
# From “Learn to Earn” to “Save to Learn”: Randy Osei on TrainingGround.ai, GROUND Reserve, and the Future of Human Capital

Education, career development, and financial wellness are often treated as separate challenges. People learn in one system, earn through another, and manage their money through a third. For many young people and families, those systems never fully connect.

Randy Osei believes there is an opportunity to build a better pathway.

After more than a decade working with professional athletes as a brand and business manager, Osei moved into technology to scale his work in human development. He is the founder of TrainingGround.ai, a platform that helps organizations create, deliver, assess, and improve skill-building experiences.

TrainingGround.ai uses scenario-based microlearning to help learners move beyond simply consuming information. Through short pathways, realistic simulations, assessments, and AI-supported feedback, learners practise making decisions, communicating ideas, and applying what they have learned.

The company is also launching GROUND Reserve as a points-and-engagement layer within the TrainingGround.ai ecosystem. Learners can earn points through meaningful activity, participate in weekly challenges, and connect with opportunities supported by vetted partners.

GROUND Reserve also has a longer-term vision: exploring how human-capital development and financial-capital development could eventually work together through learning, saving, and earning.

A GROUND Reserve landing page is now live, and more than 500 people have joined the waitlist for early access.

**Editor's note:** GROUND Reserve is currently launching as a non-financial points-and-engagement layer. Its future financial product concept remains under development. The financial product is not currently available, does not accept customer funds, and has not finalized its account, rewards, or regulatory structure. Any future launch would depend on legal, regulatory, technical, financial, and partnership requirements.

Randy, welcome to Finpro Canada."

**Finpro Canada:** Randy, TrainingGround.ai was named the 2023 Canadian EdTech Startup of the Year. Do you mind describing the problem your platform is trying to solve and how you are using AI to help solve it?

**Randy Osei:** Thank you for the opportunity to share what we are building. TrainingGround.ai started with athletes. I was an athlete myself, and when my playing career ended, I had to ask a question that many athletes eventually face: Who am I now?

For a long time, basketball was a major part of my identity. Growing up, I wanted to become a professional basketball player. I do not know how realistic the NBA dream was. I am 5'11", I could not jump very high, but I could always shoot.

I did not become a professional player, but basketball gave me a lot. It taught me discipline. It taught me to wake up early, work hard, accept feedback, build relationships, stay consistent, and keep improving. When the game ended for me, I had to figure out what came next.

The more I reflected on that experience, the more I realized it was not only an athlete's story. We all go through transitions. We graduate, change careers, start businesses, become parents, relocate, or face unexpected setbacks. What helps us navigate those moments is capability.

That includes knowledge, but it also includes confidence, skills, judgment, relationships, and the ability to act. That belief became the foundation of TrainingGround.ai.

The name comes from sport. A training ground is where athletes practise, improve, make mistakes, receive coaching, and prepare to perform. That is what we believe learning should feel like.

Today, TrainingGround.ai is what we call a Vertically Integrated Learning Accelerator, or **VILA**. It connects the full learning cycle.

Organizations can create curriculum, learning pathways, scenarios, and content. They can deliver short, engaging learning experiences. They can assess understanding, communication, decision-making, and application. They can then use data and feedback to improve the content and better support learners.

We are not only asking, “Did the learner finish the module?” We are asking, “Can they understand it? Can they explain it? Can they make a decision? Can they apply it?”

We do not simply help people consume content. We help them practise, apply, and demonstrate skills. TrainingGround.ai began with athletes, but the need quickly became much bigger.

Schools, universities, nonprofits, workforce organizations, sports organizations, and employers often have strong content and information. What they do not always have is a system that helps people turn that information into practice, confidence, and real-world capability. That is the gap we are trying to close.

Today, TrainingGround.ai has supported more than 85,000 learners. We serve organizations through a direct SaaS model and through API partnerships that allow our learning experiences to be delivered inside other platforms.

We actually placed second in Pascal Siakam Edtech Challenge at Deloitte last week, see here for the article via Betakit.

