



THE ONE HOUR ENTREPRENEURSHIP EDUCATOR

About the Series

The One Hour Entrepreneurship Educator is a free monthly webinar series giving you access to Babson's accomplished faculty members—along with actionable teaching tools, research-based insights, and peer-to-peer connections around the world.

What You'll Learn

We've collected the most thought-provoking and inspiring insights from the webinars of three top Babson faculty members.

Read together, these insights move us from:

- The big picture of how to design effective entrepreneurship courses, to
- Fine-tuning student ability to evaluate and strengthen business ideas, to
- Rethinking how and at what stages we teach students to make a sustainable impact.



**THE ONE HOUR
ENTREPRENEURSHIP
EDUCATOR**

IN THIS ISSUE

»» A Win-Win Approach to Teaching

Cases and Experiential Learning in
Entrepreneurship Courses

with Jeff Shay

»» Is Your Idea an Opportunity?

Teaching Entrepreneurs to Screen and
Develop Ideas

with Andrew “Zach” Zacharakis

»» Teaching Sustainability in Entrepreneurship

Finding Links and Building Ecosystems

with Sinan Erzurumlu

FEATURED FACULTY

Jeff Shay

Professor and Executive Director of Academic Operations for the Arthur M. Blank School for Entrepreneurial Leadership at Babson College, Jeff Shay has taught at institutions such as the London School of Economics, Peking University, Cornell University, and Washington and Lee University. Shay has acted as a consultant for NASA, Four Seasons, Bank of Montana, and Blue Cross Blue Shield.

Andrew Zacharakis

Professor, John H. Muller Jr. Professor of Entrepreneurial Studies, and Director of the Babson Entrepreneurship Research Conference at Babson College, Zacharakis is the co-author of five books and has held positions with IBM, The Cambridge Companies, and Leisure Technology Inc.

Sinan Erzurumlu

Professor of Innovation and Operations Management and Faculty Director for Future Lab on Inclusive Mobility and Connectivity at Babson College, Sinan Erzurumlu was awarded The Best 40 B-School Profs Under the Age of 40 by Poets & Quants. He has worked for Dell and the Center for Space Research at the University of Texas at Austin.

A WIN-WIN APPROACH TO TEACHING

Cases and Experiential Learning in Entrepreneurship Courses



BABSON ACADEMY EXPERT

Jeff Shay

Jeff Shay is professor and executive director of Academic Operations for the Arthur M. Blank School for Entrepreneurial Leadership at Babson College.

He has taught at institutions such as the London School of Economics, Peking University, Cornell University, and Washington and Lee University.

Shay teaches case research and teaching seminars to faculty and practitioners globally. He has served as president for both the North American Case Research Association and the Western Academy of Management.

Shay has acted as a consultant for NASA, Four Seasons, Bank of Montana, Big Sky Brewing Company, and Blue Cross Blue Shield.

Teach with Purpose

To teach entrepreneurship with purpose, Professor Jeff Shay reminds us, we must teach relevant entrepreneurial knowledge, skills, and abilities that students can transfer to a career setting.

Key Insights

- Use a balance of traditional case study and experiential learning methods
- Support student retention of information with active and social learning
- Consider incoming student levels in key areas for entrepreneurship when planning your course schedule
- Even out students of different levels with background readings and diverse teams for breakouts and projects
- Remember that entrepreneurial students learn better from challenging and meaningful work

What Are KSAs?

K = Knowledge: key content, frameworks, and tools

S = Skills: applying that knowledge in different contexts

A = Abilities: learning that's transferred to practical and career purposes

How to Build Your Course Schedule Keeping Student Level in Mind

Know Incoming Student KSAs in Key Areas for Entrepreneurship

Understand the KSAs of students entering your course—before you design it. This will affect how much time you have to build additional content toward the final learning goal for students at the end of your course.

