

CHALLENGES, NOT INSTRUCTIONS: PERSONALIZED LEARNING WITH THE TINKERING LABS ELECTRIC MOTORS CATALYST

MATT BROCCINI

THURSDAY, MAY 19 | 4:00-5:30 PM



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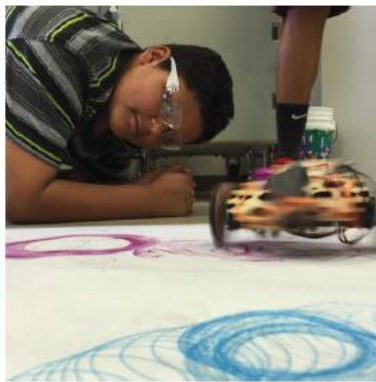
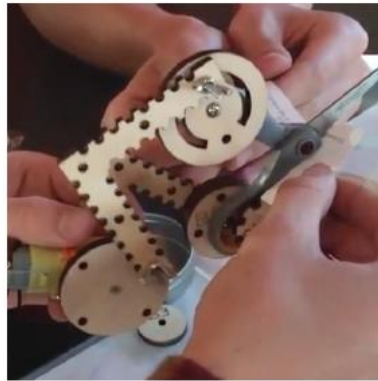


Challenges, Not Instructions

Personalized learning with the
Tinkering Labs Electric Motors Catalyst

