

# ***Economic Literacy in Waldorf Schools***

## **A Report on the First Gathering August 2011**

### **Summary**

On August 24<sup>th</sup> 2011, seventeen people gathered in Harlemville, New York for three days of co-creative research and dialogue about the topic of economic literacy in Waldorf schools. We see a need for transformation in our finances and economy, and want to enable the next generation to cultivate the tools to be people of initiative through enterprise, for the benefit of themselves and their community.

### **Planning Background**

The gathering was planned by John Bloom (*RSF Social Finance*), Arthur Edwards (*Centre for Associative Economics*), and Gary Lamb (*Hawthorne Valley Association*). In 2010, the planning group began discussing the question of seeking a culture change around economics at the high school level, and subsequently held a series of planning sessions to identify topics of discussion, possible participants, and logistics for this gathering.

### **Participants**



*Arthur Edwards  
Atta Turck  
Caitlin Peerson  
Gary Lamb  
Greg Stock  
John Bloom*

*Karl Frederickson  
Kathleen Morse  
Katie Schwerin  
Michael Lapointe  
Nick Iuviene  
Peter Buckbee*

*Robert Oelhaf  
Sarah Hearn  
Seth Jordan  
Ted McGlone  
William Forward*

## Subjects Covered

- Curriculum
- Course Types
- Activities
- Involving Colleagues
- Themes
- Assessment
- Strategic Implementation
- Understanding Economics
- Student Capacities & Outcomes
- Community Bridge-building

## Conversation & Activities

- *Sharing of economic biographies*
- *A picture of the adolescent*
- *Associative economics*
- *Artistic activity*
- *Perceptions and responsibilities regarding economic literacy in the world*
- *Experiences of economic literacy in the classroom*
- *Sharing of economics course content*
- *Open space*
- *Do we see a need for change in the culture around teaching economics?*
- *Initiatives for change*

## Future Plans

We identified three areas of focus that could be pursued following this gathering. Future plans around these areas will depend on the initiative of the participants.

- *How to understand economics* – Focus on research, theory, and sharing of ideas on associative economics
- *How to teach economics* – Focus on improvement of economics curriculum
- *How to create economic sustainability* – To show that economics can be a bridge for supportive relationships between the school and its community

## Resource Materials

Some participants have offered resource materials relevant to economics in the classroom. If you would like any of these materials, please send an email to Caitlin Peerson at the email address below.

## How to Support this Work

We have raised funds to support the inaugural meeting, and would invite any suggestions for other sources of funding for ongoing support of this initiative.

# Narrative Report

*It means extinction and death to the economic body when we deprive the individual of his initiative, which must proceed from his intellect and take part in the ordering of the means of production purely for the benefit of human society.*

*Rudolf Steiner<sup>1</sup>*

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## Introduction

Who today can deny the importance of ‘economics’ in the drama of our 21<sup>st</sup> century social life? Every human being must reckon with the economic forces that are seen as formative in shaping contemporary circumstances and consciousness.

For young people this is especially true as they step out into a world which, by all accounts, has ‘run amok’. Sensing this, they need real orientation for their future. But what kind of orientation is appropriate and how best should educators serve the young souls in their charge? Does conventional economics, with its emphasis on abstraction and marketised thinking, still carry weight and, if not, then what kind of economic education would one expect to find in a Waldorf School?

## Waldorf Background

Waldorf Schools are aware of their responsibility to equip young people properly as well-rounded, free-standing individuals to find their paths and not get lost in the complexity of modern civilisation. This means helping students to orient themselves economically in a willfully disorienting world.

Until now it has been hard to know what is being taught as economics in Waldorf Schools, either what has been done in practical exercises or what thoughts have informed the content of the lessons. Various initiatives have been taken in the UK and in the US to bring teachers together to share their experiences and ideas; but it has proved hard to reach the relevant people or put anything substantial in place. Recently, there has been an initiative to change this situation.

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<sup>1</sup> The Social Future. Lecture 2 - 25th October, 1919 | Zurich | GA0332a

## **The Economic Literacy Project**

Following an initial meeting at a *Social Sciences Section* event in Pomona, CA, 2006<sup>2</sup>, John Bloom, Arthur Edwards and Gary Lamb began work together on what has now become the **Economic Literacy Project**.

We realised that a specific research context was needed that would enable teachers to focus on economics together, to inform one another's practice and to garner strength and enthusiasm from the process. Our hope is that by this concerted effort we can help the Waldorf movement develop an economics education that will prove itself in the lives of the students and the thinking about economics in society at large. For any profound long-term development to occur, a certain level of committed co-ordination is needed. Without this, individuals and schools will be isolated in their efforts to effect real change.

