



Associative Financial Literacy

Accompanying the journey of life

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Comments and Enquiries: contact@associative-financial-literacy.com

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Economics in Grades 1-8

Financial Literacy Colloquium revised keynote speech

Oliver van der Waerden

(Kreuzlingen, Switzerland)

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Starting position

The founding of the Waldorf School in 1919 was accompanied by radical ideas. Since then, many have been widely taken up in Waldorf schools and made into educational trail-blazers:

- common lessons for boys and girls, children of all social classes and talents
- teaching as an artistic activity; lessons as “works of art that teachers create with their students.” (Personalities instead of systems!)
- the greatest possible freedom of design for teachers / colleges / school movement
- the same importance for artistic and technical subjects as for linguistic, mathematical or natural science-oriented subjects.

Steiner's other demands have so far hardly had any broad impact. This includes aligning all lessons (especially from intermediate level) to economic issues, to the business community.

As ‘spiritual workers’, teachers are often relatively far removed from the needs of business (at least professionally!). They do not invoice their “clients” (the children!) and the finances of their “companies” (schools) are usually looked after by specialists. Any class teacher who wants to take up Steiner's suggestion, therefore, has to approach economic and entrepreneurial issues in the same way as other unfamiliar subjects, such as chemistry or physics.

Rudolf Steiner valued economic education highly. Possibly because on the one hand it gives egoism a legitimate place, but also because it carries within itself the basic mood of brotherhood. A ‘good deal’ is only really good if it is good for both parties. The balance of mutual economic interests requires an attentive, concrete perception of the counterpart.

Suggestions

Of course, Steiner's request does not mean throwing everything else overboard in favor of an early commercial training. Just as we do not want to raise all children to be professional artists through fundamentally artistic lessons! However, the requirement makes it possible, in addition to ‘new’ subjects, to design some lessons in connection with economic issues.

In what follows, a few specific tips and a reference to the sometimes much more comprehensive suggestions from colleagues. In particular, the established 'Waldorf curriculum' for the first school years already carries the subject in itself:

Kindergarten: actively creating a relationship to the natural foundations (e.g. baking bread, pouring candles). In the "round dance" artistic processing of economic relationships ("we crouched but lively, carry the grain down to the mill").

1st / 2nd Grades: Artistic freedom – Color, form, music, language, eurythmy, number and signs are experienced practicing their qualities, without economic connections.

3rd Grade: Creation and exit from Paradise – Necessity to acquire house and food "by the sweat of one's brow".

4th Grade: Human and animal studies – Human beings, related to animals, but as free beings, capable of fraternal action. Release of the hands from the body. Cooperation through crafts.

About math lessons: Understanding the nature of money has not played a role as a subject up to this point, just as money is not needed in family life either. However, one can observe how arithmetic usually goes faster if we link it to monetary thoughts. Some children don't know how to answer the question, what is 2 times 0.75. But if you ask how much money they have, e.g. if they have received 75 cents twice by exchanging empties in the beverage store, the answer will come in no time. The socially effective reality of money has an incarnating effect!

Now some rather new suggestions:

5th Grade: History lesson – In addition to cultivating the natural foundations (Persia, Mesopotamia, Egypt), writing also emerged from the necessities of "temple bookkeeping", the wisdom-based management of economic life by initiates. Ziggurat as a granary. The oldest written documents are not literary, but economic!

6th Grade: Roman coinage – Portrait of the emperor with his (military) power vouches for the value of money. (The signature of the President of a National Central Bank on banknotes is a late echo). Roman merchant fleets. Teutons as Roman mercenaries. Roman gold as the cause of the so-called "migration of peoples".

In geography lessons, raw materials, agricultural cultivation conditions, trade routes ('economic geography'). Mathematics: Interest calculation embedded in a consideration of the credit system. German: business letters (orders, offers, reports, invoices, reminders) instead of 'profound' articles.

7th Grade: According to the change in money in the Renaissance (from coins to book money), exercises could now be carried out that train an awareness of money as (simple) bookkeeping, detached from its appearance as coins/bills. Bookkeeping of mutual benefits as a true and clear language of balance. Possibly exercises in accounting for the students' own expenses (pocket money, etc.). There is a lot to develop here!

Chemistry and physics also offer many opportunities for economic aspects.

8th Grade: Basic double-entry bookkeeping, but complete with journal, balance sheet, income statement, the closing. This is more manageable than you might think at first, every class teacher can develop the necessary basic understanding in a few vigorously practicing hours. To found, manage and liquidate a presented, or better yet, actual company (small student company), it is sufficient to make 20-50 entries.

In my 8th Grade (2019/2020), a break sale (sweet cider punch) was accompanied by bookkeeping over the lifetime of the "company" (6 months). Every student, especially those who were at war with mathematics, was able to do this; attitudes towards mathematics improved for many.

Double-entry bookkeeping is the "world language of business life", which alone calls for its integration into basic education. It trains "economic vision" in a unique way and lays the foundation for understanding more complex relationships. For example, what a share is can only be classified to some extent with knowledge of double-entry bookkeeping. The factory tours that are common at this age are also more instructive if the bookkeeping is shown alongside the production facilities. If you want to try it: company accountants understandably prefer to show old or changed business figures rather than current ones. The students understand this well. In any case, the existing accounts and the proportions are more decisive than an analysis of the current company situation.

Steiner also suggests to deal in the 7th/8th Grades with “what is given in Die Kernpunkte.” (The Threefold Nature of Social Life, 1919.) However, I am not yet aware of any teacher who has tried this.

With the class teacher period (Grades 1-8), a basic education is concluded in a certain sense. Earth and man stand now as unique, multi-faceted beings, living entirely from the center, before the pupil's foreboding eye. If aspects such as those mentioned are taken into account, it should also be possible to have conveyed healthy basic economic knowledge up to this point on which the teaching of the upper grades can build.

A word on idealism

Turning to business in elementary school could give the impression that the orientation towards purely human ideals is being given up in favor of a “reduction to reality”. But that does not have to be the case if one understands idealism as a force that turns towards the world.

Idealism inspires every school founding, every individual decision to become a teacher and every parental decision in favor of a Waldorf school. Idealism and philanthropy are also the basis of the children's decision to incarnate in our own time; it “drives the pen in the great world clock” (freely adapted from F. Schiller).

So, we never need to instil idealism in our students. On the contrary, Rudolf Steiner points out that we are more likely to drive it out of the students if we make our lesson content too superficial or even moralizing. A lesson that is business-oriented, on the other hand, can evoke real idealism as an inner need!

Literature:

- 1) On the history of money through the cultural epochs and on Steiner's concept of "money as bookkeeping", see the generally understandable version of Fionn Meier's master's thesis of the same name. In English, "Money as accounting". <https://cfae.biz/publications/associative-economics-worldwide/authors/fionn-meier/money-as-accounting/>
- 2) Barbara Hané: Economics in the Waldorf School, Pedagogical Research Center, Stuttgart 2016.
- 3) Th. Stöckli et al: Ideas and examples for a curriculum development 'Economics and Social Threefolding' as download www.insitut-praxisforschung.com (Also available as a schematic summary.)
- 4) Johannes Mosmann offers a rich collection of original statements by Steiner with committed commentary: Economy and social threefolding in the Waldorf school curriculum. Institute for Social Threefolding, Berlin, 2013. www.dreigliederung.de (New edition in preparation.)
- 5) In The basic principles of freedom, equality and fraternity naturally live in the relevant areas of society, Christoph Stegmann shows concrete possibilities to take up this as a common thread in history lessons: The struggle for a just social order (essay in: From the teaching practice, Verlag am Goetheanum, 1996).