**Finpro Canada:** Every startup claims to be an 'AI company' today. But you are actively using AI to turn standard lesson plans into culturally responsive pathways. How do you ensure your AI actually drives authentic engagement with youth, rather than just acting as a flashy tech gimmick?

**Randy Osei:** That is a great question because many organizations are adding AI simply because they feel pressure to use it.

For us, AI is not the value proposition by itself. AI helps us make learning faster to create, more active, more relevant, more measurable, and easier for educators and organizations to control.

One of the tools inside TrainingGround.ai is Max, our AI-supported learning coach. The name is short for “maximize,” because the goal is to help people maximize their learning and skill development. Max is not there to replace the educator. It is there to create opportunities for practice.

Let us say someone is completing a pathway in prompt engineering. They may watch short videos, review examples, and answer questions. That can help them understand the concept, but knowing something does not automatically mean they can apply it.

Max can place the learner into a realistic workplace scenario. They might have to improve an ineffective prompt, evaluate the quality of an AI response, solve a problem, or explain why they made a particular decision. Then Max provides guidance and feedback. The learner is not only reading about the skill. They are trying it. That is the difference.

Our model follows a progression:

**Knowledge → Practice → Application → Feedback → Competency → Confidence → Agency**

The goal is not simply to finish a course. The goal is to become more prepared when the real situation happens. That is why we do not lead with AI for its own sake.

The important questions are:

Does the learner think more deeply? Do they practise? Can they apply what they learned? Does the educator have visibility? Can the organization improve the learning experience over time?

Educators remain central. They provide curriculum judgment, context, accountability, human review, safety, and an understanding of their learners that technology cannot replace.

AI should make learning development faster and give learners more opportunities to practise. It should not remove people from the process.

**Finpro Canada:** TrainingGround.ai incorporates a 'Learn to Earn' model, rewarding learners for completing skills-based lessons. For our audience, What does that mean?

**Randy Osei:** Learn to Earn has meant many different things for us over the years. It is more than a points system. It is really a mantra that I live by.

When you learn, you create more opportunities for yourself. You become more prepared. You develop confidence. You understand how to communicate your value. You build relationships and gain access to people and experiences that may not have been available to you before.

Through our work, we have helped students and young people learn and earn NIL and brand opportunities. We have helped people learn and earn internships. We have helped people learn and earn jobs, mentorship, relationships, exposure, and access to career opportunities.

So when we say Learn to Earn, we are not only talking about money. We are talking about learning as a pathway to opportunity.

At the same time, we live in an attention economy. Every company is competing for people's time. Social media, entertainment, games, and content are all fighting for attention.

We started asking: how do we encourage people to spend more of that time investing in themselves?

That is where GROUND Reserve comes in. GROUND Reserve is launching as a points and engagement layer within TrainingGround.ai. Learners can earn points through meaningful learning activity, participate in weekly challenges, build momentum, and engage with opportunities supported by vetted partners. The points are not the end goal. They are a tool for motivation and recognition.

We do not want people clicking through lessons simply to collect points. The learning still has to matter. We want to recognize effort, consistency, practice, progress, and the development of real capability.

GROUND Reserve will also create space for aligned partners to engage with our community. That could include organizations supporting career exploration, financial literacy, entrepreneurship, mentorship, internships, employment, or community development.

The partners have to be vetted and relevant. We do not want to create an open advertising environment where anyone can simply market to young people. The partner should contribute something valuable. They might support a weekly challenge, sponsor a learning pathway, provide an opportunity, or help learners connect what they are developing to the real world.

That is how we see Learn to Earn evolving. You learn something. You practise it. You become more capable. And that capability creates access to new opportunities.

**Finpro Canada:** GROUND Reserve is launching as an engagement layer, but you have also described a longer-term “Save to Learn” model. How do those ideas connect?

**Randy Osei:** I think the easiest way to explain it is that GROUND Reserve has a present stage and a future stage.

The present stage is what we are launching now. GROUND Reserve will begin as a points and engagement layer within TrainingGround.ai. Learners will be able to earn points through meaningful learning activities, participate in weekly challenges, develop consistent habits, and engage with opportunities supported by vetted partners.

