

Free AI Learning Has a Hidden Tax

It's not money. It's the cost of earned credibility.

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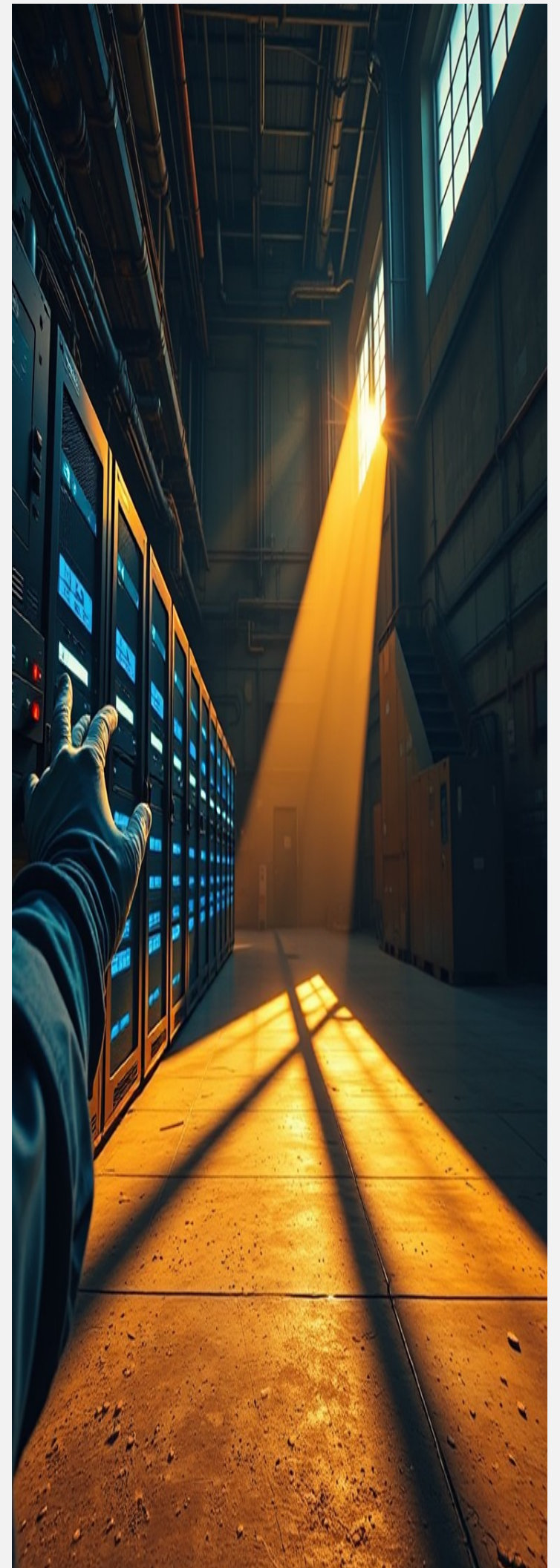
11 years

Institutional tenure

Carter Stubbs has served MIT for over a decade before being named Institute Auditor.

This 11-year tenure reflects the deep institutional trust required to lead MIT's internal audit function. It's not a credential you earn in weeks, but a reputation built over time through consistent, high-stakes accountability. Free AI learning may give you a certificate in days, but it cannot replicate the slow, cumulative trust that comes from years of verified performance.

Source: MIT News • Published September 21, 2026
<https://news.mit.edu/2026/carter-stubbs-named-institute-auditor-0921>



01

Trust is the real credential

This insight reframes AI learning: it's not about access to content, but about earning the right to use it. The most effective AI practitioners aren't those with the most credentials, but those whose past actions have proven their judgment under pressure.



02

Speed kills trust

The most dangerous AI learning is the one that assumes speed equals competence. True intelligence emerges not in days, but in the quiet accumulation of verified outcomes over time.

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