wgu labs

Shaping Prosperity: Postsecondary Learning in an AI Future



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Introduction

n a world increasingly shaped by artificial intelligence, how do people truly prosper?

That's the question that sparked our decision to host a convening of diverse and influential minds across higher education, workforce, philanthropy, tech, and policy to shape the future we want to live in.

Underlying our conversation is the premise that learning is the engine that makes prosperity possible, which is why it's especially imperative to explore how postsecondary education and workforce development must evolve in a rapidly advancing AI future.

Co-hosted by WGU Labs and Learn Capital, and generously supported by the George Kaiser

Family Foundation and Experience Tulsa, the event was a powerful demonstration of what's possible through strategic partnerships and thoughtful design.

In a day with a packed agenda, 29 participants representing higher education, philanthropy, venture capital, corporate innovation, policy, and community-based organizations developed four forward-looking solutions focused on preparing humans to thrive in an AI-transformed society. Participants were assigned to four working groups and tasked with:

- Articulating a bold vision for 2035
- Building a roadmap with key milestones
- Identifying potential challenges
- Prototyping an innovative solution



The breadth of perspectives sparked productive tension, meaningful debate, and truly novel insights. Several key themes emerged during our discussions:

- The concept of prosperity is nuanced. We proposed a definition of prosperity at the
 beginning of the day to ground our conversations. It quickly became clear that our
 definition needed to be more expansive. However, we also find it worth noting that the
 worldview of participants shapes their definitions of prosperity, and that understanding the
 specific structural conditions they envision is crucial to these discussions.
- 2. **We need to make space for turning thought into action.** Many groups found themselves falling down doomsday rabbit holes before we turned our attention to a solutioning exercise. The group's negative reflections highlight a broader challenge within the higher education industry: turning rumination into action. It's clear to us that we need to make much more space for cathartic apocalyptic conversations, as well as for productive cross–sector brainstorming to move from point A to point B.
- 3. **We're at a turning point.** Many noted that AI has the potential to amplify the long-standing ways in which wealth, opportunity, and power have always been concentrated in the hands of a few. Several believe this will quickly result in a full-scale societal crisis. However, others saw opportunity, noting that times of struggle can often catalyze positive change. We're in a unique moment where we can see a crisis on the horizon and brace for the impact. But we can also use this moment as a catalyst. If we use AI thoughtfully and judiciously, we might be able to finally address the systemic problems that have plagued society for generations.
- 4. Access to education and jobs is just one part of the equation. Human dignity came up in several conversations throughout the day. AI doesn't just hold the potential to eliminate jobs; it could also radically change the experience of the work that remains. Humans are purpose-driven. Few will likely find dignity in delegating the most meaningful and creative components of their jobs to AI, leaving them to spend their time verifying the accuracy of AI output. Likewise, humans are innate learners, and outsourcing their education to AI either through AI-enabled learning experiences that remove productive friction or by forgoing formal education because AI is equipped to solve most challenges would leave them unmoored. AI must be implemented into work and learning with intention and purpose to amplify, not stifle, human potential.
- 5. **It will take cross-sector collaboration and activation.** We intentionally selected diverse leaders across technology, philanthropy, workforce development, and education who brought their unique experiences, objectives, and perspectives to the table. We must spark creativity and create buy-in through similar collaborative initiatives to meet the moment.

Defining prosperity in the age of AI

n the near future, AI, genAI, and AGI will be more fully incorporated into our ambient environment, performing more complex and reasoning tasks previously performed by people. The potential for technology to erode individual purpose, agency, and potential — historically recognized pillars of individual prosperity — feels increasingly realistic and raises serious questions about how we ensure prosperity in the age of AI.

To ground our discussion, we proposed a definition of individual prosperity in the age of AI that drew from the work of historical and modern-day scholars. This definition evolved during a brief working session in which the group explored potential bootstrap myth underpinnings of the original proposal, and the idea that equal access to capital and



remuneration is critical to ensuring prosperity for all. The group also advocated for a stronger reward system for contributions and more evenly distributed capital to enable the activation of individual talents. Additionally, the group determined that prosperity should also be strongly linked to ownership and assets, not just wages, which may not be enough to cover basic needs in the future. The resulting framework is as follows:

People will prosper in this age of AI when...