A learner might complete a pathway, practise through a realistic scenario, take part in a challenge, or reach a milestone. Those actions can earn points and unlock recognition, experiences, or partner-supported opportunities.

The purpose is to help people build momentum. A lot of people want to learn. They understand that technology and the workforce are changing. But they may be busy, distracted, or unsure where to begin. GROUND Reserve helps us create more structure, participation, community, and recognition around the learning journey.

We have also launched a GROUND Reserve landing page and opened a waitlist for early access. More than 500 people have signed up so far.

That does not mean the future financial product has been launched. It means we are building a community, validating interest, and learning from people who believe saving, learning, and earning should be more connected.

The future stage is the broader financial vision. Over time, we want to explore how human capital and financial capital can grow together. Human capital includes your knowledge, skills, confidence, relationships, judgment, and ability to create value. Financial capital gives you stability, flexibility, and the ability to invest in your future.

Right now, those things are usually separated. You learn in one place. You work and earn somewhere else. You save through another system. We believe there may be an opportunity to connect them.

Could a future platform help adults save more consistently while also encouraging them to develop valuable skills? Could families prepare financially for their children’s future while also helping them develop the capabilities they will need in a changing economy? Could young adults build better financial habits at the same time as they develop career skills?

That is where Save to Learn comes in. But I want to be clear about where we are today.

The financial product is still under development. It does not currently accept customer funds, and the final account, reward, regulatory, and financial structures have not been determined.

The points and engagement layer is what we are launching now. The financial product is the future vision.

**Finpro Canada:** How does the current GROUND Reserve model sustain itself?

**Randy Osei:** For the current version, the focus is engagement, community, and partner-supported learning.

We see an opportunity for vetted partners to support weekly challenges, learning pathways, career opportunities, community programs, and recognition. A partner might support a financial-literacy challenge, an entrepreneurship pathway, a career-readiness experience, or an opportunity connected to internships and employment. The partner can help fund engagement while also connecting with learners who are actively developing relevant skills. But the relationship has to create value for the learner.

We do not want the platform to become a place where brands simply advertise to our community. There has to be trust, relevance, and alignment.

Organizations using TrainingGround.ai can also decide how the engagement layer operates in their environment. Schools, nonprofits, sports organizations, universities, and workforce programs may all use it differently. They can choose which features are appropriate and how points, challenges, and recognition should work for their learners.

The future financial model will require a separate structure. We have not finalized that model, and we are not promising a particular reward, interest rate, or return.

Any future financial product would require regulated partners, clear consumer protections, transparent terms, strong security, and a sustainable economic model.

We want to build the current version well and learn from the community before pretending we have solved every part of the future.

**Finpro Canada:** How could Max support the GROUND Reserve experience?

**Randy Osei:** Max can support both the current engagement layer and the longer-term vision. Today, Max can help make learning more active. A learner might complete a financial-literacy pathway and then practise through a realistic scenario.

Maybe they are managing their first paycheque. Maybe they have to choose between several competing expenses. Maybe they are dealing with an unexpected cost or trying to balance a short-term want with a longer-term goal. Max can ask questions, challenge their thinking, and provide educational feedback. The goal is not to tell someone exactly what to do with their money. The goal is to help them think through decisions and build confidence.

That can connect directly to the challenge and points system. A learner might complete a weekly challenge on budgeting, entrepreneurship, communication, AI, or career development. They practise through Max, complete the activity, and receive points for meaningful participation.

In the future, if GROUND Reserve develops into a financial product, Max could potentially help people connect learning with savings goals and financial habits. But it would still be educational. It would not replace a financial adviser, lawyer, accountant, or regulated institution.

We want people to become stronger decision-makers. We do not want them to become dependent on an AI tool.

**Finpro Canada:** Why is it important to connect human capital and financial capital?

**Randy Osei:** Because the future of work depends on both.

Skills matter, but skills alone are not always enough. A person may know they need to learn something new, but they may not have the financial flexibility to take time away from work, pay for training, or pursue an opportunity. Another person may have money saved but may not know which skills to build or how the workforce is changing.

