

1. Empathy

2. Define

3. Ideate

4. Prototype

5. Test

THE *GOLDEN* DREAM

A non banking financial Aid

**“I have learned that
when you don't have
any choice left the
choice are you”**

KIRAN BIR SELTHI

Design Thinking Methodology



HUMAN CENTERED-CORE



STUDENTS



MIGRANTS

LATIN AMERICA

- Master**
- PhD**

Galaxy name: Study Abroad

DREAMERS

THINGS IN COMMON

**Try to see
the
problem
with
their
eyes**

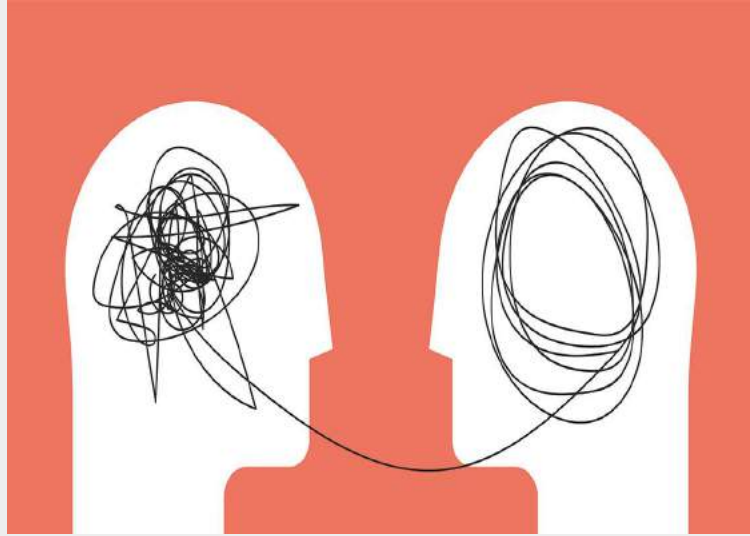


1. **Building Empathy...**

EMPATHY

**Let me ask you
something...**

EMPATHY



Thinking

WHAT WOULD YOU FEEL IF...

DESIGN



GIVE UP!



YOU HAD TO GIVE UP AT WHO YOU ARE
TO BE WHO YOU

CAN BE



IF YOU....

**had to live longing for
what you could do but
never did for lack of
opportunities**

**No
Options
Left**



COOL



Would you be happy?

DESIGN

QUOTE

SOMETIMES THE LIFE IS
ABOUT **CHANGE**
DECISIONS WHICH **CAN**
CHANGE OUR LIFE **BUT**.....

**WHAT ABOUT WHEN YOU DON'T HAVE
ANY OPTION LEFT.....**

“ ”



IF YOU WANT TO STUDY
ABROAD AND YOU ARE
NOT IN A LUCKY POTION
THEN YOU NEED TO
WAKE UP



Mexico



That is the reality of a lot of students in

Let me talk you about ...

DREAMERS...

**STUDENTS FROM
LATIN AMERICA**

MEXICAN STUDENTS

COOL



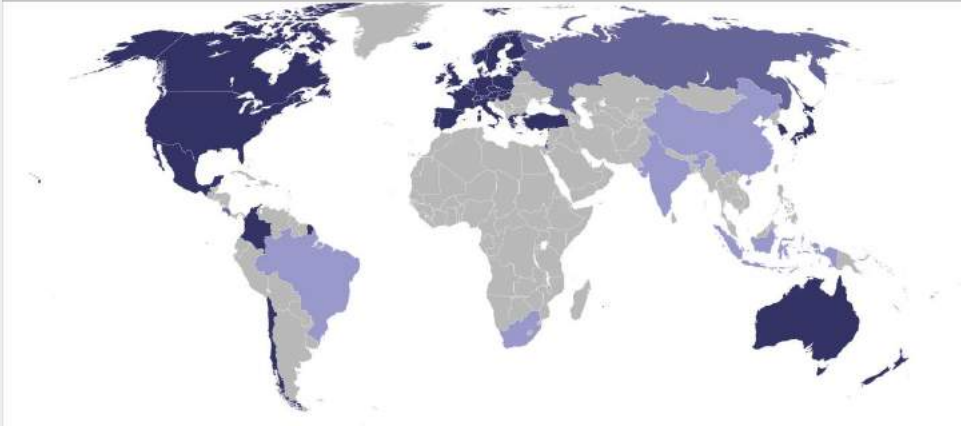
But...

