

# **Credit Union Development Educator Training Program: A Transformational Experience**

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## **Abstract**

This paper highlights the Credit Union Development Educator (CUDE) training program offered by the National Credit Union Foundation (NCUF) and shows that it is a transformational learning experience aligned with andragogical principles. The CUDE program honors the assumptions about the adult learner made by Eduard Lindeman, who laid the foundation for adult learning theory (andragogy), while moving the learner through the transformational phases described by Dr. Mezirow, the founder of the transformational learning theory. The author of this paper is a CUDE program graduate who links the program's educational priorities to the highly respected academic tenants of andragogy and transformational learning.

**Keywords:** Lindeman, Mezirow, Andragogy, Credit Union, Development Education

**Categories:** Theoretical Framework, Case-Study, Other-Andragogy

## **Introduction**

The Credit Union Development Educator (CUDE) Training Program offered by The National Credit Union Foundation (NCUF) is 30-years-old and currently offers programs in the United States, Australia, Asia, Philippines, UK, Europe, and the Caribbean. The mission of the program is to “Promote credit unions’ uniqueness and social responsibility through interactive adult education and networking” (DE Training Manual 2012). Throughout the credit union industry the program is referred to, in a kidding way, as having a “special sauce” since the participants often return from training a bit different. Others joke and say, the participants “drank the Kool-Aid” when they were away because they can’t stop talking about their new global professional network. So what is it that makes this program so powerful?

What makes the CUDE program unique is how it impacts each participant in a personal way. It uses andragogical (adult) teaching methods that respect the prior experiences of the learner and active training techniques that are engaging. The program is transformational. It is designed to foster critical reflection which often results in a paradigm shift, creating a new or, in some cases, a renewed perspective. This intensive program is six days long and takes place in a social environment where participants spend most of their time together. The program runs about 10-12 hours a day and is held at a conference center with “dorm like” accommodations including shared meals. The program progressively moves towards higher-ordered thinking, spending the majority of the course time in analyzing, evaluating, and creating activities. These factors make for meaningful learning with a high likelihood for transformation. That is what makes this program so powerful.

**Lindeman’s Assumption: Experience is the richest resource for adult learning**

In adult education, the learner's experience, when shared with their peers, can impart just as much knowledge as a teacher's instruction. Classroom discussions invite the learner to consider alternative points of view as they build new relationships.

*Small groups of aspiring adults who desire to keep their minds fresh and vigorous; who begin to learn by confronting pertinent situations; who dig down into the reservoirs of their secondary facts; who are led in the discussion by teachers who are also seekers after wisdom and not oracles: this constitutes the setting for adult education the modern quest for life's meaning. (Lindeman, 1926)*

Eduard C. Lindeman (1885-1953), a pioneer in adult education, was a man ahead of time since what he said in 1926 still rings true for adult learners in 2012. The attributes of adult learning described by Lindeman are found throughout the CUDE program. The curriculum introduces the learner to current issues facing the credit union movement. It challenges the learner to think critically about the problems and then engage in dialogue with others to create solutions. Solutions are created from the combined knowledge and experience of the group, not from a textbook or Google, because the experience of the adult learner is honored in the CUDE program as a critical resource.

Patrick Livingston, a 2011 program graduate said, "Sometimes the experiences we have from listening to others and sharing our ideas are so powerful that they inspire us to do more" (NCUF website). Melvin Edwards, a 2009 program graduate from the World Council of Credit Unions said, "The exchange of ideas and perspectives with other development planners and educators enriched knowledge transfers...ultimately, we will change more lives for the better through credit unions" (NCUF website). Being inspired to "do more" for others and the credit union movement is a common outcome of the CUDE program.