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About Tinkering Labs



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Gever Tulley, Co-Founder

What happens when
we trust kids with

**real tools,
real challenges,
and their own
ideas?**



2005: Tinkering School

tinkeringschool[®]
think.make.tinker















2011: Brightworks

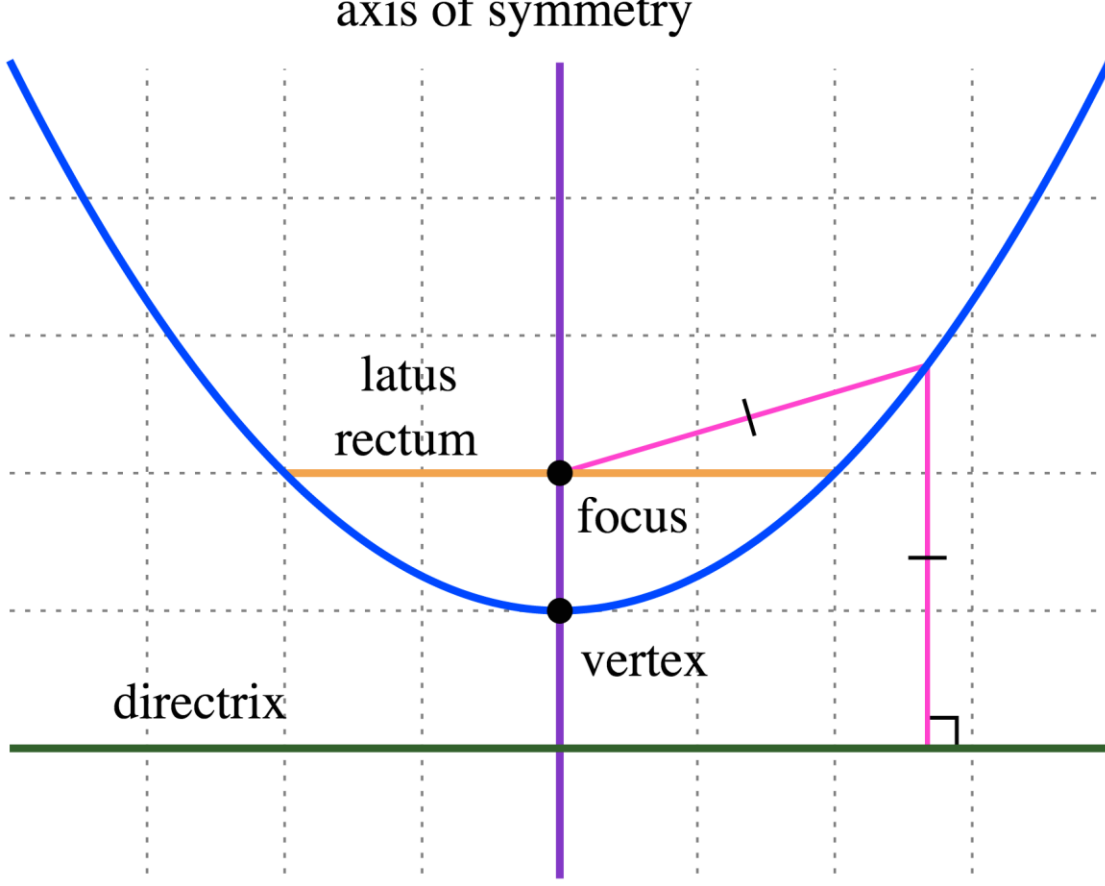
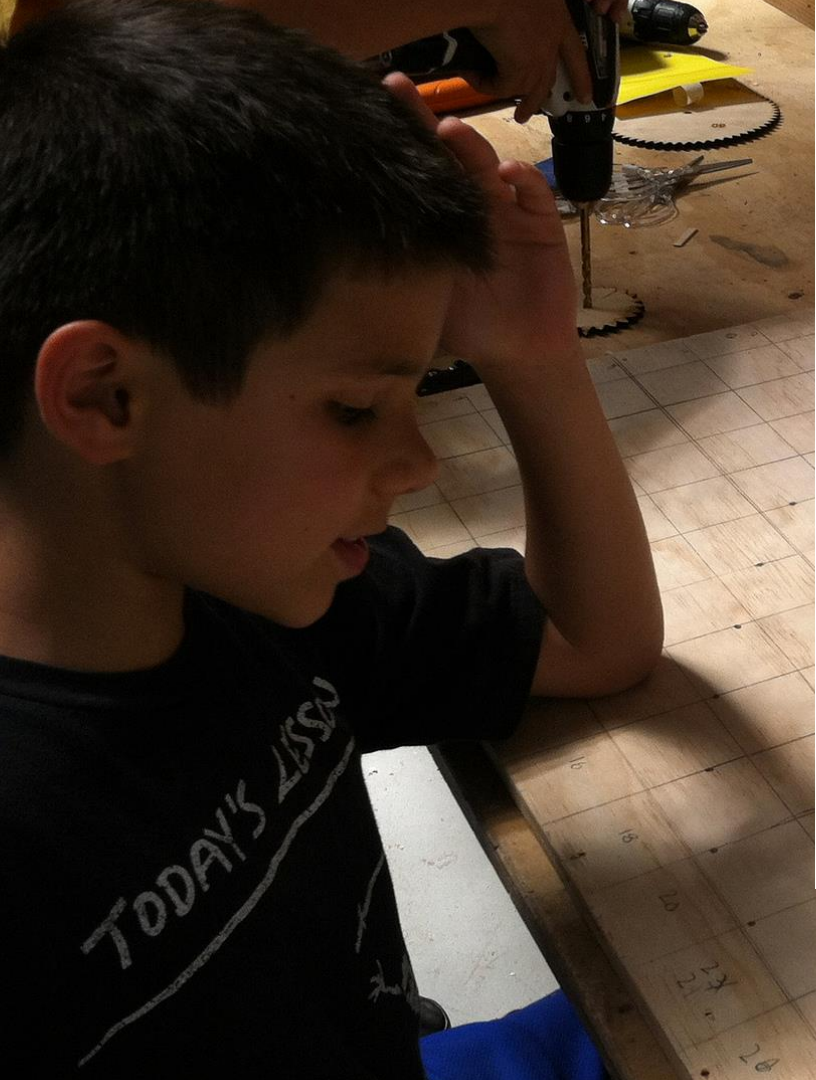