KARLA

**ARE YOU SURE THAT
THEY WANT TO STUDY
ABROAD?**

LET'S SEE....

Let's see some datas from the OECD



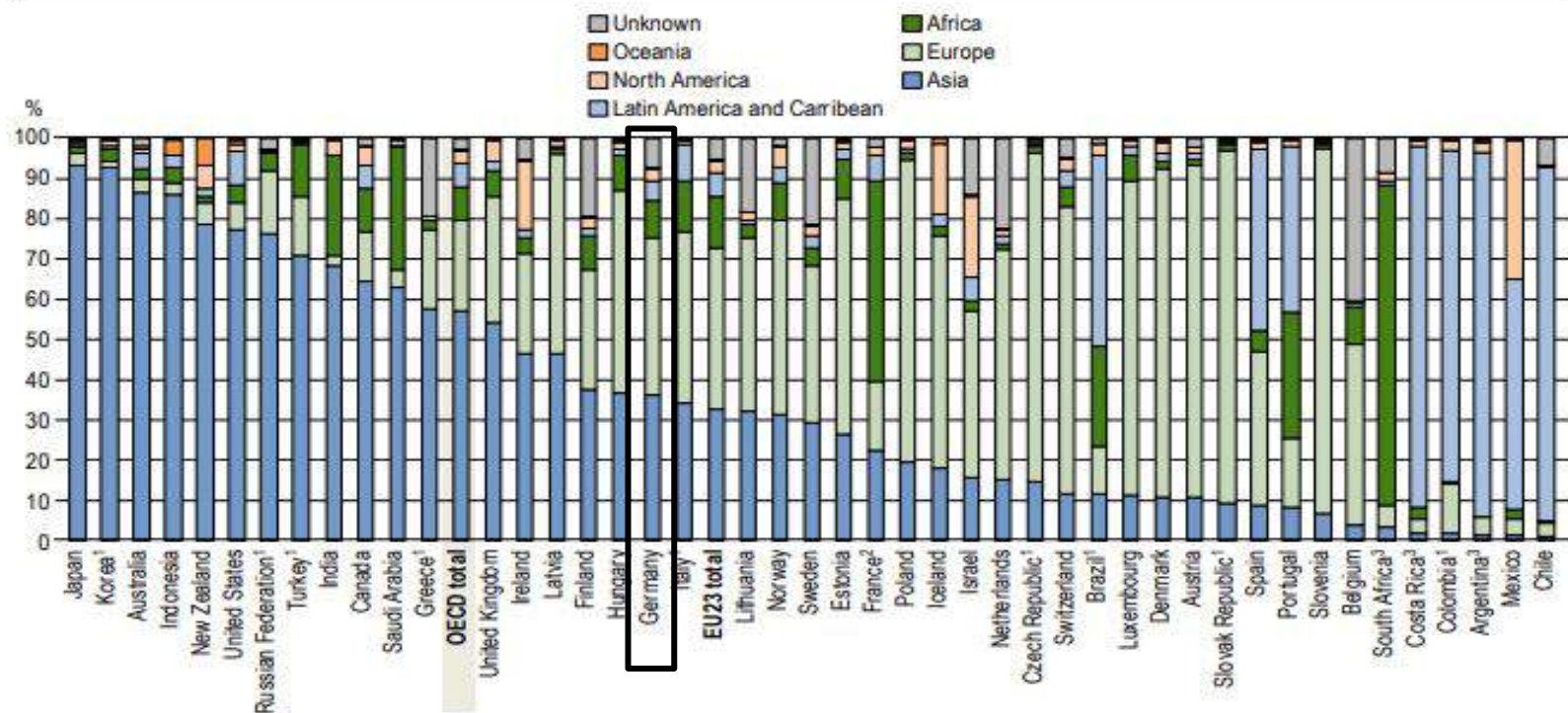
		Number of international or foreign students (in thousands)	Share of international or foreign students by level of tertiary education					All tertiary		
			Short-cycle tertiary	Bachelor's or equivalent	Master's or equivalent	Doctoral or equivalent	2018	2014	2010	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
		2018					All tertiary			
		International students								
OECD	Countries									
	Australia	445	32	16	53	34	27	18	22	
	Austria	75	1	19	22	33	17	15	15	
	Belgium ¹	54	8	7	19	42	10	11	7	
	Canada	225	13	12	17	35	14	10	m	
	Chile	6	0	0	1	12	0	0	m	
	Denmark	33	13	6	20	36	11	10	8	
	Estonia	4	a	7	14	17	10	4	2	
	Finland	24	a	5	12	23	8	7	6	
	France ²	230	3	7	12	38	9	10	m	
	Germany	312	0	7	16	12	10	8	9	
	Hungary	32	1	9	19	19	11	7	5	
	Iceland	1	28	5	11	33	8	7	5	
	Ireland	22	4	7	20	30	10	7	m	
	Israel	11	m	3	5	7	3	3	1	
	Japan	183	8	3	9	19	5	3	m	
	Latvia	8	1	8	20	10	9	5	2	
	Lithuania	6	a	3	11	7	5	3	1	
	Luxembourg	3	10	23	78	86	48	44	m	
	Mexico	7	0	0	1	2	0	0	m	
	Netherlands	105	3	10	17	44	12	10	4	
	New Zealand	53	19	17	32	49	20	19	15	
	Norway	12	1	3	7	21	4	4	3	
	Poland	54	0	3	5	2	4	2	1	
	Portugal	28	3	5	10	29	8	4	3	
	Slovenia	3	2	4	6	10	4	3	2	
	Spain	71	1	1	11	17	3	2	3	
	Sweden	31	0	3	12	36	7	6	7	
	Switzerland	54	0	10	29	56	18	17	17	
	United Kingdom	452	4	15	35	41	18	18	16	
	United States	987	2	5	13	25	5	4	3	

