

Associative Economic Dialogues

Lucia Sigolo / Sao Paulo, Brazil and Camila Pannain / Milan, Italy

Held 18-19 August 2023, in Sao Paulo, Brazil, an in-person meeting of the Economics Conference of the Goetheanum, for all those interested in the topic of financial literacy based on associative economics.

It has always been a great challenge for us to keep alive the flame of a fire that does not burn for everyone, that is almost not recognized and that many consider boring or difficult: the teaching of double-entry bookkeeping and notions of associative economics in Waldorf schools and in the Steiner movement in general.

Since 2005, the OECD has recognized and recommended the need to teach finance in schools¹² and entrepreneurship has become a buzzword. Yet few are aware of the work that has been going on for years by colleagues from the Economics Conference at the Goetheanum with regard to developing and researching associative economics, the legacy of Rudolf Steiner as an economist, and more particularly how to teach double-entry bookkeeping¹³ and introduce the topics of finance and economics to children and young people in schools. There has even been engagement with the OECD (see Note 4 on last page).

Since the global financial crisis of 2008, this challenge has become greater, as some learning on the subject has been introduced in schools here and there, but in what depth and on what basis? This year (our fifth) we met on August 18 and 19 in Sao Paulo to improve our understanding of associative finance and double-entry bookkeeping, echoing the examples of what has been done in other countries in order to teach these topics better.

Rudolf Steiner said on September 3, 1919 at a teachers' course in Stuttgart that, "no child should really reach the age of fifteen without being led from arithmetic to a knowledge of the rules of at least the simplest forms of accounting."¹⁴ So, we called together those familiar with Steiner's work, friends of the Federation of Waldorf Schools and interested people in general for an in-person meeting without recordings, which is still rare after the pandemic in this part of the world.



This time, Camila Pannain*, Lucia Sigolo* and Marina Breslau were joined by Daniel Havro* from Curitiba, Christopher Houghton Budd*¹⁵ from England and twelve other people from five different Brazilian states and a range of professions – from teachers, school administrators and eurythmists to entrepreneurs, accountants and economists. This diversity was also manifested in the places where this group came from: Santa Catarina, Paraná, Rio de Janeiro, São Paulo and Recife, spanning a national distance of 3,200 km. Not forgetting the 9,500 km between São Paulo and Folkestone, where the international colleague who was also present lives.

Everyone was interested in what double-entry bookkeeping is and how they can use this knowledge and in particular the lectures given by Rudolf Steiner on the subject, to create and develop further appropriate ways of imparting associative financial literacy to children and young people.

The demonstration of bookkeeping as it has been developed worldwide by colleagues from the Economics Conference and in Waldorf schools internationally was presented and appreciated by all. We were able to adjust the appropriate words of the concepts into Portuguese and also to witness how, from a simple arithmetic demonstration, we can arrive at the 'income and expenses' and the 'assets and liabilities' of the financial year. From there, much can be done.

Apart from these immediately positive results, another potentially important outcome was planning for another meeting for March 2024.

¹² OECD - Organization for Economic Cooperation and Development: <https://www.oecd.org/finance/financial-education/35108560.pdf>

¹³ Follow the link to the site of international work carried out: <https://associative-financial-literacy.com/>

¹⁴ Rudolf Steiner, *Practical Course for Teachers*, CW 294, 12th lecture.

¹⁵ * Colleagues in the Economics Conference of the Goetheanum.