

The Four Tiers of Agent Learning

Four kinds of learning, and how to build content for each one.

Most talk about how agents learn lands on the wrong thing. People argue about age groups and short attention spans. The real question is simpler. How much does the learner want this right now, and how much of that want do you have to create for them?

This guide gives you four clear categories for four kinds of learning. For each one, you get what it is, what the research says in plain words, and how to build it. A worksheet at the back walks a learner from micro-learning through mystery programs.

A lot of educators are convinced that agents only want “micro-learning”, which is not only true, but it’s also the wrong vernacular. This Field Guide is designed to create better clarity and context for the development of educational programs for real estate agents.

METHODOLOGY

This guide is a combination of personal experiences, prior education, and academic research, which was compiled and formatted with AI. The appendix lists citations I used to support my concepts.

START HERE

One simple idea holds this together

Four tiers of learning.

The four tiers sit on a single line. The line measures one thing. How much does the learner want to learn right now? On the far left, they are not trying to learn at all. They are just doing their job.

How much does the learner want it?

Ambient. They want nothing. Learning just happens while they work.

Discovery. They still are not looking to learn. You put it in front of them anyway.

Moment of need. They want an answer, and they want it today.

Mastery. They want the whole skill, and they will invest to get it.

Learning Tier	Common Reference	Academic Concept	Learning Outcome
Discovery	Microlearning, and content marketing	Cognitive load; spacing and testing effects	Getting noticed. The hook in the feed.
Ambient	Informal and incidental learning	Marsick and Watkins; communities of practice	What you learn by doing and overhearing.
Moment of Need	Just in time learning	Knowles; the Five Moments of Need	Fixing one problem against a deadline.
Mastery	Mastery learning	Bloom; deliberate practice	Building a full, lasting skill.

Why this works better. As you move from top to bottom, two things rise together. How much the learner wants it, and how much they will pay. Each tier establishes your sales funnel. Free and friendly at the top. Highest income potential at the bottom.

A tier is not a format. This is the part people miss. The four tiers are about what the learner wants, not about video versus classroom. The same one-hour webinar can be a moment of need learning for the person who signed up to fix a problem, and discovery learning once you cut it into short clips for the feed. Judge by what the learner wants, never by how long the video runs.

The learner is the hero. A lot of instructors make themselves the hero of the lesson, and the lesson suffers for it. Flip it. The learner is the hero with a problem. You are the guide with a plan. Keep that in mind and the worksheet later will feel easy.

THE TRANSLATION

Your words, and the textbook words

Plain names on top. The official terms underneath, in case you want to look them up.

Three of these names match ideas that already have textbook labels. That is on purpose. Here is the translation, so nothing gets lost when you talk to someone who studied this.

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THE IDEA UNDER ALL FOUR

How adults learn

There is a fancy word for how adults learn. Andragogy. You do not need the word. You need the idea behind it. Adults learn best when the topic solves a real problem they have, when they can use it right away, and when they chose to be there.

That one idea backs three tiers at once. Solving a real problem today is moment of need. Learning from your own experience is ambient. So this is the floor the whole guide stands on.



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TIER 01 / DISCOVERY

Discovery: the hook in the feed

A short video that catches an agent while they are scrolling.

What it is. A short, eye-catching piece, often under a few minutes, that meets an agent right in their feed on Instagram, YouTube, or TikTok. A quick clip on how to pull a stat in RPR. A 60 second take on why every agent needs more than one source of business.

Two jobs. Know which one you are doing. This tier does two different things. Sometimes it teaches one small, complete idea the agent can use right away. That is real microlearning. Other times it is a teaser, built to earn a follow or a download. Both are fine. Just know which one you are making, because you grade them in different ways.

WHAT THE RESEARCH SAYS

It works, with one catch

Researchers looked at a big stack of studies and found that short lessons really do help people remember more. Short pieces are easier on the brain than long ones.

The catch: most of that research was done in schools and company training, not on Instagram. The format is proven. Using it in the feed is your smart next step.

What success looks like. Views, saves, shares, follows, and new subscribers. Not mastery. If you grade a 60 second reel by whether someone became an expert, you will think it failed when it actually did its job.