Well-being



Their bodies and minds are healthy, their basic material and safety needs are secure, and they feel a general sense of satisfaction in their lives.

Agency



They direct their own goals, time, and attention, retaining genuine choice enabled by ethically deployed technology, and individuals maintain rights to their digital imprint.

Growth



They continuously learn and acquire new skills, and adapt to rapidly changing contexts and a shifting technology landscape.

Connection



They give and receive care within strong, trusting communities facilitated and cultivated by healthy social dynamics and technology that promotes social connections.

Contribution and Reward



They pursue vocations and avocations that provide meaning and economic and societal benefit using technology to amplify their judgment and creativity, and are enabled by regulations that ensure that those who create products retain rights to a fair share of the value they create.

Access



They have equal access to capital, education, and economic opportunity.

Investment



They are vested with the opportunity, resources, and, when needed, capital to leverage their talent for reward.

For the purpose of the discussion, we defined postsecondary education as encompassing all structured learning opportunities that occur after a learner exits the K–12 system, often leading to recognized credentials designed to qualify individuals for specific careers or further academic study. This definition includes, but is not limited to, educational programs at colleges and universities, technical and vocational training, apprenticeships, workforce development programs, online and alternative credentials, and continuing education.

Imagining a vision of prosperity

o create a future anchor point and roadmap for the day's discussion, we asked the groups to articulate a vision of a prosperous future and then identify the key milestones needed to make that future a reality. Together, each breakout group developed a vision statement for the year 2035.

Vision Satement 1

In 2035, prosperity is marked by the inclusive creation of a human-centered society that uses AI/tech to facilitate just and equitable systems in which individuals can contribute purposefully to our collective thriving.

Vision Satement 3

In 2035, prosperity is marked by the closing of opportunity gaps and building of resiliency and agility in a way that maximizes happiness, health, connection, self-sufficiency, and meaning in a way defined by each individual.

Vision Satement 2

In 2035, prosperity is marked by the conscious implementation of AI systems becoming a lever to reduce income and wealth inequality through equitable and expanded access to knowledge, experience, and asset building.

Vision Satement 4

In 2035, prosperity is marked by a new era of human-centered capitalism so that anyone, anywhere can create value in any area at any time.

These four vision statements share a common aspiration for transforming prosperity by 2035 through human-centered approaches that leverage AI and technology, but they emphasize different pathways and priorities.

When we asked the groups to develop a 10-year timeline to achieve their visions, further similarities and differences in their implementation strategies emerged. All groups began with foundational work in 2025 (whether policy pilots, narrative building, or infrastructure development), but their mid-stage approaches diverged significantly. Group 1 focused on institutional funding mechanisms, Group 2 emphasized educational system reform and policy implementation, Group 3 centered on credentialing and building social capital, and Group 4 took a more systematic approach with pilot programs and assessments.

These various routes suggest that achieving human prosperity in the age of AI will require pulling on various levers while converging around a shared understanding that meaningful societal transformation requires a years–long commitment to systemic change. If thoughtfully and intentionally implemented, AI has the potential to address many of the systemic and structural challenges that policymakers and educators have faced throughout human history.



Key challenges to achieving prosperity



fter envisioning a path from today to a future of prosperity, we asked the groups to identify the challenges that would need to be addressed to achieve this vision. Several interconnected themes emerged, illuminating the complexity of the transformation ahead.

- Workforce Readiness Gap: Education is increasingly disconnected from the practical demands of the job market, leaving learners unprepared for roles that no longer offer traditional entry-level pathways, training, or sufficient career-building opportunities.
- 2. **Ethical and Human Impacts of AI:** The rapid deployment of AI, particularly in education and hiring, risks automating inequities, undermining inclusivity without accountability, and perpetuating harmful social, civil, and environmental outcomes.
- 3. Slow or Misaligned Feedback Loops Between
 Education and Employers: The lack of real-time
 collaboration and data exchange between education
 and employers slows adaptation, causing new
 programs to miss current labor market needs or
 train students for jobs that no longer exist.