**Lindeman's Assumption: Adults are motivated to learn as they experience needs and interests that learning will satisfy.**

The CUDE program is a voluntary, week-long, immersion program with a project assignment that the participants have one year to complete. This is a significant commitment. What motivates people to apply for the program? According to Lindeman, learning is need based, "Adults are motivated to learn as they experience needs and interests that learning will satisfy" (Knowles, Holton, Swanson, 2005). This holds true for recent CUDE graduates as well. Jim Pack, a 2012 program graduate, said, "I decided to attend the CUDE program because I wanted a better understanding of our industry, especially in regards to our history, and our principles and philosophy" (Interview, 2012). Sometimes it isn't just new knowledge that the adult learner seeks but rather a renewed spirit. Steve Wilder, who graduated from the program in 2012 said, "I decided to attend CUDE because it seems every time I work with someone at the league or foundation level that I find particularly engaged in making lives better, it turns out they are a CUDE program graduate" (Interview, 2012). Both were experiencing professional development needs that the CUDE program satisfied. When you have a room full of adult learners who are intrinsically motivated to improve themselves, powerful outcomes are likely.

**Lindeman's Assumption: Adult's orientation to learning is life-centered.**

Adult learners are busy people who are often working and caring for a family in addition to continuing their education. Because of this, adults are quite practical in their orientation to learning. "Adults are life-centered (task-centered, problem-centered) in their orientation to learning. They are motivated to learn to the extent that they perceive that learning will help them

perform tasks or deal with problems that they confront in their life situations” (Knowles, Holton, Swanson, 2005). The CUDE program recognizes the need for adult learning to be practical.

One of the most powerful lessons in the CUDE program is the real-life poverty simulation. Each participant is given a new identity and life situation. They are part of a low-income family and have all the real-life challenges that come with that, such as transportation issues, employment issues, child-care issues, and financial stress. The task is to manage their life in the new identity, which includes getting your kids to school, getting to work, paying bills, working with social services and sometimes getting treated unfairly. The exercise allows the participant to “walk a mile in the shoes” of another. It is powerful because it is a learning experience that includes all three learning domains: cognitive (knowledge), affective (attitude), and psychomotor (physical).

After the exercise the participants reflect on their experience in a large group setting. The learning outcomes are impressive. Another participant reports, “In the simulation I was a mother of two kids, my husband was unemployed, our car just broke down, and I was making \$9 an hour. Just living was exhausting - I never had any time or money for recreation or relaxing, I was so stressed out” (Interview, 2012). All the CUDE participants work in the credit union industry and many serve low-to-moderate income members. This exercise simulation provides an understanding of low-income members in a way a textbook never could. The participants will remember the emotions they felt and the struggles they faced as a low-income person during the simulation and it should help them serve low-to-moderate income members in a more empathetic way. The poverty simulation is an excellent example of how the CUDE program design is created with the adult learner’s “life-centered” orientation in mind.

**Lindeman's Assumption: Individual differences among people increase with age, therefore adult education must make optimal provision for differences in style, time, pace, and place of learning.**

Lindeman was not bound by classrooms, rather, he was a proponent of the educational possibilities of everyday life experiences. "Education is a method for giving situations a setting, for analyzing complex wholes into manageable, understandable parts, and a method which points out the path of action" (Lindeman, 1926). The CUDE program design embraces this assumption by offering various ways to learn such as lectures, small group discussions, real-life simulations, videos, case-studies, hands-on activities, field trips, skits, team-work, brainstorming, and presentations.

The diversity of learning activities keeps the program engaging for all learning styles. The field trips seem to be a favorite among participants. One of the field trips allows the participants to visit a local engineering cooperative where they experience the cooperative principles in a setting other than a credit union (a financial cooperative). The questions the participants ask the coop members show they are engaged in the higher order learning, generally comparing and contrasting the engineering co-op to the credit union. When the participants see an engineering cooperative owned and managed by its members, they expand on knowledge they already had about the credit union being a financial cooperative by seeing operating principles applied in a new situation. This new application may even cause them to think about the credit union in new ways.

Mary Cunningham, CUDE graduate from 1997 said, "Even after 23 years of loving credit unions, I was forced to step outside of my comfort zone and explore a whole new world of cooperatives. Through doing so, I'm recommitted to be sure I never compromise the credit union

ideals in my organization” (NCUF Website). A three-hour field trip engaged the participants in ways a lecture never could.