After some years of preparation a first event took place this August in Hawthorne Valley (NY). The invitation to the event formally set out the project aims.

### **Convening an ongoing circle of individuals actively concerned with the teaching of economics in Waldorf schools in order to:**

- Broaden the view of how economics is taught at the (high) school level in Waldorf Schools
- Develop a strategy for cultivating economic literacy in (high) schools
- Establish a teaching framework that includes innovative practices based on Rudolf Steiner's economic and social insights and questions conventional economic thinking.
- Engage teachers and students in a collaborative learning process
- Support those responsible for teaching economics in Waldorf high schools
- Create a model approach that can influence more widely how economic literacy is taught at the high school or secondary level

The event was attended by economics teachers (past / present / future) and those with a vital connection to the subject. Our intention is to create a research community through which Waldorf teachers can strengthen the economic dimension of their work, both in terms of the current content of the courses that are offered to young people and the overall culture of the school and its connection to economic life -whether in its own undertakings or in its link with the local community.

### **Aims for Economic Literacy**

The best advertisement for Waldorf Education is the young people who experience it. If, in the eyes of the world, they are able to take initiative, manage their own affairs and become responsible economic citizens then their deeds will not go unnoticed, nor the provenance of the thinking by which they are informed. Economic literacy is evidenced by self-development and wakefulness. It relies on a disciplined will and a balanced outlook that contrasts strongly with the illusions of the dreamer or the driven ambition of the materialist. If such is the aim for economic literacy, what instruction and experience will give rise to it?

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<sup>2</sup> Participants worked intensively with Rudolf Steiner's economics course over the course of a week.

## **The Ground Covered**

The intention behind the meeting was to explore the validity of a four year high school economic literacy approach and, further, to develop some shared ideas and practices around teaching economics. The gathering was intended to open the space for conversations on economic literacy, and to determine who is interested in taking the concepts further as a working group or groups. There was no intention yet of developing curriculum or any other prescriptive approach. Through the time a lot of ground was covered, for example in the following areas:

### ***Overall Themes***

The picture of the adolescent developing into adulthood; the economic background of our time; the forces coming to meet the young person today.

### ***Possible Structure of Courses and Content***

Academic style: presentation and essays; portfolios and projects; student-driven courses based on questions and peer discussion; experiential based on activities beyond the classroom; weekly lessons or block courses. Possible themes, content, and activities included: economic history; business planning; biographies; essays; projects; financial literacy; history of economic ideas; accounting; excursions; interdependence and competition; the nature of money; ecological considerations; meeting human needs; practical tools; currencies; the fundamental social law from an economic perspective.

### ***Ages and Stages***

When should economics instruction begin; how is it related to or does it draw on other elements in the curriculum such as farming, geography, history; how to match the structure of a course for teenagers to the picture of their development.

### ***Pedagogical Methods***

Games; role-plays; field trips; exploring definitions; big picture panorama; ask students to teach modules; current affairs reporting; jargon-busting; budgeting a project to change the physical environment of the school; internships; theory in morning, practice in afternoon; refer students to their own experiences;

### ***Challenges to Cultivating Economic Literacy in Waldorf High Schools***

Time constraints; culture of schools not economic; how to inspire entrepreneurship; engaging each student's will; the relationship of schools and their communities; where do teachers get their knowledge from; the need for creating examples of economic associations; the image of doom hanging over young people's view of the future; undervaluing the role of economics in society and its value in preparing young people to meet life with enthusiasm

### ***Resources***

There was an agreement to create a pool of literature, curriculum resource materials, and outlines for practices that could serve those currently teaching economics.

### Three Areas for Further Consideration

By the end of the meeting it became clear that there were three areas that we needed to differentiate in our explorations:

- 1) The subject matter - How we ourselves understand the economic process and whether this understanding is informed by Rudolf Steiner's approach and/or inspired from other streams
- 2) The pedagogical level - How that understanding is then communicated to young people in an appropriate way such that practical capacities are developed through it.
- 3) The wider social level – How our activities are connected with the social dynamics of our age, whether through local communities or through the global paradigm that sits in the background. The sustainability of Waldorf Schools depends both on the internal economic organisation of the schools themselves and the nature the culture and economy of which they are a part – might this relationship be reciprocal?

