Learners

Educators

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Employers

Micro-Credential Maturity Model

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Overview

Traditional education models have been under pressure from a number of different forces in recent years, further accelerated by the COVID-19 pandemic. These include a shift in learner and industry expectations around employability outcomes, the rise and pace of digitisation, online learning and non-traditional education providers and innovations within existing vocational and higher education providers.

The impact of the COVID-19 pandemic has changed the world of education dramatically, with a distinct rise in e-learning overall (World Economic Forum 2020) and an increased focus on delivering targeted skills-based education, tied to the rise in skills-based hiring (Forbes 2021, Harvard Business Review 2022). Central to this, has been the need to develop and recognise workplace skills - such as critical thinking, communication and leadership - that are in high demand by employers.

Micro-credentials are well-suited to deliver this, providing soft, technical and practical skills development in less time and for less cost than a traditional 4-year degree. Increasingly, micro-credentials are seen as a way to bridge the skills gap more directly and offer the potential to create 'stackable' credentials that will add up to a full qualification or lead to further education opportunities down the line. This presents new opportunities for education providers - to not only attract new learner segments, but retain them as lifelong learners as the demand for new skills and capabilities shifts.

While micro-credentials have existed for a number of years, recent regulatory, technical and other changes are driving far wider adoption. Governments around the world are investing in the development of skills-based micro-credentials, and many nations have or are looking to incorporate micro-credentials into their formal qualification frameworks. Examples of frameworks already in place include:

- **Australian National Microcredentials Framework**
- **The European Commission's 'European approach to micro-credentials for lifelong learning and employability**
- **New Zealand Qualifications Framework**

Technology, also, has progressed apace. Where once digital badge platforms sat separate from the in-house technology stack, new integrative technologies, such as Credentialate, connect with the existing curriculum and other learner data to identify where workplace skills are already being taught and provide a means to issue personalised credential evidence.

Despite the advances within the micro-credential and digital credentials space, for many organisations "Where do we start?" is still a common refrain. It is for this purpose that we developed the Micro-Credential Maturity Model.

The Micro-Credential Maturity Model is a tool to assess current organisational offerings, explore future aspirations relating to micro-credentials and potential steps along the way. It is intended that the model will be referred back to periodically, to review progress, reassess goals and map out future actions. Using the Micro-Credential Maturity Model, organisations can see the implications of making incremental changes to an existing micro-credential program, or the effects of a strategic re-examination of their micro-credential model and offerings.

In the following pages, you'll find an overview of each of the stages, facets and sub-facets of the model, including a list of critical success factors. Because we believe personalised learner evidence is essential for the validation of micro-credentials, we have woven it into the model, demonstrating where and how it adds value to the learner.

We hope the Micro-Credential Maturity Model is helpful to your planning and welcome your feedback on your experience. We anticipate evolving the model itself over time and invite you to contact us with your thoughts and ideas in this regard. If you'd like to discuss your micro-credential journey with our team, who have deep and varied experience to bring to the discussion, please don't hesitate to reach out - we'd love to hear from you.

References

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Micro-Credential Maturity Model

Micro-Credential Maturity Model is intended to help organisations explore, assess and target various aspects of micro-credential deployments. The two axes of the model are Stages and Facets.

Stages

The Micro-Credential Maturity Model segments micro-credential deployments into 5 phases, ranging from initial exploratory experiments through to an immersive, integrated experience. During an assessment of an organisation, we typically map individual facet components across a range of stages. This is not intended as a prescriptive model, expecting organisations to proceed systematically and unilaterally from one phase to the next. Instead, the importance and value of each facet will vary by each institution and the targeted outcomes.

The Micro-Credential Maturity Model defines 5 stages of micro-credential deployments:

Exploratory	Focused Launce	Expansion	Enterprise	Immersive

Exploratory   Small, manual pilot/s
Focused Launch   More robust and targeted
Expansion   Expanded cohort, increasing evidence
Enterprise   Integrated solution across multiple sub-organisations
Immersive   Evidence-rich, seamless pathways, supporting entire organisation

Additional details on the stages:

Exploratory - This phase typically consists of one or more pilots initiated across an organisation. There may be little to no coordination between these pilots, often resulting in different learner experiences, badge imagery and badge provider. There often is no assessment – badges may be issued to reflect completion of the course. This phase can provide a great deal of important feedback to incorporate into subsequent phases. However, decisions made during this phase (e.g., badge design, technology platforms) may organically flow into subsequent phases rather than as strategic decisions. A considered approach should be adopted in the planning of subsequent phases.