- 4. **Profit Over Public Good:** Many AI systems are driven by commercial incentives that prioritize short-term profit and scalability over well-being, structural reform, and long-term impact, often at the expense of community-centered innovation.
- 5. **Access Without Empowerment:** While AI is becoming increasingly available, access alone is insufficient to help all individuals thrive as a result of the technology. Workers need digital literacy, microcredentials, and critical thinking skills to use AI autonomously and meaningfully, rather than fearing it as a job threat.
- 6. **Erosion of Trust and Public Narratives:** Distrust in institutions, combined with the absence of inclusive and empowering narratives for overlooked or non-tech workers, makes it harder to build a broad-based belief in AI as a force for the public good.
- 7. **Lack of Global AI Governance:** Without intentional design, the benefits of AI risk accruing to elites, worsening urban-rural divides, deepening economic inequality, and leaving behind those who could benefit most from its potential.
- 8. **Democracy vs. Power Concentration:** The promise of AI to create democratic value and opportunity is at odds with entrenched political and economic interests, including concerns over constitutional limits, global power dynamics, and shrinking public investment in social programs.



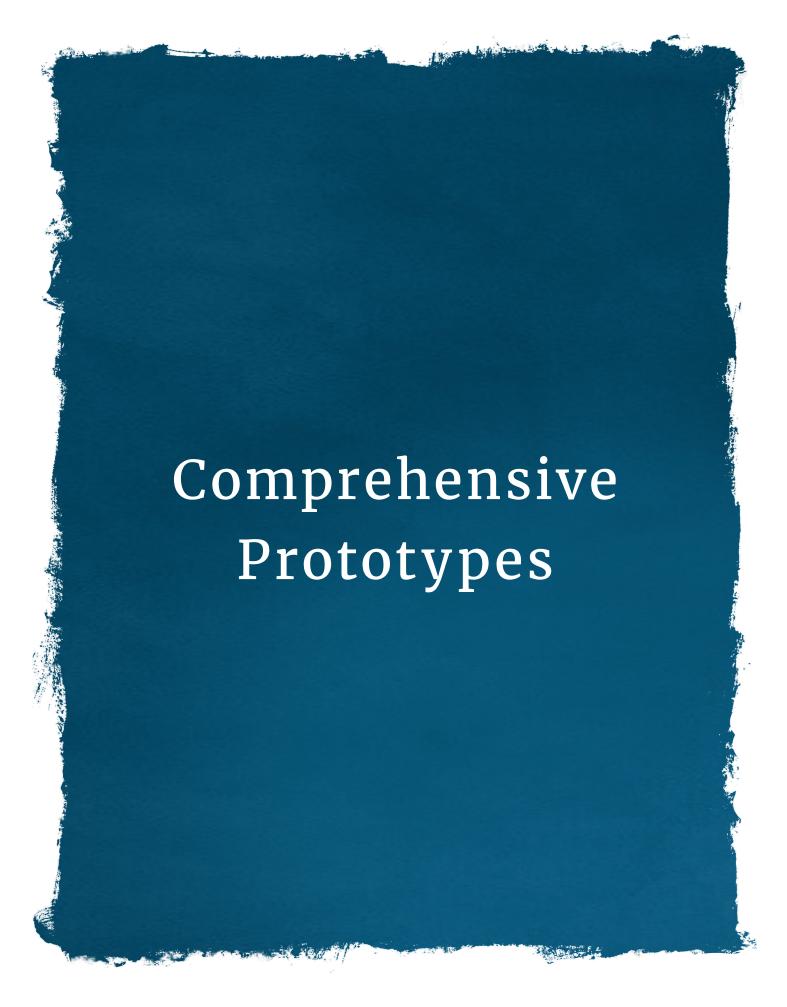
Turning vision into action

e concluded our convening with an intensive design sprint, challenging each group to build a prototype that directly addressed one of the key challenges to achieving prosperity they had identified. We wanted to see the range of paths groups would take in addressing these key challenges. As such, we placed no constraints on the challenge they selected or the direction of their solution. The resulting solutions demonstrated remarkable creativity and diversity in approach, while sharing common themes of human-centered design and systemic thinking. Each group's solution to specific core challenges is included in the table below:

Group	Core Challenge	Prototype Solution
Group 1	Narrative and mindset shifts are necessary to transition from scarcity to reimagining collective prosperity with AI.	Collective Flourishing Campaign: Al and Postsecondary Reputation Restoration
Group 2	Collective Flourishing Campaign: Al and Postsecondary Reputation Restoration	Al Commons: Al Career Navigation and Development
Group 3	People will need increasingly diverse experiential learning experiences to prepare them for jobs that offer value and purpose.	Wisdom Bridge: Institutional Knowledge Entry Level Training Program
Group 4	Constant AI-led workforce disruptions will lead to widespread job insecurity.	TRICO (Trade Insurance Company): Career Transition Insurance for Displaced Workers

These diverse prototypes demonstrate that while the challenges to achieving prosperity in the age of AI are complex and interconnected, innovative solutions are emerging from collaborative, cross–sector thinking that prioritizes human dignity, agency, and potential alongside technological advancement.

Although each stage of the focused discussions offers interesting and insightful commentary on future prosperity at a high level, it is also helpful to understand the context in which each statement was developed. For further details on each group's discussions, prototypes, and future visions, we have provided a comprehensive and holistic description in the following section.

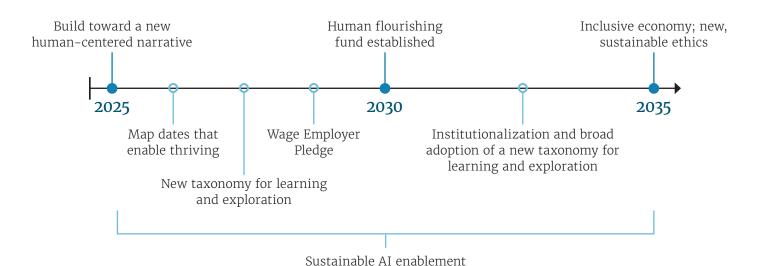


Group 1 Vision of Prosperity:

Technology to enable collective thriving

In 2035, prosperity is marked by the inclusive creation of a human-centered society that uses AI/tech to facilitate just and equitable systems in which individuals can contribute purposefully to our collective thriving.

Proposed timeline and milestones:



Challenges

Narrative and mindset shifts are necessary to imagine collective prosperity with AI

Bad actors, resistance to change, and deeply entrenched scarcity mindsets create powerful headwinds against progress. Many individuals and institutions remain unwilling to challenge the status quo, making it essential to surface new narratives around collective prosperity with AI. Particularly concerning is the phenomenon of "predatory inclusion" — the marketing of training and tools to people for profit without creating genuine new opportunities. This problem is compounded by widespread misinformation about career paths and the evolving nature of work, which undermines informed decision–making about education and career investments.

Prototype

Collective Flourishing Campaign: AI and Postsecondary Reputation Restoration

Group 1 chose to address their identified challenge through a campaign that tackles the fundamental issue of shifting public perception about AI and the value of postsecondary education. The campaign aims to transform the way we think about the skills that postsecondary systems should develop in learners, focusing on higher-order thinking skills that will be essential in an AI-driven future. Their comprehensive approach included the following steps:

- Baseline sentiment analysis
- Outlining a collective vision
- Leveraging human-centered design principles to develop a plan of action that includes policy shifts, narrative framing, and cultural assumptions
- Rollout
- Monitoring and adapting the campaign as needed

In addition, the group envisioned a postsecondary pilot that includes learners, employers, and national standards bodies; federal, state, and local governments; CBOs, learner support organizations, and philanthropy. The initiative drew inspiration from successful social movements, such as the marriage equality campaign and the STARs campaign, recognizing that meaningful change requires both national organizations and community-based efforts working in concert.

Core assumptions:

- AI creates demand for higher-order thinking skills (HOTS)
- Human-centered design principles lead to better and more responsive solutions
- Postsecondary education can be changed.

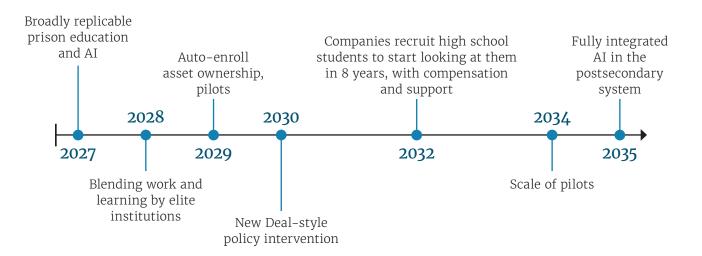
Success would be measured by a fundamental shift in sentiment regarding the value of AI and postsecondary education, the development of new policy frameworks, and the widespread adoption of AI in ways that lead to wage gains, increased enrollment and retention, and a workforce pipeline that matches employer demand.