Cost and shelf life. Cheap and fast to make. It does not last long. A reel is a sprinter, not a marathon runner.

Where it lives. In the social feed, so it has to fit the platform. One note: this kind of content usually cannot count for continuing education credit, so do not sell it that way.



TIER 02 / AMBIENT

Ambient: the learning nobody planned

What agents pick up just by doing the work, or by overhearing the right conversation.

What it is. Things an agent learns without trying. They figure something out by doing it. Or they overhear another agent at the office explain how they handled a tricky contract. It is still learning. It just was not planned or taught.

The right name for it. The textbook calls this informal and incidental learning. There is a popular phrase that sounds the same, learning in the flow of work, but that usually means tools you build into someone's day on purpose. That is closer to the next tier. This tier is the learning that happens on its own, with no one steering it.

ONE NUMBER TO SKIP

The 70 percent myth

You will hear that 70 percent of all learning happens on the job. It is a catchy number. Skip it. A careful review found there is not much proof behind it.

Say this instead: informal learning is real and it matters. That part is solid. The exact percentage is not.

What success looks like. This one is hard to measure, and it is fine to say so. Watch for people showing up and talking shop. Do not invent a score for a hallway chat.

Your real job here. You do not make this content. You build the room where it happens. Office meetings, mentor pairs, floor time, networking events. This turns 'come to the sales meeting' into a real learning plan. Newer agents often miss the lesson floating by, so this tier rewards the agent with enough experience to catch it.



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TIER 03 / MOMENT OF NEED

Moment of need: solve it tonight

The agent has a problem and under an hour to fix it. This is the most common kind of all.

What it is. An agent has a specific problem and very little time. A listing appointment Thursday and a weak presentation today. They search, they sign up for a webinar, they pull up a recorded class. The format matters less than the timing. They need it now.

A simple way to see the triggers. There are five common moments when this kicks in: learning something new, learning more about it, using it in the moment, when something changes, and when something breaks. In real estate, change and breaks are the big ones. A law changes on July 1. A deal falls apart at nine at night.

THE BIG PLAY

Be the place they go

Most agents just search YouTube the night before. Your goal is to become the place they trust for that search. You earn that with a clear brand, a real library of content, and a track record.

Here is the new twist. The thing competing with your video is now the AI answer box. If your content is not written to be the answer, with clear titles and a simple FAQ, you are not even in the running.

What success looks like. Did they solve the problem, and did they click to learn more. Search traffic, finished views, and the move to a paid class.

CE note. Some of this content can count for continuing education credit if your state approves it. Check before you promise it.



TIER 04 / MASTERY

Mastery: the whole skill

The full class. The two day course, the designation, the certification.

What it is. The deep one. A one or two day course or a designation that takes someone from the basics, to the systems, to the tools, to actually doing it. The first three tiers are puzzle pieces. This is where they snap together into one full skill. Not just 'how to search the MLS,' but the whole plan around it.

The proof behind it, with one honest note. A famous study found that students taught to true mastery, one step at a time until they had it, did far better than students in a regular class. The honest note: that headline result was a best case, and real world results are smaller. Still strong. And you only get there by doing the work with feedback, not by watching. That is why a real class beats a dozen videos.

WHAT FITS HERE

The designations you already know

SRS, ABR, CRB, and the REBI courses all live here. The agent gives up real time to walk out with a full system they did not have before.

The piece nobody mentions: this tier, and parts of the moment of need tier, can earn continuing education credit. Discovery and ambient usually cannot. Knowing where that line sits is worth a lot.

What success looks like. Can they do it now, and did their business change. Not hours in a seat.

The AI note. AI tutoring is the first thing in forty years that might match that famous mastery result. Keep an eye on it. It will change how this tier gets taught, and what a designation has to offer beyond plain information.



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THE THROUGHLINE

One agent, all four tiers

The idea stays fuzzy until you watch one person move through it. Meet a two year agent who keeps losing listings.