- Find out how much they likely know about **accounting, finance, and marketing**
Example Question to Consider: can students do integrated financial modeling?
- If students are lacking, schedule **two weeks of background preparation** into your course, per area
- When building your course schedule, include one week at the beginning for an introduction and one week at the end for presentations challenging and meaningful work



Teaching Entrepreneurship:

Use the term “class contribution” instead of “class participation” and see how it changes the emphasis and attitude of students.



How to Plan for an Entrepreneurship Class with Mixed Abilities

Use Background Readings and Diverse Entrepreneurial Teams

- For students with lower KSAs at the beginning of the course, provide supplementary background readings
- Put students into teams with diverse KSAs
 - Increased learning and creativity
 - Mirrors an entrepreneurial environment
 - Provides less advanced students with tutors organically
 - Allows more advanced students to teach their peers (resulting in 90% retention of material)



Teaching Entrepreneurship:

Think of the classroom like a theater; does the space support easy breakout sessions for students to move about? What actions can you take to improve this? Or, should there be a meeting space outside of the classroom (or virtually)?

Your students are the actors and you’re the director. You are providing them with the frameworks and guidance, but they do the work!



How to Improve Student Engagement

Don't Water Down Learning Because It Might Be "Too Hard"

You may have been told to avoid challenging work to get better student reviews, but...

- Meaningful and challenging work will get most students more engaged—especially entrepreneurial ones
- Students will learn better and enjoy the course more if they feel challenged to solve real-world business and societal problems
- Remember it's not important that students like you; they just need to remember what you taught them and be able to apply it in their career



Teaching Entrepreneurship:

Allow students to “fire” members of their team (for project work and active learning); if you get fired, you have to do the rest of the work on your own. Remember, if it's allowable in the real world, it's allowable in the classroom.



How to Improve Student Retention of Material

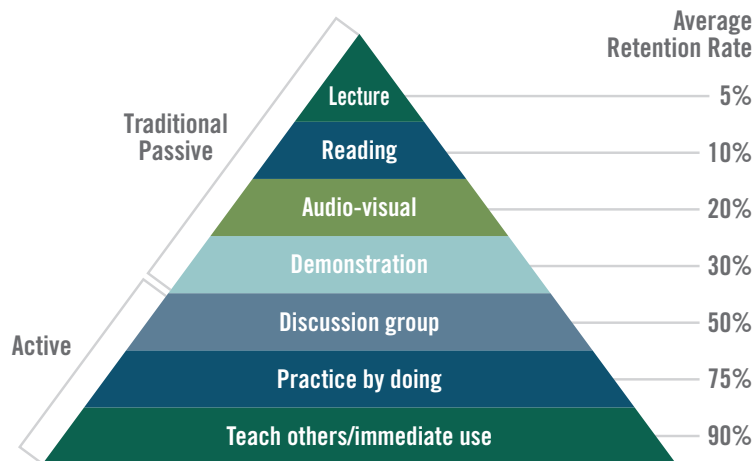
Go Beyond Lectures

- Students learning from lectures remember only 5% of what they're taught
- Don't let lecturing make up the bulk of your class
- Students learning via active, experiential, and social approaches can remember up to 90% of the content



Teaching Entrepreneurship:

Instead of quizzes to ensure students read case studies, give them templates of approaches to apply to case studies.



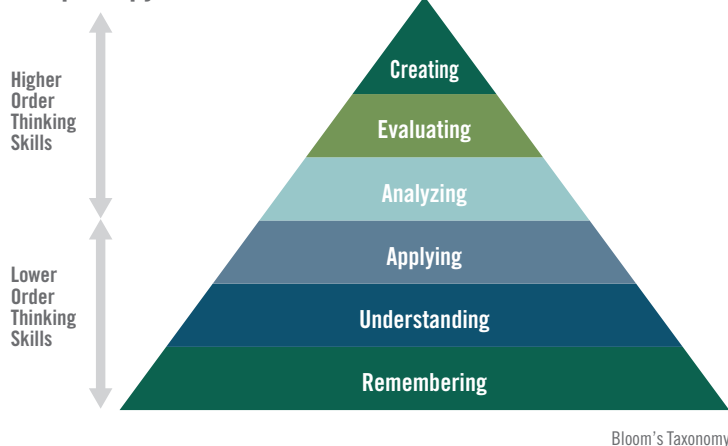
Source: National Training Laboratories, Bethel, Maine