Focused Launch - This phase takes a more structured approach to micro-credentials, but still for a highly targeted cohort and instruction area. A more rigorous assessment model (e.g., rubrics) may be introduced.

Expansion - The expansion phase typically represents a second or later iteration of micro-credentials, with a larger scope: broader audience, cohort size, and organisational unit (e.g., entire school/faculty/study area).

Enterprise - Institution-wide deployment, incorporating integrated curriculum and learning pathways, and quantitative and qualitative evidence based on authentic assessment. Greater emphasis on a smooth learner experience across their entire engagement with the institution, powered by moreadvanced technological architecture.

Immersive - Extending from the enterprise phase with greater flexibility for the learner, enhanced feedback cycles, automation of processes, as well as enhanced analytics.

Note: it is not imperative or necessarily relevant for each institution to strive towards the Immersive stage in each facet – that ultimately is driven by each organisation's requirements and goals. Contextualising activity under desired outcomes can help identify critical facets to advance.

PURPOSE	Reflects the organisational business drivers for the micro credential program
SCOPE	Explores the recognition the micro-credentials are intended to provide, as well as the target audience
DELIVERY	Explores the delivery mode and level of instructor engagement in the delivery
SYSTEMS & ANALYTICS	Based on all the facets, explores the impact on systems integration to deliver the experience and analytics to surface additional insights into learner performance
CURRICULUM	Considerations include the selection/approval process for micro-credentials to be taught, source of instructional materials, and the stackability of the micro-credentials
ASSESSMENT	Reflects how learners in micro-credentials are assessed: from not at all, up through authentic assessment
LEARNER LIFECYCLE	Explores the learners' entire experience with the microcredential, from their initial discovery of the micro-credential through post-completion engagement

The following are additional details on the facets and their sub-facets. Progression for an individual sub-facet may provide greater value to the learner but may introduce greater complexity:

Purpose
Purpose/Business Model - As organisations explore, and then expand, micro-credential programs, it is important to clarify their long-term objective(s). While initial pilots may be simply to gain experience with micro-credentials, a wider range of objectives are likely driving broader initiatives. These include building/enhancing organisational reputation, promotion of organisational offerings, creating new revenue streams, and establishing educational pathways. Ultimately organisations must weigh up costs, benefits as well as define what success looks like.

Scope
Target audience - Organisations typically focus one or several audiences for their micro-credentials, such as those seeking to gain particular skills, Recognition of Prior Learning (RPL), a certificate or degree, or professional development (for internal staff or external learners).

Cohort size - Pilots may have a small, homogeneous set of learners to simplify the on-boarding and delivery process. Over time, larger more diverse cohorts of learners will amplify the benefits of a micro-credential program.

Delivery
Delivery mode - Pilots may opt for a single delivery mode to streamline the process. The majority of micro-credential offerings will either be blended or purely online.

Instructor engagement - Instructor engagement with students may be non-existent for purely self-paced online training up through much more robust engagement, reflecting the integration of multiple support and engagement channels, often building from those offered to full credential learners.

Systems & Analytics
Integration - What systems will be integrated into a micro-credentialing solution? Options range from using LMS tools only, to a fully integrated ecosystem leveraging data and processes from a Learning Management System, Student Management System, badge issuer, and a Micro-credential Management Platform to manage the flow of learner performance evidence, manage the badge issuing lifecycle, and presenting the personalised evidence to validate the micro-credential.

Analytics - What level of reporting and analytics are in place? How are learner performance trends surfaced and acted upon? Is data amalgamated from various systems to increase the value and insight of the analytics?

Curriculum

Approval process - The process by which a micro-credential is selected and approved for delivery can range from ad hoc (e.g., seeking volunteers for a pilot) through a rigorous process that incorporates the impact on broader curriculum, learning pathways and strategic direction for the institution.

Micro-credential stackability - Assesses whether micro-credentials are stand-alone or part of a broader learning pathway.

Instructional content - Identifies whether existing learning resources are repurposed from other delivery modes, or custom developed – potentially including the use of instructional designers to maximise the learning from the micro-credential.

