

Debt in Education

Debt campaigning offers a way of viewing the power, justice and poverty issues of this world and can be introduced into schools and colleges in many subjects.

Investigating the Debt Crisis gives students an opportunity to develop key skills – research, understanding statistics, communication, debating and negotiating – while learning about international issues and being empowered to be part of the change needed for a fairer world.

There are a wide range of resources available for all ages on the Jubilee Debt Campaign website (www.jubileedebtcampaign.org.uk/education). On the following pages we suggest some further activities to bring the issues alive. For simplicity, these ideas have been grouped under school subject titles; however, many could be adapted for assemblies or used in faith groups, youth clubs, community groups, and other areas of broader education. Wherever possible, internet links have been included; most, but not all of the links are to free information or resources.

The Jubilee Schools programme aims to support schools as they discuss debt issues as part of their wider global citizenship programme. It's free to join! Go to www.jubileedebtcampaign.org.uk/schools for more.

We are assuming that you already know about the scandal of unjust poor country debt and the harmful and undemocratic conditions attached to debt relief. To find out more about these issues, see www.jubileedebtcampaign.org.uk.

Most of these ideas are suitable for those aged 14+; ideas which could be used with, or adapted for, younger learners are in italics.

Useful Information and Resources

Jubilee Debt Campaign	www.jubileedebtcampaign.org.uk/education www.jubileedebtcampaign.org.uk/new www.jubileedebtcampaign.org.uk/schools www.jubileedebtcampaign.org.uk/resources www.jubileedebtcampaign.org.uk/act
Oxfam	www.oxfam.org.uk/education www.oxfam.org.uk/coolplanet/kidsweb/children.htm www.oxfam.org.uk/education/resources/mapping_our_world
Islamic Relief	www.islamic-relief.com/uk/poverty_debt.htm
Make Poverty History Jewish Coalition	www.eljc.org/mph/MPHJC_ed_pack_big.pdf
CAFOD	http://www.cafod.org.uk/primary www.cafod.org.uk/resources/secondary_schools/aid_debt_and_trade

Millennium Development Goals www.un.org/millenniumgoals/
www.undp.org/mdg/countryreports2.shtml

Set All Free www.setallfree.net/

Just Business www.jusbiz.org

Citizenship

- Research and **engage in a debate** around the issue of poor country debt. Possible topics to debate include:
 - ‘The world is rich enough for everyone to live well; we only need to learn to share’;
 - ‘Debt cancellation for poor countries does no good because all the money is wasted by corrupt governments’; (www.jubileedebtcampaign.org.uk/corruption might be helpful);
 - ‘Debts owed to rich countries are the single biggest obstacle to poor countries’ development’.
- **The International Debt Game** (www.jubileescotland.org.uk/education/games), for learners of 14+, explores the complex issues of international debt. *Younger learners can play the Sticker Game on disk.*
- Hold a **mock trial** where the World Bank or International Monetary Fund face charges like:
 - not considering a country’s human needs before deciding who gets debt relief;
 - having given many ‘illegitimate’ or irresponsible debts;
 - imposing harmful and undemocratic conditions on their borrowers.
- **Organise and run a campaign** to inform a wider audience (such as younger students, the school community as a whole, a faith or community group) about the issues of poor country debt. *Younger learners can be involved in this, as the audience or preparing some of the displays.*
- Use packets of food, with country origins on the labels, **to develop awareness of the world map and the ‘global village’**. Discuss the wide variety of choice available to us, and compare this to the limited choices available to people who live in countries affected by debt. Trade conditions, debt and poverty and their effects on the economy and the availability of goods can all be discussed; high import costs can mean some items are simply never sold and people have to do without. *Younger learners can do this activity. **Personal stories or profiles** may be of use: Oxfam’s Cool Planet website has some great resources of this type, such as Caroline’s Story (www.oxfam.org.uk/coolplanet/kidsweb/caroline/index); Chapters 4, 7 and 9 are particularly useful for this activity. See also Wake Up World! featuring four children from different cultures (www.oxfam.org.uk/coolplanet/kidsweb/wakeup/index) – the ‘Food’ and ‘Dreams’ sections are good for use with this activity.*
- Discuss the **Universal Declaration of Human Rights** (www.un.org/Overview/rights – a simplified list can be found at www.hrea.org/feature-events/simplified-udhr.html) and rank them according to perceived priority. Discuss which of these rights are threatened or denied because of debt issues. Give **personal responses**. *Younger learners can talk about a simplified set of ‘right’ and*