Table B6.2. Distribution of international or foreign students by field of study (2018)

All tertiary programmes

		Share of students enrolled in selected broad fields of study, by mobility status													
		Education		Arts and humanities		Social sciences, journalism and information		Business, administration and law		Natural sciences, mathematics and statistics		Engineering, manufacturing and construction		Health and welfare	
		International or foreign	National	International or foreign	National	International or foreign	National	International or foreign	National	International or foreign	National	International or foreign	National	International or foreign	National
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
		International students													
OECD	Countries														
	Australia	2	12	6	13	3	9	49	23	4	7	12	8	9	23
	Austria	6	14	15	10	19	9	17	23	11	8	16	17	9	8
	Belgium	5	11	13	9	11	9	13	24	5	4	10	11	37	26
	Canada	1	6	10	13	12	15	29	22	12	9	19	11	5	16
	Chile	8	11	6	4	6	5	31	22	6	2	18	21	13	22
	Denmark	2	9	11	11	9	10	28	23	7	5	21	11	8	24
	Estonia	2	7	13	13	11	6	39	21	6	6	11	16	3	13
	Finland	3	6	10	12	5	7	24	17	6	5	20	18	10	19
	France	2	4	16	13	12	9	27	28	12	9	16	13	7	16
	Germany	2	9	16	13	8	8	18	23	9	10	29	19	7	8
	Hungary	m	13	m	8	m	8	m	25	m	4	m	16	m	8
	Iceland	6	13	43	9	8	16	7	21	18	4	8	9	4	16
	Ireland	1	7	11	15	7	6	22	21	9	10	11	11	25	16
	Israel	8	19	16	8	20	16	18	14	10	6	9	20	13	8
	Japan	m	m	m	m	m	m	m	m	m	m	m	m	m	m
	Latvia	1	8	3	7	6	8	32	27	1	3	11	17	30	14
Lithuania	2	5	10	9	18	8	26	26	2	4	15	19	21	17	
Luxembourg	5	17	7	16	12	11	43	24	9	5	8	10	4	11	
Mexico	m	m	m	m	m	m	m	m	m	m	m	m	m	m	
Netherlands	2	11	12	8	19	10	28	27	7	6	12	9	8	18	
New Zealand	3	9	7	14	8	13	36	19	9	9	12	9	6	17	
Norway	4	16	19	10	12	11	15	19	16	5	12	10	10	16	
Poland	2	10	11	9	18	11	27	22	2	4	8	17	16	12	

Figure B6.3. Distribution of international and foreign students by region of origin (2018)



why the percentage of Latin Americans abroad is so low?

