“I Found x, What Must I Do with It?”

Operationalizing the Cognitive Growth Index (CGI) in STEM Education for Postcolonial and Discovery-Oriented Learning

Prince Sarpong

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Executive Summary

This paper challenges the performative treatment of STEM education in postcolonial contexts, where students are often trained to "find x" without ever being shown what to *do* with it. Using the Cognitive Growth Index (CGI), an epistemic assessment framework that integrates AI and measures cognitive recursion, elasticity, and contradiction metabolism, the paper proposes a reorientation of learning outcomes, from solutionism to strategic application.

Drawing on my own experience as a financial analyst and educator, the paper illustrates how even the most advanced mathematical instruction, such as derivative pricing, often fails to connect with the real-world reasoning tasks it is supposedly meant to prepare students for. In industries like real estate investment trusts (REITs) [1], the skill isn't solving equations; it's understanding exposure, hedging intent, risk framing, and pattern recognition.

CGI offers a way to bridge this gap. It does not replace traditional assessment but adds a layer that pushes students to ask: *Why this method? What context is it useful in? Could it be misused?* Through CGI-compatible prompts and assignments, educators can scaffold real-world thinking without discarding disciplinary rigor.

This paper is both a critique and a prototype: it offers a framework, a lived case study, and sample prompts for implementation. It invites educators, particularly in STEM, to build cognitively aligned assessments that prepare students not just to solve problems, but to question, transfer, and design with what they've learned.

[1] A Real Estate Investment Trust (REIT) is a company that owns, operates, or finances income-generating real estate. In South Africa and elsewhere, REITs allow investors to earn a share of income produced through commercial property ownership, without directly buying or managing properties. They often use financial instruments like derivatives to hedge interest rate or currency risks.

Introduction: The Procedural Trap

In many mathematics classrooms across postcolonial education systems, particularly in Africa, students are trained with near-religious repetition to "solve for x." The exercise is familiar, even iconic: a fixed set of variables, a prescribed method, and the satisfaction of arriving at the correct solution. But beneath this procedural fluency lies a deeper pedagogical failure. For decades, learners have emerged from these classrooms clutching their symbolic victories: *"$x = 42$"*, but with no clear sense of *what the exercise meant*, *how to use it*, or *why it matters* beyond the next exam. The result is a kind of cognitive compliance: an education system that rewards symbolic ritual while starving students of epistemic agency.

This procedural trap is not incidental. It is the residue of a colonial logic that prized obedience to systems over the development of thinking structures. In this model, mathematics and other STEM subjects became not tools for discovery, but instruments of stratification: sorting students into hierarchies of correctness without asking whether they had built transferable mental models. It is this inherited structure that the Cognitive Growth Index (CGI) was designed to confront.

The CGI does not measure whether students arrive at the right answer. It assesses *how* they navigate complexity, contradiction, and change. It tracks whether their reasoning is elastic, whether they can metabolize epistemic tension, and whether they engage in recursive adaptation. In short, it shifts the focus from solving for x to *solving for meaning*. Thus, from outputs to structure. It reframes STEM education as a site of cognitive development, not symbolic obedience.

This paper introduces the CGI as a practical tool for reclaiming depth in quantitative learning. Through theoretical grounding, contextual critique, and applied examples, it makes the case for why STEM education, especially in postcolonial settings, must move beyond procedural closure. The question is no longer just, *"Did the student find x?"* but also, *"Where else can they apply the process they've mastered, beyond the exam room?"* CGI invites us to treat procedural knowledge not as an endpoint, but as the raw material for adaptive, real-world cognition.

Theoretical Foundation of CGI

The CGI emerges from the intersection of cognitive science, educational theory, and epistemic design. It is not merely an assessment tool, but a *framework for tracking the* *structure and movement of thinking itself*. Rather than measuring content recall or procedural correctness, CGI captures the *evolutionary behavior* of thought: how learners stretch, reframe, metabolize contradiction, and recursively revise their cognitive models under pressure. To understand its scaffolding, we must examine the theoretical streams from which it draws.

Cognitive Development and Constructivism

Jean Piaget, a Swiss developmental psychologist best known for his theory of cognitive development, emphasized that learning is not the accumulation of facts, but the dynamic adaptation of internal schemas in response to environmental stimuli (Piaget, 1977). In the STEM classroom, each mathematical or technical concept offers an opportunity for such adaptation, but traditional assessments too often stop at procedural demonstration rather than tracing cognitive reconstruction.