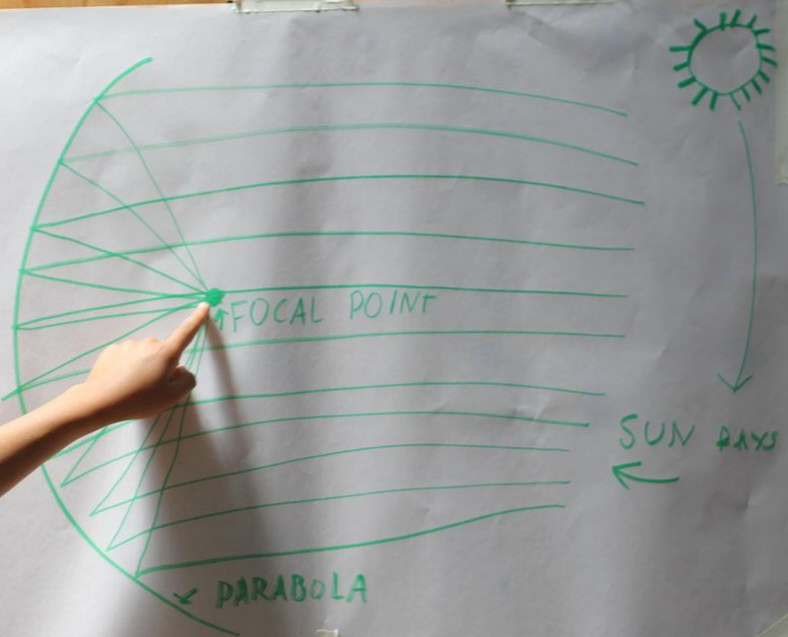




Work







Ben Hobson



2015: Tinkering Labs



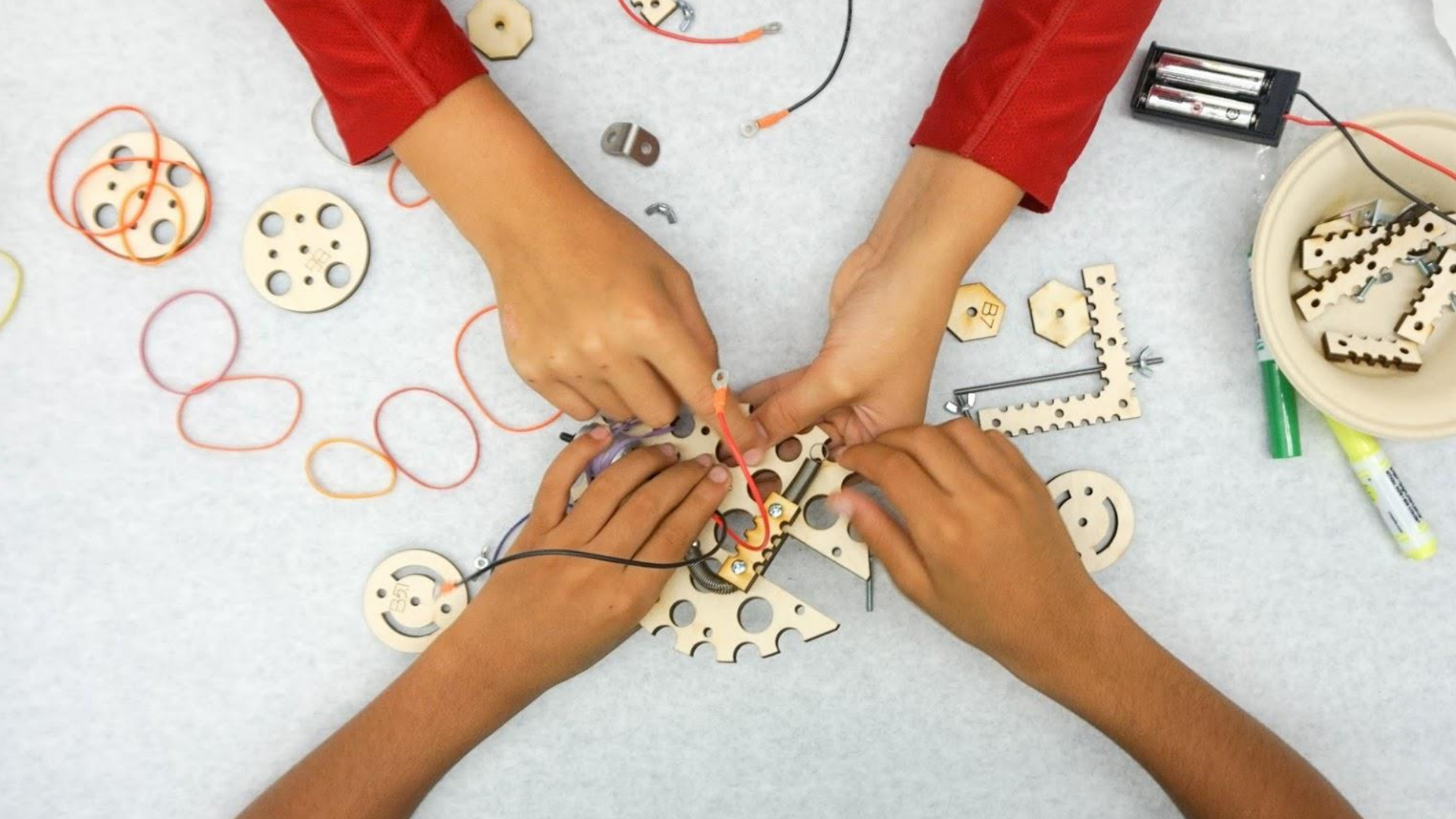
Product #1: The Electric Motors Catalyst

