

**2018**

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# THE TEACHUR WHITEPAPER

## REENGINEERING EDUCATION ON THE BLOCKCHAIN

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# TEACHUR WHITEPAPER

## TABLE OF CONTENTS

<b>SECTION 1   INTRODUCTION: WHAT IS TEACHUR?</b>	<a href="#">Page 5</a>
<b>SECTION 2   THE PROBLEM</b>	<a href="#">PAGE 12</a>
<b>SECTION 3   OUR SOLUTION</b>	<a href="#">PAGE 14</a>
<b>SECTION 4   USE OF BLOCKCHAIN</b>	<a href="#">PAGE 20</a>
<b>SECTION 5   THE TEACHUR TOKEN ECONOMY</b>	<a href="#">PAGE 22</a>
<b>SECTION 6   OPPORTUNITIES</b>	<a href="#">PAGE 26</a>
<b>SECTION 7   TARGET RAISE</b>	<a href="#">PAGE 28</a>
<b>SECTION 8   WHAT PEOPLE ARE SAYING</b>	<a href="#">PAGE 30</a>
<b>SECTION 9   CONCLUSION</b>	<a href="#">PAGE 31</a>
<b>SECTION 10   THE TEACHUR MANIFESTO</b>	<a href="#">PAGE 33</a>

# ABSTRACT:

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Teachur is a full-fledged university where anyone in the world can earn a U.S. accredited bachelor's degree from start to finish for \$1000. Our first degree is a bachelor's in philosophy. We'll be adding degrees in Business, Computer Science, and Education in the Fall 2018, and many more thereafter; in fact, we can host as many degrees as there are experts who can create and verify them.

We are in our second year as a state-registered (Utah) postsecondary school. It takes 2 years to be eligible for accreditation. We'll be accredited some time in 2019-2020. We have enrolled, paying students from all over the world, from Canada to China to Mexico to Zambia, and more.

Teachur is designed to leverage, and provide a meaningful framework for instructional content, wherever one finds it. At the same time, we are built to rigorously verify that students actually master what they need to master--building up from a granular level. Our token draws from recent innovations in token design to incentivize high quality and continually improving curriculum, and efficient verification of student mastery.

**Keywords:** higher education, college, edtech, competency-based education, accreditation, educational pathways, educational records, blockchains, tokenization, smart contracts, decentralization, democratization, distributed attribution

# INTRODUCTION

# WHAT IS TEACHUR?

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**EDUCATION SHOULD BE AVAILABLE AND ACCESSIBLE TO EVERY PERSON ON EARTH;  
MAKING QUALITY EDUCATION INACCESSIBLE OR EXCLUSIVE IS IMMORAL.  
EDUCATION BELONGS IN THE SAME CATEGORY AS SHELTER, CLEAN WATER, AND BASIC  
FOOD.**

**- FROM THE TEACHUR MANIFESTO**

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**Imagine** an accredited U.S. university degree that's as rigorous as any top university, with a price tag as low as \$1000. Not \$1000 a month, or semester, or year, but \$1000 for the whole degree.

Just think what this would mean: students from anywhere in the world could access a coveted U.S. degree. For much of the world, the price would put it within reach.

This far-fetched university is not just a daydream. This exists today. Teachur is a fully functioning and running university with enrolled, paying students pursuing learning pathways toward college degrees with a price tag of \$1000/student.

The Teachur platform design resonates with a world where reliable information is readily accessible, we just need to know what to look for. If you ask an 18 year old to explain the process of photosynthesis, they won't ask "where can I learn that?" the question would be almost absurd to them. They can find information, and notably, it's available outside of educational institutions.

Because of our platform design, we can facilitate and incentivize continual improvement in instruction and course structure at a granular level. Moreover, Teachur is built to leverage abundant free educational resources like instructional youtube videos, Massive Open Online Courses (MOOCs), Open Educational Resources (OERs) etc., and worldwide undercapitalized expertise.

Because of this, Teachur offers not only a quality college learning experience, but a steeply discounted price.

# A BRIEF OVERVIEW OF TEACHUR

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## A MASTERY APPROACH TO EDUCATION

Measuring learning by how long you sit in a classroom is antiquated and inefficient. At Teachur, you get credit for demonstrating mastery, not for spending time in class.

## INCORPORATING FREE INSTRUCTIONAL RESOURCES

Everything you need to know for a degree is available for free online if you know what to look for. Teachur draws on the huge and growing library of free instructional content to craft versatile educational pathways. What's more, Teachur gives structure and incentives to build out any resources that aren't currently available.

## LEVERAGING LATENT EXPERTISE

Teachur draws on the abundant latent, or undercapitalized expertise of professors, adjuncts, recent graduates, and others. Teachur doesn't rely on institutional employees, but rather on the expertise of its community members who have a personal, vested interest in the high and improving quality of our coursework.

## SECURE AND DETAILED STUDENT-OWNED RECORDS

Teachur records mastery of each learning objective on a blockchain. This is a much more secure and detailed record of educational attainment than traditional institutions can provide. Students own their record, so they are no longer at the mercy of an institution; they can learn freely with secure documentation at any time, from anywhere.

## BUILT TO CONTINUALLY IMPROVE

Teachur objectives, lessons, courses, and degrees can be updated at a granular level. As these improve on Teachur, those who contributed are compensated accordingly. In this way, the Teachur platform is built for continual improvement in ways aligned with sought-after knowledge, skills and competencies.

## A REVOLUTIONARY PRICE

Our pricing is a fraction of the cost of traditional college because of our platform design, development efficiencies and our use of abundant free instructional resources. With Teachur, education shifts from a scarcity reserved for the elite, to an abundant, on-demand resource available to everyone.

# INITIAL TARGET MARKET: REENGINEERING THE COLLEGE DEGREE



While Teachur is designed to be able to outcompete professional development, corporate training, certificates, micro-credentials, nanodegrees, etc., we have chosen to first focus on college degrees.

Why start with college? We don't have to look further than the \$120,000 USD average price tag of a U.S. college degree to appreciate a critical pain point in the current educational landscape. Within the U.S., the current university system excludes large sections of society who can't afford a degree, can't take time away from their current jobs/families, or live too far away from a campus to be able to attend--even online universities, while offering more flexible scheduling, are still priced in the tens of thousands of dollars, and rely on a heavy student loan burden.

Though it's the global gold standard for college degrees, because of its pricing, scheduling, and geographic structure, the current U.S. college system excludes a massive, untapped market of billions of people worldwide.<sup>[1]</sup>

The current worldwide market for college is 200 million students, and nearly 2 trillion dollars.<sup>[2]</sup> By utilizing online resources and experts across the globe coupled with new technologies in verifying and recording student ID and mastery, Teachur can actually outcompete the current offerings of traditional and online U.S. colleges in flexibility, quality, and price.

While the Teachur platform is content agnostic--we are optimized to capture, provide, and verify completion of educational pathways whatever they may be--we're starting with college degrees. And that's the market we'll be focusing on for the bulk of this document.

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# THE TEAM

## WE ARE EDUCATORS, DESIGNERS, DEVELOPERS, BUILDERS

Fundamentally, we're educators. Teachur started in academia, as an attempt to bring some of the ideas, values, and trends (e.g., crowd-sourcing, content ranking, micro-payments, etc.)

we saw on the web to education. With one foot still firmly in academia, we have gathered a team of some of the best in education, technology, design and business.

### TEACHUR TEAM MEMBERS



**Ben Blair**  
Co-founder

Ben holds a PhD in Philosophy and Education from Teachers College, Columbia University, and has taught foundations of education at the college and graduate level. He spent the last 20 years evaluating, developing, and aligning curriculum across a range of disciplines, including five years as Director of specialized curriculum with K12.com. Ben leads the curriculum on Teachur. He oversees and coordinates the work of experts across multiple disciplines to bring Teachur to its current offering: An Associate of Arts (with courses in English, Math, Science, Anthropology, Psychology, History, Business and More) and a Bachelor's Degree in Philosophy. Ben is the author of the book "How to Earn a Philosophy Degree for \$1,000".



**Josh Stanley**  
Co-founder

Josh holds Master's Degrees in Mass Communications and Digital Media Studies and is ABD in Instructional Design. With a background in media production/media theory/design and education, Josh has spent the past 15 years working in higher education as an instructional technologist and designer. While working at the Columbia Center for New Media Teaching and Learning, he helped develop programs and edtech systems for Columbia's Journalism School, School of Sociology, and others. More recently, he has worked in public higher education where he has trained administrators and professors across numerous disciplines on best practices for integrating technology in college teaching and instruction. Josh built the original Teachur platform from scratch, and leads development, architecting, designing, and overseeing the Teachur platform.



**Antonio Novoselnik,**  
Developer

Antonio Novoselnik has over 5 years as a full stack web developer and Javascript expert developing large scale websites and web apps. He has deep expertise in Node.js, AngularJS, MongoDB, Express, hapi. He has worked on dozens of projects developing advanced API's as well as frontend single page applications. He also brings years of experience developing for/in WordPress, HTML5, CSS3, Git, solidity, blockchain, Heroku, AWS, Twitter Bootstrap, MySQL/PostgreSQL, Redis, neo4j, and integrating several API's including Stripe, PayPal, Facebook, Twitter, Mailchimp, and Mandrill. Antonio has been the lead developer for the Teachur platform since our successful Kickstarter campaign.