TIER	WHAT THE AGENT DOES	WHAT YOU PROVIDE
Discovery	Catches your 60 second reel, "The one slide that loses you the listing," while scrolling.	A short, sharable tip plus a link to a free presentation checklist.
Ambient	Overhears a top agent at the Friday meeting explain how they handle the price talk.	A meeting and mentor setup that brings these moments up on purpose.
Moment of Need	Searches "listing presentation in Canva" the night before a Thursday appointment.	A clear, searchable how-to built to be the answer, ending with a class invite.
Mastery	Signs up for your two day "Listing Presentations That Win the Room," and finishes it.	The full system, scripts, practice, and feedback, with a real bump in their close rate.

Same person. Different moments. That is the whole point.



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WORKSHEET / TEAR OUT

The Learner-Hero Journey

A simple map for moving a learner from a quick video to a full class. Fill it out once for each thing you build.

The learner is the hero. You are the guide. The plan is the four tiers. Go in order. Do not skip the feelings in Step 2, because that is the part that actually moves people, and the part most folks skip.

STEP 0 THE TITLE

The working name of the class, series, or content line.

STEP 1 THE HERO (your learner)

Name the exact agent by where they are in their career and what they are facing. This is one real person, not an age group.

STEP 2 THE PROBLEM (three layers)

OUTSIDE (THE REAL, VISIBLE GAP)

INSIDE (HOW IT MAKES THEM FEEL)

BIGGER PICTURE (WHY IT IS JUST PLAIN WRONG)

STEP 3 THE GUIDE (you)

Two things, both needed. Show you get it, so they trust you. Show you can help, so they believe you.

YOU GET IT (A SIGN YOU HAVE BEEN THERE)

YOU CAN HELP (WHY YOU ARE WORTH LISTENING TO)

STEP 4 THE PLAN (across all four tiers)

This is the heart of it. For each tier, write the piece you will make, the next step you want them to take, and the number that tells you it worked. Leave a tier blank and you will spot the gap right away.

TIER	THE PIECE YOU MAKE	NEXT STEP YOU WANT	HOW YOU MEASURE IT
Discovery			
Ambient			
Moment of Need			
Mastery			

STEP 5 THE STAKES

WHAT HAPPENS IF THEY NEVER TAKE THE JOURNEY

WHAT THEY WIN AT MASTERY

STEP 6 THE CHANGE

Who they are now, and who they become. This is where your tagline comes from.

FROM

TO

FILLED-IN EXAMPLE

“Listing Presentations That Win the Room”

Hero: a two year agent who gets the appointment but loses the listing to a smoother competitor.

Outside: no solid presentation. **Inside:** feels like an amateur at the kitchen table. **Bigger picture:** no agent should lose a listing they earned just because nobody taught them to present.

Change: from the agent who wings it to the local listing expert.



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P R O M P T L I B R A R Y / P A R T O N E

Five prompts to build a journey

Copy and paste these into any good AI tool. Use them together or one at a time. Fill in the parts in brackets.

P R O M P T 0 1

Build the whole journey from one topic

You are helping a real estate educator design a lesson. Using a StoryBrand style approach, build a full learning journey for the topic [TOPIC]. First, name the learner and where they are in their career. Write their problem in three layers: the outside problem, the inside feeling, and the bigger reason it is wrong. Cast me as the guide who gets it and can help. Then build a four part plan across Discovery, Ambient, Moment of Need, and Mastery. For each part, give the piece I should make, the next step I want the learner to take, and how I would measure it. End with what is at stake and how the learner changes. Keep it about one real working agent, not an age group.

P R O M P T 0 2

Come up with discovery hooks

Give me 10 short video ideas for [TOPIC] aimed at real estate agents. Each should either teach one small, complete tip in under 90 seconds, or tease something bigger to earn a follow or a download. For each one, give the opening hook line, the single takeaway, and the next step. Tell me which ideas are complete tips and which are teasers, since I will measure them differently.

P R O M P T 0 3

Build a moment of need answer

An agent is searching [PROBLEM] the night before they need it. Build the answer. Give me a title written the way an agent would actually type it into search, a clear step by step that solves the problem fast, and a short FAQ so it shows up in AI answers and search results. Assume the real competition is the AI answer box, so write it to be the answer, not just a video.



