Future Trends
Bloom's Taxonomy

How does this categorization framework pertain to the mortgage industry?

By Roger Gudobba

Let's start with describing Bloom's Taxonomy. In 1956, Benjamin Bloom with collaborators Max Englehart, Edward Furst, Walter Hill, and David Krathwohl established a framework for categorizing educational goals. Generally referred to today as Bloom's Taxonomy, this framework has been applied by generations of educators at all primary, high school, and collegiate levels.

The Original Taxonomy (1956)

Here are the authors' brief explanations of these main categories.

Knowledge: Involves the recall of specifics and universals, the recall of methods and processes, or the recall of a pattern, structure, or setting.

Comprehension: Refers to a type of understanding or apprehension such that the individual knows what is being communicated and can make use of the material or idea being communicated without necessarily relating it to other material or seeing its fullest implications."

Application: Refers to the use of abstractions in particular and concrete situations.

Analysis: Represents the breakdown of a communication into its constituent elements or parts such that the relative hierarchy of ideas is made clear and/or the relations between ideas expressed are made explicit.

Synthesis: Involves the putting together of elements and parts so as to form a whole.

Evaluation: Engenders judgments about the value of material and methods for given purposes.

Although it received little attention when first published, Bloom's Taxonomy has since been translated into 22 languages and is one of the most widely applied and most often cited references in education.

The Revised Taxonomy (2001)

One of the basic questions facing educators, whose core mission is to improve thinking, has been where to start. As always, definitions are in order. Before we can make a thing better, we need to know more about what the thing is.

In 2001 a group of cognitive psychologists, curriculum theorists, instructional researchers, and testing and assessment specialists published a revision to Bloom's Taxonomy that focuses on a more dynamic classification. The changes occur in three broad categories: terminology, structure, and emphasis.

Terminology: Changes in terminology between the two versions are readily apparent. In short, Bloom's six major categories were changed from noun to verb forms. The use of verbs more accurately describes the cognitive processes by which thinkers encounter and work with knowledge. It is also notable that the top two categories are switched in this revision so that creating (formerly synthesis) occupies the top position

Learning is not attained
by chance; it must be sought **for with ardor and attended** to with diligence.
— Abigail Adams, 1780

Let's look at the revised Bloom's Taxonomy and add some reference to MISMO.

Remembering: Retrieving, recognizing, and recalling relevant knowledge from long-term memory. MISMO: The initiative started with a small group of individuals organizing a list of data elements based on their past experience and interactions, partially influenced by their area of interest or expertise.

Understanding: Constructing meaning from oral, written, and graphic messages through interpreting, exemplifying, classifying, summarizing, inferring, comparing, and explaining. MISMO: The first goal was to define a system or method to attach a label and definition of the

data element in the hopes of identifying and eliminating duplicates. Obviously, there was a lot of discussion and different opinions.

Applying: Carrying out or using a procedure through executing or implementing. MISMO: This was the Logical Data Dictionary (LDD. Looking back, it was probably the most significant achievement in exchange of information (data) between two entities where they both had the same definition. Although many feel we are in maintenance mode, the increasing focus on demand for more data-driven processes will continue to be a major initiative going forward.

The first 3 steps were building the foundation.

The next 3 steps were bringing it all together.

Analyzing: Breaking material into constituent parts, determining how the parts relate to one another and to an overall structure or purpose through differentiating, organizing, and attributing. MISMO: Based on the XML standard at the time and our knowledge and experience, some of the earlier transaction sets were defined as Document Type Definitions (DTD). Specifically, they were created around defined transaction types, like credit, mortgage insurance, etc., independent of each other.

Evaluating: Making judgments based on criteria and standards through checking and critiquing. MISMO: Next, the development of the schema and business reference model was also very significant. However, to the non-technical person, the visual of this model can be overwhelming. The need to get the business side involved is paramount to the continuing success of the organization and the industry.

Creating: Putting elements together to form a coherent or functional whole; reorganizing elements into a new pattern or structure through generating, planning, or producing. MISMO: The development of the Logical Data Dictionary and the Business Reference Model by all the volunteer contributors from all areas

You can't use up creativity.
The more you use,
the more you have.
– Maya Angelou

of the industry was unprecedented. **Kudos to all!**

Structural: Structural changes to the taxonomy are well-considered and provide an easy-to-grasp understanding of the structure's logical underpinnings. Bloom's original cognitive taxonomy was a one-dimensional form. The Revised Bloom's Taxonomy, with the addition of products, takes the form of a two-dimensional table. One of the dimensions identifies The Knowledge Dimension (or the kind of knowledge to be learned) while the second identifies The Cognitive Process Dimension (or the process used to learn).

Emphasis: Emphasis is the final category of changes. Bloom himself came to understand that his taxonomy was being used by many groups and organizations that never considered an audience for his original publication. In contrast, the revised version of the taxonomy is deliberately intended for a broader audience. **Certainly, the same could be said for MISMO.**

People around the world are familiar with the original Bloom's Taxonomy and are not necessarily quick to embrace its change. **After all, change is difficult for most people. The mortgage industry is no exception.**

The goals for MISMO are threefold. 1) Increase adoption. 2) Increase membership, especially in the lender community. 3) Be cognizant of new opportunities to further the advancement of the standard.

My goal always is to present something that you might not have known about in the hopes that it will spur you to think differently. So, why do I bring this up? Are you focused on what MISMO is doing right now? Maybe you are and maybe you're not, but if you're not, you should be. Data standardization and the industrywide acceptance of that data standard is absolutely necessary for the mortgage industry to advance. Change may not be comfortable, but you can't have true advancement without embracing change. ❖

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