### TEAM AND ADVISORS STATISTICS



**9**

Advanced Degrees  
(Masters or  
Doctorate)



**50+**

Years Academic  
Experience



**50+**

Years Technology  
Development



**10**

Successful ICOs

# ADVISORY BOARD

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To round out our team, we have gathered experts in blockchain, P2P, crowdsourcing, social media, business development, social responsibility, etc.

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**Larry Sanger**  
Advisor

Dr. Sanger is CIO of Everipedia, the first encyclopedia on the blockchain, Sanger was also co-founder of Wikipedia and is a prolific articulator of alternative models of education. He earned his PhD in Philosophy in 2000.



**Doug Park**  
Advisor

Dr. Park is a corporate and securities attorney focused on blockchain and crypto. He has extensive experience in finance, business strategy, regulatory policy, and securities litigation. He holds a PhD in Business from Stanford GSB, and a JD from Michigan University.



**Min Kim**  
Advisor

Min is the Director of Marketing for HBUS (Huobi's U.S. strategic partner), and brings deep expertise in marketing with a focus on ICOs. Min is the founder and CEO of Blocultural Studios, a Blockchain PR company with clients including Tron, QuantStamp, and ContentBox.



**Ali Ayyash**  
Advisor

Ali is the CEO of Lumeos. He is an ex-Google, ex-Amazon engineer and tech entrepreneur with over 6 years of software engineering in Cloud Computing and Blockchain. Ali was the Co-founder & Lead Engineer at Beetoken.



**Caterina Rindi**  
Advisor

Caterina Rindi is an international TEDx presenter and educator and an international blockchain and p2p expert consultant. Caterina is also a strong advocate for social responsibility, serving for 12 years on the Board of Directors (including three as president) of the Homeless Children's Network.



**Brian Nelson**  
Advisor

Brian Nelson is a Co-Founder of 7TK, a 100M venture fund helping early stage exponential technology entrepreneurs launch world-changing products and services. Brian was one of 40 industry insiders invited to the 2015 Blockchain Summit with Richard Branson on Necker Island.



**Carl Youngblood**  
Advisor

Carl Youngblood is the CTO of Mainframe. He holds a master's in CS from the University of Washington and has been working as a full-stack software engineer for over 20 years. He is an internationally sought-after blockchain consultant, and has been actively involved in crypto communities from the early days.



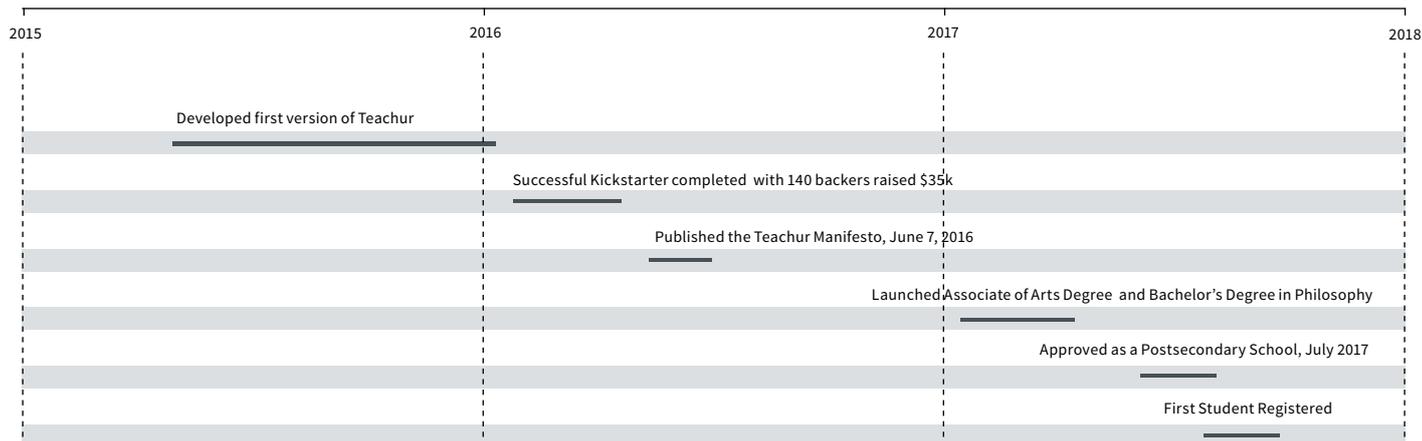
**Daisy Ozim**  
Advisor

Daisy is a pioneer in the uses of blockchain for redressing imbalances of privilege and power. She runs the Blockchain for Social Justice collective, a platform designed to promote education about, and access to blockchain technology and cryptocurrency for marginalized populations.

# TIMELINE

Teachur grew out of long conversations about the ideal educational platform. Our development has been fast-paced and deliberately designed for scale.

## WHERE WE'VE BEEN



### Idea/Conceptual Design:

Teachur was created because it was a tool that we wanted to use. We'd been building mockups of what would become Teachur for 10 years before we started working on the platform in earnest.

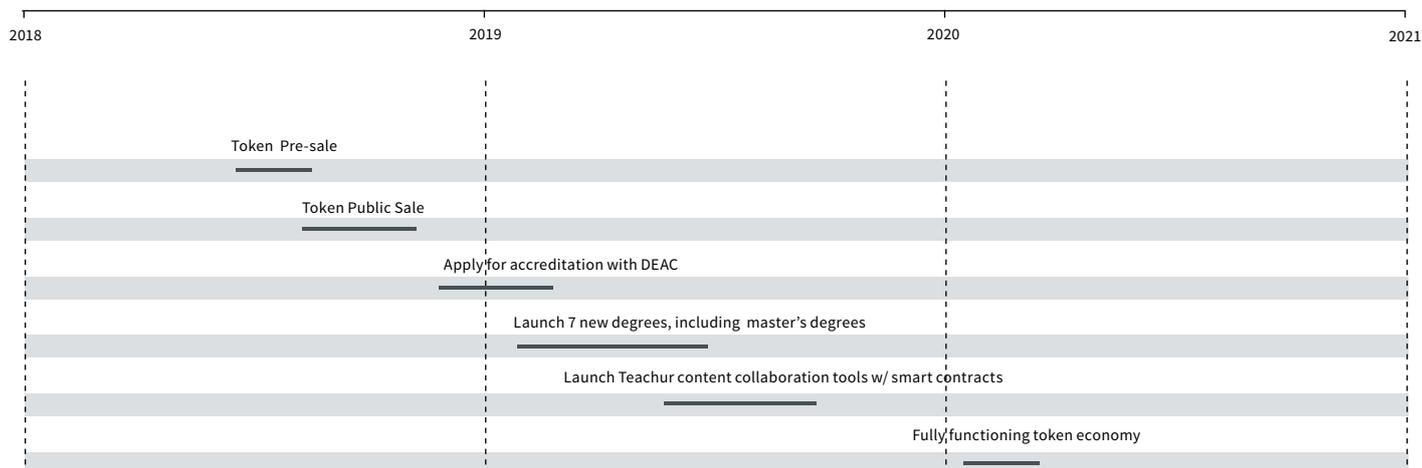
### Product Development:

Having proven the concept enough to successfully complete a Kickstarter campaign, we next dove into market research with students and experts, and design and development of the Teachur platform.

### Formal Launch:

Once we had state approval as a college, we could enroll students, and start the clock for accreditation. We have continued to refine our platform and processes in response to student and expert feedback.

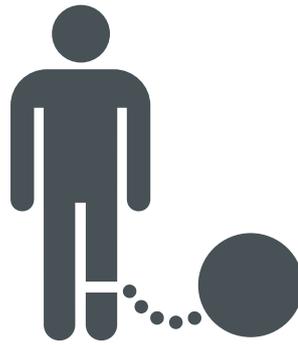
## WHERE WE'RE GOING



**Immediate Horizon:** On the immediate horizon, we'll be offering a first release of our tokens. Our priorities with this release fall under three categories:

- 1) **Platform development**, Developing our token, improving out collaborative curriculum building tools, and refining algorithms for micropayments on smart contracts.
- 2) **Course development**, specifically our next suite of degrees, including business, computer science, graphic design, and education; and
- 3) **Accreditation application**, including platform developments to automate relevant records and processes.

# THE PROBLEM



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## **U.S. COLLEGES AND UNIVERSITIES ARE INACCESSIBLE & HOLD TOO MUCH CONTROL AND POWER OVER STUDENTS AND EDUCATORS.**

U.S. colleges and universities are out of reach for many students.<sup>[3]</sup> What's more, numerous qualified educators are underpaid and/or underemployed.<sup>[4]</sup>

Meanwhile, these institutions of higher education hold an inordinate amount of power over students and educators. These institutions control the terms, cost, offerings, schedule, records, location, etc. These are all designed for the convenience and maintenance of the institution.

As a student, if you can't afford or access one of these institutions, or you can't meet all their terms, you can't get a U.S. degree. As an educator, if you aren't hired by one, your options for teaching or developing curriculum at the college level are very limited.

