed to improve real lives and solve real problems. She believes game designers are on a humanitarian mission—and her #1 goal in life is to see a game developer win a Nobel Peace Prize.

She is the New York Times bestselling author of Reality is Broken: Why Games Make Us Better and How They Can Change the World (Penguin Press, 2011)—and is the inventor and co-founder of SuperBetter, a game that has helped nearly half a million players tackle real-life health challenges such as depression, anxiety, chronic pain, and traumatic brain injury. She has created and deployed award-winning games, sports and secret missions in more than 30 countries on six continents, for partners such as the American Heart Association, the International Olympics Committee, the World Bank Institute, and the New York Public Library. She specializes in games that challenge players to tackle real-world problems, such as poverty, hunger and climate change, through planetary-scale collaboration. Her best-known work includes EVOKE, Superstruct, World Without Oil, Cruel 2 B Kind, Find the Future, and The Lost Ring. These games have been featured in The New York Times, Wired, and The Economist, and on MTV, CNN, and NPR. Jane is also a future forecaster. She is the Director of Games Research & Development at the Institute for the Future, a non-profit research group in Palo Alto, California. Her research focuses on how games are transforming the way we lead our real lives, and how they can be used to increase our resilience and well being. Her future forecasting work has been featured in The Economist, Vanity Fair, The New York Times, Opra (oprah) Magazine, Fast Company, The New York Times Science section, and more. She is the founder of Gameful, “a secret headquarters for world changing game developers.” She has a PhD from the University of California at Berkeley in performance studies, and has consulted and developed internal game workshops for more than a dozen Fortune 500 and Global 500 Companies, including Intel, Nike, Disney, McDonalds, Accenture, Microsoft, and Nintendo. Before joining IFTF, she taught game design and game theory at UC Berkeley and the San Francisco Art Institute. She currently serves on the Board of Directors for Games for Change.

“Future forecasting games are an incredibly effective way to generate surprising ideas and stimulate creativity. You can’t create something new unless you can imagine how things can be different. And the future is a place where everything is different. Asking people to think about how the world might work 10 years from now gives them permission to imagine wildly different worlds. They’re not limited by the constraints of today, and the fact that it’s a game gives participants further permission to take risks and propose more provocative ideas. They don’t have to worry about being right. They can focus, instead, on pushing the limits of their imagination.

We think about the future to find out what’s possible. And when we think about the future together, as in this massively multiplayer game, we can explore not just one possibility, but thousands of them.”

—Jane McGonigal
Parminder K. Jassal was named Founding Executive Director of ACT Foundation in 2012. She oversees the organization’s unique role as an operating foundation that both funds strategic investments and serves as an incubation partner. Dr. Jassal previously served as a program officer supporting postsecondary success for low-income young adults at the Bill & Melinda Gates Foundation. There, she envisioned a college-operating model titled “Pathways to Credentials and Careers” and led the “Learn and Earn” movement among employers and education providers. Her experiences in the private, Fortune 500, and start-up sectors have strengthened her resolve for organizing “collective response” to big issues.

Whether in the business world, the nonprofit arena, or philanthropy, Dr. Jassal has acted at the intersection of business and social impact to create transformative change by creating solutions that “internetwork” isolated or adjacent sectors.

Dr. Jassal completed high school in India and is a product of U.S. public higher education. She earned an associate’s degree from Southwestern Community College in Iowa, a bachelor’s degree in market research undergirded by information technology from the University of Northern Iowa, a master’s degree in market research targeting the higher education sector from the University of Alaska Anchorage, and a doctorate in higher education leadership focusing on the relationship between economic and talent development from the University of Louisville. She is fluent in Hindi, Punjabi, and English.

We envision a future that addresses the imperative of connecting work experiences to the educational process in such a way that learning and working are inextricably married and our working learners are better prepared, more engaged, deeply inspired, and compensated for their efforts. This fundamental culture shift of the learning process means that by 2026, students will be getting paid to learn!

—Parminder Jassal
Marina Gorbis is a futurist and social scientist who serves as executive director to the Institute for the Future (IFTF), a Silicon Valley nonprofit research and consulting organization. In her 17 years with IFTF, Marina has brought a futures perspective to hundreds of organizations in business, education, government, and philanthropy to improve innovation capacity, develop strategies, and design new products and services. Marina’s current research focuses on how social production is changing the face of major industries, a topic explored in detail in her book, The Nature of the Future: Dispatches from the Socialstructed World. She has also blogged and written for BoingBoing.net, FastCompany, Harvard Business Review, and major media outlets. A native of Odessa, Ukraine, yet equally at home in Silicon Valley, Europe, India, and Kazakhstan, Marina is particularly well suited to see things from a global viewpoint. She has keynoted such international events as the World Economic Forum, The Next Web Conference, NEXT Berlin, the World Business Forum, the National Association of Broadcasters annual convention, and the Western Association of Schools and Colleges annual conference. She holds a BA in psychology and a master’s of public policy from UC Berkeley.

“We think of learning, earning, and living as separate experiences. We go to school when we’re young, spend our adult years working, and we squeeze our personal lives into whatever time is left. But imagine a world where all of this has changed.

Imagine a world, ten years in the future, where learning has become a kind of currency that ties together every aspect of our lives.”

—Marina Gorbis
ABOUT ...

ACT FOUNDATION

ACT Foundation is dedicated to advancing approaches and solutions for working learners to integrate working, learning, and living to increase quality of life and achieve education and career success. We focus on the roughly 3.2 million low-income youth and young adults, ages 14–29, who are actively engaged in working for pay and learning in formal situations (whether at work or in places of learning). Through our investments and programmatic activities, we seek to inspire and create enabling conditions for education, workforce, and economic development systems to collaborate on and increase next-generation work and learn options so that by 2025, one out of two young, low-income working learners will participate in a next-generation work and learn option.

Institute for the Future

The Institute for the Future is an independent, nonprofit strategic research group with 47 years of forecasting experience. The core of our work is identifying emerging trends and discontinuities that will transform global society and the global marketplace. We provide our members with insights into business strategy, design process, innovation, and social dilemmas. Our research spans a broad territory of deeply transformative trends, from health and health care to technology, the workplace, and human identity. The Institute for the Future is located in Palo Alto, California.