Human capital creates opportunity. Financial capital gives you the ability to act on that opportunity. I believe the future will require people to develop both continuously.

AI is changing how people work. Career paths are becoming less predictable. People may move between jobs, industries, contract work, entrepreneurship, and additional education throughout their lives.

The old idea that you learn once, work in one field for 40 years, and then retire is becoming less realistic for many people.

Learning and earning will have to continue together. Saving also becomes more important because transitions require flexibility.

That is why I do not believe human-capital development and financial-capital development should remain completely separate systems. TrainingGround.ai helps people build skills, confidence, and agency. GROUND Reserve begins by creating engagement and momentum around that process.

In the future, it may become a way to connect skill development with stronger financial habits. That is the long-term vision.

**Finpro Canada:** Building a financial product requires regulation, security, capital, and risk management. How do you balance that reality with the larger mission?

**Randy Osei:** Those realities have to come first. A strong mission does not remove the need for disciplined execution.

In financial services, good intentions are not enough. A product has to be secure, transparent, compliant, economically sustainable, and designed around consumer protection.

That is why we are being very clear about the difference between what exists now and what we are exploring for the future. GROUND Reserve is launching now as a points and engagement layer. The financial product remains under development. We are consulting experienced legal and financial professionals as we examine what the future concept would require. We are also exploring the regulated infrastructure and institutional partnerships that would be needed before anything financial could be brought to market.

We have not selected a final structure. Any responsible path forward would need to answer basic questions:

Who holds customer funds? What protections apply? How does money move? How are rewards funded? What fees, conditions, and limitations exist? What risks does the user face? How are privacy, security, and identity protected? Which regulations apply? How do we communicate all of that clearly?

Those are not questions to answer after launch. They are part of determining whether and how the product should be built. If our mission is to help people build stronger financial foundations, the product cannot depend on confusion, hidden risk, or unrealistic promises. Trust has to be part of the architecture.

**Finpro Canada:** Some people may ask why the founder of an education company should also explore financial technology. How do you respond?

**Randy Osei:** I think that is a fair question. From the outside, education and financial technology may look like two separate industries. But I do not see two random businesses. I see one larger problem.

How do we help people prepare for the future? Preparation includes education. It includes skills, confidence, career opportunities, and relationships. It also includes financial stability.

My career has always been connected to helping people prepare for what comes next. I worked with athletes and helped them build brands, create business opportunities, and think beyond their playing careers.

Through TrainingGround.ai, we have helped young people develop skills and connect with NIL opportunities, internships, jobs, and other pathways. Now we are asking how we can take that further.

Can we help people build skills and stronger financial habits? Can we connect learning, earning, and saving responsibly?

I am not pretending to have every answer. That is why we are working with people who understand the legal, financial, regulatory, and technical sides of the opportunity.

My responsibility is to understand the people we are serving, hold the vision, and build the right team and partnerships around it.

TrainingGround.ai is not becoming a bank. Education is our beachhead. Human development is the larger opportunity. The common thread is helping people become more capable and better prepared for change.

**Finpro Canada**: What has been one of the hardest parts of moving from sports and athlete management into technology?

**Randy Osei:** One of the hardest parts has been learning to build while operating without certainty.

When I first imagined TrainingGround.ai, I did not come from a traditional technology background. I was not an engineer, and I did not write code. What I understood was people. I understood athletes, transitions, ambition, uncertainty, identity, and the importance of preparation.

As we began building, I had to learn product development, customer discovery, fundraising, sales, implementation, partnerships, and the realities of running a technology company. There were features we built that did not work the way we expected. There were ideas that sounded valuable but were not urgent to customers. There were opportunities that looked exciting but distracted us from what mattered.

The biggest lesson has been that founders do not need every answer on the first day. They need curiosity, humility, discipline, and the willingness to keep learning. You have to listen closely to customers without blindly following every request. You have to understand the difference between a feature, a capability, and a real customer outcome. You have to know when to persist, when to adapt, and when to stop doing something that is not working.