Jerome Bruner's *spiral curriculum* similarly argued that key ideas should be revisited with increasing complexity, enabling learners to reframe and deepen their understanding through iteration (Bruner, 1965). CGI builds directly on this principle by assessing whether students revisit, revise, and reintegrate previous cognitive steps across shifting contexts.

Vygotsky and the Zone of Proximal Development (ZPD)

Lev Vygotsky's concept of the Zone of Proximal Development, what a learner can do with guidance versus independently, anchors CGI's orientation toward formative, rather than summative, assessment (Vygotsky, 1978). CGI doesn't ask what the learner *knows*, but what their cognition *could become* under stretch, contradiction, or ambiguity. In this sense, CGI becomes a lens on developmental trajectory, not a static measure of ability.

Epistemic Cognition: Knowing *How* We Know

Contemporary research on epistemic cognition (Greene et al., 2016) has pushed assessment beyond knowledge outputs toward understanding how learners justify, validate, and revise what they know. CGI operationalizes this by focusing on three meta-cognitive dimensions:

- **Elasticity** – the capacity to reframe or recontextualize a problem when variables shift
- **Contradiction Metabolism** – the ability to hold and process competing ideas without cognitive collapse or denial
- **Recursive Depth** – the act of returning to earlier steps or assumptions and revising them with new insight

Together, these dimensions allow CGI to track cognition *in motion*, rather than cognition *in snapshot*.

Taleb's Antifragility as Cognitive Instrument

While not traditionally cited in education theory, Nassim Nicholas Taleb's concept of *antifragility*, systems that gain strength from volatility (Taleb, 2012), offers a crucial lens for CGI. Traditional educational models prize robustness: maintaining performance under pressure. CGI doesn't just reward the student who gets the math right. It rewards the learner who can recognize when the math they've mastered is no longer the destination, but a tool for navigating the real question at hand.

In a STEM context, that might look like this: a student can model the fair value of a financial derivative, but can they explain *why* a REIT might choose that instrument in the first place? Can they detect if it's being used for legitimate hedging, income smoothing, or opportunistic arbitrage? Can they recognize that in the financial markets, the question isn't always *how* to calculate, but *why* the instrument exists, *what* it's doing behind the scenes, and *whether* it's being used for income smoothing, speculation, or misdirection? CGI tracks whether a student can move from *method to meaning*, whether they can look past the clean problem set and ask, "Is this tool actually helping me solve a real-world problem, or am I just using it because that's what the test is built to reward?"

Building With, Not Against, Procedural Logic

It is important to clarify that CGI does not reject procedural thinking. Rather, it treats it as *foundational but incomplete*. Mastery of steps is valuable, but CGI asks whether that mastery is transferable, reframeable, and expandable. In doing so, it preserves the integrity of STEM rigor while challenging its narrow scope.

Math as Method, Not Meaning: The Legacy of Colonial STEM Education

In many STEM classrooms, especially within postcolonial education systems, procedural excellence has been treated as intellectual completion. The ability to manipulate equations, compute derivatives, and memorize models has stood in as evidence of understanding. But knowing *how* to solve a problem does not guarantee knowing *what* the solution is for, or when it matters.

This is particularly true in quantitative finance, where complex instruments like derivatives are widely used but rarely understood by those outside trading or structuring roles. The problem is not the existence of advanced mathematics; it is the failure to scaffold students into real-world applicability. In many institutions, calculus is taught without context. Derivatives are solved for but not situated. This results in what CGI identifies as *cognitive rigidity*: the student who can find the rate of change but cannot see the market shift that made the rate matter.

Case Study: From Finding Derivatives to Understanding Them

As a former financial analyst and current educator in finance, I have lived this disconnect from both sides. I've worked at the intersection of quantitative theory and real-world financial application. And the more I engage with the teaching of, say derivative pricing, the more I notice a critical omission, not in the formulas themselves, but in what surrounds them. When I open many of the textbooks used in undergraduate financial mathematics courses, I'm struck by what's *not* there: context, framing, usage, and transfer. The math is elegant. The logic is sound. But there's often no clear bridge to how these instruments behave in actual markets. It's not that the material is wrong, it's that it stops short of utility. And this, to me, is the core problem CGI is built to expose.