How to Set Goals for Each Class and Course

Move Up the Pyramid

- Remember that students need to start the learning process by remembering, then understanding, then applying, and so forth; they don't happen simultaneously, and each skill needs to be practiced
- Consider this pyramid when building the overall structure of your course in entrepreneurship
- You can even include these steps within each class or group of classes

Move up the pyramid



How to Design Courses Using Win-Win Learning Methods

Use the Tell, Show, Do, Review Method for Entrepreneurial Learning

- Tell: short lecture to introduce content and provide foundational knowledge
- Show: examples through case readings, videos, etc.
- Do: active learning with cases and experiential exercises
- Review: student-led oral summary of takeaways for the day

Entrepreneurial Marketing Lesson Plan with Cases AND Experiential Exercises

Here is an example of two days within the entrepreneurial marketing segment of Shay's capstone entrepreneurship course:

DAY 1

- Lecture to provide foundational information on entrepreneurial marketing
- Entrepreneurial marketing exercise
 - Students break out into teams
 - Teams plan the appropriate marketing strategies for their product or service
- Teams report back to whole class
- Takeaways: students reflect on what they learned

DAY 2

- Tesco Ties case study discussion: description of case
- Team breakouts: students apply lessons from the case to their marketing plan (in teams)
- Takeaways: students discuss as larger group what changes they will make to their marketing plan in light of what they learned from the Tesco Ties case

How to Give Assignments with a Purpose

Entrepreneurship Is Social

Make sure that students receive conversational feedback (even if written) for each assignment or activity. All work should have a direct relationship to helping students achieve the goal of KSAs in a way that's transferable to the real work world.

- **Quantity:** don't assign more than you can provide timely feedback on—within one week!
- **Variety:** assign different types of work to assess the wide range of KSAs for every student
- **Meaningful Feedback:** provide lots of real-world and developmental feedback on each assignment; make each one count



Additional Resources

Join One Hour Entrepreneurship Educator webinars for free.

Learn Babson's hallmark teaching Babson Academy Webinars methodology, Entrepreneurial Thought & Action® (ET&A™), at the weeklong Price-Babson Symposium for Entrepreneurship Educators, led by pre-eminent entrepreneurship educator Heidi Neck.



IS YOUR IDEA AN OPPORTUNITY?

Teaching Entrepreneurs to Screen and Develop Ideas



BABSON ACADEMY EXPERT

Andrew Zacharakis

Andrew “Zach” Zacharakis is a professor of entrepreneurship and The John H. Muller Jr. Professor of Entrepreneurial Studies at Babson College. He also is director of the Babson Entrepreneurship Research Conference.

He has acted as chair of the Academy of Management, Entrepreneurship Division, and is the co-author of five books.

Zacharakis has held positions with IBM, The Cambridge Companies, and Leisure Technology Inc.

Examples of Innovation without Opportunity

You’ll need to start by showing students there’s a difference between a great idea and an opportunity. You can use these and other examples to help students understand:

Google Glass

Google spent hundreds of millions of dollars to get this concept up and running, but nobody seemed to like it. If you’re Google, that’s OK. But the rest of us can’t afford such costly mistakes.



Webvan

Webvan raised over \$800 million in venture capital, built infrastructure to do online grocery delivery, and ran the business for a year until the money ran out.

How to Get Students to Ask the Right Questions

Given Them a Proven Method

John Doerr of Kleiner Perkins has funded companies like Google, Amazon, Twitter, and Intuit. Of course, now he's a very wealthy man. A former Babson student recently met with Doerr about funding his business idea.