TINKERING LABS

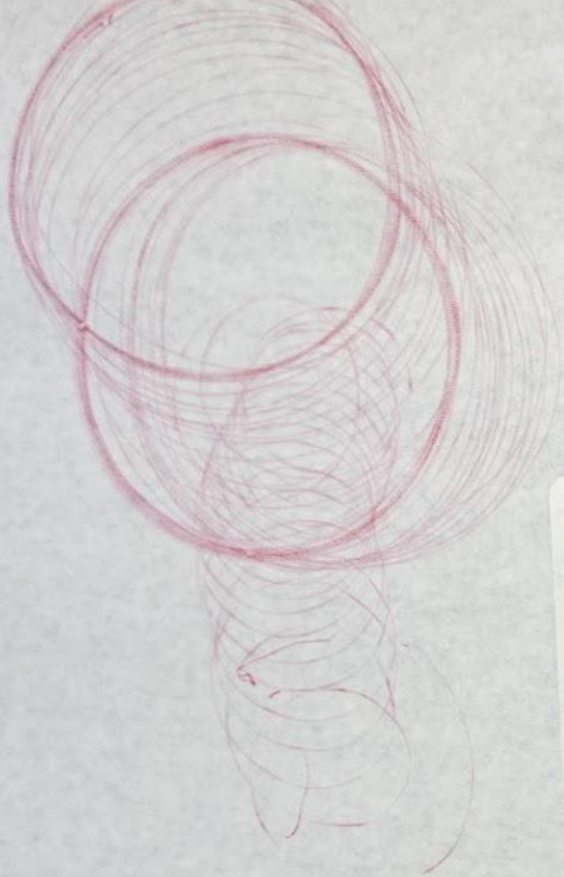
Spark something 



BOYS & GIRLS CLUBS
OF SONOMA VALLEY







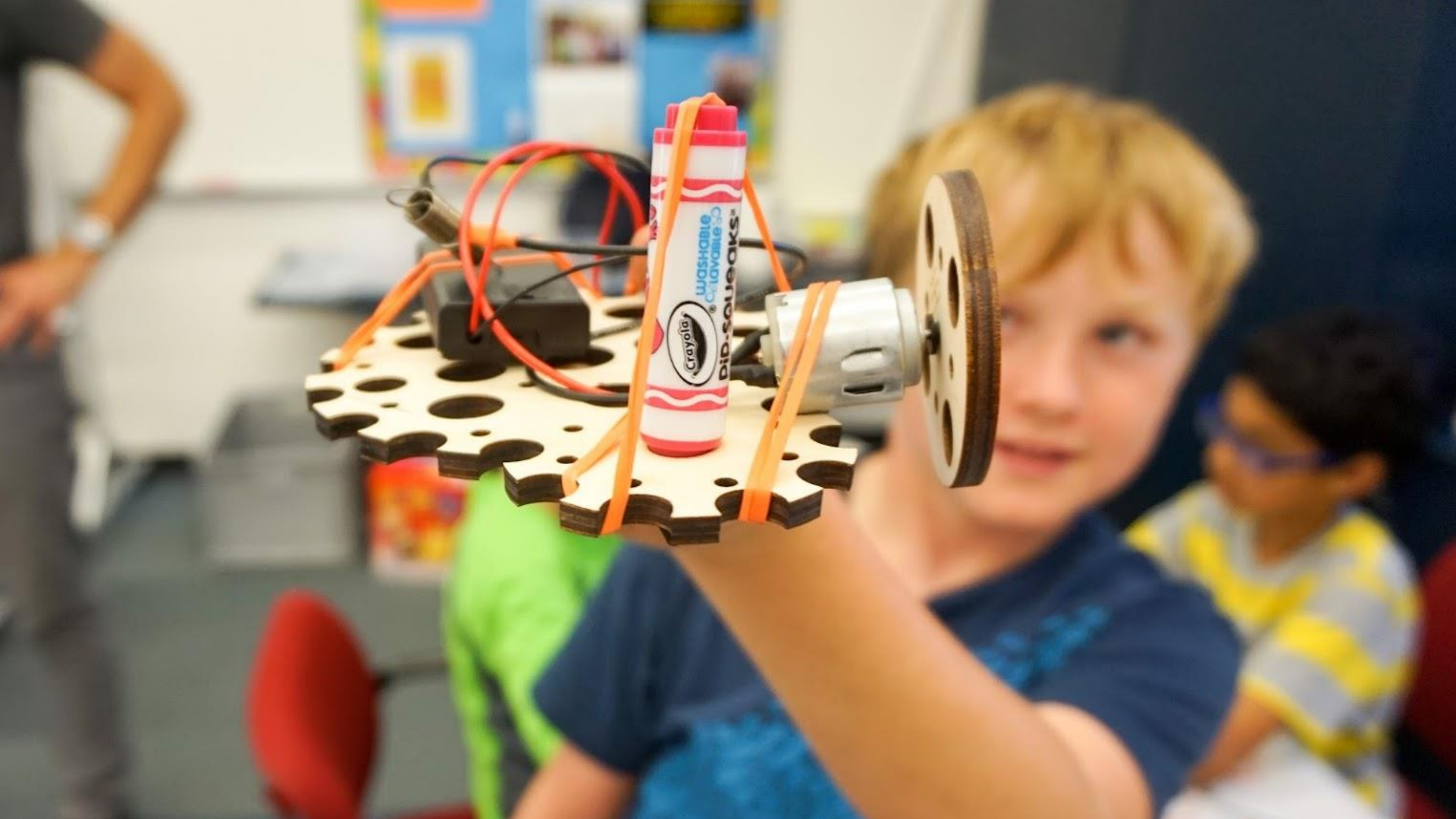
3

Build a
machine
that draws
curvy lines.

3









Naturally Individualized Learning: 3 Tips