## THE PARADOX OF HIGHER EDUCATION

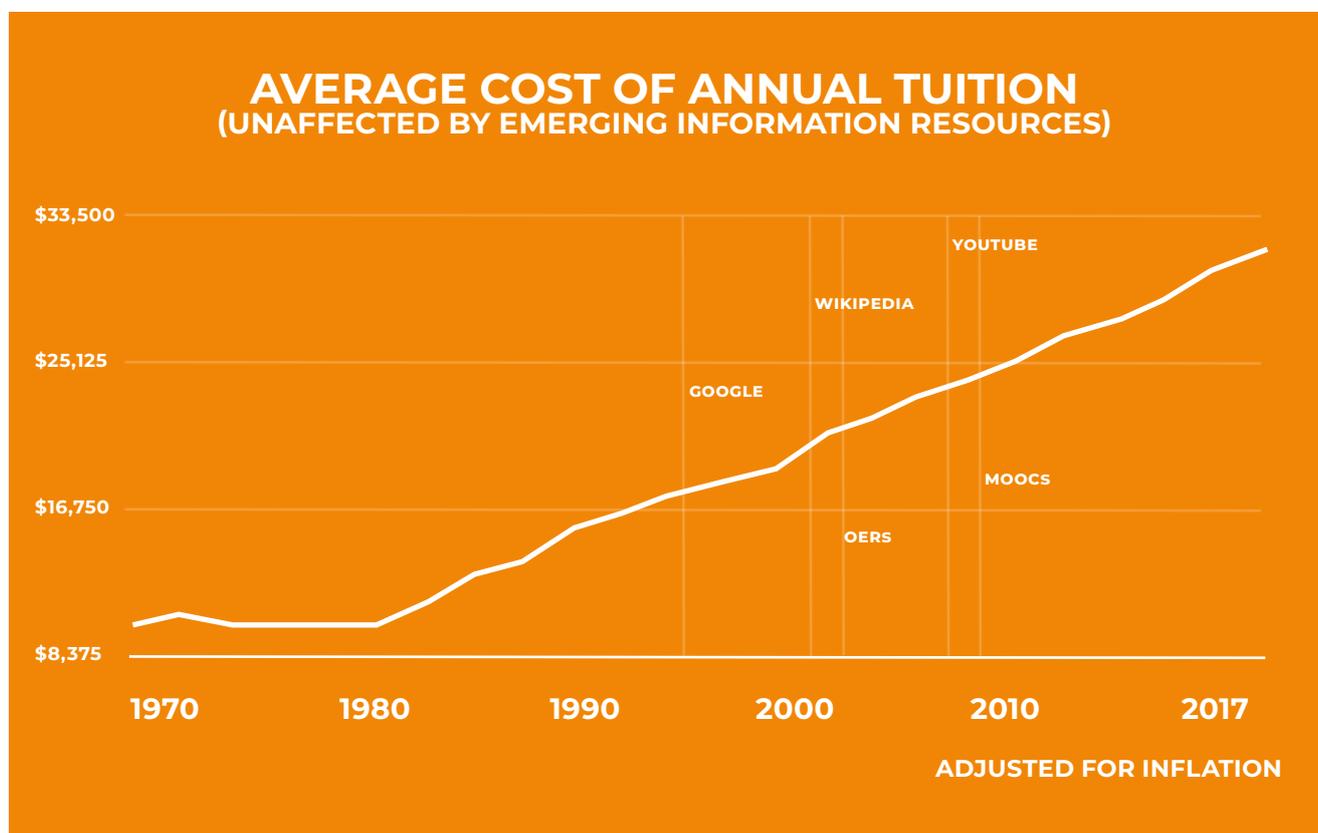
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AMONG THE IMPORTANT CONSEQUENCES OF THIS IMBALANCE OF POWER IS A PARADOX OF HIGHER EDUCATION.

**WHILE COLLEGE DEGREE-LEVEL INFORMATION IS INCREASINGLY FREELY AVAILABLE, THE PRICE OF COLLEGE CONTINUES TO CLIMB.**

TODAY, EVERYTHING YOU NEED TO KNOW TO EARN A COLLEGE DEGREE IS AVAILABLE ONLINE FOR FREE. WHAT'S MORE, EXCITING WHOLE MOVEMENTS AND INDUSTRIES, SUCH AS MOOCS, OERS, AND EDTECH IN GENERAL HAVE EXPLODED IN RECENT YEARS OFFERING COLLEGE-LEVEL LEARNING AT A FRACTION OF THE TRADITIONAL COST.

SO WHY ARE COLLEGE DEGREES IN THE U.S. SO EXPENSIVE?<sup>[5]</sup>



# OUR SOLUTION



## WHY ACCESS TO INFORMATION HASN'T SOLVED THE COLLEGE COST PROBLEM

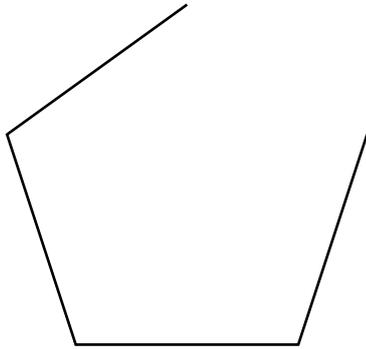
Many people acknowledge that there are sufficient resources to earn a degree outside of a college environment,<sup>[6]</sup> and that the cost of college is difficult to justify.<sup>[7]</sup> Indeed, many groups have made major efforts to disrupt this. And they have made significant progress. Consider for example, MIT OpenCourseWare, Open Yale Courses, Khan Academy, and iTunes U. These amazing resources offer unprecedented world-wide access to free university-level instruction. So why haven't these impacted the price of college? And how is Teachur's approach different?

Efforts like MOOCs, and OERs address critical parts of the core offerings of college, but not all. Colleges don't just teach courses. In order to legitimately offer a degree and truly disrupt higher education, we must be able to replicate the core offerings of college, and retain significant competitive advantages. All degree-granting colleges have the following core offerings:

- Secure ID Verification
- Degree requirements and learning pathways aligned to other respected degree programs
- Teaching and Instruction suitable to master the requirements
- Verification of mastery
- Secure record of mastery

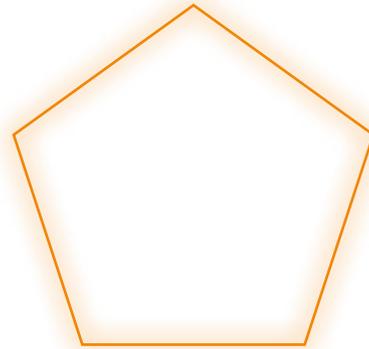
Recognizing these 5 keys<sup>[8]</sup> lets us see clearly why these efforts haven't impacted the price of college. We haven't yet posed a challenge to the status quo. If we can't address all 5, the circuit remains open; we are still dependent on the same institutions for one or more critical piece for a degree,<sup>[9]</sup> and still subject to the same practices and behavior.

These institutional dependencies have to date blocked efforts to disrupt the stranglehold of these institutions over students and the college marketplace.



HELPFUL TOOLS THAT DON'T HAVE ALL 5 COMPONENTS CAN'T OFFER A PROPER DEGREE.

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ONLY WHEN ALL 5 COMPONENTS ARE IN PLACE CAN AN INSTITUTION OFFER A PROPER DEGREE.

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## **CLOSING THE CIRCUIT WITH 5 KEY COMPONENTS**

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**THIS IS WHERE TEACHUR STANDS OUT. ON EACH OF THESE KEYS WE ARE AS STRONG AS ANY OTHER COLLEGE, BY DESIGN. AND WE ARE POISED TO BE STRONGER IN THE FUTURE. BY DISTILLING THE EXPERIENCE OF EARNING A COLLEGE DEGREE, LEVERAGING FREE ONLINE RESOURCES, TAPPING UNDERCAPITALIZED EXPERTISE, AND DOCUMENTING ON A BLOCKCHAIN, WE CAN MAKE HIGHER ED AVAILABLE, ACCESSIBLE, AND VERIFIABLE TO THE WORLD, AND RAPIDLY SCALE.**

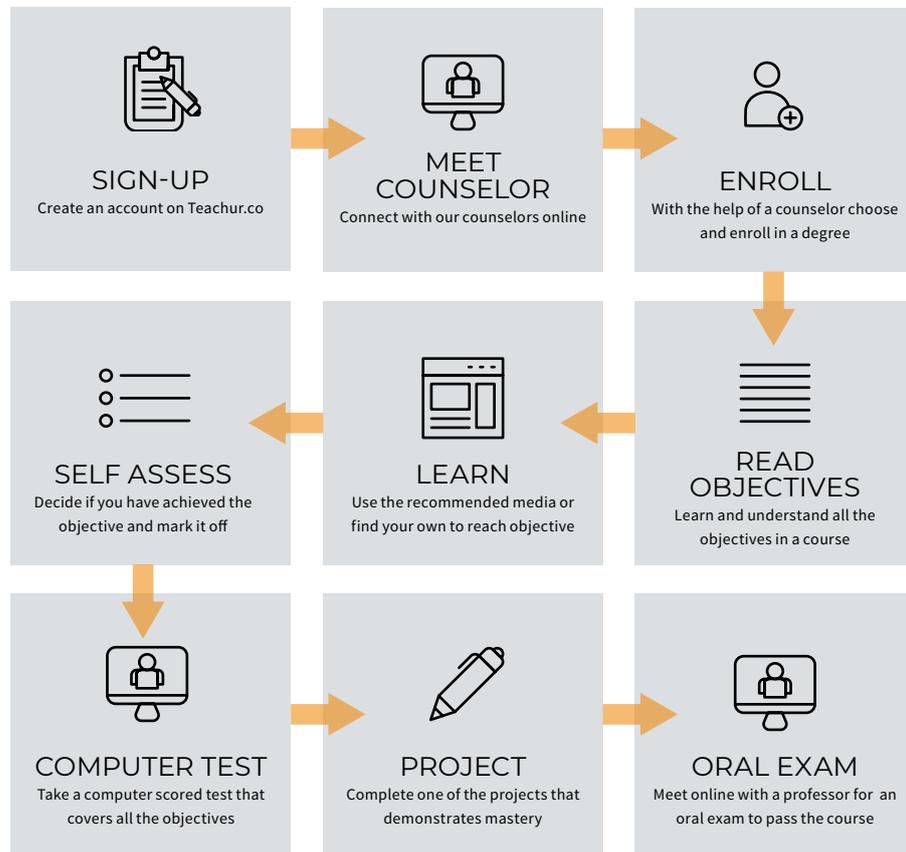
# THE 5 KEYS:

	TRADITIONAL UNIVERSITY	TEACHUR	MOOCS
SECURELY VERIFYING STUDENT ID	A university verifies each student's ID with a form of government ID students share at registration, plus a photo ID card.	Teachur links ID to government ID at registration. For each course, a live image of the student is captured and added to their profile.	Usually do not verify student's ID
PROVIDING LEARNING OBJECTIVES ALIGNED TO RESPECTED DEGREE PROGRAMS	A university department publishes degree requirements, typically detailed to the course level.	Teachur aligns with comparable degree programs to provide requirements, detailed to the objective level.	Provide course learning paths, but not degree learning paths.
PROVIDING INSTRUCTIONAL RESOURCES SUITABLE TO MASTER THE OBJECTIVES	A university provides instruction suitable to master the degree requirements through full- or part-time faculty.	Teachur leverages abundant online instructional resources, and incentivizes continual improvement.	Instructional resources are usually high quality with links to additional resources.
VERIFYING MASTERY OF THE OBJECTIVES	A university verifies that each student has fulfilled the degree requirements. This can vary widely from school to school, and course to course.	Teachur uses a 3-phased assessment process: self-assessment, computer-scored exam, and a live video conference with an expert.	Since the aims are typically for personal fulfillment, the testing rigor and security measures are low.
SECURELY RECORDING MASTERY	The university registrar owns and holds transcripts documenting grades to the course level.	Using blockchain technology, Teachur documents mastery to the objective level on a secure record that students own.	Certificates of completion are primarily targeted to students rather than third parties, so security measures are low.

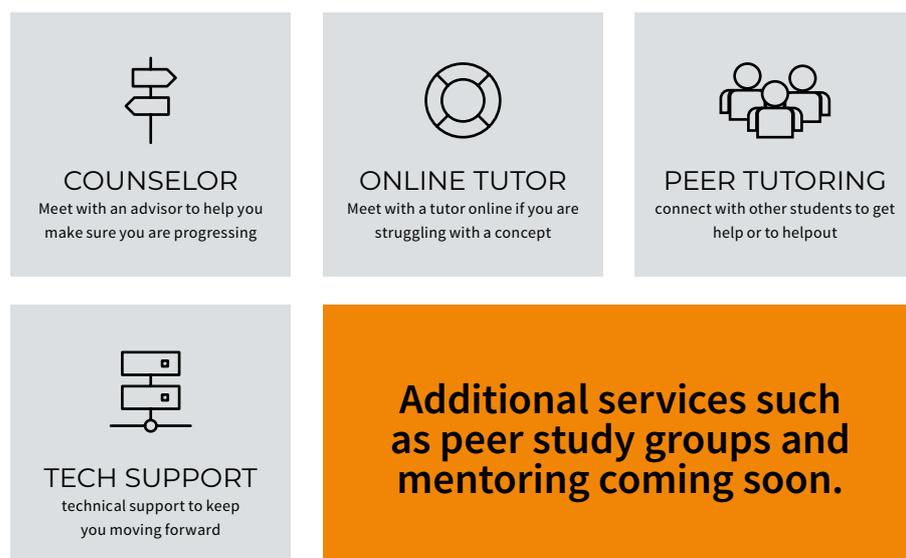
ON EACH OF THE 5 KEYS WE ARE AS STRONG AS ANY OTHER COLLEGE, BY DESIGN. AND WE ARE POISED TO BE STRONGER IN THE FUTURE.

# PLATFORM WALKTHROUGH

## BASIC STEPS TO PASS A COURSE



## ADDITIONAL STUDENT SERVICES PROVIDED



## COURSES IN A DEGREE SHOW STUDENT PROGRESS

The dashboard displays a grid of course cards under the heading "Degree Courses". A sidebar on the left contains navigation links: Dashboard, Degrees, Courses, Lessons, Objectives, Administration, and Terms & Conditions. The course cards are:

- JUMPSTART INTRO TO PHILOSOPHY MINI**: Status "Enroll".
- INTRODUCTION TO PHILOSOPHY**: Status "Passed".
- HISTORY OF ANCIENT WESTERN PHILOSOPHY**: Status "100% Completed".
- HISTORY OF MODERN WESTERN PHILOSOPHY**: Status "Enroll".
- SYMBOLIC LOGIC**: Status "COMING SOON". Content includes logical statements: "If  $p$  then  $q$ ", " $p$  only if  $q$ ", " $q$ ; if  $p$ ", " $p$  is a sufficient condition", " $q$  is a necessary condition", "All  $p$  are  $q$ ", " $p$  if and only if  $q$ ", and " $p$  is a necessary and sufficient condition".
- PHILOSOPHICAL WRITING**: Status "Enroll".

## STUDENTS SELF ASSESS MASTERY OF EACH OBJECTIVE

The interface shows a lesson titled "PLATO'S THEORY OF THE FORMS" with a status of "NOT COMPLETED". The author is "benblair". It includes short and long descriptions of the lesson's content. Below the descriptions are "Lesson Objectives" with self-assessment options:

- Explain Plato's Theory Of The Forms.
- Explain How Plato's Theory Of The Forms Responded To Philosophical Challenges Of His Time.
- Explain How Plato's Theory Of The Forms Has Influenced And Shaped Philosophy.

An "ACTIVITY" section is also visible, with a description of the reading material.

## STUDENTS MEET IN LIVE VIDEO CONFERENCE WITH PROFESSORS TO PASS COURSE

The interface shows a live video conference for the course "Plato". It features a "Video Chat" tab and navigation options for "Student Images", "Text Chat", and "Talking Script". Two participants are visible in video windows:

- You**: A man with a beard and glasses, wearing a red shirt.
- Student: [username]**: A woman with long brown hair.

## **TEACHUR IS IN THE PROCESS OF BECOMING AN ACCREDITED INSTITUTION**

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**WE ARE IN OUR SECOND YEAR AS A REGISTERED COLLEGE IN UTAH. ONCE WE HAVE COMPLETED OUR SECOND YEAR, WE WILL BE ELIGIBLE TO APPLY FOR NATIONAL ACCREDITATION THROUGH THE DISTANCE EDUCATION ACCREDITING COMMISSION.**[\[10\]](#)

**THE DECISION TO APPLY FOR ACCREDITATION PROFOUNDLY SETS US APART FROM COMPETITORS IN THE BLOCKCHAIN IN EDUCATION SPACE, MOOCS, ONLINE INSTRUCTIONAL LIBRARIES AND RESOURCES, ETC. AND IT IMMEDIATELY PUTS US IN THE SAME CATEGORY WITH ANY ONLINE ACCREDITED SCHOOL.**

**WE ARE WORKING WITH TWO SEASONED ACCREDITATION EXPERTS TO GUIDE US IN OUR APPLICATION. AND WE ANTICIPATE AN APPROVED ACCREDITATION APPLICATION IN 2019-2020.**

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# USE OF BLOCKCHAIN



## **WHY EDUCATION IS A GOOD APPLICATION FOR BLOCKCHAIN**

PHILOSOPHICALLY AND PRACTICALLY, BLOCKCHAIN TECHNOLOGY IS A COMPELLING ANSWER TO CHALLENGING IMBALANCES OF POWER AND CONTROL IN THE U.S. COLLEGE SYSTEM. BLOCKCHAIN TECH OFFERS TOOLS FOR VERIFICATION, OWNERSHIP, AND TRACKING OF CREDENTIALS WITH AS MUCH OR MORE SECURITY AS ANY UNIVERSITY TODAY. IT ALSO SUPPORTS THE TEACHUR TOKEN ECONOMY ALLOWING FOR BETTER EXCHANGE OF VALUE, FAIR COMPENSATION FOR EDUCATORS, AND A VIBRANT PEER-SUPPORT COMMUNITY. AND IT ALLOWS ALL THESE INDEPENDENT OF A CENTRAL INSTITUTION.

THE ABILITY TO STORE VALUE ON A DISTRIBUTED LEDGER SECURELY MEANS THE COMMUNITY, RATHER THAN A CENTRALIZED INSTITUTION STORES AND VERIFIES THE DATA. THIS MEANS THE DATA IS SECURE, IT CAN BE CONTROLLED BY THE OWNER, AND ONLY ACCESSED WITH PERMISSION.