P R O M P T 0 4

Outline a mastery course

Outline a one or two day course or designation on [TOPIC]. Move from the basics, to the systems, to the tools, to actually doing it. Build it so the learner has to show they can do each part before moving on, with real practice and feedback, not just watching. Point out where this might earn continuing education credit and what that would take.

P R O M P T 0 5

Connect the pieces

Here is my four part plan: [PASTE]. Show me how to move the learner from one part to the next, Discovery to Ambient to Moment of Need to Mastery. For each step, write the exact call to action, name what might make them drop off, and tell me which parts are free and which ones I can charge for. Flag any part I left blank.

P R O M P T L I B R A R Y / P A R T T W O

The prompt that interviews you

This one is different. It asks you questions first, the way a good coach would, and then builds the outlines. Paste it in and answer as you go.

P R O V I D E R P R O M P T

Walk me through building my outlines

You are a course design coach for real estate educators, including associations, schools, and individual instructors. Walk me through building outlines for a new lesson, one question at a time. Do not write the outline until you have asked me everything below.

Step 1. Ask me what I want to teach and who the learner is, including where they are in their career and what they are facing. Wait for my answer.

Step 2. Help me write the problem in three layers: the outside problem, the inside feeling, and the bigger reason it matters. Give me drafts, then fix them with me.

Step 3. Ask which tiers I plan to build, Discovery, Ambient, Moment of Need, or Mastery, or all four, and what my limits are on time, money, and whether I need continuing education credit.

Step 4. Now write an outline for each tier I picked. For Mastery, make me prove each step before moving on, with practice and feedback. For Moment of Need, write it for search and AI answers. For Discovery, give me hook ideas. For Ambient, give me ways to set up the room instead of making content.

Step 5. Show me the whole journey on one page, point out any gaps, and tell me my best next move. Ask me one question whenever my answer is unclear, and keep it plain and practical.



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CHEAT SHEET / TEAR OUT

How to grade each tier

The fastest way to misjudge your own work is to grade every tier the same way. Each one has its own scoreboard.

TIER	WHAT SUCCESS MEANS	COST TO MAKE	HOW LONG IT LASTS
Discovery	Views, saves, follows, new subscribers	Low, fast	Short
Ambient	People show up and talk shop (rough read only)	It is setup, not filming	Ongoing
Moment of Need	Problem solved, found in search, clicked through	Medium	Medium to long
Mastery	They can do it, and their business changed	High, slow	Years

THE MONEY MAP

Where the income is

Free and friendly: Discovery and Ambient. They build trust. They rarely bring in cash on their own.

Paid: Moment of Need and Mastery. The learner wants it badly, so they will pay for it.

Think of it like an old mixtape. The single gets them in the door. The full album earns the loyalty. Spend your weekend on the tier your plan is missing, not the one that is already full.



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WHAT TO IGNORE

Two popular ideas that are not true

You will hear both of these a lot. Both have been tested, and both fall apart. Dropping them makes your work better.

01. Learning styles

You have heard that some people are visual learners, some learn by doing, and that you should match your teaching to each style. Researchers tested this for years. It does not hold up.

Do this instead: make your content clear and mix up the formats, because that helps everyone, not because you are matching a style.

02. Teaching by age group

You have also heard that you should build one way for younger agents and another for older ones. The proof for that is thin. And it matters here, because the typical agent is 57, and only about 1 in 10 is under 40.

The takeaway: if you build only for a young crowd, you are aiming at the smallest part of the room. The older agents are scrolling too. Short video is just easy, no matter your age.

Build for the moment and the task, not the age or the so-called style.

APPENDIX

Where this comes from

The sources, grouped by tier. Every link is live. Click to read the original.

HOW ADULTS LEARN

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ONE LAST THING

You are not sorting people. You are sorting moments.

The same 57 year old agent is a scroller on Monday, a searcher on Thursday, and a full-class student next month. Build for where the learner is right now. And build the tier your plan is missing, not the one that is already full.

Every claim here has a source behind it, and every source in the back links to the original. In three places, this guide tells you where the popular version goes too far. That honesty is the point. Use it.

Two rules. Map the whole journey before you build a single piece. Grade each tier on its own scoreboard, never on another tier's.