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1. Challenges, not Instructions



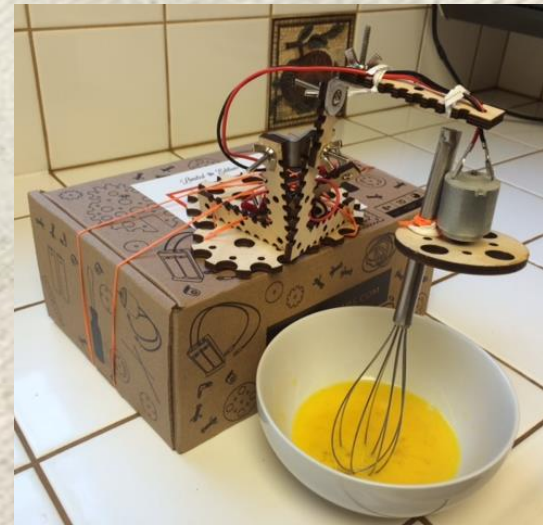
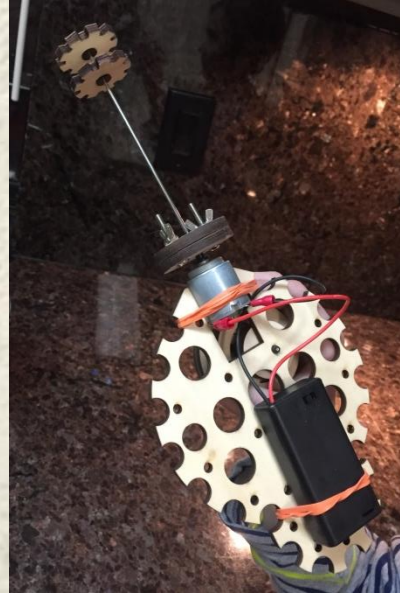
2. Wide Solution Space

7

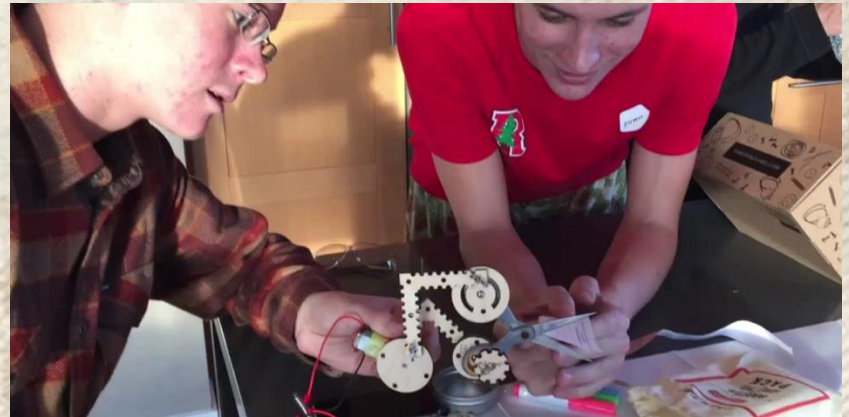
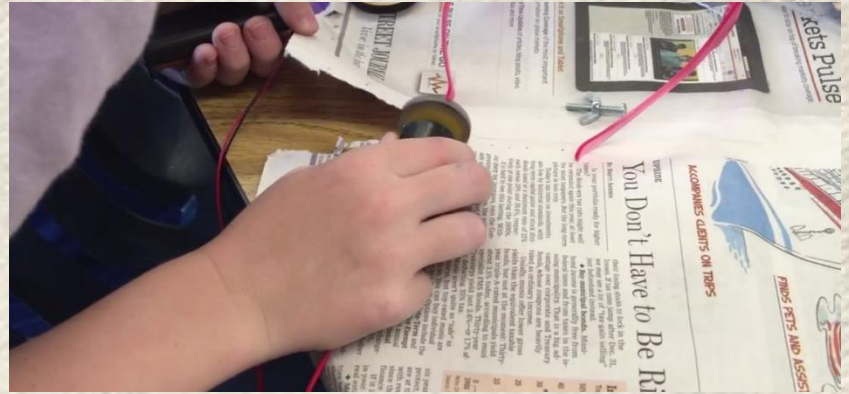
Make a machine that can scramble an egg.

