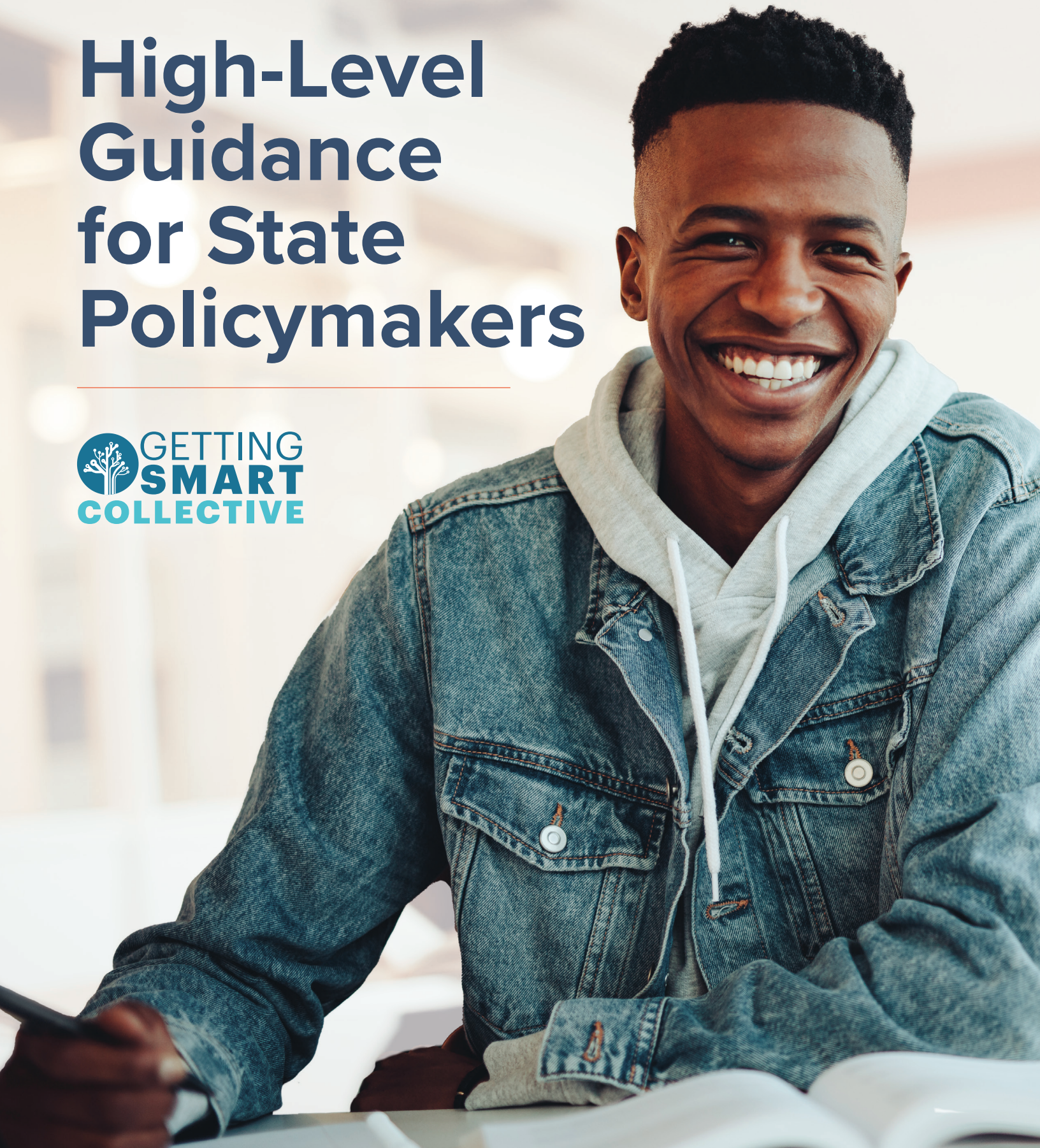


FROM BUNDLED TO
UNBUNDLED LEARNING:

High-Level Guidance for State Policymakers



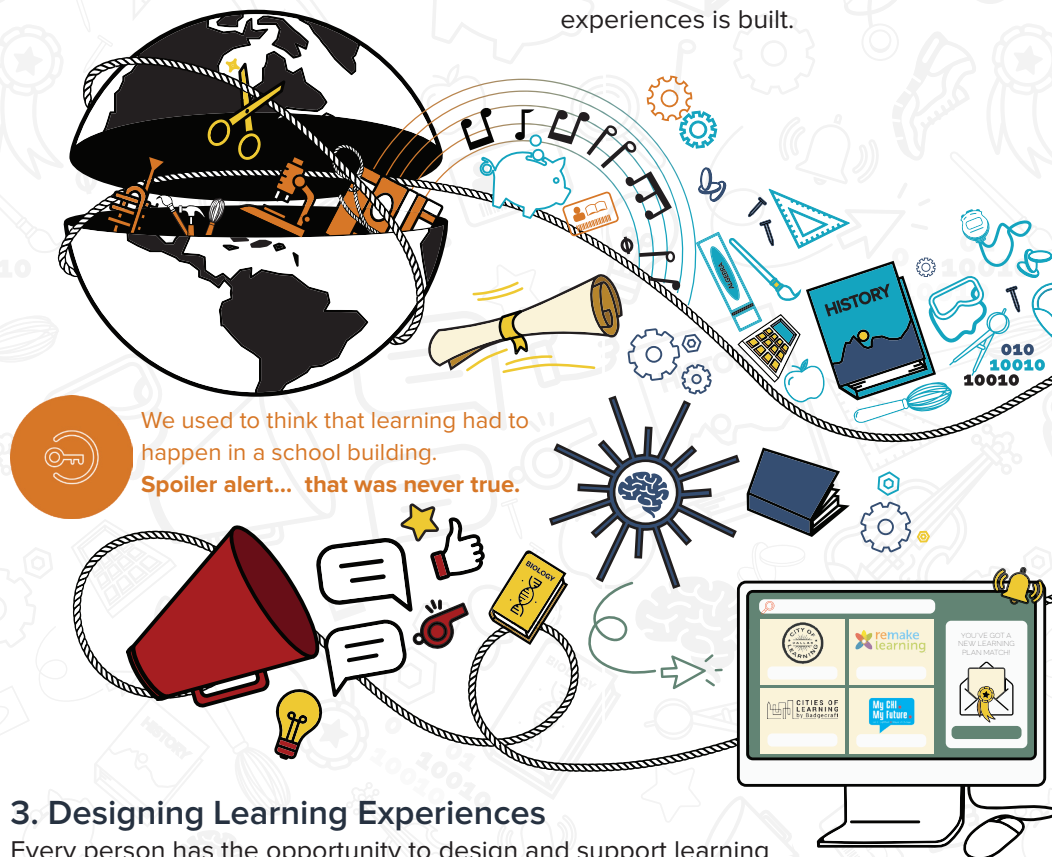
Building the Unbundled Ecosystem

1. Unbundling the Ecosystem

Systems and policies allow for learners to unbundle and rebundle experiences from a wide selection of in-system and out-of-system sources.

2. Building Competencies

Coherent competency sets connected to employer need and citizenship are widely available with representative assessment around which a personalized pathway of learning experiences is built.



We used to think that learning had to happen in a school building. Spoiler alert... that was never true.

3. Designing Learning Experiences

Every person has the opportunity to design and support learning experiences that are available to learners, rated for quality, and connected to competencies that can be verified.

4. Curating the Opportunities

Every learner can access and contribute to a searchable curated database of learning experiences to find opportunities to both contribute and participate.

5. Rebundling Learning

Every learner has access to a high-quality coach that can support building pathways of rebundled learning experiences.

