



Earniculum

WHITE PAPER 0.2 / JULY 2026

We will pay you to learn

A transparent, pre-launch model for making learning more accessible and sharing value with eligible learners.

LEARN

EARN

GROW

PRE-LAUNCH WORKING PAPER

The model is still being tested. Rewards, eligibility, and availability will be governed by published terms before launch.

THE PREMISE

Invest in yourself. We will invest in you, too

Earniculum is being built around a simple idea: if learning activity creates value, eligible learners should have a clear way to share in it.

01 / ADVERTISING SHARE

A free learning path can include ads. After direct operating costs, a defined portion of eligible ad revenue can fund learner rewards under published rules.

02 / COURSE INCENTIVES

A company can fund a specific completion incentive for its course. That incentive is separate from course price and is shown before a learner starts.

A reward, not an income claim

This is not a salary, an investment product, or a get-rich-quick plan. Rewards may be modest, variable, capped, delayed, or unavailable. The durable value is the knowledge, confidence, and credentials a learner carries forward.

Learning is an investment. We want learners in the upside

THE CONTEXT

Work keeps changing. Learning access has to keep up

People are expected to update their skills more often while balancing cost, time, work, and family. Traditional learning products can help, but the economic direction is usually one-way: the learner pays the platform.

39%**of workers' core skills are expected to change by 2030**

World Economic Forum, Future of Jobs Report 2025

2007-19**job-posting data shows fast-changing skill requirements**

Deming and Noray, Quarterly Journal of Economics

48%**of adults facing learning barriers cite time as the largest one**

OECD, Trends in Adult Learning

WHY THE MODEL MATTERS

Earniculum changes the direction of value. A learner may still pay for a course, choose a no-ad subscription, or learn free with ads. The difference is that eligible learning activity can also create a transparent reward path back to the learner.

FOLLOW THE MONEY

Two sources. One transparent learner ledger

Advertising revenue and company-funded completion incentives are separate pools. Each should have its own eligibility rules, ledger entries, and reporting.

AD-SUPPORTED LEARNING

- 1 Learner uses a free course
- 2 Eligible ad revenue is measured
- 3 Direct costs and reserves are removed
- 4 Published share enters the reward pool

COURSE INCENTIVES

- 1 Partner sets an incentive
- 2 Funds and eligibility are confirmed
- 3 Learner completes verified requirements
- 4 Incentive enters the learner ledger

Eligible reward = funded pool x verified learner share

The formula, caps, minimums, timing, geography, and appeal process will be published before rewards go live.

BUILT FOR SCRUTINY

A reward only works if learners can trust it

The product must make progress, eligibility, pending amounts, adjustments, and payouts understandable without forcing people to decode vague points or hidden rules.

01 / ELIGIBLE ACTIVITY

Course progress must meet defined requirements and verification checks.

02 / PLAIN-LANGUAGE RULES

A learner should know the formula, caps, payout minimums, and timing first.

03 / VISIBLE LEDGER

Verified activity, pending rewards, adjustments, and payouts belong in one history.

04 / FAIR LIMITS

Caps and fraud controls protect the pool without silently changing the promise.

05 / APPEALS

Learners need a clear way to question a rejected activity or adjustment.

06 / PRIVACY BY DEFAULT

Collect only what the service needs and protect account and payout data.

No hidden payout switch. No cash-looking points that are not cash

If the model changes, the learner-facing terms and product should change with it.

A DIFFERENT DIRECTION

Partners keep their course economics. Learners see the full offer

Earniculum is being designed as a home for complete courses, not a link directory. Partners build the learning experience, set the listed price, and can add a funded completion incentive.

The planned promise

EARNICULUM PLATFORM FEE

0% of the listed course price

Earniculum will not take a percentage of the price a partner sets for a course. Payment processor charges, taxes, refunds, and any future optional services will be shown separately if they apply.

01 / PARTNER OWNS THE EDIT

Earniculum can approve, reject, or request changes. It does not rewrite a partner's course without permission.

02 / LEARNER SEES THE TERMS

Price, incentive, requirements, estimated time, and course provider are visible before enrollment.

03 / NEW EDITS RETURN TO REVIEW

Published courses can improve, but material edits go through review again before replacing the live version.

BUILD IN PUBLIC

Test the promise before scaling it

The next stage is not to declare the model finished. It is to test learning quality, trust, verification, and economics with a limited group and publish what we learn.

01

NOW

WAITLIST + DISCOVERY

Learn what people want to study, what partners want to teach, and what trust requires.

02

NEXT

LIMITED PILOT

Test in-platform courses, completion verification, reward communication, fraud controls, and support.

03

THEN

PUBLISHED PROGRAM TERMS

Release eligibility, formulas, caps, minimums, privacy terms, and geographic availability before rewards go live.

PILOT QUESTIONS

Does the reward feel clear? Does it improve completion without harming learning? What controls are fair? What costs must the model sustain? Honest answers determine what ships.

WHAT WE CAN PROMISE NOW

No hype. No hidden math. No pretending the hard questions are solved

Earniculum is pre-launch. That makes transparency more important, not less. We will distinguish current product behavior from planned features and publish final reward terms before any learner relies on them.

You invest your time in yourself
Earniculum will work to invest in you, too

IMPORTANT

This document describes a working product model. It is not an employment offer, wage promise, investment product, financial advice, guarantee of payment, or final program terms. Features, reward economics, and availability may change after testing, legal review, and operational validation.

SELECTED REFERENCES

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