Group 2 Vision of Prosperity:

Equitable access to knowledge, experience, and assets

In 2035, prosperity is marked by the conscious implementation of AI systems becoming a lever to reduce income and wealth inequality through equitable and expanded access to knowledge, experience, and asset building.

Proposed timeline and milestones:



Challenges

The transition between earning and learning

Education has become increasingly divorced from the real world of work, with insufficient focus on interpersonal skills and other human capabilities that will remain essential in an AI-augmented economy. The feedback loop between educational institutions and employers is either slow or non-existent, creating a dangerous lag where workforce training programs may be preparing students for jobs that no longer exist by the time they graduate. This challenge is particularly acute as companies increasingly outsource entry-level knowledge work to AI, disrupting traditional talent pipelines. Employers continue to prioritize hiring for experience,

but workers have fewer opportunities to build careers and acquire the expertise that employers seek. Career starters, while less productive initially, possess tremendous potential that risks being overlooked in this rapidly shifting landscape.

Prototype

AI Commons: AI Career Navigation and Development

This prototype addressed the ethical deployment of AI by transforming the traditional education–to–employment pipeline from a handoff to a seamless integration. Recognizing that students and employees represent two identities with a critical transition point between them, this solution would use AI as a navigational tool to provide more holistic perspectives on career development. The model would be piloted at high–mobility, high–opportunity schools that partner with businesses willing to enter into social contracts with longer–term visions for value extraction from employees.

Core assumptions:

- Educational institutions can adapt
- Employers are willing to think long-term
- A "carbon tax" approach to shared investment is effective

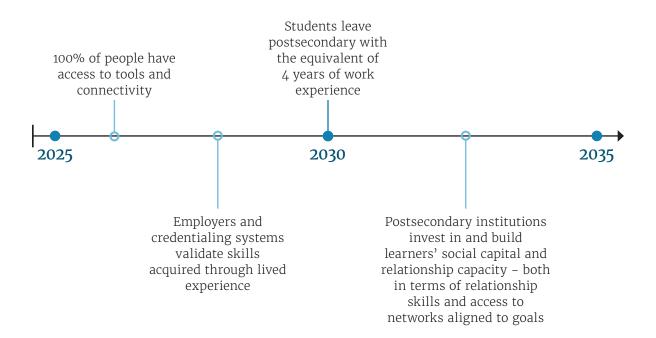
Funded through catalytic capital and a proposed tax on large language models — similar to a "carbon offset tax" approach — the Commons would create abundant opportunities for people to solve meaningful problems and form meaningful relationships through internships, apprenticeships, service work, and volunteer opportunities. The replicability of this solution in the marketplace would be a measure of success.

Group 3 Vision of Prosperity:

Opportunity gap closure

In 2035, prosperity is marked by the closing of opportunity gaps and building of resiliency and agility in a way that maximizes happiness, health, connection, self-sufficiency, and meaning in a way defined by each individual.

Proposed timeline and milestones:



Challenges

The experience chasm

As AI transforms the nature of work, people will need more diverse and meaningful experiences to remain relevant and fulfilled. The challenge lies in weaving solutions for social isolation and navigation into more comprehensive, experiential learning packages that prepare individuals not just for jobs, but for lives of purpose and connection.

Prototype

Wisdom Bridge: Institutional Knowledge Entry-Level Training Program

This concept emerged as a response to the fact that while every person needs experience to launch their career, ongoing reductions in entry-level hiring and internships have made it increasingly difficult to obtain the foundational work-based knowledge necessary for career launch. The goal of this prototype is to create a system that enables every individual to leave postsecondary education with a high-quality experience in an employment or civic context.

Core assumptions:

- Too few employers have the desire, resources, or capacity to develop and provide experiential learning opportunities for early-career professionals.
- The relationship between postsecondary institutions and employers is fragmented and uncoordinated.