Doerr asked eight questions to see if the idea was an opportunity:

Is the Idea an Opportunity?	Concrete Example: Uber
1. Who is your customer?	Everyone!
2. Who is your core customer?	Young professionals in an urban center who need to get somewhere quickly and want a better price than a taxi. (Uber started in large urban centers like San Francisco.)
3. What does your customer care about?	Is it cheaper than a taxi? Is it more convenient? Does it have a better atmosphere? Is the pricing more transparent?
4. Can you solve a problem?	Yes, and this is due in part to excellent timing! The problem is solvable largely due to smartphones.
5. How is your customer addressing the problem right now?	There is always competition. There may not have been another rideshare at the time, but personal cars, buses, taxis, and even walking were competition. Once you figure the competition out, go back to number 3 to reassess and refine your key success factors.
6. How do you solve the problem in a unique way?	Uber was initially the only rideshare, but this uniqueness wasn't sustainable, as other rideshares were soon developed (Lyft). Ultimately, their competitive advantage has been investors and resources.
7. How big is the market for the problem you're trying to solve?	Uber started in San Francisco, then New York, and then expanded globally. The market was huge, but they started small.
8. How much are people willing to pay for it?	This is Uber's biggest struggle. It doesn't pay drivers enough to get them excited to work. So, Uber has to raise their prices. As soon as they do, they lose customers.

Provide Students with an Opportunity Checklist

Once students have considered the eight questions, they will need to think a little deeper using an opportunity checklist. Opportunity checklists can take many forms. Here's an example from Zach's course:



Opportunity Checklist

CUSTOMER	BETTER OPPORTUNITIES	WEAKER OPPORTUNITIES
Identifiable	Defined Core Customer	Undefined Core Customer
Demographics	Clearly defined and focused	Fuzzy definition and unfocused
Psychographics	Clearly defined and focused	Fuzzy definition and unfocused
TRENDS		
Macro market	Multiple and converging	Few and disparate
Target market	Multiple and converging	Few and disparate
Window of opportunity	Opening	Closing
Market structure	Emerging/Fragmented	Mature/Decline
MARKET SIZE		
How many	Large core customer group	Small, unclear customer group
Demand	Greater than supply	Less than supply
MARKET GROWTH		
Rate	20% or greater	Less than 20%
Price/Frequency/Value		
Price	GM>40%	GM<40%
Frequency	Often and repeated	One time
Value	Fully reflected in price	Penetration pricing
Operating expenses	Low and variable	Large and fixed
NI Margin	>10%	<10%
Volume	Very high	Moderate
DISTRIBUTION		
Where are you in the value chain?	High margin, high power	Low margin, low power
COMPETITION		
Market Structure	Emerging	Mature
Number of direct competitors	Few	Many
Number of indirect competitors	Few	Many
Number of substitutes	Few	Many
Stealth competitors	Unlikely	Likely
Strength of competition	Weak	Strong
KEY SUCCESS FACTORS		
Relative Position	Strong	Weak
VENDORS		
Relative power	Weak	Strong
Gross margins controlled in value chain	Low	High
GOVERNMENT		
Regulations	Low	High
Taxes	Low	High
GLOBAL ENVIRONMENT		
Customers	Interested and accessible	Not interested or accessible
Competition	Nonexistent or weak	Existing and strong
Vendors	Eager	Unavailable