Find detailed descriptions of the unbundled ecosystem, including video explainers, audio clips, examples, and infographics in the “[Unbundled Learning: Designing Personalized Pathways for Every Learner](https://bit.ly/unbundled-state)” digital publication.

<https://bit.ly/unbundled-state>



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INTRODUCTION:

The Case for Change

Education is the foundation of a thriving society and a competitive economy. As the world continues to evolve, the traditional, time-based system—centered around seat-time requirements and one rigid pathway for all students—is no longer sufficient. Today’s learners need flexible, personalized approaches that align with their goals, address workforce needs, and prepare them for a dynamic, interconnected world.

A critical skills gap underscores the necessity for bold new approaches. [Springboard](#) reports that 70% of corporate leaders face skills shortages affecting performance, while [McKinsey & Company](#) found 87% of companies anticipate increased gaps. Students feel the disconnect, too. A [recent national survey](#) revealed that 75% of high school graduates feel unprepared for college and career. These findings highlight the need for students to have multiple pathways.

[Unbundled learning](#) is an approach to reimagining education and allowing students to chart personalized pathways, supported by powerful [inquiry-based, project-based](#) and [experiential](#) learning outside the traditional constraints of classrooms and courses.

State policymakers play a critical role in clearing the path and creating the enabling structures for unbundled learning. This guide provides state policymakers with a high-level roadmap for fostering unbundled systems and includes links to additional resources for diving deeper.



CHALLENGES IN THE “BUNDLED” WORLD

For decades, the education system has relied almost entirely on the [Carnegie Unit](#) and seat-time requirements to track and measure student progress, creating a system that stifles innovation, fails to address the diverse and evolving needs of all learners, and leaves many students unprepared for life beyond graduation.

The current “bundled” system assumes uniformity in how students learn, ignoring individual strengths and challenges. This one-size-fits-all approach is increasingly misaligned with the skills and competencies students need to succeed in the modern workforce and society. Equating learning with time spent in class not only restricts access to valuable, real-world experiences like internships and dual enrollment but also perpetuates inequities, leaving too many learners without the tools to achieve their full potential. A reimagined system must prioritize mastery, flexibility, and access to diverse learning pathways.

International assessments reveal that countries with flexible, competency-based education systems often outperform the United States in key academic areas. For instance, [Singapore](#), which emphasizes applied knowledge and skills, consistently ranks at the top in mathematics and science. Similarly, [Estonia's](#) focus on personalized learning pathways has led to high student achievement, surpassing many traditional education systems. These examples suggest that unbundled, learner-centered approaches can enhance educational outcomes, providing valuable insights for U.S. policymakers aiming to reform the current system.



OPPORTUNITIES IN THE “UNBUNDLED” WORLD

Unbundled learning provides a transformative opportunity to reshape education to better align teaching and learning with what all students should know and be able to do. When learning is “unbundled,” students can master both foundational academic knowledge and the broader skills and habits needed to prepare them for life and work along more personalized and competency-based paths. In other words, unbundled systems expand equitable access to high-quality, relevant experiences for all.

States can drive economic growth, improve educational equity, and ensure their citizens are equipped to compete globally by embracing unbundled learning. Flexible systems that are tailored to individual goals have many benefits. They foster innovation, expand opportunities, and build a workforce ready for tomorrow's challenges and opportunities.

RECOMMENDATIONS:

State Policy Priorities that Support “Unbundled Learning”

State leaders can help to “unbundle” learning by aligning policies and regulations with these high-level priorities. For details and more examples in each area, head to our full policymakers’ guide, [“A New Education Architecture.”](#)

Remove barriers to competency-based implementation and scalability.

States must dismantle outdated seat-time requirements and adopt policies that allow credits to be earned based on mastery. Legislative support for pilot programs and scalable competency-based models is essential. Start by identifying and evaluating existing mechanisms that support district and state-level innovation, such as seat-time waivers, credit flexibility, and innovation zones.