Assessment

Assessment - Identifies the level and type of assessment, ranging from none (badge will be issued base on completion of the micro-credential) through to authentic assessment validating the learner's fundamental mastery of the related skills.

Learner evidence - A critical component is the learner evidence that is attached the micro-credential.

Those lacking assessment are likely to provide little to no evidence, whereas more in-depth micro-credentials may attach both qualitative and quantitative evidence to the learner's badge.

Learner lifecycle

Discovery by learner - Reflects how the learner becomes aware of the micro-credential. Enrolment: Details how the learner enrols in the micro-credential, from manually up through a streamlined digital process.

Learner support - The level of support provided to the student by the institution Learner achievement approval: Explores how systematic the assessment of the learners' achievement of mastery is, and processes around the generation of the micro-credential – ranging from manual to automated with safety-checks.

Feedback mechanism - References what mechanism(s) – if any – are used to solicit feedback from the learners.

Micro-credential attainment promotion - What is the strategy around social media and other system placement of achieved micro-credentials to enable the learner to broadcast their successful achievement, as well as gain positive placement of the institution and micro-credential.

Post-completion engagement - What follow-up engagement strategies are in place after the learner completes the micro-credential? Critical success factors.

Critical success factors

The below factors will ultimately come into play with an immersive micro-credential program. Some may not have a significant impact during an exploratory trial of micro-credentials, but we believe they should be considered up front and incorporated into an organisation's pursuit of a more comprehensive micro-credential solution.

- ☑ **Engagement with industry and students -** Learners and industry, two of the most important stakeholder groups, often are not consulted during the implementation of micro-credentials to the detriment of all. The incorporation of their input, including techniques to raise their awareness of the program and visibility of the desired outcomes, can improve the efficacy of amicro-credential program.

- ☑ **Outcomes focus -** It is important to clearly define the desired outcomes from implementing, or advancing, a micro-credential program. Examples include assisting learners with the transition into employment, establishing educational milestones that stack into a larger credential, creating an RPL (Recognition of Prior Learning) certification program, supporting an industry alliance, experimenting with new educational models, etc. With desired outcomes defined at the early stages of the project, those outcomes can be used to evaluate the success of the program and guide further evolution.

- ☑ **Validation through evidence** - Personalised learner evidence ultimately brings true validation, meaning and differentiation to micro-credentials. Given the rapid proliferation of digital credentials, employers are seeking meaningful evidence to validate a prospect's suitability. We believe a micro-credential model that does not incorporate the assessment, collection, aggregation and display of evidence lacks a critical and sustaining component.

- ☑ **Analytics** - The appropriate collection and management of evidence data enables organisations to surface important insights on learner performance, potentially touching on curriculum, instruction models, cohort skills and other considerations.

- ☑ **Executive support -** Appropriate leadership, resourcing and clearing the path will be required for a successful, transformational deployment of micro-credentials. The rollout of micro-credentials will likely involve breaking down barriers between silos within an organisation, touching on all aspects of the learner experience. While exploratory pilots may be run locally, ultimately some level of centralisation will be required for a truly immersive, meaningful and definitive micro-credential solution across an institution.

- ☑ **Effective governance** - It is essential to establish and follow effective program governance, in line with your organisational structure and models.

- ☑ **Collaboration** - Deploying micro-credentials will require close coordination and collaboration across many business functions within an organisation. The modular nature of micro-credentials may require a re-think of slow, intensive processes such as marketing, enrolment, learner profile, student aid, course provisioning, term-based vs. rolling admissions and numerous other areas. The establishment of a cross-functional team is highly recommended.

- ☑ **Tight systems integration** - Leveraging the data and processes across a range of platforms to support the desired learner experience, balanced against institutional and government requirements.

- ☑ **Phased deployments** - Given the far-reaching impact of micro-credentials, the project scope will have to be actively managed to maintain progress. Phased rollouts are typically employed to decrease time-to-market and incorporate feedback and learnings.

- ☑ **Learning feedback loop** - The incorporation of learnings from each phase of a roll-out will be essential in evolving an institution's micro-credential offerings over time. Key stakeholders, including learners, academic staff, administrative staff and industry, should all be consulted.

The Micro-Credential Maturity Model is presented below. For each sub-facet, we recommend you identify (tick check box) your organisation's current state, and then desired progression across future implementation phases.