Contrast this with a case I encountered during my analyst years, reviewing financial statements for a major South African REIT which owned properties both in SA, Australia, the US and UK. The company made heavy use of derivatives, not for speculation, but for hedging interest rate and exchange rate risk. Interestingly, the financial manager at the time, a chartered accountant, didn't need to run pricing models. That wasn't the job. In fact, the prices of standard derivatives (like vanilla swaps or forwards) are already determined in the market and made available through trading platforms, broker quotes, or treasury systems. The role of the manager was interpretive, not computational: to understand what the instrument was doing, ensure it aligned with the company's objectives, and explain its strategic value to stakeholders. The skillset required was not deep calculus, it was cognitive judgment, pattern recognition, and risk framing.

> **Textbook contrast:** Many financial mathematics textbooks still frame derivative education around identifying mispricing or constructing fair value from scratch. While relevant for quants or arbitrageurs, this is disconnected from how derivatives function in most corporate treasury or REIT environments, where the focus is on *instrument selection*, *risk matching*, and *strategic disclosure*, not pricing discovery.

This disconnect becomes clear when we move from textbook pricing exercises to the actual strategic decisions faced in the field, where the questions aren't about computing values, but choosing instruments and justifying intent:

- Why this derivative?
- What exposure is it protecting?
- Is it achieving what it claims?
- Could it be masking risk or inflating profit?

These were not *math* questions. They were *thinking* questions. Epistemic, contextual, recursive. They demanded elasticity, contradiction metabolism, and real-world frameshifting. In CGI terms, they represent a different level of cognitive engagement: the move from solving equations to interrogating systems.

And yet, I remember wondering: if, a student trained to "find x," never learned how to use x outside the exam room, what was I really preparing this student for today?

The Cost of Procedural Closure

This is the procedural trap at scale. Students leave the classroom believing that mastering technique is enough, until they encounter real-world complexity that won't reduce to a formula. A valuation model with an embedded derivative might pass a compliance test but fail a deeper interpretive one. A hedging strategy might be mathematically sound but strategically flawed. These gaps cannot be closed with more calculus. They require a different form of cognitive scaffolding.

CGI exists precisely to track whether students are building that scaffolding.

The CGI Framework in Practice

If the problem with traditional STEM education is that it stops at procedural mastery, then CGI's value lies in pushing students, and instructors *beyond the algorithm*. It offers a structured lens for assessing not only whether students can compute, but whether they can reframe, repurpose, and rethink in real time. In this sense, CGI is not a replacement for technical knowledge. It's an upgrade in how we measure what that knowledge enables.

The Three Metrics of CGI in Applied Form

Each of the CGI dimensions targets a different kind of cognitive behavior relevant to STEM learning, but especially powerful when applied in real-world, ambiguity-laden contexts like finance, engineering, or systems design.

- **Elasticity**: Can the student reframe a concept when the context shifts? For example, if a student learns about interest rate swaps in a textbook, can they then assess its application in a company facing cross-border currency risk? Elasticity is the difference between learning about a tool and knowing *when to reach for it*.
- **Contradiction Metabolism**: Can the student hold competing interpretations or outcomes without collapsing into binary reasoning? A student evaluating a derivative's role in a REIT's earnings must entertain two truths at once: that the hedge reduces risk *and* that it may obscure core performance. This is not cognitive dissonance, it's cognitive depth.
- **Recursive Depth**: Does the student revisit their earlier assumptions and revise them in light of new information? For instance, after seeing how a derivative

altered a firm's income statement, can the student loop back and rethink the original valuation model? Recursion is not repetition; it is revision with awareness.

CGI-Compatible Assessment Design

CGI is not a theory that exists in opposition to assessment. It is a method for layering cognitive evaluation on top of traditional assessment models. The standard approach of solving equations, demonstrating procedures, and calculating outputs, remains intact. But it is no longer the end of the learning process. With CGI, the endpoint becomes the starting point for cognition.

In practice, this means the student still does the math, still computes the fair value, still shows their work. But they are also asked to make sense of what they've done, where it fits, and how it might behave in a changing world. In other words, *"What is this knowledge good for, and when might it fail me?"*

Example: Finance Assignment Prompt

Traditional Assessment

"Using the Black-Scholes model, calculate the fair value of a European call option."

CGI-Compatible Extension

"Assume the option pricing you receive from Bloomberg is accurate. Your job is to evaluate whether this option is appropriate for a firm looking to hedge currency risk. What assumptions would you question? What patterns in the firm's cash flow would alter your recommendation?"

In this blended format, CGI operates as a cognitive overlay, not replacing content mastery but extending it into relevance, strategy, and reflexivity. The latter doesn't erase technical competence. It embeds it in a thinking task and activates judgment, not just procedure.

