

Associative Financial Literacy

Accompanying the journey of life

Published on behalf of the Economics Conference of the Goetheanum as a contribution to understanding and teaching financial literacy.
Comments and Enquiries: contact@associative-financial-literacy.com

Publication No. 7 / October 2022

Paths for teaching Associative Economics in Waldorf Schools

Maria Lúcia Sígolo and Camila Pannain

(Sao Paulo, Brazil)

'No student should reach the age of 15 without the teaching of arithmetic having introduced him or her at least to the knowledge of the highest rules of accounting.'

– Rudolf Steiner (CW 292, 12th lecture.

On August 5th, we organized a meeting entitled 'Paths for teaching Associative Economics in Waldorf Schools' aimed at elementary and middle school teachers interested in researching and developing the theme. The meeting took place in person and was held at the Rudolf Steiner Cultural Center, Sao Paulo, Brazil.

We had a small and actively engaged group, including teachers from Escola Waldorf Rudolf Steiner in São Paulo, Escola Livre Areté, administrators from the Federation of Waldorf Schools in Brazil and economists who intend to teach classes based on Rudolf Steiner's economics course, the centenary of which we are celebrating this year (2022).

After the initial presentations, we mentioned the lines of research of the Economics Conference, emphasizing the importance of knowledge of associative economics and double-entry bookkeeping as a basis for this path of self-discovery, as well as the importance of properly bringing this knowledge to students. Thus allowing young people to approach the subject in a non-egotistical, fraternal way, in keeping with humanity's true economic essence.

To get in the mood, two lessons were offered to those present, similar to those offered in a financial literacy lesson:



First, we went back in time. From a historical perspective, starting from Mesopotamia to the present day, we gave an overview of humanity's experience in terms of the economic sphere and how it was related and is currently related to the legal and cultural spheres. In this way, the importance of understanding the economy in a true and broad way can be highlighted, as well as how much this understanding depends on the expansion of the conscience of each one of us, ultimately to include the entire human family.

Then, we offered an exercise to show what is money and what is capital. In this way, the characteristic of money as a means of exchange and of capital as representative of human capacities is clear. Afterwards, we started to

observe physical paper money, which is done inside the classroom with the young people, demonstrating something practical to those present.

Despite the time being scarce, it was possible to give a quick brushstroke on the correlation of the Hibernia Mystery with the financial reports – Income Statement and the Balance Sheet of an organization – and the role of the conscious human being in the closing of the year.

After the break, we offered yet another exercise done in class with our students, in which participants 'find' who can meet their interests or needs, or people with interests or needs who 'find' who to offer them to. Here's the exchange. It is essential to observe that in order to think clearly about economics.

Finally, the participants were invited to read and reflect on three extracts from Rudolf Steiner's course on *Methodology and Didactics*, CW 294 (included at the end). It was a very rich moment, where we approached the moment of life of the 12-year-old. We talked about practical cases within the schools and the moment of young people finishing school. There was a lot of exchange and good references.

We feel it was just the beginning, as there is still a lot to do and build on. However, seeds were planted for a work that should have continuity and other supporters. We have a great intention and desire to repeat it.

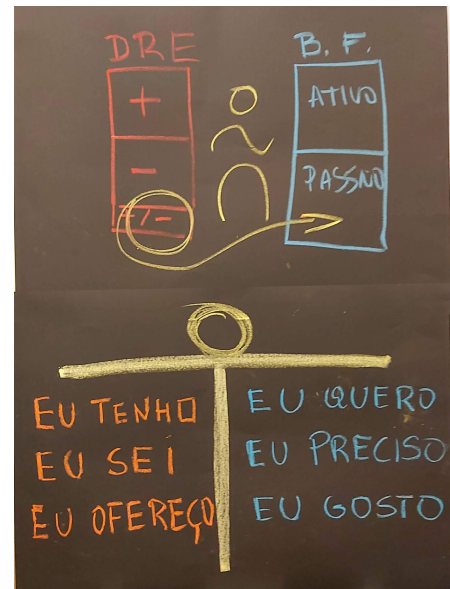
After the meeting, we sent the following reading recommendations to the participants:

- Anthroposophy and the Social Question - Rudolf Steiner, 1905.
- Economics course given by Rudolf Steiner. 14 lectures between 24 July and 6 August 1922 (CW 340).
- Fundamentals of the Art of Educating (Three Last Oxford Lectures) - FEWB Publishers (CW 305).
- The Art of Education II - Methodology and Didactics in Waldorf Teaching - (CW 294).
- Mysteries of Hibernia: Lectures of 7,8 and 9 Dec 1923 (CW 232) and lecture of 27 December 1923 - World History in the Light of Anthroposophy (CW 233).
- Economics Conference of the Goetheanum: <https://economics.goetheanum.org/home>
- Associative Financial Literacy: <https://associative-financial-literacy.com/>
- Rare Albion Film - The Exhibition: <https://youtu.be/3lcpUgvSXtc>

We feel it was just the beginning, as there is still a lot to do and build on. However, seeds were planted for a work that should have continuity and other supporters. We have a great intention and desire to repeat it.