The proposed market-based solution is a concept called the "Widom Bridge," which would simultaneously fulfill business and learner needs by pairing learners with employers seeking to capture the institutional and job-based knowledge of their retiring workforce. Learners would work alongside experienced employees, using a proprietary AI knowledge capture tool while simultaneously learning how jobs actually function. This credit-bearing opportunity would function similarly to an operations consultant experience, providing valuable mentor-mentee relationships, capturing knowledge from retiring workers, and awarding credit to learners.

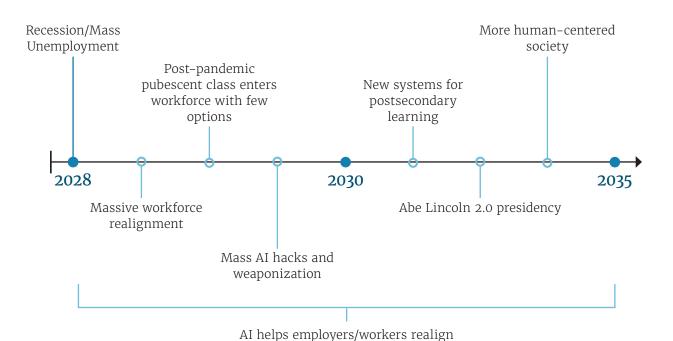
The model prioritizes the lowest possible friction for employers while centering learners' needs, addressing the persistent challenge of who pays for high-quality experiential learning. It also addresses the forthcoming "Silver Tsunami" that will impact many industries as older employees retire, providing an opportunity to solidify operational processes and build new product lines based on these learning experiences. As one participant noted, drawing from decades-old literature on expertise, "Experts don't know more rules; they know more stories."

Group 4 Vision of Prosperity:

Human-centered capitalism

In 2035, prosperity is marked by a new era of human-centered capitalism so that anyone, anywhere can create value in any area at any time.

Proposed timeline and milestones:



Challenges

Lack of nontechnical worker exposure to AI

There is a profound lack of relatable narratives that showcase AI's potential to support overlooked, non-technical workers, such as caregivers, trade laborers, and rural workers. This narrative gap perpetuates existing inequalities and prevents these essential workers from seeing themselves as beneficiaries of technological advancement.

Prototype

TRICO (Trade Insurance Company): Career Transition Insurance for Displaced Workers

This solution reimagines worker security in an age of constant technological change and the more imminent threat of AI-enabled job losses and broad-based economic restructuring. Recognizing that Americans once enjoyed three types of securities — health insurance, retirement savings, and stable careers — but now face insecurity across all three domains, this solution proposes career insurance as "the 401 (k) for job transitions." As envisioned by this group, TRICO is a portable, employer-funded lifetime skills insurance benefit that guarantees trade workers can retrain into resilient careers at no cost, even if they are laid off or switching industries. It removes the financial risk of upskilling in an AI-disrupted world.

Like traditional 401 (k) plans, the system would be employer-funded, worker-owned, portable across jobs, and permanent. Unlike tuition reimbursement, this would be an actual insurance model. If a worker fails to complete a program or find placement, TRICO would cover the cost, allowing workers to reskill multiple times throughout their life and across various sectors. When automation threatens jobs, the system would also match workers with new opportunities. This plan envisions the following key actors and their assumed roles:

- Employers: fund annual premiums as part of workforce resilience and benefits programs
- Trade schools and technical upskilling providers: offer accredited, workforce-aligned training
- TRICO platform: underwrites risk, verifies claims, manages portability
- Workers: beneficiaries of the coverage, who can train without fear of sunk costs
- Unions and workforce boards: strategic partners for sourcing, program vetting, and deployment



Resources required to facilitate this national program include employer benefits budgets, state and federal workforce development grants, partnerships with vetted education providers, and psychometrics with occupational matching tools for program fit.

Core assumptions include:

- Workers value portable retraining benefits more than one-time programs
- Employers are willing to fund future–facing benefits, especially during automation transitions
- Most users will retrain 1–2 times in a lifetime, not annually, keeping the model profitable
- Risk of program dropout and failure can be mitigated through copays and prescreening

With employers contributing \$1,500 per worker annually — far less than typical turnover costs — and the possibility of employee matching contributions, this model builds dignity into all forms of work while giving people what they need to make strategic bets on themselves rather than relying solely on employer loyalty and progression promises. The success of the proposed program would include 100% of employers offering TRICO as a stated benefit, workers retraining into high-need jobs, 80% of users completing programs and transitioning into resilient careers, and establishing a new standard for career resilience infrastructure that is scalable across sectors.