**Lindeman’s Assumption: Adults have a deep need to be self-directing, therefore the role of the teacher is to engage in mutual inquiry.**

It is not surprising that the CUDE program would be in-step with Lindeman’s self-directing assumption since credit unions are democratic institutions where members actively participate in setting the direction. Self-direction is part of the credit union culture. The participants have the opportunity to make choices in their own learning throughout the program. The parameters for the assignments are purposely loose so that the small groups can be creative in their approach.

The resulting skits, debates, case studies, and presentations show evidence of critical thinking and humor, both of which can easily be squelched when the assignment is too narrowly defined by the teacher. In addition, each CUDE graduate is required to complete a self-directed learning project within one year of graduation. There are no restrictive parameters so the learner has freedom to pursue any topic related to credit union development education.

One of the projects submitted by development educators, Christopher Morris (CUDE class of 2005) and Chad Helminak (CUDE class of 2009) was a newly formed “acoustic thrift rock duo from credit union land” called, “The Disclosures.” They perform songs about the credit union and banking industry while playing guitars. They have played at many credit union conferences and they have a CD and a website, <http://thedisclosuresmusic.com>.

“Inspired after the CUDE training, Patrick Livingston (CUDE class of 2011) and Brian McAdams (CUDE class of 2011) co-founded a group for local [North Carolina] credit union staff to network informally and learn more about credit union values. ‘CU Aware’ meets monthly and continues to grow in attendees and content” (NCUF website). They also have a website: <http://www.cuaware.org/>.

Self-directed learning is important to the adult learner and it is evident by the depth and breadth of the two CUDE projects highlighted, as well as the learning choices available throughout the training week that the CUDE program design is aligned with Lindeman’s self-directed learning assumption.

The first time adult learners have an educational experience that is designed with Lindeman’s assumptions about the adult learner integrated into program they will feel the difference. They will be more engaged and the learning outcomes will be greater. The Credit Union Development Educator (CUDE) training program is effective because it is designed with the adult learner in mind.

**Table 1**

<b>Summary of Lindeman’s Key Assumptions About Adult Learners</b>
Adults are motivated to learn as they experience needs and interests that learning will satisfy.
Adults’ orientation to learning is life-centered.
Experience is the richest source for adult learning.
Adults have a deep need to be self-directing.
Individual differences among people increase with age.

Source: Knowles, M.S., Holton, E.F. III, Swanson, R.A. (2005). *The adult learner: the definitive classic in adult education and human resource development*. ( 6th ed.). Burlington, MA: Elsevier.



## **Transformational Learning and the CUDE program: An Overview**

Jack Mezirow, born in 1927, founder of transformational learning theory, explains transformational learning as a meaning making process,

Transformative learning offers a theory of learning that is uniquely adult, abstract and idealized, grounded in the nature of human communication. It is a theory that is partly developmental, but even more it is about where learning is understood as the process of using prior interpretation to construe a new or revised interpretation of the meaning of one's experience in order to guide future action. (Mezirow, 1996)

The words “developmental,” “new interpretation,” and “future action” are used in Mezirow's definition of transformational learning and the same concepts are present in the Credit Union Development Educator (CUDE) training program. Testimonials from graduates highlight the alignment of the CUDE program with transformational learning theory. Marion Kersnick (CUDE) from Southwest Airlines FCU said,

This experience has given new meaning to my professional life as well as my personal life. I will never see things in the same manner as I did before. This has reinforced all the reasons that I chose to make this [credit union movement] my career. Now, it's not just a career - it's a passion” (NCUF website).

Sue Douglas, CUDE class of 2007, said, “Individuals who get to participate in this experience become a part of the credit union movement in a different way. This is not just another conference - this is a life changing event” (NCUF website). These testimonials show the Credit Union Development Educator (CUDE) training program is a transformational learning experience for these participants.

While Mezirow's Transformative Learning Theory identifies ten phases of learning that become clarified in the transformative process, however, for ease of discussion in this paper about the CUDE program, they are grouped together into three categories outlined by the author.