Framing the Instructor's Role

In a CGI-driven learning environment, the instructor is not merely a grader of outcomes but a curator of cognitive terrain. Their job is to design opportunities for students to demonstrate mental flexibility, not just correctness. This requires a subtle shift in teaching posture: from delivering information to *provoking transformation*.

Classroom Implementation: From Equation to Epistemics

Bringing CGI into the classroom doesn't require an overhaul. It requires intentional layering. The objective is not to discard the curriculum, but to expand its frame so that students don't just learn how to solve, but how to *situate* and *challenge* what they've solved.

The Assignment as Cognitive Terrain

Every assignment becomes an epistemic probe. Not just a test of correctness, but a site for observing cognition in motion. For example:

- A physics student calculates projectile motion. A CGI extension asks them to consider which real-world variables (wind resistance, measurement error) might distort their result, and how they'd revise their model for a drone navigation system.
- A chemistry student balances a reaction. A CGI overlay asks: which assumptions are baked into this reaction happening under lab conditions, and how would the chemistry change in an industrial setting?

The shift is subtle but radical: students move from *solving for x* to thinking beyond x.

Teacher as Cognitive Curator

In a CGI-enabled classroom, the teacher becomes more than a transmitter of method. They become a curator of disruption, intentionally placing students in cognitive tension, then watching how they metabolize it. That might mean:

- Asking follow-up questions that introduce contradiction or ambiguity.
- Encouraging students to "loop back" and revise an earlier answer in light of new constraints.
- Facilitating peer discussions where students must defend not just their answers, but their *thinking paths*.

This is not "teaching soft skills." This is hard cognitive work. It is epistemic engineering.

Minimal Disruption, Maximum Insight

CGI does not require new textbooks or new tech. What it requires is new posture. You still teach algebra, calculus, accounting. But your assessments now ask: what does this tool do *in the world*? When does it break? Who decides that? The CGI-compatible classroom becomes a lab, not just for answers, but for cognition under pressure.

Beyond the Classroom: Systems Thinking and Postcolonial Possibility

If CGI only lived inside the classroom, it would be a novel assessment tool. But the deeper value lies in what it signals: a shift in the purpose of education, especially in postcolonial contexts in Africa, where the classroom has long been both an instrument of liberation and a legacy of compliance. CGI invites educators to interrogate not only *what* students know, but *what their knowledge is designed to do*. Is it aimed at discovery, innovation, and contribution? Or at procedural mastery in a system that no longer rewards it?

From Mastery to Application

Too often, STEM education in African contexts follows a colonial inheritance: precision is rewarded, but purpose is not interrogated. Students learn to replicate algorithms but are rarely asked:

- Where can I apply this?
- What problems in my world demand this tool?
- Could this method mislead me?

CGI reframes these questions not as philosophical extras, but as core to cognitive development. It treats uncertainty, contradiction, and ambiguity not as threats to assessment integrity, but as *fuel* for adaptive learning.

Education as Design System

Once we acknowledge that education systems are design systems, CGI becomes more than pedagogy, it becomes intervention. In postcolonial nations, where learning is often haunted by dislocation (between theory and context, certificate and capacity), CGI restores alignment by demanding that knowledge *move*.

This has three practical effects:

1. **Discovery-Oriented Curricula**

   CGI challenges educators to treat the syllabus not as fixed content, but as a launchpad. Instead of asking students to "cover" material, it asks them to "do something" with it: hypothesize, adapt, explore adjacent applications.

2. **Local Relevance, Global Intelligence**

   A CGI lens allows students to map knowledge to their own environment without being insular. For example, a student learning differential equation might model urban traffic flow in Accra or Lagos, not just solve textbook problems about water tanks.

3. **Cognitive Justice**

   When assessment measures not just correctness but cognition, students whose thinking styles are agile, iterative, and nonlinear no longer get penalized for not fitting the mold. CGI offers a form of cognitive justice, giving structure to what traditional models ignore.

Rethinking Rigor

Postcolonial education systems are often obsessed with rigor but conflate it with difficulty. CGI reframes rigor as cognitive complexity, not mechanical challenge. A task isn't rigorous because it's hard. It's rigorous because it demands recursion, contradiction metabolism, and context awareness.

Policy, Research, and the Road Ahead

For CGI to move from concept to impact, it cannot remain a classroom curiosity. It must be taken seriously by policymakers, curriculum designers, accreditation bodies, and educational researchers as a framework that redefines what counts as learning in an AI-integrated world.

Policy: What Should We Be Measuring?