Could it be that they don't want to study abroad?



**Let's listen what do the people can
say us about that...**

MEXICANS

**For answer that question ...I
elaborate two surveys and
occasional questions in
Facebook.....**

Let's see what happend...

**1. Students who want to study abroad
but haven't finished their bachelor
yet....**





- Añadido por ti
si quiero estudiar un posgrado en el extranjero
249 votos
- Añadida por [Mariana Rss Vázquez](#)
No quiero estudiar un posgrado. Ya hasta me quieri dar de baja de la licenciatura, odio mi vidaaaa
74 votos
- Añadido por ti
Tal vez, no lo había pensado
42 votos
- Añadida por [Mimi AmiNails](#)
Prefiero estudiar un posgrado en México
13 votos
- Añadida por [José Santiago](#)
Alch gana mas un taquero, que un postgraduado, y que hueva seguir estudiando xd.
11 votos
- Añadido por ti
no quiero estudiar un posgrado en el extranjero
9 votos



Karla Robledo ha creado una encuesta.

4 de mayo a las 22:00 · 🌐



Hola compañeros 🌸

Espero estén pasando una bonita y fresca noche

Pues mira...

Estoy realizando un proyecto de investigación en el cuál requiero de tu colaboración para contestar una breve encuesta 📍📍

La pregunta es la siguiente

😊 ¿Te gustaría estudiar un posgrado en el extranjero?

Si contestaste sí, ayúdame escribiendo en los comentarios tu respuesta a la siguientes preguntas 🌸

👉 ¿Dónde te gustaría estudiarlo?

👉 ¿Consideras que es difícil estudiar en el extranjero?

👉 ¿Cuáles son los factores que consideras podrían interferir en que estudies en el extranjero? (Estudiar en el extranjero 📍)

Argumenta tu respuesta

Y eso es todo ...

Muchas gracias 😊🌸

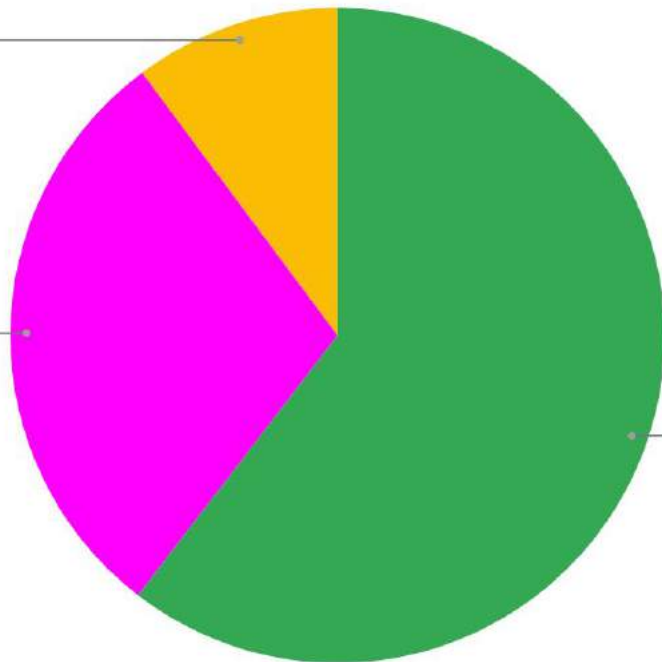


¿Te gustaría estudiar un posgrado en el extranjero?

MAYBE
10,2%

NO
29,4%

YES
60,4%



YES 249 - 60.0%

NO 121-29%

MAYBE 42-11%

412 Students



Danny McCartney Armstrong

- Me gustaría estudiar en España un posgrado en neurociencias, o no sé, tendría que investigar muy a fondo algo relacionado con eso.
- Considero que todo tiene su dificultad para poder hacerse, así que si, será difícil pero no imposible,.
- Podría interferir mi economía.