Learn more at credentialate.com		EXPLORATORY — Small, manual pilot/s	FOCUSED LAUNCH — More robust & targets	EXPANSION — Expanded cohort, increasing evidence	ENTERPRISE — Integrated solution across multiple sub-organisations	IMMERSIVE — Evidence-rich, seamless pathways, supporting entire organisation
PURPOSE	Purpose/Business model	Preliminary research or investigation	1 of: reputation, promotion, revenue or pathway	1+ of: reputation, promotion, revenue or pathway	1+ of: reputation, promotion, revenue or pathway	Multiple of: reputation, promotion, revenue, and/or pathway
SCOPE	Target audience	One of: - Skills - RPL - Certificate/ diploma/degree - Post-graduate - CPD - Staff PD	One of: - Skills - RPL - Certificate/ diploma/degree - Post-graduate - CPD - Staff PD	1 or more of: - Skills - RPL - Certificate/ diploma/degree - Post-graduate - CPD - Staff PD	1 or more of: - Skills - RPL - Certificate/ diploma/degree - Post-graduate - CPD - Staff PD	Multiple of: - Skills - RPL - Certificate/ diploma/degree - Post-graduate - CPD - Staff PD
	Cohort size	Small	Targeted	Faculty/school /study area	1+ Faculty/ school/study area	Institution-wide
DELIVERY	Delivery mode	Face-to-face or online	Variable	Blended	Blended	Blended
	Instructor engagement	Limited	Variable	Variable	Integrated	Integrated
SYSTEMS & ANALYTICS	Integration	Badge issuer, LMS	Badge issuer, LMS	Micro-credential management platform, badge issuer, LMS, SMS	Micro-credential management platform, badge issuer, LMS, SMS	Micro-credential management platform, badge issuer, LMS, SMS, analytics
	Analytics	None	Limited	Basic	Reporting and visu-alisation	Integrated reporting and visualisations
CURRICULUM	Approval process	Ad hoc	Ad hoc	Structured	Structured	Structured, strategic, with industry & student input
	Micro-credential stackability	Standalone	Standalone	Some stackability	Structured pathways	Flexible pathways & proactive learner guidance
	Instructional content	Re-use of existing content	Re-use of existing content	Some re-use, some bespoke	Some re-use, some bespoke	Some re-use (with ID), some bespoke
	Systematic quality assurance	None	None	Periodic review of curriculum	Regular curriculum review	Integrated & systematic academic governance
ASSESSMENT	Assessment	None or limited	Limited, quantitative	Variable	Authentic assessment	Authentic assessment
	Learner evidence	None or limited	Limited, quantitative	Quantitative and qualitative	Quantitative and qualitative	Quantitative and qualitative
LEARNER LIFECYCLE	Discovery by learner	Manual, request for participation	Direct contact, limited online	Online	Online	Online, with targeted promotion
	Enrolment	Manual	Manual or partially online	Online	Streamlined	Streamlined
	Learner support	Limited	Limited	Specific support	Integrated with institution support	Integrated with institution support
	Learner achievement approval	Manual	Manual	Systematised, with bulk processing	Automated with manual checks	Automated, including alerts
	Feedback mechanism	None	Informal	Survey	Survey, some integration	Integrated into program
	Micro-credential attainment promotion	None or LMS	LMS, LinkedIn	LMS, LinkedIn	LMS, LinkedIn, other social media	LMS, LinkedIn, other social media
	Post-completion engagement	None	None or limited	Limited	Aligned with institution processes	Integrated with pathways

The following examples demonstrate usage of the Micro-Credential Maturity Model for two hypothetical criteria.

Sample Scenarios - Example 1: Exploratory Pilot

A school within an institution has decided to launch a micro-credential pilot. They are focusing on a few short courses, in order to gain initial experience with micro-credentials. As depicted in the model below with blue highlights, they mostly fall within the exploratory category across the sub-facets. There are notable areas, such as blended delivery, instructor engagement, discovery by learner and feedback mechanism where they are incorporating more advanced approaches.