### Conclusion

The gathering was successful in bringing together for the first time, under the auspices of the Social Science and Pedagogical Sections of the School for Spiritual Science, a group of educators, people working in the fields of social finance and economics, young Waldorf alumni, and researchers on topics linked to Rudolf Steiner's insights, to explore the importance of economic literacy in our time, share experiences of teaching and learning the subject, and to imagine what steps might be needed to take the conversation further.

### Budget

#### *Income*

Donations	10500.00
Evening Event	230.00
<b>Total</b>	<b>10730.00</b>

#### *Expenditure*

Travel	4019.02
Stipends	2000.00
Housing	460.00
Venue Fee	500.00
Food	1014.00
Materials misc	25.00
Production and distribution of findings	196.00
Local Transport	190.00
Administration	300.00
<b>Total</b>	<b>8704.02</b>

#### **Seed Funding for 2012**

**2025.98**

### **Transcripts and Notes**

The whole event was recorded on an audio track and we are currently considering whether to transcribe sections from it that might be of benefit to those who were not able to attend. Detailed notes were also taken that have been put together in a report.

### **Further Information and Support**

Please take contact if you would like to stay in touch with the project. We will be seeking funding for future meetings that will enable us to build capacities in the circle that can be offered back to schools in the form of resources and continuing professional development.

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Appendix A: The Invitation

***An invitation to collaborate in a new approach  
to Economic Literacy in Waldorf High Schools***

From The Economic Literacy Initiative Group

**John Bloom**, *RSF Social Finance*

**Arthur Edwards**, *Centre for Associative Economics*

**Gary Lamb**, *Hawthorne Valley Association*

**When: August 24-26, 2011**

Beginning 5:30 pm on Wednesday, concluding at 5:00 pm on Friday\*

**Where: Hawthorne Valley Waldorf School, Harlemville, New York**

You are invited to join the Economic Literacy Initiative Group in an inaugural gathering to explore a new approach to economic literacy in Waldorf High Schools through collaborative research.

Long-term outcome for the Initiative: To inform and transform the way Waldorf students view and work with money, finance, and enterprise.

The purposes of this inaugural invitational gathering:

- To explore what is currently being taught or practiced
- To share experiences of economics education whether gained by its presence or absence
- To confirm or qualify the value of a high school economic literacy “curriculum”
- To imagine what an economic literacy program might include and look like if implemented in a Waldorf high school
- To make the findings of the gathering available to others as way to further interest, research, and practice in high school economic literacy.
- To consider next steps for the initiative

During our time together, we will have time for:

- Reflection
- Deep dialogue
- Small group conversation
- Open space time
- Artistic work

It is the planners’ intention to support rather than direct a co-creative environment.

The Initiative Group considered the following in determining invitees:

- Interest in taking active initiative in economic literacy
- Experience in the field of social enterprise or economics
- Involvement in pedagogy (HS economics)
- Working knowledge of threefold
- Able to contribute to the formation of the initiative
- Understanding of capital and *World Economy*

Expenses for the Gathering

*There will be no fee charged for the gathering, though there are real costs such as housing, food, and transportation. The Initiative Group is committed, as far as possible, to eliminating any financial barriers invitees may have regarding travel, lodging, and meals.*

For people who do not live locally, we estimate that the lodging costs will be approximately \$90 and meals costs in the range of \$75 to \$90 for each participant. Travel expenses will vary by participant.

We have been seeking and raising funds to support this inaugural meeting, and would invite any suggestions for other sources of funding. Our hope in sending this invitation out early is that you can request that your organization or place of work support your attendance by funding some or all of your time, travel, and cost of participation.

If you know that you will need assistance in meeting costs, let us know the approximate amount with your RSVP. (We cannot promise to meet all requests.)

Please RSVP by April 17, 2011 to Caitlin Peerson at RSF Social Finance [caitlin.peerson@rsfsocialfinance.org or 415.561.6163] on the form at the end of this invitation.

As already stated, we are committed to enabling everyone invited to attend. By working together we are confident that every invitee who wants to attend will be able to do so.

We hope you are able to join in this important co-creative research and formation process. Such initiatives are one important way to respond to the need for transformation in our finances and economy, and for helping the next generation cultivate the tools to be “people of initiative” through enterprise and for the benefit of community.

\* There will be a further session on the morning of August 27th (after the meeting formally ends) to which all are invited who would like to join with us as initiative-takers in sharing responsibility for the project's development. This will encompass an in-depth review of the three days, practical proposals for future work, and space for consideration of wider economic questions relevant to meeting the needs of coming generations. It will also provide an opportunity to discuss how research of this kind is linked to the worldwide Goetheanum.