3.- Principalmente mi economía, no podría costearme un posgrado sin obtener una beca.

-Lo que en mi punto de vista podría interferir en mi economía que tenga en ese momento, mi familia y los requerimientos de cada institución hacia la maestría de mi interés.

¿Cuáles son los factores que consideras podrían interferir en que estudies en el extranjero?



Ernesto Yáñez

Me gustaría estudiar un posgrado en el extranjero? Sí.

Dónde me gustaría estudiar? Probablemente en Europa, ya sea España, Francia o Reino Unido, por tener algunas de las mejores escuelas en el área de Ciencias Sociales, en particular en Historia y Ciencia Política.

Considero difícil estudiar en el extranjero? Depende de la integración académica y cultural que logres. Puedes no saber el idioma del país al que llegues, pero por necesidad lo aprenderás.

Qué obstáculos podrían interferir? Sobre todo los de tipo económico. Quizá pueda conseguir una beca, pero en algunos casos esta no cubre la totalidad del costo de la estancia en otro país, por lo que es preferible contar con ahorros antes de irte, o ya estando en el otro país, conseguir un trabajo de medio tiempo o fin de semana.

Me encanta · Responder · 1 d



2. Students who got admission in a German university or are studying a Master Program or PhD



BUT WHAT DOES THE PEOPLE FEEL...

Maria *

“Hello Karla. I will tell you my story: I have almost 9 years with the idea of doing a master's degree abroad. When you start looking for master's programs in other countries, **you realize that the salaries we earn in Mexico are almost nothing compared to what you have to save to go abroad** (Go abroad to countries with good academic level, or recognized universities). Then, not only do you have to save for your stay abroad and tuition fees....”

“...I think that if there should be other financial institutions that **can support you and offer low interest rates**, the ones I know: Laudex (charges you around 21% per year), Edupass (charges you around 30% per year), in banks it is worse because They charge you like any loan. It would be interesting if there were financing options with 10-year loans and a maximum rate of 5% or 7% (similar to what Fiderh offers, but without a limited number of supports). As a last comment, my family is supporting me quite financially, but I consider that there are many students who do not have that support from their family since unfortunately in Mexico we live up to date with the salaries that there are, and going to study abroad here is considered as a luxury, similar to having a good brand agency car. I believe that education should not be seen as a luxury anywhere, I believe that if there is enthusiasm and the desire to learn, all sufficient support should be given to be able to grow in that sense...”

Let's see if that is true

141.70 per day

SALARIOS MÍNIMOS

Vigentes a partir del 1º de enero del 2021

Área geográfica	Pesos diarios		Porcentaje	Pesos diarios	Porcentaje
	Monto vigente 2020	Monto Independiente de Recuperación (MIR)	Aumento por fijación (%)	Monto vigente 2021	Incremento anual
Zona Libre de la Frontera Norte	185.56	\$15.75	6%	213.22	15%
Resto del país	123.22	\$10.46	6%	141.70	15%

MINIMUM WAGES IN MEXICO

If you work for 5 years
without waste a single peso
you can earn10,152 euros



SOFIA*


PAULINA*

MARIANA*

KARLA

“I'll tell you mine, I graduated from International Business in 2014 and I have been working since 2011. In order not to tell you too long, I have applied to multiple scholarships from Conacyt and SRE but without any results and no explanation of why. In view of this, I decided to see other options and then there was nothing left but to work harder until I got the money and finance the master's degree. Personally, I think there is **not enough support and on top of that some of the conditions that they impose on you for financing are a slap in the face.**”

“Hi! I think my situation is similar to those already mentioned, I graduated in International Business in 2016, I think **there is not enough support in Mexico** because many times they are restricted by career, generally there are fewer for administrative people, and the ones I have seen ask for **requirements that many we cannot comply**. For example, **the Conacyt with FUNED that asks for a guarantee and property deeds ...** so well, apply the same, savings for a few years.”