THE ABILITY TO ENCODE DISTRIBUTED ATTRIBUTION MEANS MULTIPLE AUTHORS CAN CONTRIBUTE TO A COURSE OR DEGREE, AND ROYALTIES CAN BE DIRECTLY AND APPROPRIATELY DISBURSED. THE ABILITY TO CREATE UNFALSIFIABLE RECORDS MEANS WE CAN TRUST THE MASTERY THEY DOCUMENT--THIS BLOCKCHAIN TRANSCRIPT CAN'T BE FAKED.

# THREE TEACHUR INTEGRATIONS OF BLOCKCHAIN:

TEACHUR INCORPORATES THREE BASIC USE CASES FOR BLOCKCHAIN TECHNOLOGY THAT SET US APART:

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## RECORD DEGREE MASTERY

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Educational records on Teachur are recorded on a blockchain. This record is more secure than records at a traditional college. Students on Teachur have a secure record that they own, and that they can share in part or in whole with anyone they wish. They can share verified, secure documentation of any subset of the learning objectives they have mastered (think sharing an integrated photoshop project, or record of specific mastered learning objectives with a graphic design employer, or graduate admissions board).

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## SMART CONTRACT FOR EARNING DEGREE

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On Teachur, mastering a degree is a smart contract. Once you satisfactorily demonstrate mastery of the degree aims, goals, and objectives, your degree is recorded to a blockchain, and belongs to you. You can't have your degree withheld because you forgot about a library fine, or some administrative issue.

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## SMART CONTRACT FOR 2-WAY MARKETPLACE

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Teachur also incorporates smart contracts that record who created which part of a degree learning pathway, whether it is a whole course, or a small contribution to a course, and compensates them accordingly.

Since the platform has a modular design, objectives, lessons, courses, and degrees can be copied, adopted, forked, and remixed and used across the platform, and rapidly scaled. We can seamlessly manage royalties through these smart contracts, regardless of the number of contributors. Each contributor to the curriculum directly receives a fraction of the tuition according to their contribution.

# THE TEACHUR TOKEN ECONOMY

THE TEACHUR PLATFORM OFFERS A 2-SIDED MARKETPLACE AND OPENS A NEW WORLD OF POSSIBILITY FOR BOTH STUDENTS AND TEACHERS.

## STUDENTS

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The Teachur marketplace lets students earn a college degree (and other learning benchmarks such as credentials, certificates, etc.) at a fraction of the typical cost from anywhere in the world, on their own schedule, and have robust, competency-specific records that they own and can freely share to show for it.

Students pay in fiat (USD, EUR, etc), so they would have no friction related to cryptocurrencies to use the platform and earn their degrees.

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## EXPERTS

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Teachur provides an economy built to reward the expertise of people everywhere, whether they are tenured professors, field or hobbyist experts, etc. Experts can contribute by the project (e.g. reviewing student work, tutoring, or hosting oral exams), or to the actual curriculum (creating objectives, assessments, instructional media, etc.).

Currently, options for experts to share their expertise with students at the college level and receive good compensation have high barriers to entry: a senior faculty position, a complete course on a popular platform—usually requiring affiliation with a prestigious university, name recognition, etc. With Teachur, experts anywhere can work according to their own schedule for a better project rate than they would at most universities. Beyond this, they can earn significant royalties for spotting, creating, or curating quality curriculum, whether it's a full course, or a small section of a course.

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## CONTENT/SERVICE PROVIDERS

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The Teachur marketplace is built to be able to serve participants not only on educational pathways, but on adjacent markets as well. As more people complete course work, our community of experts grows. As more people create or offer more products and services, the utility of the platform increases.

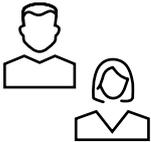
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# EARNING AND USING TOKENS ON TEACHUR



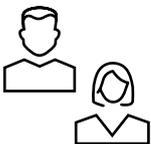
+ TOKEN

MARY (AN EXPERT IN GRAPHIC DESIGN) CREATES A LEARNING PATH AND EARNS A TOKEN



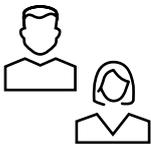
+ TOKEN

SAM ENROLLS IN MARY'S GRAPHIC DESIGN PATH AND MARY GETS ANOTHER TOKEN



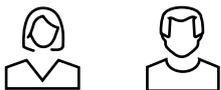
+ TOKENS

AS SAM PROGRESSES THROUGH MARY'S PATH MARY EARNS ADDITIONAL TOKENS



+ TOKENS

AS SAM IS SUCCESSFUL IN COMPLETING EXTERNAL ASSESMENTS, THUS PROVING THE QUALITY OF MARY'S CURRICULUM, MARY EARNS MANY MORE TOKENS.



+ TOKENS

+ TOKENS

BRIAN LOVES MARY'S CURRICULUM, AS A PRINT DESIGNER HE WISHES THERE WAS MORE ON PRINT. HE FORKS MARYS CURRICULUM, ADDS MORE CONTENT AND THEY BOTH EARN TOKENS.



+1 TOKEN

+ 2 TOKENS

+ 2 TOKENS

+1 TOKEN

MULTIPLE INSTRUCTORS CAN PARTICIPATE IN BUILDING OUT THE CURRICULUM AND ARE COMPENSATED BASED ON HOW MUCH OR HOW LITTLE THEY CONTRIBUTED.



WHILE LAUNCHING THE MOST AFFORDABLE COLLEGE DEGREE ANYWHERE, TEACHUR IS ALSO LAUNCHING A NEW UNMATCHED GLOBAL MARKETPLACE TO PROVIDE ABUNDANT EDUCATIONAL PATHWAYS FOR LEARNERS AND TAKE ADVANTAGE OF, AND REWARD THE LATENT, UNDERCAPITALIZED EXPERTISE OF PROFESSORS, ADJUNCTS, GRADUATE STUDENTS, FIELD EXPERTS, ETC.

# TEACHUR TOKENOMICS

**DESIGNED AS A TRUE UTILITY, OUR TOKEN ENCOURAGES THE BUILDING, DISCOVERY, AND PROMOTION OF CONSTANTLY IMPROVING INSTRUCTION AND OPENS ACCESS TO QUALITY HIGHER EDUCATION.**

## **HOW OUR TOKEN WORKS<sup>[11]</sup>**

(SEE NEXT PAGE FOR TOKEN MODEL GRAPHIC)

TOKENS ARE MINTED CONTINUALLY AND DISTRIBUTED TO THE COMMUNITY OF EXPERTS BASED ON CONTENT CREATION (BUILDING COURSES, WRITING OBJECTIVES, WRITING ASSESSMENTS, ETC.), ACTIVE VERIFICATION (EVALUATING PROJECTS, PARTICIPATING IN COURSE AND DEGREE HEARINGS), AND STAKING SUCCESSFUL CONTENT.

EXPERTS RECEIVE TOKENS THROUGH TEACHUR'S SMART CONTRACTS ASSOCIATED WITH CONTENT THAT THEY (THE EXPERTS) HAVE CREATED OR CURATED, OR VERIFICATION SERVICES THEY'VE CONDUCTED. EXPERTS CAN CONVERT THESE TOKENS TO DOLLARS (OR OTHER CURRENCIES) THROUGH A PARTNERED THIRD-PARTY EXCHANGE.

THEY CAN ALSO USE TOKENS TO STAKE CONTENT ON THE SITE. THIS HELPS STUDENTS EFFICIENTLY FIND THE BEST CONTENT.

EXPERTS CAN USE TOKENS TO STAKE WHAT THEY BELIEVE IS GOOD QUALITY CONTENT. AS THAT CONTENT PROVES TO ACHIEVE DESIRED OUTCOMES (INCLUDING: POSITIVE REVIEWS FROM EXPERTS AND STUDENTS, INCREASING NUMBER OF STAKERS, STUDENT SUCCESS ON ASSESSMENTS), THE EXPERTS RECEIVE MORE TOKENS (THROUGH THE MINTING PROCESS) IN RETURN. STAKERS CAN MAKE ONGOING/LONG TERM PROFIT AS THEY MAINTAIN THEIR STAKE BASED ON THE PERFORMANCE OF THE CONTENT.

THE EARLIER EXPERTS STAKE CONTENT THAT IN THE END PROVES QUALITY, THE CHEAPER IT IS TO STAKE. SO THERE IS AN INCENTIVE TO SEEK OUT GOOD CONTENT AND STAKE EARLY. IT IS CHEAPER TO BE THE FIRST PERSON TO SAY THIS CONTENT IS GOOD THAN IT WOULD BE TO FIND POPULAR CONTENT AND THROW IN YOUR ENDORSEMENT.

EXPERTS CAN ALSO SELL THEIR STAKE AT THE GOING PRICE TO EARN A PROFIT. IF THEY STAKE CONTENT EARLY ON, AND MANY PEOPLE LATER STAKE THE SAME CONTENT AT A HIGHER PRICE, THE EXPERT CAN SELL HER STAKE AT THE GOING PRICE AND EARN A PROFIT.