Current assessment regimes are built for compliance, not cognition. They reward completion, not recursion. CGI challenges policymakers to redefine assessments by shifting from performance to epistemic development. This does not mean discarding standardized testing but supplementing it with tools that observe how students think, revise, and adapt.

CGI-compatible policies might include:

- **Epistemic profiling** as part of national assessments
- **Recursive assignments** in university accreditation standards
- **AI-integrated assessment models** that track how students interact with tools like ChatGPT, not just what they extract from them

In short, assessment must evolve to measure learning in motion.

Research: A New Class of Data

Most educational research evaluates outputs: grades, completion rates, and test performance. But CGI offers a new class of observable data: cognitive behavior. This opens fresh terrain for interdisciplinary research at the intersection of:

- Educational psychology
- AI-human interaction
- Curriculum theory
- Postcolonial studies
- Financial literacy and applied STEM cognition

CGI-based classrooms become research labs and spaces where we observe not just whether a student knows, but how their knowing evolves under pressure.

Beyond Reform: A Structural Leap

CGI is not just about improving what we have. It is about structurally leaping into a new design posture for learning in a post-industrial, AI-mediated, postcolonial world.

That means asking:

- What are we really preparing students *for*?
- When we assess mastery, are we reinforcing compliance or enabling discovery?
- Can a student trained to "find x" also imagine how "x" might change, or even ask if find "x" is the wrong question? CGI says yes. But only if we design for it.

Appendix: Sample CGI-Compatible Prompts

While my expertise lies in finance, the logic of CGI extends far beyond my field. The examples below are not definitive or prescriptive, they are starting points. Each educator is best positioned to refine these prompts within the epistemic structure of their discipline. The goal is not to replace content, but to layer cognition onto it. For a broader framework, practical applications, and theoretical grounding, see my educator manual *Cognitive Growth Index (CGI): A Guidance Document for AI-Integrated Assessment in Higher Education(Sarpong, 2025b)*, the conceptual foundation laid out in *Cognitive Velocity: How to Accelerate Your Thinking with AI Systems(Sarpong, 2025c)*, and the supplemental guide *The Cognitive Growth Index (CGI): A Framework for Recursive Intelligence and Epistemic Accountability in the Age of AI (Sarpong, 2025a)*.

Download at: www.cfps.co.za/cgi

Mathematics – Traditional vs CGI-Compatible

Traditional Assessment:

"Use Lagrange multipliers to find the maximum of the function subject to the given constraint."

CGI-Compatible Prompt:

"A government project aims to maximize land usage efficiency within strict budget constraints. Apply the Lagrange multiplier technique to propose an optimal solution. Then explain: what key assumptions in your model might not hold in real-world implementation? What additional variables might affect the outcome? How would your recommendation change if those assumptions fail?"

Finance

Traditional Assessment:

"Using the Black-Scholes formula, calculate the fair value of a European call option."

CGI-Compatible Prompt:

"Your firm is considering hedging against potential exchange rate fluctuations using a European call option. Assume the option is fairly priced according to Bloomberg. Your task: evaluate whether this option is strategically appropriate. What risks does it hedge, and what risks might it introduce? Could its use distort financial statements or stakeholder interpretation?"

Physics

Traditional Assessment:

“Calculate the range of a projectile launched at a 45-degree angle with initial velocity v.”

CGI-Compatible Prompt:

“You are designing a launch protocol for a drone delivery service operating in informal urban environments. Using projectile physics, calculate the ideal range. Then: what real-world disruptions (e.g., wind, GPS error, unexpected topography) could invalidate your result? How would you design a system to adjust in real time?”

Computer Science

Traditional Assessment:

“Implement a sorting algorithm in Python and analyze its time complexity.”

CGI-Compatible Prompt:

“You’re developing a mobile health app for low-bandwidth rural users. Implement a sorting algorithm but also justify your choice. How does your algorithm perform under constrained processing power? Would a different one serve better if user input data is highly repetitive or skewed?”

Accounting / Financial Reporting

Traditional Prompt:

“Prepare a cash flow statement from the given financial data.”

CGI-Compatible Prompt:

“Assume the cash flow statement has been prepared. Your task is to analyze whether this statement reflects healthy business operations or masks potential liquidity risk. What indicators suggest concern? Could any cash flow classification choices alter stakeholder perception?”

General (Cross-disciplinary Meta-Prompt)

"You've solved the problem. Good. Now assume the solution is flawed. Where did it likely break? Who might be affected? And if this problem reappeared in a different context, how would your approach change?"

This is CGI in action. Not new content. New cognition.

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