*Egg not included.

2



2. Wide Solution Space





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FINDS PETS AND ASSISTS WITH CARE



FILL'S OUT FR

You Don't Have to Be Rich to Use TRUSTS

By Brent Hays

Is your portfolio ready for higher taxes?

The kids-er tax cuts might not be extended again this year, at least for most taxpayers. But the long-term picture is not so bright.

For example, an investment holding trust that earns a 20% return on capital gains and stock dividends would face a maximum rate of 35% on the dividends and 20% on the capital gains.

But there's a way to get the maximum benefit: the trust can be set up as a grantor trust, which means the trust's income is treated as if it were earned by the grantor.

That means the trust's income is taxed at the grantor's rate. If the grantor is in a 25% tax bracket, the trust's income is taxed at 25%.

There are other ways to shelter your assets, but the trust is one of the most powerful. It can be used to protect your assets from creditors, and it can be used to pass assets to your children.

that being asked to look to the books. If it's not a jump after Dec. 31, you'll get a lot of "tax-gain selling" and "retirement" notices.

• **Buy municipal bonds.** Although income is generally free from federal taxes and from taxes in the investor's municipality, that is a big advantage over corporate and Treasury bonds, whose coupons are heavily taxed as ordinary income.

Typically, municipal bonds offer lower gross yields than the equivalent taxable bonds, but not at the moment. Thirty-year municipal bonds are yielding about 3.5%, while Treasury yields are just 2.25%—or 1.25% after deducting 35% tax.

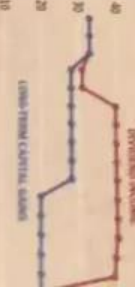
Months earlier, yields at "under" 3% were common. But for individual investors, you can buy individual Vanguard Intermediate-Term and Vanguard Long-Term Tax Strategic Funds, which charge 0.25% in annual fees.

• **Buy a Roth IRA.** The Roth IRA is a new kind of IRA that allows you to contribute after-tax dollars. The best tax shelter available to middle-class investors is now likely to be the Roth IRA.

When you sell, you'll pay taxes on the capital gains. If you have a Roth IRA, you'll pay taxes on the capital gains. If you have a Roth IRA, you'll pay taxes on the capital gains.

Investor, Steel Thyself

Top tax rates on stock dividend income and long-term capital gains have risen since 1981



36 years ago, have any capital gains to report, that house prices nationwide are at their cheapest levels, compared with the 1990s. And house prices are still high. And house prices are still high.

• **Max out your 401(k) or IRA.** If you're not maxing out your 401(k) or IRA, you're leaving a lot of money on the table. The 401(k) and IRA are the best tax shelters available to most investors.

• **Use a trust.** A trust can be used to protect your assets from creditors, and it can be used to pass assets to your children. It can also be used to shelter your assets from taxes.

• **Use a grantor trust.** A grantor trust is a trust that is treated as if it were owned by the grantor. This means that the trust's income is taxed at the grantor's rate.

• **Use a revocable trust.** A revocable trust is a trust that can be changed or terminated at any time. It can be used to protect your assets from creditors, and it can be used to pass assets to your children.

• **Use an irrevocable trust.** An irrevocable trust is a trust that cannot be changed or terminated. It can be used to protect your assets from creditors, and it can be used to pass assets to your children.

• **Use a charitable deduction.** A charitable deduction is a deduction for contributions to a charitable organization. It can be used to reduce your taxable income.

• **Use a capital gains tax rate.** The capital gains tax rate is the rate at which capital gains are taxed. It can be used to reduce your taxable income.

• **Use a dividend tax rate.** The dividend tax rate is the rate at which dividends are taxed. It can be used to reduce your taxable income.