How to Practice with Students

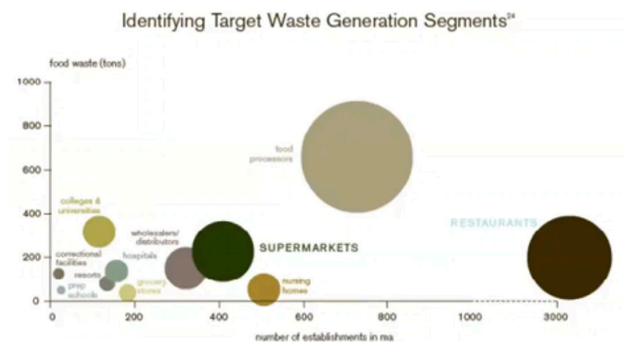
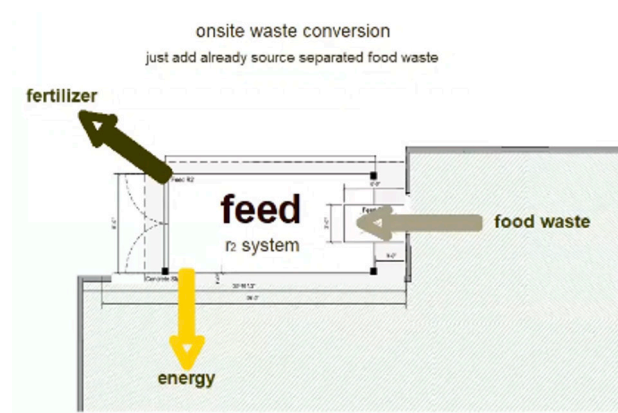
Increase Active Learning Time

Instead of 20-page formal Harvard case studies, give students a streamlined and visual example to read and work on in class. This aligns with Shay's approach to decrease passive learning time and increase active learning time for better retention and creation.

Provide a Streamlined Case Study

Streamlined case studies are three to five pages. Here, Zacharakis uses a former student's business idea: **Feed Resource Recovery**.

- **Problem:** this idea centers on handling the problem of organic waste that is put in the landfill.
- **Solution:** use the gas from anaerobic digestion to generate electricity while creating compost.



Teach Students to Do a Quick-Screen Process

Have students consider the eight questions for a business idea. Then, in breakouts, they should discuss:

- Is it an opportunity?
- What are three attractive points?
- What are three concerning points?

Finally, have them do the checklist, discuss again, and decide as a group if it is an opportunity.



Example Checklist for Feed Resource Recovery

CUSTOMER	BETTER OPPORTUNITIES	WEAKER OPPORTUNITIES
Identifiable	Defined Core Customer	Undefined Core Customer
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Repeat this Process with Three to Five Streamlined Case Studies

- For each business idea, repeat the process of (1) presenting the idea, (2) having students consider the eight questions, (3) asking students to do a quick screen and checklist
- Have students do this work independently first
- Then have them discuss it in their breakout group
- Next, have them modify their checklist based on the group's insights
- Once you've done this for three to five ideas, ask students to select one idea that has the most circles in the Better Opportunities column of the checklist



Teaching Entrepreneurship:

This method of individual quick screening followed by group quick screening is based on research in entrepreneurship. Solo entrepreneurs are typically less successful than those with two to three co-founders. Ideas are more fully considered and developed with the insights of other people.

Use Top Checklist to Build a Due Diligence Agenda

- Keep students in breakout groups
- Tell them to use the checklist of the selected business idea to outline questions that need further evaluation
- Give them a [due diligence worksheet](#) to create a schedule for items to validate
- Tell them to start with the most important thing first
- Ask them to come up with creative and low-cost methods to test the assumptions (no surveys—students don't realize how expensive well-done surveys are)
- Explain the concept of escalating market costs (initial research for validation should be free)

Due Diligence Worksheet (team)

Use the following worksheet to prioritize your due diligence agenda. Based on the Opportunity Checklist, what 3 critical assumptions has Shane made about the anaerobic digester? Shane should proceed to validate those assumptions at the lowest possible using 3 different methods for validating each critical assumption.