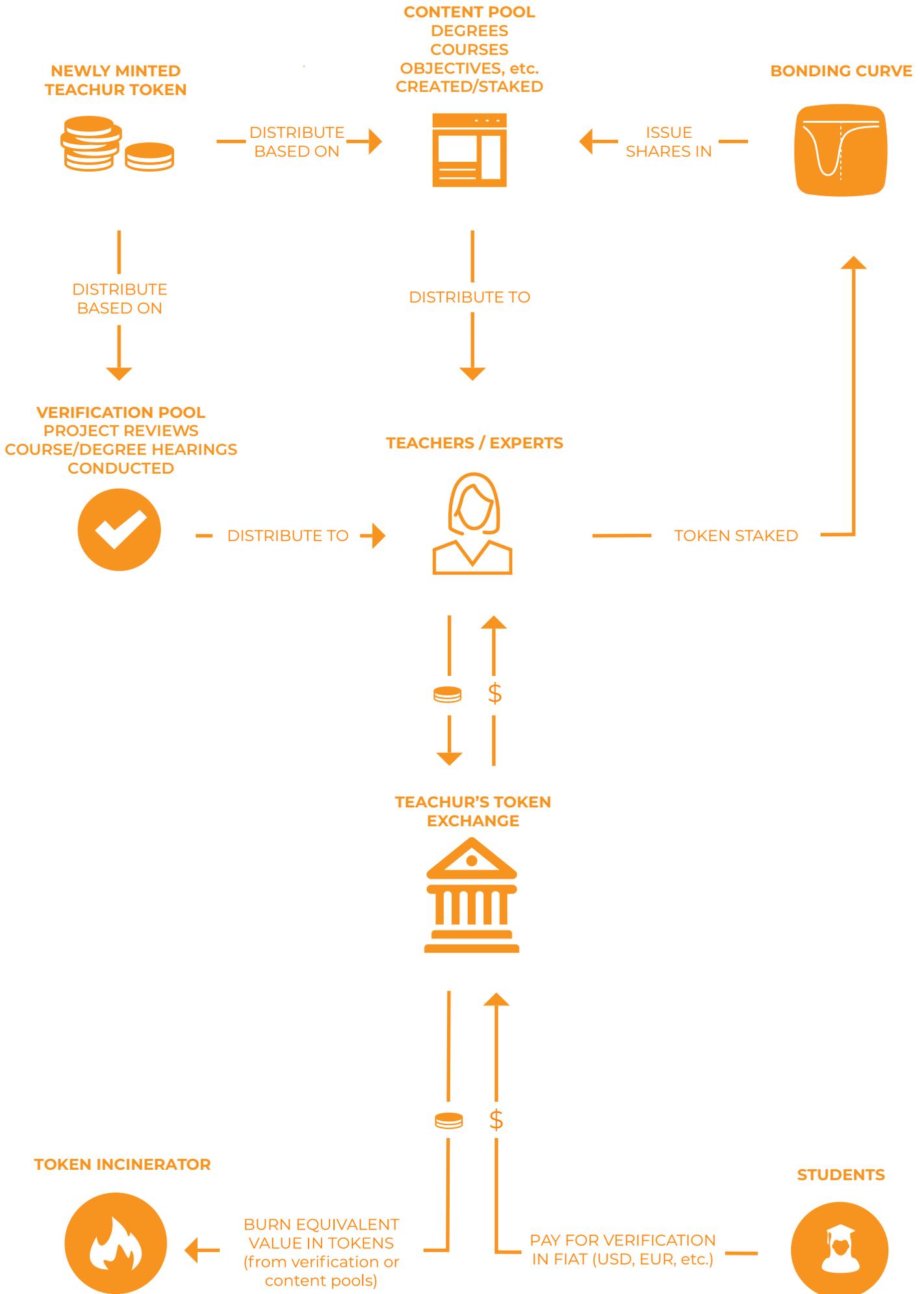
BY CONTRAST, EXPERTS WHO STAKE CONTENT THAT DOES NOT PROVE TO BE GOOD QUALITY WOULD LOSE TOKENS. ALL THESE INCENTIVES ARE DESIGNED TO MAKE IT EASIER FOR STUDENTS TO EFFICIENTLY FIND THE BEST CONTENT.

AS EXPERTS VERIFY STUDENT MASTERY (I.E. CONDUCT A COURSE HEARING, ETC.) THEY EARN MORE TOKENS.

AS STUDENTS SIGN UP TO USE THE SITE THEY WILL PAY WITH A CREDIT CARD (OR PAYPAL, ETH, BTC, ETC.) THE MONEY WILL GO INTO AN ACCOUNT FOR THE STUDENT. AS STUDENTS INTERACT WITH THE SITE, THESE FUNDS WILL BE USED TO PURCHASE AND BURN TOKENS. STUDENTS NEVER NEED TO BE AWARE OF, OR USE CRYPTOCURRENCIES OF ANY KIND TO PARTICIPATE ON TEACHUR. THEY JUST PAY IN FIAT, AND THE CORRESPONDING AMOUNT OF TOKENS ARE BURNED. AS PARTICIPATION ON THE SITE GROWS, MORE TOKENS WILL BE UTILIZED AND BURNT.

THE MINT RATE WOULD GROW AS THE NUMBER OF ACTIVE USERS GROW, UNTIL IT LEVELS OFF AT SOME HIGHER AMOUNT. THE BURN RATE SHOULD GROW FASTER THAN THE MINT RATE AS USAGE GROWS. CRUCIALLY, WHILE THE SYSTEM WOULD BE IN EQUILIBRIUM (I.E., THE SAME NUMBER OF TOKENS IN THE SYSTEM) THE MINT RATE IS NOT IDENTICAL TO THE BURN RATE. IN THE END THIS STABILIZES THE PRICE OF THE TOKEN, ENCOURAGES SLOW, HEALTHY GROWTH, AND INCENTIVIZES INCREASING TOKEN UTILITY.

**THE TEACHUR TOKEN ECONOMY IS EXPRESSLY DESIGNED TO FACILITATE EXCHANGE BETWEEN THE INSTRUCTOR'S EXPERTISE, AND THE STUDENT'S DESIRE TO FOLLOW EDUCATIONAL PATHWAYS.**



# OPPORTUNITIES



**A DEGREE FROM THE U.S. IS STILL  
THE GLOBAL GOLD STANDARD FOR COLLEGE.**

**MANY PEOPLE, BOTH WITHIN AND OUTSIDE  
THE U.S., WOULD BE INTERESTED IN EARNING  
A DEGREE EXCEPT FOR THE EXORBITANT COST,  
INFLEXIBLE SCHEDULE, AND PROHIBITIVE TRAVEL  
REQUIREMENTS.**

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# THE CURRENT AND PROJECTED MARKETS

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**THE CURRENT US MARKET FOR COLLEGE IS 20 MILLION STUDENTS.<sup>[12]</sup> THE WORLDWIDE MARKET FOR COLLEGE IS 200 MILLION STUDENTS.<sup>[13]</sup> BUT THE PROJECTED MARKET, WHEN BARRIERS OF GEOGRAPHY AND COST ARE ADDRESSED, IS MUCH BIGGER.**

**EVEN EXCLUDING THE CURRENT 200 MILLION MARKET, THE MARKET FOR A COLLEGE DEGREE IS MUCH LARGER, AND INCLUDES EVERYONE WHO IS NOT CURRENTLY, BUT MAY BE INTERESTED IN ENROLLING IN COLLEGE, IF BARRIERS OF GEOGRAPHY, SCHEDULING, AND COST WERE ADDRESSED.**

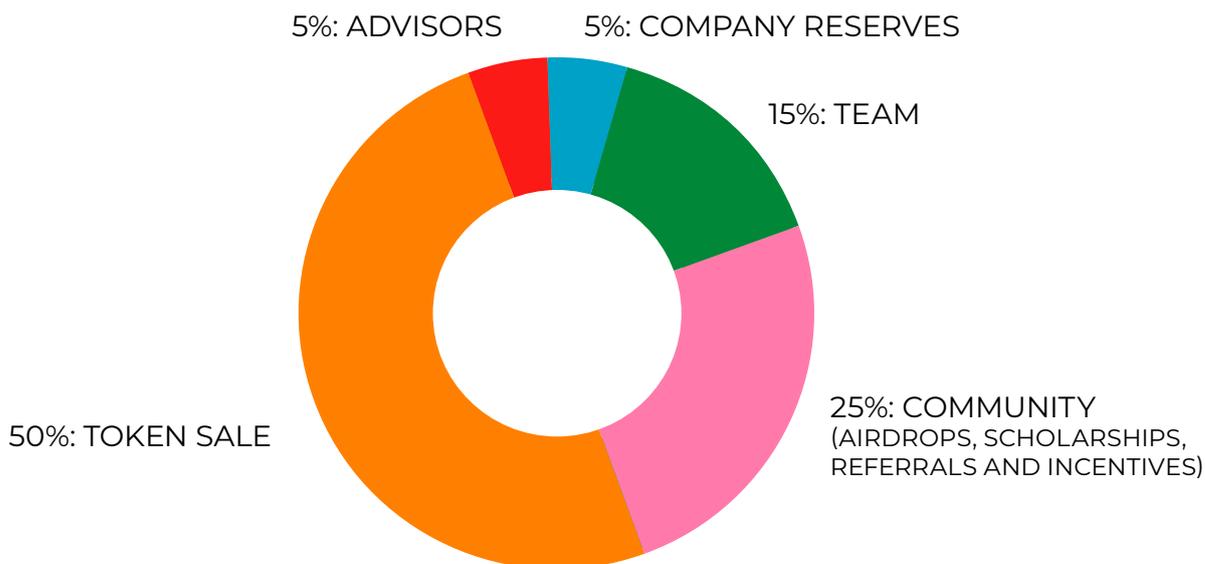
# TARGET RAISE

## \$25 MILLION

WITH THE AIM TO BE IN A POSITION OF STRENGTH TO BECOME ACCREDITED AND DRASTICALLY EXPAND OUR REACH AT THE END OF THE TOKEN SALE. AND TO GET AN INITIAL, ENTHUSIASTIC COMMUNITY CONTRIBUTING TO THE PLATFORM.