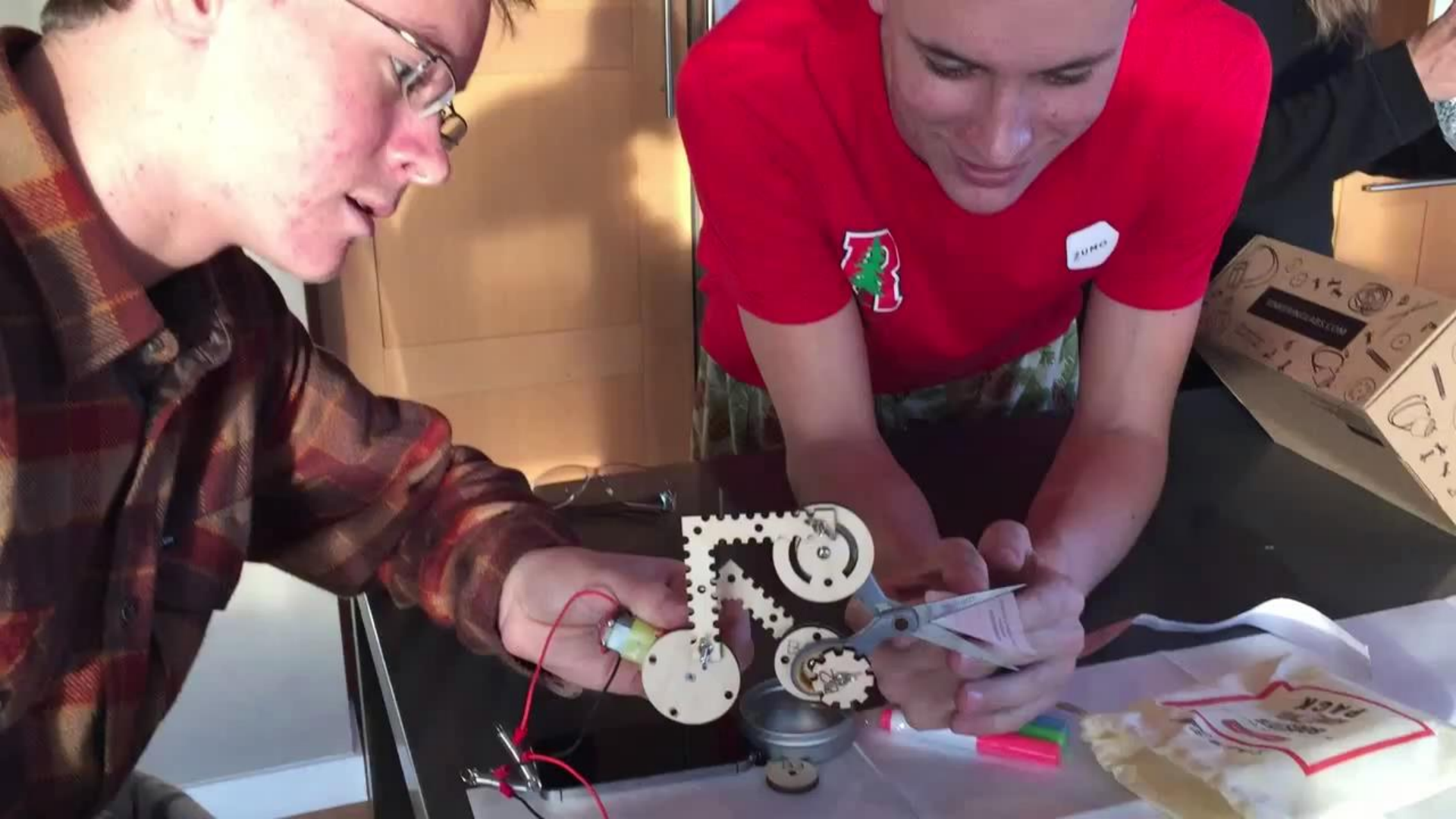
• **Use a long-term capital gains tax rate.** The long-term capital gains tax rate is the rate at which long-term capital gains are taxed. It can be used to reduce your taxable income.

• **Use a short-term capital gains tax rate.** The short-term capital gains tax rate is the rate at which short-term capital gains are taxed. It can be used to reduce your taxable income.

• **Use a qualified dividend tax rate.** The qualified dividend tax rate is the rate at which qualified dividends are taxed. It can be used to reduce your taxable income.

• **Use a capital gains tax rate.** The capital gains tax rate is the rate at which capital gains are taxed. It can be used to reduce your taxable income.