Learn more at credentialate.com		EXPLORATORY — Small, manual pilot/s	FOCUSES LAUNCH — More robust & targets	EXPANSION — Expanded cohort, increasing evidence	ENTERPRISE — Integrated solution across multiple sub-organisations	IMMERSIVE — Evidence-rich, seamless pathways, supporting entire organisation
PURPOSE	Purpose/Business model	✅ Preliminary research or investigation	1 of: reputation, promotion, revenue or pathway	1+ of: reputation, promotion, revenue or pathway	1+ of: reputation, promotion, revenue or pathway	Multiple of: reputation, promotion, revenue, and/or pathway
SCOPE	Target audience	✅ One of: - Skills - RPL - Certificate/diploma/degree - Post-graduate - CPD - Staff PD	One of: - Skills - RPL - Certificate/diploma/degree - Post-graduate - CPD - Staff PD	1 or more of: - Skills - RPL - Certificate/diploma/degree - Post-graduate - CPD - Staff PD	1 or more of: - Skills - RPL - Certificate/diploma/degree - Post-graduate - CPD - Staff PD	Multiple of: - Skills - RPL - Certificate/diploma/degree - Post-graduate - CPD - Staff PD
	Cohort size	✅ Small	Targeted	Faculty/school /study area	1+ Faculty/school/study area	Institution-wide
DELIVERY	Delivery mode	Face-to-face or online	Variable	✅ Blended	Blended	Blended
	Instructor engagement	Limited	✅ Variable	Variable	Integrated	Integrated
SYSTEMS & ANALYTICS	Integration	✅ Badge issuer, LMS	Badge issuer, LMS	Micro-credential management platform, badge issuer, LMS, SMS	Micro-credential management platform, badge issuer, LMS, SMS	Micro-credential management platform, badge issuer, LMS, SMS, analytics
	Analytics	✅ None	Limited	Basic	Reporting and visualisation	Integrated reporting and visualisations
CURRICULUM	Approval process	✅ Ad hoc	Ad hoc	Structured	Structured	Structured, strategic, with industry & student input
	Micro-credential stackability	✅ Standalone	Standalone	Some stackability	Structured pathways	Flexible pathways & proactive learner guidance
	Instructional content	✅ Re-use of existing content	Re-use of existing content	Some re-use, some bespoke	Some re-use, some bespoke	Some re-use (with ID), some bespoke
	Systematic quality assurance	✅ None	None	Periodic review of curriculum	Regular curriculum review	Integrated & systematic academic governance
ASSESSMENT	Assessment	✅ None or limited	Limited, quantitative	Variable	Authentic assessment	Authentic assessment
	Learner evidence	✅ None or limited	Limited, quantitative	Quantitative and qualitative	Quantitative and qualitative	Quantitative and qualitative
LEARNER LIFECYCLE	Discovery by learner	Manual, request for participation	✅ Direct contact, limited online	Online	Online	Online, with targeted promotion
	Enrolment	✅ Manual	Manual or partially online	Online	Streamlined	Streamlined
	Learner support	✅ Limited	Limited	Specific support	Integrated with institution support	Integrated with institution support
	Learner achievement approval	✅ Manual	Manual	Systematised, with bulk processing	Automated with manual checks	Automated, including alerts
	Feedback mechanism	None	✅ Informal	Survey	Survey, some integration	Integrated into program
	Micro-credential attainment promotion	✅ None or LMS	LMS, LinkedIn	LMS, LinkedIn	LMS, LinkedIn, other social media	LMS, LinkedIn, other social media
	Post-completion engagement	✅ None	None or limited	Limited	Aligned with institution processes	Integrated with pathways

LEGEND

Current

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Sample Scenarios - Example 2: Subsequent Expansion

Following several successful micro-credential pilots, an organisation has opted to expand their micro-credential program. As depicted below, they plan to migrate most of their sub-facets up to the Expansion phase, as depicted in the orange cells. Notably, some sub-facets are remaining as-is, as reflected by the blue, shaded cells: Micro-credential stackability, Delivery mode and Instructor engagement. This may be due to curriculum considerations from the stackability perspective, and a reflection of the relatively advanced Delivery model from their pilot phase. They plan to implement a Micro-credential Management Platform, and through that advance to Enterprise Alignment with institutional processes, Reporting and visualisations.