“I consider that there are not enough supports because at the time I had good money saved but half scholarships or other sources of financing were not possible”

Summarizing

THEY WANT TO STUDY ABROAD BUT...

- NOT ENOUGH FINANCIAL SUPPORT
- LOANS WITH HIGH INTEREST RATES
- FEW SCHOLARSHIPS
- MANY REQUIREMENTS TO BE FULFILLED IF YOU WANT TO APPLY FOR EDUCATIONAL LOAN
- WOULD TAKE A LONG TIME TO RAISE THE MONEY NEEDED TO STUDY ABROAD



Are they DREAMING HIGH?

Why they can't make their dreams come





- ❖ Main Limitations:
 - ❖ **Economic Constraints**
 - ❖ Language
 - ❖ Desinformation

What happened?

Hypothesis

GIVING CONTEXT...

“Studying abroad is **the golden dream** of more than one, however, the **costs** involved in a postgraduate degree abroad are in many cases the first **challenge** to overcome”

Source: ¿Cómo fundear estudios en el extranjero?
[Expansion Revista digital](#)

THINKS YOU NEED TO THINK ON IF YOU WANT TO STUDY ABROAD

To make an accurate budget you need to take in count...

- ★ **Tuition payment (with and without scholarships)**
 - ★ **The cost of the trip**
 - ★ **Rent of the place where you will live**
 - ★ **Feeding**
- ★ **Transportation from the place where you stay to the school**
- ★ **School supplies (books, material for practices and travel expenses for some field practice)**
 - ★ **Medical insurance and contingencies**

Why people from Latin America is not going to study to Germany that much



NOW WE HAVE ONE IDEA OF WHY...

Let's think in one solution ..

2. Define and Ideate

“**What** if could exist some institution or association who could loan you the money you need for and instead of charge interest for it you could pay working ?”

“KARLA THINKING IN A DESPERATE SOLUTION AFTER OF CRY ALL THE NIGHT FOR LACK OF OPPORTUNITIES “

Then born....

Together

One step nearby your dream



Non-Stop

A non banking financial
Aid

A non banking financial Aid

THE
GOLDEN
DREAM

A non banking financial Aid

AIM

The Golden dream is a non-banking solution for all Latin America students who want to study in Berlin and don't have the necessary funds to do it nor have a scholarship by the moment.

We want to help them to make their dreams come true and develop their skills in their own field .

How do we work?

Borrowing the money they required for handle their visa process and if is necessary to cover their school fees equivalent to their first year of school

Do we need to back the money at the golden dream?

THE *GOLDEN* DREAM is **not** a bank, for this reason the money provided to our students doesn't need to be returned. Since the moment the money is borrowed the students are part of the team Non-stop.

Team Non-stop is in charge of provide capacitation to one community in need “Latin American migrants”

How can we help latin american migrants?

Under the postulate that every one of students have different abilities their are completely ables to help us with our mission

Our mission is provide low cost training to the Latin Community, trough courses and certifications which can provide them the tools and skills needed for be competitive in the german labor market

Which other benefits do our trainers can get?

- ★ **By the moment they arrive at germany the accommodation is fixed for 3 months**
- ★ **They will be trained in order to keep the quality of the services provided to our clients**
- ★ **Opportunities of get certifications of the courses we offer**
- ★ **Get easily job in a german Market**



How am I going to back up what I say?

Culture



Thinks for to do...

- ❑ **Surveys (in process)**
- ❑ **Interviews face to face (in order to understand my clients experiences better)**
- ❑ **Documentary capturing their reality for show it to the word**
- ❑ **Research datas .International Organizations (In process)**
- ❑ **Literature wrote about it**
- ❑ **Search Offer available for students (scholarships, credits)**



