

Stories from the Ledger

Imagine a world 10 years in the future ... a world where learning is a kind of digital currency that connects every aspect of our lives. That currency is tracked on a platform called the Ledger.

Your Ledger account is a record of everything you've ever learned, everyone you've learned from, and everyone who's learned from you. As of March 2026, more than 1 billion people worldwide are part of the Ledger system. Here are a few of their stories.

OLIVE MAXWELL, 24

Olivia sits in the quiet corner of a cafe, looking at a tablet.

INTERVIEWER

So, you're logged into the Ledger right now. Tell us what you're doing?

OLIVE

I'm thinking about taking some courses to boost my Ledger profile. Mandarin or Virtual Reality Programming—I'm kind of torn. I can make a lot more money doing VR Programming, but it's going to cost me a lot more to get my skills up to a level where people will hire me. On the other hand, there are lots of gigs for Mandarin translators, even at my current level, and new Edublocks are cheap enough that I could pay for them myself. But even if I get more translating work, I'm not sure it's worth it because the pay isn't that great, and honestly, virtual reality is something I feel more passionate about. So right now, I'm looking at investor offers. Here's someone who is paying people like me to take a VR programming intensive course. The deal is that I'll have to give up ten percent of my income from any VR Programming work I log on the Ledger for the next five years. What do you think? Should I do it?

We cut to Carl Norris, seated in a comfortable chair in some kind of den.

CARL NORRIS, 41

Sooner or later, most people find themselves at a point in their learning where they need to make a decision. For example, do you go for a traditional college degree, or do you build your own higher education? That's the kind of tough choice that a lot of young people are facing right now. It's tremendous, what you

can do in the Ledger system. There are teachers everywhere, just waiting to share what they know. You can really, truly, pursue any dream or passion you have. But it's overwhelming, too. You can get lost in all the options. There are always tradeoffs. I try to help people navigate the many choice points they face in the learning economy.

INTERVIEWER

What's a typical client like?

CARL

Nobody's typical, but okay. I'll give you an example of a young woman I worked with recently.

We cut to Yolanda, a young woman in her home office

YOLANDA, 28

I started teaching last summer, right after the federal government announced the Pay It Forward program. You know about that, right? If you have federal student loans from college, you can pay them down by teaching someone else what you learned. Whatever blocks you earned in school, you can teach them to others. The University of Texas, that's where I did my degree, they report all my college credits directly into the Ledger, so I'm pre-approved to teach any subject I passed. Like VR Programming! If I can teach someone that course, I get \$2500 off my debt. I have them use the same textbook I used in college. Three times a week, I Skype with them to answer questions and help them with their code assignments. I'm trying to teach one person a month, so I can knock off \$30,000 of my loans in a year.

(OFF-CAMERA)

That sounds amazing. Is there a catch?

YOLANDA

It's not a catch exactly, but there is a standard they have to meet. I can grant edublocks to anyone I want. But for me to get the debt reduction, I need to verify that I did a good job teaching. So the students I teach have to pass a verification test, to prove that they actually learned the material. They log into a federal website, take a test, and if they pass, that gets noted on their ledger, which is a

bonus for them, it looks good to their future employers, and that's when my debt gets reduced.

INTERVIEWER

So who designs the verification tests?

We cut to Sanjay Nicol, in a sleek workspace.

SANJAY NICOL, 36

I designed the VR Programming 101 test. Here's the thing. It's not a standardized test. It's an actual work assignment, for my company. I head up VR at Facebook. I figured: Why give someone a generic test when you can actually test them in a real-world context? Have them do some useful work and get it evaluated by professionals to see if their skills stand up. Plus, our company can benefit from that work. And just maybe you get your foot in the door with us by passing the test. If you don't, that's okay too, because you're paid for your time.

INTERVIEWER

Tell me more.

SANJAY

This is how most pay-it-forward verification works these days, and really any kind of credentialing you want to get from informal learning. When you log in to a verification site, it gives you a task, a chance to demonstrate proficiency for a real client. Write some copy, translate some text, design a logo, crunch some data, grade an essay. That kind of thing. But it's real work, with a real client. You're even paid for your time, not the going rate, more like minimum wage, but that's still a big deal because when did anyone used to get paid for taking their final exams? And the client gets your work product at the end of the day, so companies benefit too. It's win-win.

We cut to Alejandra, a high-school student and BioFold employee, who is in her bedroom, playing a 3D protein-folding game on her iPad, a trophy is on her shelf.

ALEJANDRA

YES! I won!

INTERVIEWER

So, are you playing a game right now, or are you working?

ALEJANDRA

Um... both? This is Texas Fold 'Em. (holds it up to the camera) It's one of those protein-folding simulators where you learn how proteins work inside the human body, and you can help "solve puzzles for science"? It wasn't a job at first, not when I started playing. That was just for fun, and to see if I could figure it out. Every time you solve a puzzle, you earn a biochemistry edublock. And the better you get at it, the harder the puzzles get. Well, I guess I got pretty good at protein folding, because one day this trophy showed up, and then they started giving me super-hard puzzles, working on these mind-blowing protein structures that even the *real* scientists haven't figured out yet. (pause) Wait a minute. *I'm* one of the real scientists now, actually. Because I'm not just earning edublocks now, they're also paying me for every puzzle I solve. I think I want to pursue medical research as a career? And this game is like my first class in biochemistry ... and it's also my first job!

We cut to Aileen, HR specialist, small business, seated in an office.

AILEEN

We used to have this concept of entry-level jobs—you start with your company and work your way up. That's how I started here. You built a relationship with your employer, and if you were good enough, you got the chance to grow, to keep learning. It's different now. We have hardly any full-time jobs here. We mostly hire people on a project basis. We check their Ledgers, and if their credentials match our needs, we put them in our hiring pool. And when we start a new project that fits their skills, we call them. Of course, relationships are still important. And we still help people grow. They're earning edublocks with every hour of work they put in. Because when you work on a challenging project, you're learning and stretching and growing, right? So every project we hire for, we don't just list the monetary compensation. We also tell you exactly how many edublocks in which skill areas we'll grant you. So the work you do here counts as learning for your next gig. It's all connected.

We cut to Michael Harris, driving a car through city streets.

MICHAEL

“Always learning, always earning.” That’s my motto. I try to learn something new every month. It’s not easy. I’m a freelance delivery driver, mostly Amazon, so my schedule isn’t steady. One thing that helps, I love reading, so I listen to a lot of audio books when I’m driving. And I’ve got that app that gives you blocks whenever you finish a book. So I listen to a lot of books, memoirs, history, philosophy, just building up my blocks. And I actually have a learning group—mostly other drivers who I met on a forum. We all take turns teaching the group. Sometimes we add blocks to our profiles, but it’s not really about that. It’s more like, Ledger has opened people’s eyes to the fact that there are teachers everywhere.

INTERVIEWER

What do you teach the group?

MICHAEL

It’s been something different every time. Last month, I taught them how to make pasta from scratch. Before that, I did an intro to astrophotography, you know, taking pictures of the night sky. When it’s my turn to teach, I take it really seriously. Because for me, learning has always been the thing that’s connected everything else in my life. Where I’ve been, where I’m going. I don’t know where that will be yet, but I know I won’t be a driver forever. And I know I’ll still be learning when I get there.

To learn more about this possible future, visit:

www.LearningIsEarning2026.org