Critical Assumption	Validation Approach
Assumption (example) Customers will separate organic from non-organic trash	Validation Approaches (including data, tests, cost) 1. Check local regulations from different customer types. Are they required to separate organic trash today (for example CA requires grocery stores to separate organic trash) 2. Observe 3 potential customers in action (e.g. restaurant, grocery store, university) Are they separating trash? How are they doing it? Would the anaerobic digester be a good fit? 3. Set up a small experiment where you have a bin labelled organic trash. See if the customer uses it. See how much contamination is in it.
Assumption #1	
Assumption #2	



Teaching Entrepreneurship:

Require your students to go have real conversations with potential customers as part of the validation process. Teach them the structure for productive learning conversations:

- **State the topic:** "I'm interested in the problem of food waste."
- **Ask open-ended questions:** "How do you currently manage your waste?"
- **Wrap it up:** at the end of the conversation, provide a description of your idea and what it might mean for your business.

How to Apply Learning to Student Business Ideas

Have your students:

- Apply this process (eight questions, quick screen, checklist) to their own idea
- Work in small groups to evaluate each other's ideas (as they already practiced with three to five example ideas)
- Build the due diligence agenda for their own idea
- Validate their assumptions by collecting evidence from potential customers in the field



Teaching Entrepreneurship:

Use short cases from former students at your institution, if possible. It's easier to write short cases (three to five pages) for these. Students also relate to them better and learn more. You can even get the founder to talk with them (in person or via Zoom).

Review: How to Structure Student Learning

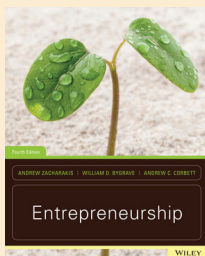
Here's a quick review of the approach for students:

- **Learn:** read a chapter from the textbook and/or listen to a short lecture
- **Practice:** analyze a case or cases
- **Apply:** evaluate your ideas

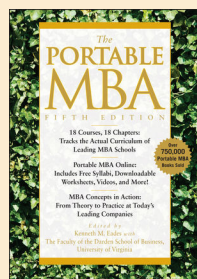
This streamlined approach also circles back to Shay's explanation of how students learn and remember information—and how to move them up the pyramid from remembering to creating.

Additional Resources

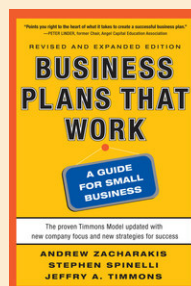
Useful books by Babson Academy expert Andrew Zacharakis



[Book link](#)



[Book link](#)



[Book link](#)

Downloads Available

[Checklist](#)

[Due Diligence Sheet](#)



TEACHING SUSTAINABILITY IN ENTREPRENEURSHIP

Finding Links and Building Ecosystems



BABSON ACADEMY EXPERT
Sinan Erzurumlu

Sinan Erzurumlu is professor of Innovation and Operations Management and faculty director for Future Lab on Inclusive Mobility and Connectivity at Babson College. He has expertise in the meeting of entrepreneurship, innovation, operations management, and sustainability.

He has published articles in many leading journals and was awarded The Best 40 B-School Profs Under the Age of 40 by Poets & Quants.

He has worked as a project-based consultant for Dell on service operations and as a research engineer for the Center for Space Research at the University of Texas at Austin.

How can you apply a specific subject matter like sustainability to entrepreneurial education?

Frame Practice, Teaching, and Research in Sustainability

Professor Sinan Erzurumlu raises these two initial questions to demonstrate that there is a superficial approach (or “greenwashing”) and a core approach. Entrepreneurs who ask question one at the beginning of their efforts will have a more meaningful impact.

1. What does sustainability mean to an entrepreneurial organization?
2. How can leaders create and scale impactful sustainability initiatives?

Teach Students to Find the Links

To avoid greenwashing and to incorporate your sustainability impact proposition in a way that strengthens your brand and business, you need to find the following links:

- What sustainable environmental or social action aligns with your business purpose?
- How will consumers connect with this action and purpose?
- How can you express these links through your brand?