## The Importance of Economic Literacy for Our Time

### *An invitation to collaborate in a new approach to Economics in Waldorf High Schools*

This proposal outlines a collaborative model for researching and developing an approach to economic literacy in Waldorf High Schools that is intended to inform and transform the way students view and work with money, finance, and enterprise. Waldorf education is in a unique position to instill a conscious approach to economic life by fostering social enterprise and making visible its financial side as preparation for contemporary life. If spiritual values are at the heart of Waldorf education, then demystifying money is essential to supporting students' developing understanding of themselves and the world. In this way, they can learn to manage their own economic endeavors as they form their identities, and thus create an antidote to the pervasive and invasive consumerism of the culture in which they live.

The Economic Literacy Initiative Group

**John Bloom**, *RSF Social Finance*

**Arthur Edwards**, *Centre for Associative Economics*

**Gary Lamb**, *Hawthorne Valley Association*

### INTRODUCTION

*"Our highest endeavour must be to develop free human beings who are able of themselves to impart purpose and direction to their lives."*

—Marie Steiner

### Personal and Social Transformation through Economic Literacy

A key aim of Waldorf Education is to educate toward freedom. One important aspect of this is for students to become aware of the complex weight of their cultural conditioning and to be encouraged in self-directed inner development. Such inner development is based on an understanding of the threefold nature of social life in which the ideals of freedom in education and culture, equality in rights, and interdependence in economic life are recognized. One of the greatest challenges today is to support individual initiative and enterprise. How young people find and develop the skills and confidence they need to walk their own paths is a crucial matter. Is it enough to be taught personal finance or should learning be extended to include the wider economic relationships of trading and capitalization? How can students understand how money works without direct experience and accountability?

Not only does a focus on economic literacy augment and deepen the already proven strengths of Waldorf education, its value goes beyond individual or local significance to concern the future of economic life and the quality of social life as a whole.

The value of economic literacy goes beyond individual or local significance. It concerns the future unfolding of economic life and thus the quality of social life as a whole. Rudolf Steiner's

economic analysis addresses the very real issues that humanity is confronted with today. It offers a sophisticated approach needed for balance to be restored to the world economy through its practical application in personal, organizational and community life. In this light, economic literacy can connect to the aspirations of young adults as they build their own paths. The challenge of the next century is to create a foundation upon which to manage the economy on a new participatory basis, wherein individuals act in voluntary and conscious association, rather than, as now, out of the pressure of ever-more centralization and self-interest.

## ECONOMIC LITERACY PROJECT OUTLINE

### Project Aims

#### **Convening an ongoing circle of individuals actively concerned with the teaching of economics in Waldorf schools in order to:**

- Broaden the view of how economics is taught at the high school level in Waldorf Schools
- Develop a strategy for cultivating economic literacy in high schools
- Establish a teaching framework that includes innovative practices based on Rudolf Steiner's economic and social insights and questions conventional economic thinking.
- Engage teachers and students in a collaborative learning process
- Support those responsible for teaching economics in Waldorf high schools
- Create a model approach that can influence more widely how economic literacy is taught at the high school or secondary level

### Project Process - Phase 1

1. Survey through a questionnaire the current landscape of who is teaching economics and what is being taught in Waldorf High Schools. This would be information gathering while also serving to sensitize the recipients to the issues that the project is aiming to address, namely the potential of developing a cutting-edge approach to teaching and learning about economics.
2. Contact relevant groups such as the *Waldorf Education Research Institute* to inform them of the project's existence and aims.
3. Once we have identified committed *teachers*, we will ask them to nominate a current student or recent alumnus(a) who has a demonstrated interest in economics to participate *with* them in the project.
4. The initiative group will convene a gathering of the identified teachers and students in a collaborative inquiry centered on experiences the students bring and then consider a design process for approaches to teaching economic literacy at the high school level.
5. Immediately following this first convening, the initiative group will reflect on the findings of the first gathering, and then consider how to further implementing the Economics Literacy Project.
6. Create a pedagogical advisory group that can support implementation.

7. Share practices and materials with Waldorf schools based on appropriate professional collaboration and distribution channels.

### Project Process - Phase 2

1. Explore the feasibility of a recurring summer training course available to teachers and students on economic literacy based on Rudolf Steiner's approach. One outcome of this could be a self-accredited Continuing Professional Development certificate in economic literacy.
2. Sharing practices and materials beyond the Waldorf context based on appropriate professional collaboration and publication.