**TOTAL TOKEN POOL: 1,000,000,000 TOKENS**

**TOTAL RELEASED IN INITIAL TOKEN SALE: 50% (500,000,000)**



# USE OF FUNDS

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## WE WILL USE THE FUNDS TO:

BUILD ADDITIONAL DEGREES AT THE BACHELOR'S AND MASTER'S LEVELS.

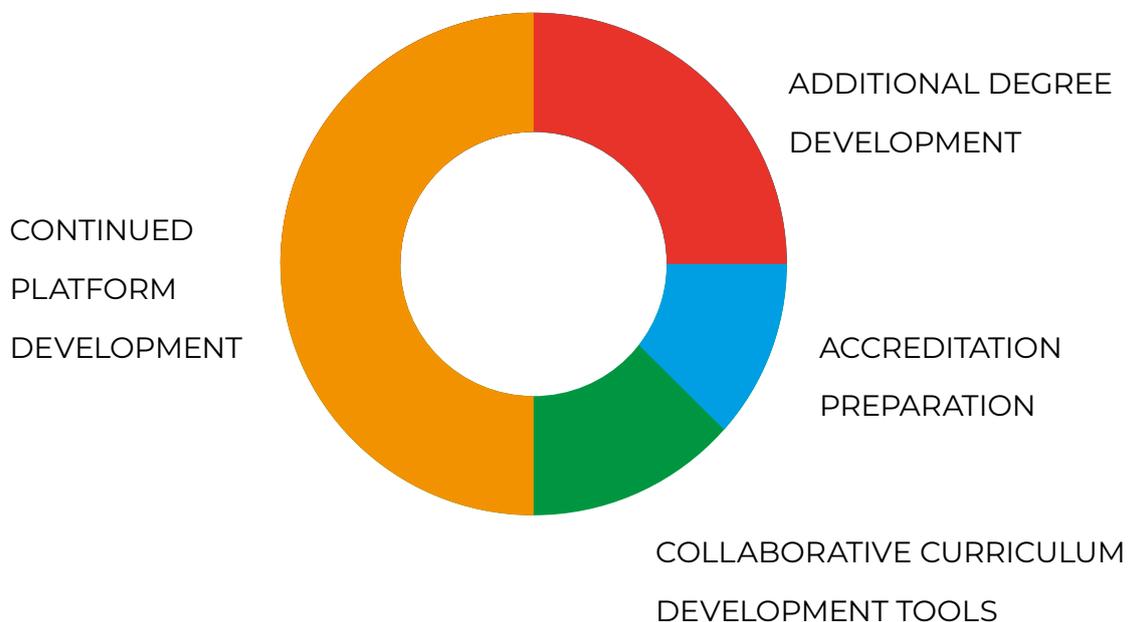
CONTINUE TO DEVELOP THE PLATFORM, SPECIFICALLY: INTEGRATING BLOCKCHAIN DEGREE RECORDING, REFINING STANDARDS FOR COLLABORATIVE COURSE AND DEGREE BUILDING, AND CREATING SMART CONTRACTS FOR MICROPAYMENTS AND ROYALTY MANAGEMENT.

SHORE UP OUR ACCREDITATION APPLICATION, INCLUDING PLATFORM DEVELOPMENTS TO AUTOMATE RELEVANT RECORDS AND PROCESSES SUCH AS STUDENT REPORTS, DEGREE PUBLISHING AND CALENDARING, ETC.

MARKET TO REACH EXPERTS AND STUDENTS INTERESTED IN CONTRIBUTING TO THE PLATFORM, AND COMPLETING LEARNING PATHS ON THE PLATFORM, RESPECTIVELY.

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## PRIORITIES:



# WHAT PEOPLE ARE SAYING

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I TOOK INTRO TO PHILOSOPHY AT A LOCAL COLLEGE PRIOR TO EARNING MY NURSING DEGREE, AND THE INSTRUCTION I'M GETTING AT TEACHUR IS CONSIDERABLY MORE COMPREHENSIVE WHILE COVERING A BROADER RANGE OF TOPICS. I FEEL BETTER EQUIPPED TO HANDLE THE UPPER LEVEL COURSES. PLUS, IT'S BEEN WONDERFUL TO STUDY AT MY OWN PACE AS I JUGGLE LEARNING WITH FAMILY RESPONSIBILITIES.

- LANETTE, CURRENT TEACHUR STUDENT

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TEACHUR'S SYSTEM IS A BREAKTHROUGH WITH THE CAPABILITIES THAT I HAVE BEEN SEEKING. IT EQUALS OR SURPASSES OTHER PLATFORMS – INCLUDING CONVENTIONAL SCHOOLS – IN STANDARDS FOR VERIFYING IDENTITY, PROVIDING SUITABLE INSTRUCTION, AND VERIFYING MASTERY OF LEARNING OBJECTIVES.

- MARK FRAZIER, ONLINE LEARNING SYSTEMS DESIGNER

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TEACHUR IS AN AMAZING OPPORTUNITY TO OBTAIN A DEGREE ON MY OWN SCHEDULE AND FOR A FRACTION OF THE COST OF OTHER INSTITUTIONS. EDUCATION IS OFTEN AN ELITE ACTIVITY DUE TO COST, AVAILABILITY AND ADMISSION POLICIES AND I BELIEVE THAT TEACHUR IS HELPING TO BREAK THOSE BARRIERS.

- ROSEMARY, CURRENT TEACHUR STUDENT

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THE TEACHUR TEAM HAS FOUND SOMETHING TRULY PROFOUND IN THEIR IDEA TO UNTANGLE EDUCATIONAL CONTENT FROM EARNING A DEGREE. THE PATTERN OUTLINED IN THEIR PLATFORM IS SO RIPE, THAT I CAN SEE NO WAY OF STOPPING IT. THE TEACHUR PLATFORM JUST HAPPENS TO BE AT THE FOREFRONT OF IMPLEMENTING IT. THEIR BACKGROUND IN HIGHER EDUCATION HAS GIVEN THEM RESPECT FOR ITS STRENGTHS, AS WELL AS A CLEAR UNDERSTANDING OF ITS WEAKNESSES. THEIR MISSION TO CHANGE THINGS COMES FROM A DEEP DESIRE, OUTLINED IN THEIR MANIFESTO, TO FREE UP AND SPREAD KNOWLEDGE TO THE WIDEST CORNERS OF THE WORLD. I'M CONVINCED NOT ONLY THAT THIS AIM IS MORAL, BUT THAT IT IS INEVITABLE.

-ZAC MITTON, CONSENSYS

# CONCLUSION

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**I'VE BEEN PREDICTING THAT BY 2030 THE LARGEST COMPANY ON THE INTERNET IS GOING TO BE AN EDUCATION-BASED COMPANY THAT WE HAVEN'T HEARD OF YET.**

**-THOMAS FREY, FUTURIST**

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AMONG THE GREATEST RESOURCES HUMANS HAVE IS OUR KNOWLEDGE AND EXPERTISE, AND OUR DESIRE FOR EDUCATION. TEACHUR IS AN EDUCATIONAL PLATFORM THAT RESULTS WHEN WE OPTIMIZE FOR HOW PEOPLE LEARN, WHO SERVES WHOM IN EDUCATIONAL CONTEXTS, WHO BRINGS VALUE AND WHY. TEACHUR IS BUILT TO CAPTURE THE IMMENSE EDUCATIONAL VALUE IN THE EXPERTISE AND DESIRES OF BILLIONS OF PEOPLE ACROSS THE GLOBE.

AS A SPECIAL CASE FOR THIS, TEACHUR IS A FULL SERVICE PLATFORM FOR EARNING A COLLEGE DEGREE, AND IS THE ONLY PLATFORM AND CRYPTOCURRENCY OF ITS KIND TO PROPOSE TO OFFER A LIVE, FULL DEGREE CIRCUIT, BYPASSING ANY NEED TO RETURN TO THE OVERPRICED INSTITUTIONS.

THE TEACHUR TOKEN SALE PROVIDES A RARE OPPORTUNITY TO PLAY A CRITICAL ROLE IN SHIFTING POWER FROM CENTRALIZED INSTITUTIONS INTO THE HANDS OF THE TRUE SOURCES AND BENEFICIARIES OF EDUCATIONAL VALUE: EXPERTS AND STUDENTS ACROSS THE GLOBE. WE ARE BUILT TO BE RESPONSIVE TO EXACTLY THE RIGHT STIMULI, TO CONTINUALLY IMPROVE, AND RAPIDLY SCALE.