**Table 2**

Phases	Category
A disorienting dilemma	Critical reflection
Self-examination	Critical reflection
Critical assessment of assumptions	Critical reflection
Recognition of a connection between one's discontent and the process of transformation	Exploration
Exploration of options for new roles, relationships, and action	Exploration
Planning a course of action	Exploration
Acquiring knowledge and skills for implementing one's plan	Taking action
Provisional trying of new roles	Taking action
Building competence and self-confidence in new roles and relationships	Taking action
A reintegration into one's life on the basis of conditions dictated by one's new perspective	Taking action

Source: Mezirow, J., Taylor, E. and Associates. (2009). *Transformative Learning in Practice: insights from community, workplace, and higher education*. (1st ed.). San Francisco, CA: Josey Bass.

### **Transformational Learning and the CUDE program: Critical Reflection**

Prior to enrolling in the CUDE program, potential participants may experience a “disorienting dilemma.” This will probably not be an epochal event, but rather, a subtle, incremental feeling, like that of a growing disconnect from their work. For example, many credit union employees didn’t necessarily plan to work in the credit union industry but they “ended up” there by circumstance. When they hear phrases like “the credit union difference” and hear the credit union industry called a “movement” they may feel confused and disconnected. Other potential program participants may have come from the banking industry where the business

model is completely different and they have yet to internalize the credit union philosophy of “people over profits.” These feeling could be enough to cause critical reflection.

Reflection would eventually lead to self-examination and an assessment of assumptions. Self-examination may include feelings subtle feeling of guilt or shame for not knowing more about the industry that employs them. As they reach-out to inquire about how to learn more, they would probably call their credit union league or Google “credit union education,” in either case they would most likely find the Credit Union Development Educator program. As they read testimonials from CUDE graduates, it would lead them to the realization that others have gone through a similar process of engaging more deeply in the credit union industry. Meghann Dawson, CUDE class of 2011, said, “The CUDE experience has reignited my passion for working in the credit union movement. It has provided a solid foundation with cooperative principles, credit union philosophy, and global development issues” (NCUF website). This sort of critical assessment of assumptions will lead them to explore CUDE as a possible learning option.

### **Transformational Learning and the CUDE program: Exploration**

The exploration phase is marked by attendance in the CUDE program. The first step would be the potential participants recognizing their need to know more and taking personal responsibility for action, in this case enrolling in the CUDE program. Once the participants arrive at CUDE training they may actually experience another disorienting dilemma as they are allowed very limited interaction with the outside world for six days. The participants are involved in program activities for 10-12 hours a day and enjoy all meals, as a group, in a

cafeteria. There is no time for checking-in with work, little time for talking on the phone with family, and nearly no alone time, except bed-time. For some, this much social time can be overwhelming. However, there is a reason for all the together time. In his work, *Nurturing Soul Work*, Dr. John Dirkx, said, “Ways of coming to know are intimately bound up with our deep relationship with ourselves, as well as one another, our social contexts, and the broader world” (Taylor and Cranton, 2012). The CUDE program fosters community in the design of the daily schedule as well as in the curriculum design. The active learning techniques used in the program call for group work and social interaction. The dialogue, case studies, skits, and group presentations require participants to open themselves up to others, as well as be open to others. Dirkx goes on to explain, the transformation process “involves and occurs in relationships that range from the relationship of the learner with unknown aspects of herself or himself to relationships with other learners, teachers, groups, the organization, and broader society” (Taylor and Cranton, 2012). Since “dialogue is an essential medium through which transformation is promoted and developed” (Mezirow, 2009) it is in this social context that the participant will explore options for new roles, relationships, and actions.

The educational priorities of the Credit Union Development Educator training program build a foundation of knowledge about “credit union history and philosophy, credit union system resources, global credit union development issues, outreach to underserved groups, financial literacy, cooperatives, and advocacy” (DE Training Manual 2012). This knowledge acts as a cornerstone for exploring ideas through study and discussion of credit union development issues. The final group presentation is done at the Credit Union National Association (CUNA) headquarters, in Madison, WI. This is a chance for the participants to show that they were able to “develop and practice methods of imparting understanding of credit union development to

others” by being able to “effectively communicate messages in the context of the ‘issue of the day’” (DE Training Manual 2012). Working so closely with their small group of seven allowed the participants to practice teamwork, collaboration, negotiation, communication, and networking skills. As the participants sharpen these professional skills they build their competence and self-confidence, attributes that will be appreciated by their sponsoring credit union and useful throughout their career.