Ideation is not finished

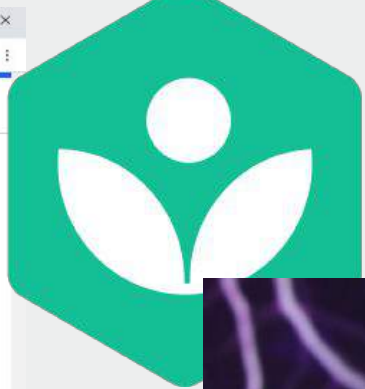
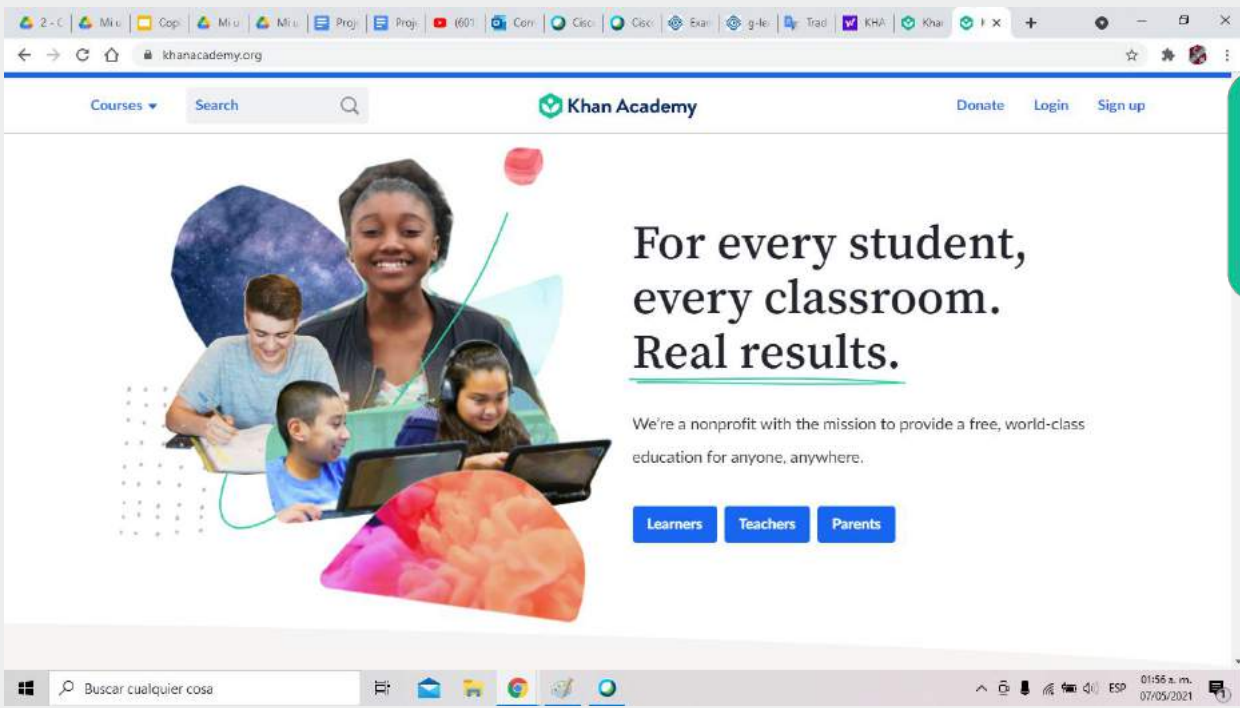
- Instead to promote my project as financement promote it as a Volunteer
- Build one plattform people pay subscription for have access to the courses
- Offer the service to all the community in berlin
- Students working not only as coaches form courses also helping a start ups in germany / make agreement with start ups
- Create one platform for that start ups and people subscribed in our plattform can get discounts if they buy with them
- Create at the same time project / zero waste of food - surprise boxes food

★ Roles Play

★ Research about things already done as my project

SOME IDEAS...

Prototype and Test



Khan Academy

Sakman Khan
Founder

“I come from a poor family. At home it’s one room, just a room we live in. When I was a child, I used to fear mathematics. But now, I am in love with mathematics because of Khan Academy.”

ANJALI
India



Works?

2 - Mi Co Mi Mi Pr Pre 160 Co Ci Cis Eki g-l Tra W KH XN XH wo x +

worldpackers.com/es

Acerca de COVID-19 Ayuda Cómo funciona Worldpackers Sea un anfitrión Entrar Registrarse

Oportunidades de Voluntariado Academy Programs Blog de la comunidad

Viaja, colabora e impacta

Viaja como voluntario con seguridad, vive experiencias transformadoras y genera un impacto positivo.