The question I continue to ask is:  How can we make this more useful?

That question has shaped the evolution of TrainingGround.ai. We started with athletes, but we saw that the same development model applied to schools, universities, nonprofits, sports organizations, and employers.  The opportunity was not simply to provide more content. It was to help people move from knowing to doing.

**Finpro Canada**: What keeps you motivated?

**Randy Osei:** I think about my children and the world they are growing into.

Technology is changing quickly. The relationship between education and employment is changing. People will face new opportunities, but they will also face new pressure to adapt.

I want my children, and the broader next generation, to be prepared with more than information. I want them to have skills, confidence, judgment, relationships, financial awareness, and the agency to make decisions about their future.

That is why this work has never been only about building software. TrainingGround.ai is about helping people move from knowing to doing.

The progression we care about is:  Knowing → Practising → Applying → Becoming capable

If we can help people build real capability, we can help them navigate transitions, pursue opportunities, and create stronger futures for themselves and their communities.

**Finpro Canada:** Is there a question people are not asking about the future of learning and financial wellness?

**Randy Osei:** I think the question is: What would happen if we helped people grow their human capital and financial capital at the same time?

We usually treat those things separately. Education helps you build knowledge and skills. Employment helps you earn income. Financial institutions help you manage money. But people experience all three as part of one life.

The future of work will require continuous learning. People will need to adapt, build new skills, and move through more transitions.  At the same time, they will need stronger financial foundations to navigate those changes.

That is why I believe the future sits at the intersection of education, technology, and capital.

Education helps people build skills. Technology makes learning more accessible, active, and personalized. Capital gives people the stability and flexibility to pursue opportunities.

GROUND Reserve begins with points, challenges, engagement, and community. It gives people another reason to show up, invest in themselves, and continue learning. More than 500 people have already joined the waitlist, and we are inviting others who believe in the vision to register for early access.

Over time, we want to explore how that engagement can connect responsibly with saving and financial wellness.

But we have to earn the right to build that future. We have to prove that the engagement system creates value. We have to build trust with learners, organizations, and partners. We have to understand the legal, regulatory, and financial requirements. And we have to be honest about what exists today and what remains a vision.

The goal has always been the same:  Help people learn.  Help them become more capable. Help them access better opportunities.

And ultimately, help them build a stronger future.

**Finpro Canada:** Thank you very much, Randy. This has been an incredible conversation, and we truly appreciate you sharing your time, your experiences, and your vision with us. The topics we discussed today are incredibly important as we think about the future of learning, work, and opportunity. Thank you again for being part of this conversation and for the work you are doing to help shape that future.

**The Bottom Line**

TrainingGround.ai is built around the belief that learning should lead to capability. Through short pathways, realistic scenarios, assessment, and feedback, the platform helps learners move from knowing to practising, applying, and demonstrating skills.

Its Learn to Earn philosophy is broader than points or prizes. TrainingGround.ai has helped young people use learning as a pathway toward NIL and brand opportunities, internships, jobs, career development, and greater confidence.

GROUND Reserve is the next stage of that philosophy.  It is initially launching as a points and engagement layer within TrainingGround.ai. Learners can earn points through meaningful activity, participate in weekly challenges, and engage with opportunities supported by vetted partners.

The GROUND Reserve landing page is live, and more than 500 people have joined the early-access waitlist.

The longer-term vision is to explore how human-capital development and financial-capital development could eventually work together.

A future financial product could potentially connect learning, saving, and earning, but that model remains under development and would require appropriate legal, regulatory, financial, technical, and institutional structures.

The present product is engagement.  The future vision is integration.

The connecting belief is that people need both skills and financial stability to thrive in a changing world.

TrainingGround.ai helps people build capability. GROUND Reserve helps create momentum around that journey.

Together, the long-term ambition is to help people learn more, earn more opportunities, save with greater purpose, and become better prepared for what comes next.

Join the GROUND Reserve early-access waitlist: HERE IS THE LANDING PAGE