How to Find the Environmental Links: WHIRLPOOL

Whirlpool's sustainability story is a great example of how to find links between your business purpose, sustainability impact proposition, and branding. Here is how Whirlpool found an entrepreneurial opportunity through sustainable ethics:

- In the 1980s and 1990s, Whirlpool determined through research that 95% of their machines' negative impact on the environment was during consumer use of the product – not during production, shipping, etc.
- They focused technological advances on energy and water efficiency during use
- But in the 1980s, efficiency was the 12th priority of consumers; cost was key
- Because consumers didn't have an emotional investment in sustainability, Whirlpool marketed the highly resource efficient washers and dryers as cost-saving
- Today, efficiency is the third priority of consumers (behind cost and performance)



Teaching Entrepreneurship:

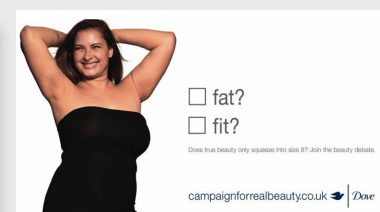
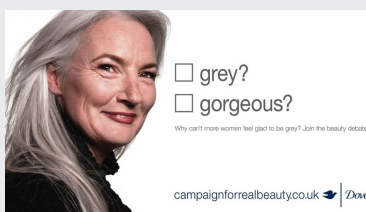
We need to talk more about meeting consumers where they are, and linking beneficial sustainable developments to issues they care about. This strengthens your business, strengthens sustainable practices, and is entrepreneurial. It can lead to positive changes of mindset and purpose.



How to Find the Social Links: DOVE

Notice how Dove is building a social-impact brand as a form of social sustainability:

- Dove is aware of their relationship with consumers
- Consumers use their products to feel healthy and therefore feel beautiful, not to achieve an arbitrary beauty standard
- Dove has built its brand around inclusion and empowerment by tapping into consumer concerns



What Happens When You Fail to Link: STARBUCKS

Starbucks has a variety of sustainable initiatives they've linked to their brand. However, they have failed to link their brand with racial justice. Do race relations concern their consumer: someone looking to treat themselves with a nice cup of coffee?

Sustainable initiatives should not be superficial responses to PR issues. They should be directly linked to your business purpose and related customer needs.

Baristas at Starbucks will start trying to discuss race relations with customers as they buy their coffee, the company announces

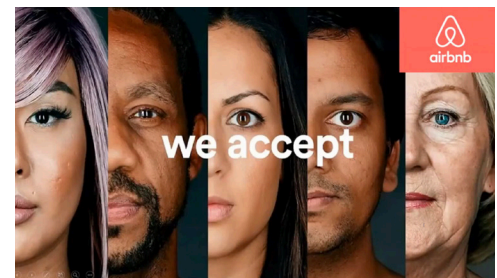


Starbucks U.S. has announced that its baristas will start pro-actively talking to customers about racism, in an attempt to 'create a more empathetic and inclusive society - one conversation at a time'.

How to Use a PR Issue to Improve Your Business and Brand: AIRBNB

After reports of Black Americans being turned away—or even attacked—by racist Airbnb hosts, the company innovated to bring their value proposition and impact proposition together:

- We welcome everyone
- We are kicking out hosts who do not reflect these standards



While this was a great response, the best entrepreneurs will think about their foundational impact propositions early in the development of their business.



How to Recognize Greenwashing

Who are your stakeholders and partners?

- Oil company partnerships, for example, may indicate a lack of commitment to change

What are you choosing to report?

- Is the information you're presenting transparent? Is it validated by an objective outside organization?

Are you making continual changes?

- Making one change is like checking a box—greenwashing; true sustainability requires continual adjustments and initiatives



Teach Students to Build a Sustainable Ecosystem

Most likely, you can't—and shouldn't—make it alone! Sustainable practices thrive on collaboration. This holds true for both sustainably driven and sustainability-informed businesses.

Ecosystem of a Sustainability-Informed Business: PRESERVE

This business, founded by a Babson alumnus, manages collaborative partnerships to close the loop on plastics waste.