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		EXPLORATORY — Small, manual pilot/s	FOCUSES LAUNCH — More robust & targets	EXPANSION — Expanded cohort, increasing evidence	ENTERPRISE — Integrated solution across multiple sub-organisations	IMMERSIVE — Evidence-rich, seamless pathways, supporting entire organisation
PURPOSE	Purpose/Business model	Preliminary research or investigation ✓	1 of: reputation, promotion, revenue or pathway	1+ of: reputation, promotion, revenue or pathway ▣	1+ of: reputation, promotion, revenue or pathway	Multiple of: reputation, promotion, revenue, and/or pathway
SCOPE	Target audience	One of: - Skills - RPL - Certificate/ diploma/degree - Post-graduate - CPD - Staff PD ✓	One of: - Skills - RPL - Certificate/ diploma/degree - Post-graduate - CPD - Staff PD	1 or more of: - Skills - RPL - Certificate/ diploma/degree - Post-graduate - CPD - Staff PD ▣	1 or more of: - Skills - RPL - Certificate/ diploma/degree - Post-graduate - CPD - Staff PD	Multiple of: - Skills - RPL - Certificate/ diploma/degree - Post-graduate - CPD - Staff PD
	Cohort size	Small ✓	Targeted ▣	Faculty/school /study area	1+ Faculty/ school/study area	Institution-wide
DELIVERY	Delivery mode	Face-to-face or online	Variable	Blended ▣	Blended	Blended
	Instructor engagement	Limited	Variable ▣	Variable	Integrated	Integrated
SYSTEMS & ANALYTICS	Integration	Badge issuer, LMS ✓	Badge issuer, LMS	Micro-credential management platform, badge issuer, LMS, SMS	Micro-credential management platform, badge issuer, LMS, SMS ▣	Micro-credential management platform, badge issuer, LMS, SMS, analytics
	Analytics	None ✓	Limited	Basic	Reporting and visu-alisation ▣	Integrated reporting and visualisations
CURRICULUM	Approval process	Ad hoc ✓	Ad hoc	Structured	Structured ▣	Structured, strategic, with industry & student input
	Micro-credential stackability	Standalone ✓	Standalone	Some stackability	Structured pathways	Flexible pathways & proactive learner guidance
	Instructional content	Re-use of existing content	Re-use of existing content	Some re-use, some bespoke ▣	Some re-use, some bespoke	Some re-use (with ID), some bespoke
	Systematic quality assurance	None ✓	None	Periodic review of curriculum ▣	Regular curriculum review	Integrated & systematic academic governance
ASSESSMENT	Assessment	None or limited ✓	Limited, quantitative	Variable	Authentic assessment ▣	Authentic assessment
	Learner evidence	None or limited ✓	Limited, quantitative	Quantitative and qualitative ▣	Quantitative and qualitative	Quantitative and qualitative
LEARNER LIFECYCLE	Discovery by learner	Manual, request for participation	Direct contact, limited online ✓	Online ▣	Online	Online, with targeted promotion
	Enrolment	Manual ✓	Manual or partially online	Online ▣	Streamlined	Streamlined
	Learner support	Limited ✓	Limited	Specific support ▣	Integrated with institution support	Integrated with institution support
	Learner achievement approval	Manual ✓	Manual	Systematised, with bulk processing ▣	Automated with manual checks	Automated, including alerts
	Feedback mechanism	None	Informal ✓	Survey ▣	Survey, some integration	Integrated into program
	Micro-credential attainment promotion	None or LMS ✓	LMS, LinkedIn	LMS, LinkedIn ▣	LMS, LinkedIn, other social media	LMS, LinkedIn, other social media
	Post-completion engagement	None ✓	None or limited	Limited	Aligned with institution processes ▣	Integrated with pathways

LEGEND

Current

Phase 2

Current & Phase 2

(no changes between phases)

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Feedback and acknowledgements

Edalex's Micro-credential Maturity Model is not intended to be an all-encompassing how-to for micro-credentials. There are a number of excellent resources available that tackle various aspects of micro-credentials – we are happy to point you to additional resources.

We welcome feedback, corrections and additions to the model – we're learning and sharing our learning along the way as well.

Special thanks to Professor Patsie Polly (SFHEA) and her research team from UNSW Sydney for serving as a design partner for Credentialate. We'd also like to acknowledge the contribution of others to the refinement of this model, especially Beverley Oliver, Emeritus Professor PFHEA ALTF GAICD.

If you're interested in sharing your current micro-credential status and desired future state – we'd love to connect. Please email us at **info@credentialate.com**

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