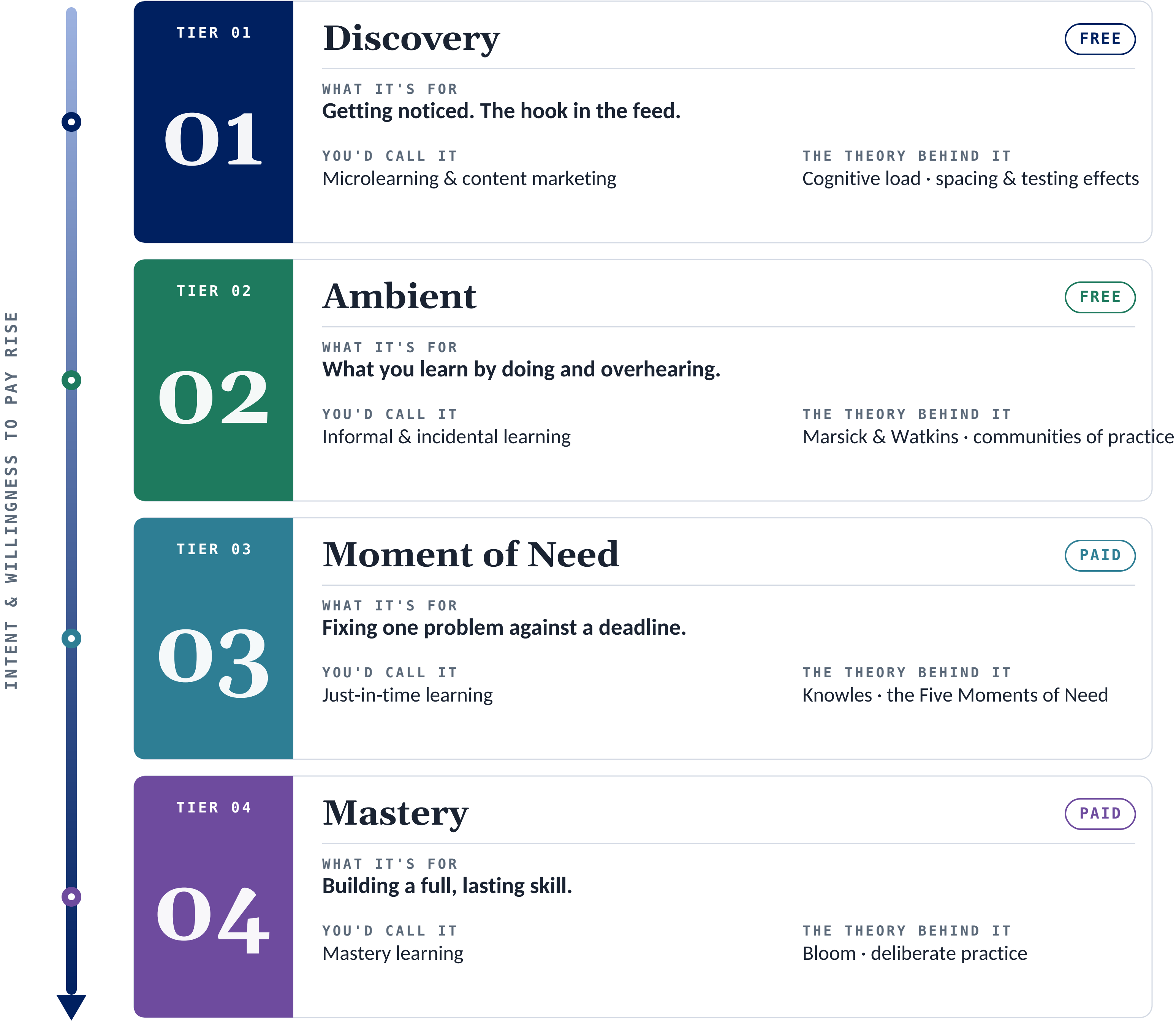
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The Four Tiers of Agent Learning

Four kinds of learning. One simple way to sort them.

How much does the learner want it right now?



ONE IDEA TO REMEMBER

You are not sorting people. You are sorting moments.