Insight In Action: West Virginia’s mastery-based credit waivers, Ohio’s Credit Flex Program, and Utah’s statewide strategies for personalized and competency-based learning.

Transform graduation requirements.

Redefine success by incorporating academic knowledge, technical skills, and social-emotional competencies into graduation criteria.

Insight In Action: Ohio’s graduation seals and Portrait of Graduate efforts in 20+ states.

Expand out-of-school experiences and ensure they “count” toward graduation requirements.

States should recognize internships, apprenticeships, and other real-world experiences as valid components of a student’s learning pathways. Look to other states that have implemented policies for integrating external learning opportunities into formal education requirements.

Insight In Action: Tennessee’s Work-Based Learning Framework, Michigan’s “Marshall Plan for Talent,” Extended Learning Opportunities in Maine and Indiana’s diploma redesign effort.

Adopt new, competency-driven accountability systems.

States should develop more meaningful and transparent metrics that evaluate skill acquisition, technical abilities, problem-solving, and real-world readiness. These systems must also track transitions into meaningful employment or higher education and ensure learners, families, and employers trust their value.

Insight In Action: New Hampshire’s Performance Assessment of Competency Education (PACE) effort and the Skills for the Future pilots in Indiana, North Carolina, Nevada, Rhode Island, and Wisconsin.

Design flexible credentialing systems.

States should support stackable credentials, micro-credentials, and other signals of achievement that align with workforce needs, such as Learning and Employment Records (LERs). These systems must be portable and interoperable to enable lifelong learning and career advancement.

Insight In Action: Integration of LERs in Colorado and Indiana to enhance career-readiness and skills-based hiring.

Invest in technology infrastructure for personalized, competency-based learning.

Ensure all learners can access digital tools, high-speed internet, and interoperable platforms for managing credentials and learning records. Investments in blockchain-based LERs can enable secure, portable documentation of competencies.

Insight In Action: Tech infrastructure investments in Alabama, Georgia, and North Dakota. Resources from the LER Accelerator Coalition support alignment with labor market demands and educational goals.

Consider funding models prioritizing equity and flexibility, ensuring all learners have access to “unbundled” opportunities.

States can explore options like vouchers, Education Savings Accounts (ESAs), and scholarship tax credits while designing safeguards to ensure these tools expand opportunities for underserved communities, promote equitable outcomes, and prioritize sustainability.

Insight In Action: Efforts in Arizona, Florida, and Indiana to expand personalized learning opportunities and pathways through new funding approaches.

Support educators by equipping them with the skills to implement unbundled learning strategies.

Teachers and administrators need professional development to adopt personalized, competency-based practices. School and system leaders will need training and support to effectively implement and manage systemic transformation.

Insight In Action: Policies on the books in New Hampshire, Vermont, and Colorado to support the teacher transition to competency-based learning through professional development and ongoing training. The Kansas City “Real World Learning” initiative across three dozen school systems prioritizes teacher and leader collaboration and professional learning.

CONCLUSION:

The Policy Imperative

Unbundled learning is not just an educational innovation—it is an economic and social imperative. State leaders have the opportunity—and the responsibility—to create systems that prepare students for life, work, and citizenship,, positioning our communities to lead in a rapidly changing global landscape.

By embracing competency-based education, flexible credentialing, and equitable access to learning opportunities that create personalized pathways for all students, policymakers can unlock the potential of every learner while driving workforce development and economic growth.

The pieces for this transformation are already in place. Now is the time for action. Together, we can build an education system that empowers learners, strengthens communities, and secures a prosperous future for all.



Ready to explore the role of state policymakers more deeply? “[A New Education Architecture: New Goals, Learning Experiences and Signals](https://bit.ly/NEA-unbundled)” outlines a bold vision for education’s future and policymakers’ role in shaping it through examples, recommendations, and guiding questions for leaders at all levels.

<https://bit.ly/NEA-unbundled>