### Background

To date there has been some work done on how to bring forward economic literacy in a Waldorf context. This has included gatherings on the East coast of the US and papers by Atta Turck, Gary Lamb, Christopher Houghton Budd and others on the subject, as well as sharing of curriculum material. In 2008, Arthur Edwards wrote an RSF funded Pilot Study entitled '*Economics in a Waldorf Context*' which sought both to document his own experience and also to gather together various materials. This took place in the context of the Centre for Associative Economics 'Air Beneath Your Wings' financial literacy research initiative.

### Initiative Group

Our overall aim is the introduction of an approach to teaching economics inspired by the work of Rudolf Steiner. Thus, members of the initiative group are also members of the Social Science and Pedagogical Sections of the Goetheanum and are deeply committed to standing for Steiner's work.

Participation in the project in general is open to all those who feel connected with its intentions. The application for participation will be for each person to describe how he or she is concretely connected with the question of how economics is taught within Waldorf High Schools.

The current Initiative Group includes:

**Arthur Edwards** is director of the Centre of Associative Economics and Editor of *Associate!* He has been giving courses in economics and financial literacy based on Rudolf Steiner's views for the past eight years. In 2009, he completed a master of philosophy research degree at Buckingham University entitled "Three Kinds of Money: Rudolf Steiner and the Development of Monetary Economics" and is presently preparing doctoral research at Bristol University which looks at how financial literacy could better be taught. He lives in the UK.

**Gary Lamb** is a researcher at the Hawthorne Valley Association. He previously taught high school economics for 13 years and currently mentors new teachers in economics. He is the author of the forthcoming book, *Associative Economics: Spiritual Activity for the Common Good*. He lives in Harlemville, NY.

**John Bloom** is Director of Organizational Culture at RSF Social Finance in San Francisco. As part of his work at RSF he has been developing and facilitating conversations on money, as well as other educational programs that address the intersection of money and spirit in personal and social transformation. His book, *The Genius of Money: Essays and Interviews Reimagining the Financial World* (SteinerBooks) was published in October 2009. He lives in San Francisco.

The Initiative Group will be responsible for fundraising and managing the project budget.

### **Proposed Timetable** [tentative]

June 2010	Initiate collaborative planning
August 2010	Complete first draft of project proposal, including cost estimates and funding needs
September 2010	Gather list of possible teachers
September 2010	Develop and Send questionnaire
October 2010	Teachers nominate students
October 2010	Teachers and students complete letters of intent
Nov-Dec 2010	Compile results, vet applications, and send invitation to convening
March-April 2011	Convene first Initiative Group, teacher, student gathering
May-August 2011	Report findings, recommendations from the first convening

## **OTHER MATTERS**

### **Relevance**

The usefulness of such a project can be made clear to schools by drawing attention both to the deeper nature of economic issues, the importance of economic education as part the educational experience, and in how the schools will benefit from involvement, for example, by qualifying teachers with a certificate of ongoing professional development (an incentive for schools to get serious).

### **Evolution of Curriculum**

How economic literacy for young adults builds on earlier elements within the formal curriculum, and, what should be taught when, constitute a further pedagogical research question. The incorporation of the project findings and recommendations into a more formalized curriculum framework that is adopted by Waldorf Schools or other educational systems will lie in the hands of teachers and others directly responsible for curriculum development based on spiritual scientific insights into human development.

### **Fund Administration for the Project**

RSF Social Finance will administer the funds for the Project. Tax deductible gifts and grants in support of the project can be made to RSF. We are exploring other avenues of support and are open to suggestions and leads for further resources. Please contact any member of the Initiative Group.

### **Publishing**

Communication will be in the form of an ongoing dialogue among a group of researchers who regularly update a wider community through a shared channel of communication such as a blog, website, or wiki.

### **CONCLUSION**

High school students are busy coming to know themselves and the world, while at the same time living in it as economic citizens, even before reaching adulthood at twenty-one. Economic literacy will give them a framework of values, an understanding of economic practices, and ways to enter the world through initiative for which they can take on increasing responsibility, both for themselves and for others. If the highest purpose of Waldorf education is to support the development of free individuals, then economic literacy needs to become a central theme in their formative high school years.

It is fair to assume there are other indirect benefits to the schools engaging in economic literacy, such as much closer connections to the businesses and social enterprises in the school's region, more creative economic thinking linked to the school's own sustainability, and evolving a culture of enterprise.

*Respectfully submitted,*

John Bloom, Arthur Edwards, Gary Lamb  
The Economic Literacy Initiative Group