Ecosystem of a Sustainability-Driven Business: SANERGY

Sanergy designs and builds low-cost toilet units for low-income urban areas in Kenya and sells them to local entrepreneurs who become franchise partners. They convert waste to fertilizer and other sustainable products. They have built their ecosystem through franchising with local entrepreneurs.

They developed their business purpose by selecting a United Nations Sustainable Development Goal to address.



Teaching Entrepreneurship:

Encourage students with sustainability-driven business ideas to consider which United Nations Sustainable Development Goals their business can address.

Ecosystem of a Sustainability-Informed Business: WARBY PARKER

This eye wear company donates one pair of glasses for every pair purchased. To do this, they have partnered with a non-profit for consignment to tell them where the need was.

Warby Parker then trained local entrepreneurs in prescribing and fitting eyeglasses and started donating to them.



Teach Students to Design Their Strategy

Sustainability Oriented Strategy

Remember the Whirlpool example? Whirlpool followed this method of implementing sustainability-oriented strategy—and your students can, too!

Actions to Take Right Now

- Internally, develop eco-efficient operations
 - It is possible for all businesses to operate efficiently
- Externally, carry out extended producer stewardship
 - Don't stop at ensuring sustainable suppliers; follow your product past sale into use and all the way to end of life cycle to discover opportunities

Actions for the Near Future

- What sustainable technologies can you develop?
- How will you develop sustainably?



Teaching Entrepreneurship:

Let students know that when evaluating a business's commitment to sustainability, consider structure. For example, Benefit Corporations and B Corps are held to higher standards and measured by an independent third party.



Teach Students to Build an Innovative Sustainable Business Model

Ultimately, as entrepreneurs, students must consider the following:

- **Purpose:** what is our mission/vision?
- **Strategic intent:** how will we translate purpose into direction for innovation?
- **Stakeholders:** who should we partner with?
 - Consumer associations: is the sustainability need relevant to target consumers?
 - Business adjacencies: does the sustainability need address the interests of investors?
 - Stakeholder acceptance: can you make a demonstrable impact on this sustainability need?
- **Process and metrics:** how will we design, develop, and launch our innovation
- **Results:** how will we measure business, workplace, community, and society benefits

BABSON ACADEMY LEARNING OPPORTUNITIES

Learn Action-Based Teaching Methods

Advance your teaching and become a more entrepreneurial educator.

FOR ENTREPRENEURSHIP EDUCATORS

» Price-Babson Symposium

📍 At Babson 📅 1 week

FOR ENTREPRENEURSHIP EDUCATORS

» Global Symposia

📍 Customized, online or in person 📅 Flexible

Tackle an Institutional or Professional Project

Participate in Babson's entrepreneurial ecosystem while getting guidance and developing an action plan to further build your own ecosystem.

FOR EDUCATORS

» Babson Fellows – Educators

📍 At Babson 📅 1 week

FOR ADMINISTRATORS

» Building an Entrepreneurship Education Ecosystem

📍 Online 📅 3 weeks

Reimagine Your Teaching Philosophy

Experience changes in your classroom through real time feedback, application, and experimentation.

FOR ENTREPRENEURSHIP EDUCATORS

» Applying Experiential Entrepreneurship Pedagogy

📍 Online 📅 8 weeks

FOR ENTREPRENEURSHIP EDUCATORS

» Targeted Instructional Coaching

📍 Online 📅 8 weeks

Pursue Your Research Goals

Accelerate your publishing with mentoring, feedback, and collaboration.

FOR ENTREPRENEURSHIP RESEARCHERS

» Babson Fellows – Research

📍 Online 📅 3 weeks

Immerse Your Students in a Babson Experience

Build an entrepreneurial mindset with a global cohort of learners wanting to change the world through action.

FOR UNDERGRADUATE AND GRADUATE STUDENTS

» Babson Build

📍 At Babson 📅 1-2 weeks

FOR UNDERGRADUATE STUDENTS

» Entrepreneurial Mindshift

📍 Online 📅 1 week

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