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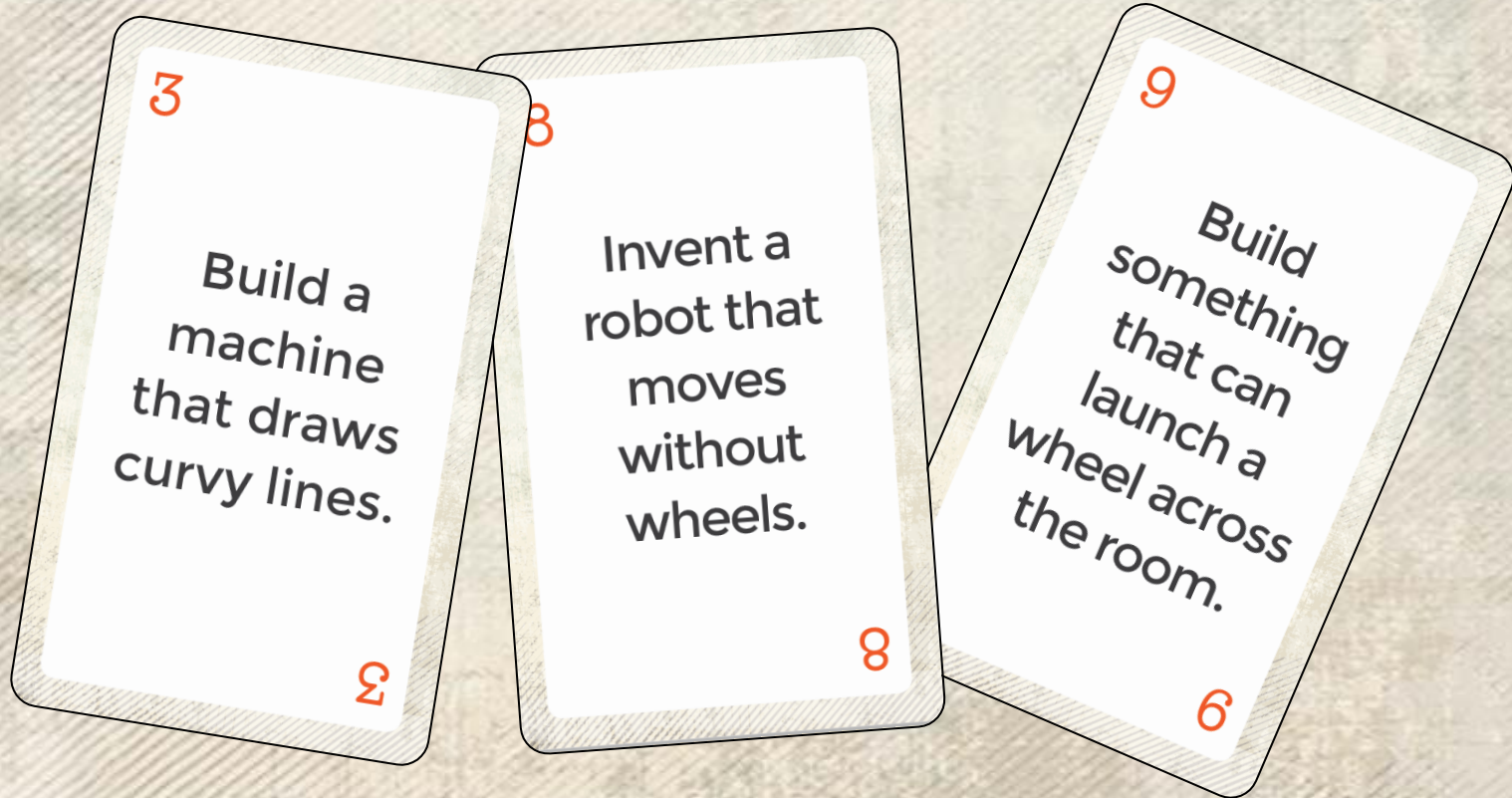
3. High Speed / Low Precision



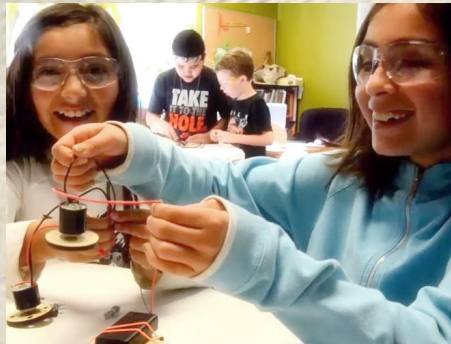
3. High Speed / Low Precision



Let's Tinker! Your Challenges:



Questions / Sharing / Feedback



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spark something 