### **Transformational Learning and the CUDE program: Taking Action**

The Credit Union Development Educator program provides the participants a solid understanding of the credit union movement and practice at communicating their ideas. At the end of the program the participant is tasked with a final project and given one year to complete it. A couple of projects were mentioned previously in this article and demonstrate the freedom given to the participants to explore whatever idea motivates them. It is likely that their DE project will call them to a deeper engagement in the credit union movement.

Stephen Pagenstecher, CUDE class of 2012, said, “CUDE training has been the single most enlightening experience I have had since joining the credit union movement...it provides exactly what you need to come home energized about the world of possibilities available to credit unions. It is a wake-up call, a recommitment to our founding principles, and a call to action” (NCUF website). As the participants return to their sponsoring credit union they are faced with reintegrating into their old work-life based on the conditions dictated by their new perspective. This can be challenging, but they are armed with a clearer picture of the credit union movement, and hopefully, their desired role in it, now and in the future.

**Conclusion:**

According to Wikipedia, when Lindeman wrote *The Meaning of Adult Education*, in Michigan in 1926, he also had “concerns for social justice, a belief in the possibilities of education and human action, and a deep commitment to democracy” (Wiki - Lindeman). The early credit union movement had these same concerns and had already been organizing under these ideals since the first credit union was chartered in New Hampshire in 1909. By 1920, Edward Filene and Roy Bergengren, known in the credit union movement as the “dynamic duo,” had 19 credit unions up-and-running in Massachusetts, all operating on cooperative principles (People not Profit, 2005). It makes sense that the Credit Union Development Educator training program is in alignment with Lindeman’s assumptions about the adult learner since Lindeman was philosophically aligned with the early credit union movement. This paper esteems the CUDE program as a high quality training program based on learner-centered, activity-based, andragogical principles that are well known in academic circles to be the most effective methods of teaching adults.

The fact that the Credit Union Development Educator training program is also a transformational learning experience should have the credit union movement celebrating because we are living in ever-changing times and transformational learning involves becoming reflective, more open, less defensive, more questioning, and more creative in problem solving. The CUDE graduates come away with a new knowledge and a new perspective about handling global credit union development issues such as education, access to credit, employment, technology, democracy, housing, health, income generation, savings mobilization, and women in development. It is important to differentiate such unique and meaningful training programs in a

world flooded with professional development programs that are neither professional nor developmental.

**Author's Note:**

I write about the Credit Union Development Educator training program from a participant's point of view, as I am a graduate of the fall 2012 CUDE class (the best class ever!) I also write about this experience from an adult educator and facilitator's point of view. I have been teaching adults and facilitating education in the credit union movement since 2005. Lastly, I write about CUDE from a life-long learner's point of view. I have been attending classes most of my adult life. I have an Associate's degree, a Bachelors degree, and an M.B.A. I am four classes away from a M.Ed. in Adult Education and also have also earned numerous industry specific designations over the course of my career. I compared the Credit Union Development Educator training program experience with MANY other educational opportunities and trainings and on all accounts it is an exceptional program.

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NCUF - Website / National Credit Union Foundation website / Development Education page

<http://www.ncuf.coop/home/programs/developmenteducation/education.aspx>

*Testimonials from the following CUDE graduates were used in this paper:*

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Cunningham, Mary, CUDE 1997, President/CEO, USA Federal Credit Union

Dawson, Meghann, CUDE 2011, Instructional Design Manager, Credit Union National Association

Douglas, Sue, CUDE 2007, Senior VP/Chief Operating Officer, NC State Employees' CU

Edwards, Melvin, CUDE 2009, Chairman, World Council of Credit Unions (WOCCU)

Kersnick, Marion CUDE, Phoenix Branch Manager, Southwest Airlines Federal Credit Union

Livingston, Patrick CUDE 2011, Director of Strategic Projects, Coastal Federal Credit Union

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