Conclusion

Our convening in Tulsa revealed both the urgency and the opportunity of the current moment. As AI reshapes the landscape of work and learning, we stand at a critical juncture where the choices we make today will determine whether technology amplifies or diminishes human potential. The four visions developed by our working groups — spanning collective thriving, equitable access, opportunity gap closure, and human-centered capitalism — demonstrate that while there are multiple pathways to prosperity, they all converge on a fundamental truth: achieving human flourishing in the age of AI requires intentional, coordinated action across all sectors of society.

Several key insights emerged from our discussions that must guide our path forward:

- 1. Prosperity in the AI age cannot be narrowly defined by economic measures. It must encompass well-being, agency, growth, connection, contribution, and access to opportunities.
- 2. Enabling universal opportunities for success will mean confronting many longstanding social and economic challenges, such as unequal access to resources, capital, and opportunities. New technology does not automatically solve structural inequities.
- 3. The transition from learning to earning must be reimagined as a continuous, fluid relationship rather than a linear progression.
- 4. We must move beyond simply preparing people for jobs to preparing them for lives of meaning and purpose.
- 5. The solutions lie not in any single intervention, but in the thoughtful orchestration of complementary efforts across multiple sectors.

The prototypes developed during our design sprint offer concrete starting points for action. Yet realizing these visions will require each sector to embrace new roles and responsibilities while working in unprecedented collaboration with others.

Postsecondary education must fundamentally reimagine its purpose and approach. Institutions need to shift from knowledge transmission to capability building, emphasizing higher-order thinking skills, interpersonal competencies, and the ability to collaborate effectively with AI. They must develop stronger feedback loops with employers and communities, creating more experiential learning opportunities that bridge the gap between education and meaningful work. Postsecondary institutions should also invest in building learners' social capital and relationship skills, recognizing that networks and connections are as valuable as credentials in an AI-transformed economy.



Workforce leaders and employers have a critical role in creating the demand for human potential that makes education relevant and meaningful. They must move beyond hiring for experience to investing in potential, creating pathways for career starters to build expertise alongside AI tools. Employers need to participate actively in solutions like Wisdom Bridge, using the knowledge capture process as an opportunity to mentor the next generation while preserving institutional wisdom. They should also contribute to portable benefit systems like TRICO, recognizing that worker security ultimately benefits business stability and productivity.

Policymakers must establish regulatory and incentive structures that support the deployment of human-centered AI. This includes developing new frameworks for AI ethics that prioritize human agency and dignity, reforming education funding to support innovative models that blend learning and working, and creating tax structures that ensure those who create value receive fair compensation even as AI amplifies productivity. Policy leaders should also champion initiatives that reduce inequality and expand access to the tools and connectivity that enable participation in an AI-augmented economy.

Non-profit organizations serve as crucial bridges between communities and systems, helping to surface narratives that center overlooked workers and translate large-scale visions into locally relevant action. They must advocate for the dignity of all forms of work while helping to build the social infrastructure that supports human connection and community resilience. Non-profits should also play a vital role in ensuring that AI deployment serves community needs rather than simply extracting value from them.

Philanthropic organizations can catalyze change by providing the patient capital needed to test innovative models and scale successful interventions. They should fund not just individual programs but entire ecosystems of change, supporting the development of new narratives, the piloting of cross-sector partnerships, and the research needed to understand what works. Philanthropy can also play a unique role in convening diverse stakeholders and creating the spaces for productive tension and collaboration that generate breakthrough solutions.

The path from our current reality to a future of shared prosperity will not be easy, but our convening demonstrated that it is possible. The diversity of perspectives, the quality of ideas, and the commitment to action we witnessed in Tulsa provide reason for optimism. The future of humans flourishing in the age of AI depends not on any single actor, but on all of us working together with shared purpose and mutual accountability. The question is not whether we can create a more prosperous future, but whether we will choose to do so together.



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About WGU Labs

WGU Labs is the research and development arm of Western Governors University, where our mission is to identify and support scalable solutions that address the biggest challenges in education today.

Report Contributions

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