WE HOPE YOU WILL GIVE SERIOUS CONSIDERATION TO SUPPORTING TEACHUR, WHETHER THAT IS THROUGH PURCHASING OR RECOMMENDING OUR TOKENS, SHARING OUR STORY, WHITE PAPER, OR MANIFESTO. WE ARE THRILLED TO BRING TEACHUR TO A LARGER AUDIENCE, AND FEEL THE WEIGHT AND INEVITABILITY OF A PLATFORM WHOSE TIME HAS COME. WE ARE INDEBTED TO EARLY ADOPTERS WHO RECOGNIZE THAT THE WRITING IS ON THE WALL FOR MASSIVE TRANSFORMATION IN EDUCATION, FOR THE HUGE BENEFIT OF EVERYONE EXCEPT SELF-SERVING INSTITUTIONS, AND WE INVITE YOU TO PLAY A PIVOTAL ROLE IN BRINGING THAT TRANSFORMATION ABOUT THROUGH TEACHUR.

# THE TEACHUR MANIFESTO

(JUNE 7, 2016)

EDUCATION SHOULD BE AVAILABLE AND ACCESSIBLE TO EVERY PERSON ON EARTH; MAKING QUALITY EDUCATION INACCESSIBLE OR EXCLUSIVE IS IMMORAL. EDUCATION BELONGS IN THE SAME CATEGORY AS SHELTER, CLEAN WATER, AND BASIC FOOD.

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EDUCATION SHOULD BE DISCONNECTED FROM GEOGRAPHY. STUDENTS SHOULD BE ABLE TO LEARN ANYTHING FROM ANYWHERE ON EARTH. WITH FEW EXCEPTIONS, TYING EDUCATION TO GEOGRAPHY IS A FORM OF EXCLUSION.

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EDUCATION SHOULD BE DISCONNECTED FROM A SCHEDULE. THE MOST EFFECTIVE TIME TO LEARN SOMETHING IS WHEN THE STUDENT IS READY, NOT WHEN THE TEACHER OR INSTITUTION IS AVAILABLE.

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EDUCATION SHOULD NOT BE ADMISSION- OR PERMISSION-BASED, BUT FREELY AVAILABLE UPON THE ASKING. THE CURRENT ADMISSION-BASED SYSTEM IS A VESTIGE OF A SCARCITY MODEL THAT COULD ONLY FIT A LIMITED NUMBER OF SEATS IN A CLASSROOM. NO ONE SHOULD HAVE TO BE ADMITTED OR ASK PERMISSION TO LEARN A SUBJECT.

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EDUCATION SHOULD NOT HAVE A PRESCRIBED COMPLETION TIME. THE AMOUNT OF TIME IT TAKES TO LEARN SOMETHING SHOULDN'T BE DECIDED BEFOREHAND; SOME STUDENTS CAN LEARN SOMETHING IN MINUTES THAT WILL TAKE OTHERS DAYS OR YEARS TO LEARN.

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EDUCATION SHOULD NOT BE SET TO A SPECIFIC TIME PERIOD IN A PERSON'S LIFE; IT SHOULD BE A PROCESS LIKE EATING, DRINKING, AND EXERCISE: CONTINUAL, HABITUAL, AND EVOLVING. STUDENTS SHOULD NOT BE CATEGORIZED OR LIMITED BY WHAT THEY HAVE STUDIED OR LEARNED TO DATE.

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EDUCATION SHOULD NOT BE COMPETITIVE OR JUDGED BY OTHER STUDENTS' ACHIEVEMENTS. STUDENTS SHOULD ONLY BE ASSESSED ON WHETHER THEY HAVE MASTERED THE STATED OBJECTIVE OR 'NOT YET'. REMOVING COMPETITION DECREASES THE INCENTIVE FOR CHEATING OR CUTTING CORNERS.

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EDUCATIONAL RECORDS, INCLUDING LEARNING ACHIEVEMENTS, GRADES, TRANSCRIPTS, CREDENTIALS, AND DEGREES SHOULD BE OWNED AND MANAGED BY THE STUDENT RATHER THAN AN INSTITUTION. STUDENTS SHOULD BE ABLE TO MOVE FREELY BETWEEN ANY LEARNING INSTITUTION OR ORGANIZATION AT ANY TIME OR FOR ANY REASON.

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EDUCATIONAL RECORDS SHOULD INCLUDE UNIVERSALLY UNDERSTANDABLE, USEFUL, AND VERIFIABLE DOCUMENTATION OF STUDENT MASTERY OF EXPLICIT LEARNING OBJECTIVES, RATHER THAN AN INSTITUTIONAL STAMP ATTESTING TO COMPLETION OF A VAGUE CURRICULUM.

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EDUCATION SHOULD NOT HAVE A PRESCRIBED WAY OF TEACHING. PREVALENT TEACHING APPROACHES ARE OFTEN CULTURALLY, GENDER OR SOCIO-ECONOMICALLY BIASED. WHILE CLEAR AND EXPLICIT LEARNING OBJECTIVES CAN BE UNIVERSALLY AGREED UPON, THE MANNER IN WHICH THESE ARE ACHIEVED SHOULD BE AS DIVERSE AS THE STUDENT BODY.

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EDUCATIONAL LEARNING PATHS SHOULD BE PERSONALIZED AND AS VARIED AND DIVERSE AS THE STUDENTS PURSUING THEM.

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EDUCATION SHOULD NOT BE AT THE SERVICE OF INSTITUTIONS, BUT AT THE SERVICE OF LEARNING. ORGANIZING EDUCATION AROUND INSTITUTIONAL TIMELINES, SCHEDULES, EXPERTISE, RECORDS, AND CONVENIENCE IS EFFICIENT FOR INSTITUTIONS, BUT LIMITS THE STUDENT, AND BY EXTENSION HUMANITY'S POTENTIAL.

# ENDNOTES

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4. SEE FOR EXAMPLE: BOWYER, CHRIS (2014). FORBES: "OVERQUALIFIED AND UNDEREMPLOYED: THE JOB MARKET WAITING FOR GRADUATES"

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7. SEE FOR EXAMPLE: CAREY, KEVIN (2015). THE NEW YORK TIMES: "HERE'S WHAT WILL TRULY

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8. THE 5 KEYS ARE ABSTRACTED FROM ACCREDITATION STANDARDS FROM BOTH NATIONAL AND REGIONAL ACCREDITATION AGENCIES. WHILE THESE DOCUMENTS INCLUDE MANY MORE DETAILS FOR EVALUATION, THE 5 KEYS CAPTURE THE ESSENCE OF WHAT A COLLEGE OR UNIVERSITY MUST BE ABLE TO DO IN A SUSTAINABLE WAY TO JUSTIFY IDENTIFYING AS A COLLEGE. SEE FOR EXAMPLE THE STANDARDS FROM THE NORTHWEST COMMISSION ON COLLEGES AND UNIVERSITIES: [HTTP://WWW.NWCCU.ORG/WP-CONTENT/UPLOADS/2016/12/STANDARDS-FOR-ACCREDITATION.PDF](http://www.nwccu.org/wp-content/uploads/2016/12/standards-for-accreditation.pdf) AND THE STANDARDS FROM THE DISTANCE EDUCATION ACCREDITATION COMMISSION: [HTTPS://WWW.DEAC.ORG/UPLOADEDDOCUMENTS/2017-HANDBOOK/2017-ACCREDITATION-HANDBOOK-PART-THREE.PDF](https://www.deac.org/uploadeddocuments/2017-handbook/2017-accreditation-handbook-part-three.pdf)

9. OF COURSE, COLLEGES OFFER MORE THAN JUST DEGREES TOO. FOR EXAMPLE, YOUR INSTITUTIONAL AFFILIATION AND COLLEGE COMMUNITY NETWORK PLAY IMPORTANTLY IN A RANGE OF PURSUITS, INCLUDING WORK CONTACTS/PROSPECTS, LOCAL FRIENDSHIPS/ NAVIGATION HELP, ETC. WHILE OUR CURRENT FOCUS IS ON OFFERING A DEGREE, INDEPENDENT OF THESE OTHER GOODS OF COLLEGE, WE ARE BUILDING OUT COMMUNITY TOOLS TO ONE DAY OFFER COMPARABLE GOODS THROUGH THE TEACHUR COMMUNITY.

10. [WWW.DEAC.ORG](http://www.deac.org)

11. THE MODELS REFERENCED FOR OUR TOKEN INCLUDE THE BURN/MINT EQUILIBRIUM MODEL USED BY FACTOM (FCT), AND THE WORK TOKEN USED BY AUGUR (REP) AND FILECOIN (FIL). BOTH OF THESE MODELS ARE DESCRIBED IN THE FOLLOWING ARTICLES:

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12. SEE: [HTTPS://WWW.STATISTA.COM/STATISTICS/183995/US-COLLEGE-ENROLLMENT-AND-PROJECTIONS-IN-PUBLIC-AND-PRIVATE-INSTITUTIONS/](https://www.statista.com/statistics/183995/us-college-enrollment-and-projections-in-public-and-private-institutions/)

13. SEE [HTTP://UNESDOC.UNESCO.ORG/IMAGES/0024/002478/247862E.PDF](http://unesdoc.unesco.org/images/0024/002478/247862e.pdf)



WWW.TEACHUR.CO

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# THANK YOU.



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