Camila Pannain – business administrator, former micro entrepreneur as self-employed cake designer, Waldorf teacher and member of the Economics Conference of the Goetheanum.

Lúcia Sígolo – public administrator, consultant, founder of the Contbem program and member of the Economics Conference of the Goetheanum.



PRACTICAL COURSE FOR TEACHERS – CW 294

Lecture 11 – On the Teaching of Geography

2 September 1919, Stuttgart

You see, if you begin like this with a good foundation, when the child is about twelve, you can expect him to respond easily to a more systematic survey with the five continents, the seas, and with a description – rather briefer, indeed, than the earlier one – of the economic life of these different parts of the earth. You ought to be able to develop all this from the foundations already laid. When – as I said – you have summarized for the whole earth the knowledge of economic life which you have implanted in the child, go on – when you have been teaching history for six months on the lines we have discovered – to talk to the children of the spiritual condition of the people who inhabit the different parts of the earth.

...We describe to him first, from nine to twelve years of age, economic and external aspects in the geography lessons. We then lead him on to understand the cultural conditions, the spiritual conditions of the different peoples. And at this point, saving up everything else for a later time, we gently indicate the relations of right (*Rechtsverhältnisse*) which prevail among these peoples. But we only let the first and most primitive ideas of this kind glimmer through the picture of economic and spiritual life. For the child cannot yet fully understand conditions of right.

...Geography can really be a vast channel into which everything flows, from which in return much can be drawn.

...But here you must not omit – again connecting mineralogy with geography – to speak about the uses to which the economic resources of nature are put.

Lecture 12 – How to connect School with Practical Life

3 September 1919, Stuttgart

It was, of course, just at the time in which materialism reached its final expansion, in the last third of the nineteenth century, and penetrated so deeply into our educational method, that specialization came to be considered very important. Do not imagine that the effect is to make the child idealistic if you avoid showing him in his last years at the school the relation of subjects of school study to practical life. Do not imagine that the child will be more idealistic later in life if, at this time, you let him write essays on all kinds of sentimentalism about the world, on the gentleness of the lamb, on the fierceness of the lion, and so on, on the omnipresence of God in nature.

...Yes, indeed, this 'sort' of essay which children have to write between thirteen and sixteen, is often employed as a sort of improved edition of the mentality arising when men gather round their beer in the evening or women have their chitter-chatter at tea-time. Far more attention should be given to applying language teaching to the essay of a business type, to the business letter. And no child should pass the age of fifteen without taking a course of writing specimen practical business letters. Do not say that he can learn this later. Certainly, by overcoming great difficulties, he can learn it later, but the point is: not without overcoming these difficulties. You do the child a great kindness if you teach him to apply his grammar knowledge, his language knowledge, to essays of a business nature, to business letters. In our day, there should really be no single individual who has not learnt to write a decent business letter. Certainly, he may not have to apply this knowledge in later life, but there should not be one single individual who has not been at one time trained to write a respectable business letter. If the child has become satiated with sentimental idealism from thirteen to fifteen, he will later experience a revulsion from idealism and become a materialist. If, at this early age, he is introduced to the practical side of life, he will also retain a healthy relation to the ideal needs of the soul. But these will just be extinguished by senseless indulgence in them in early youth.

Lecture 14 – Moral Educative Principles and their Transition to Practice

5 September 1919, Stuttgart

At this stage (*twelfth year in the child's life*) it must be remembered that man has an instinct for gain, for profiteering, for the principle of discount, etc., which appeals to the instincts. But we must be sure to impose the power of discernment very forcibly upon this, and consequently we must use this stage of development for studying the relations existing between calculation and the circulation of commodities and finance, that is, for doing percentage sums, interest sums, discount sums, etc.

It is very important not to give the child these ideas too late, for that would really be appealing to his egoism. We are not yet reckoning on his egoism if we teach him at about the age of twelve to grasp to some extent the principle of promissory notes and so on, commercial calculations, etc. Actual book-keeping could be studied later; this already requires more intelligence. But it is very important to bring out these ideas at this stage. For the inner selfish appetite for interest, bills of exchange, promissory notes, and so on, is not yet awake in the child at this tender age. These things are more serious in the commercial schools when he is older.