Únete a la comunidad

Cómo funciona

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[Lista de cookies](#) [Aceptar](#)

01:58 a. 07/05/2021



119 oportunidades encontradas Ordenar por

Posada • Barra do Piraí, Brasil

Oficina de Artes ou Esportes

→ 28h/señ • Cuidado de Niños • Enseñar Idiomas • Enseñar Deportes
→ De 3 a 6 días • Habitación privada • 1 comida

★★★★★ [Anfitrión Top](#)

Mayor posibilidad de aprobación

Posada • Barra do Piraí, Brasil

Pintura - Grafitti

→ 24h/señ • Artes
→ De 5 a 15 días • Habitación privada • 1 comida

★★★★★ [Anfitrión Top](#)

Mayor posibilidad de aprobación

Worldpackers



Ver 15 fotos

Posada • Barra do Piraí, Brasil

★★★★★ 5.0 14 reseñas

Paisagismo



Anfitrión Top

Este anfitrión recibe muchos worldpackers y tiene una evaluación media alta, siendo reconocido por la comunidad como Anfitrión Top.



Mayor posibilidad de aprobación

Este anfitrión aprobó voluntarios recientemente y busca más solicitudes



Conecta con la naturaleza

8 viajeros recomiendan esta experiencia para reconectar con la naturaleza desde un lugar más profundo

Que ofreces

[Leer más →](#)

16h

Horas por semana

Ayuda y colabora solo por algunas horas a la semana.



Ayuda en Granjas Eco

Siembras, cosechas y ayuda con tareas del campo.



Jardinería

Ayuda a plantar y cultivar jardines.

Que obtienes

[Leer más →](#)

1

Días libres por semana

Un tiempo libre para explorar la ciudad o descansar un rato.



Habitación privada

Tendrás una cama en un cuarto privado. Sí, un cuarto solo para ti.



Desayuno

Tienes derecho a desayunos gratis cada día de tu estadía.



Utilice nuestra cocina equipada

Siéntete libre de usar nuestra cocina y preparar tu comida deliciosa.



Asistencia

Recibe ayuda del equipo de soporte Worldpackers si la necesitas en cualquier etapa de tu viaje.



Anfitriones verificado

Este anfitrión ha sido verificado por nuestro equipo antes de unirse a la comunidad.

14 Reseñas 5.0

[Ver todas las reseñas](#)

Anfitrión y Equipo

 5.0

Horas y Tareas

 5.0

Posada

 5.0


Aprendizaje y Diversión

 5.0


Cómo esta experiencia te transformará

 Me conecté con la naturaleza

 Tuve un impacto social real

 Me sumergí en la cultura local.

 Desarrollé mi conciencia social

 Me conecté con los habitantes

 Desarrollé mi conciencia ambiental



Joaquín • Uruguay

 5

fue una gran experiencia en un lugar acogedor y con mucha historia. Tadeu es muy atento y siempre está a la orden para lo que precise. Fue genial a ver estado ahí.

hace 2 años



Tiliansa • Brasil

 5



PERSON

Ricardo Lima

Summary

Overview

Number of Founded Organizations

1

Primary Job Title
Co-Founder and CEO

CB Rank (Person)

240,438

Primary Organization



Worldpackers

Founder- Worldoackers

THANKS!

References:

VIDEOS:

- ❑ [Versión completa: Los cuatro pasos de Kiran Bir Sethi para cambiar el mundo desde la educación](#)
- ❑ [Cómo Airbnb aplicó el Design Thinking para salvar su negocio](#)
- ❑ [Tim Brown urge a los diseñadores a pensar en grande](#)
- ❑ [5 steps to designing the life you want | Bill Burnett | TEDxStanford](#)
- ❑ [Getting Change From a Bank: Design Thinking at Citi \[FirstMark's Design Driven\]](#)

WEBSITES

- ❑ [Gobierno de México](#) Página Oficial
- ❑ [OCDE*](#)

BOOKS:

- ❑ Manuel Serrano Ortega, Pilar Blázquez Ceballos, "Design Thinking Lidera el presente crea el futuro", ESIC.