*‘wrong’ situations, and discuss their feelings in relation to these, exploring the concept of **fairness and empathy**.*

- Use information relating to the **2007 Commemoration of the Abolition of Slavery**, ‘Set All Free’ (www.setallfree.net) to discuss the idea of indebtedness as a form of modern slavery.
- A **‘Living With Debt’** project could be undertaken as the culmination of a unit of work, an awareness raising day for the larger school community, or as part of a national mobilisation (eg One World Week or World Debt Day). This could take the form of a **series of challenges** to simulate some of the difficulties people in poor indebted countries face every day (such as using a pump to get water, walking long distances carrying heavy goods to market, breaking rock with a hammer, working in difficult conditions, pounding yam or something similar with a large pestle and mortar, limping with no crutches, carrying someone who’s hurt, writing on a slate sitting outside in poor weather, cleaning a rough floor with a bunch of twigs...) or a **‘Debt Village’**, where a dwelling or a group of dwellings is constructed to illustrate the standard of living many people in indebted countries are forced to cope with. Coupled with information on debt, perhaps in the form of banners or posters, an action campaign using material from Jubilee Debt Campaign, or perhaps in conjunction with the challenges outlined above, this could be a very powerful way for learners to have some experience of indebtedness first hand, and/or to raise awareness among the wider community. See www.slumsurvivor.org for a similar idea developed by TEAR Australia. *There is ample opportunity to include and involve younger learners in a project or day of this type. They could take part in some of the challenges, visit the Debt Village, or make banners or posters.*

RE

- Find out about the **religions of those countries** affected by third world debt. *Younger learners can do this on a more basic level.*
- Write **meditations on debt** and the conditions linked to debt that could be used by people from different faith backgrounds, reflecting on what we can do to bring justice to the world and within debt issues.
- Reflect, in relation to the issue of poor country debt, on **whether religion is part of the problem and/or part of the solution.**
- What are the different **religions' standpoints on debt**? Learners could:
 - question a panel of religious leaders from a variety of religions;
 - explore and discuss writings from different faiths that mention debt and economic justice;
 - create banners or posters that highlight various religious tenets as regards justice.
- Use the **dramas and worship materials** on the Jubilee Debt Campaign website and from this disk (www.jubileedebtcampaign.org.uk/worship) in class discussions or as part of assemblies.
- Discuss the **significance of belief** and/or faith to the concept of **justice**, and which debts should count as illegitimate, using the country profile of Indonesia in the Justice section of the disk.

History

- Compare and contrast the **18th and 19th century transatlantic slave trade** with poor country debt, considered as a 20th and 21st century form of slavery.
- Discuss the **history of debts**, focusing on the country profiles on this DVD, and discuss what should be done in such situations.
- Focus on the saying **“Those who don’t learn from the mistakes of the past are doomed to repeat them.”** (George Santayana). Discuss this in relation to debt – how can we avoid continuing to make the mistakes of the past? What systems do we need to set up so that countries do not go back into debt?
- Focus on **specific individuals who have had significant impact** on world events and history in the area of social justice, or people working on debt issues right now who students believe will be remembered by history. Some examples of people involved with the debt campaign could include:
Nelson Mandela
Archbishop Desmond Tutu
Bono
Bob Geldof
Gordon Brown

- Help learners to **develop a timeline** showing the significant points in a country's debt history, along with relevant world events. It could add greater meaning to focus on a country that has completed the **HIPC process**, and add points to the timeline showing new spending and development.
- Discuss **poverty and bad living conditions in Britain in the past** (eg Victorian England), and how these problems were solved and extreme poverty eradicated (with the result, for example, that everyone now has access to basic education, health care and clean water). Discuss why this has not yet happened in heavily indebted poor countries.

Geography

- When discussing concepts such as **globalisation, world society, interdependence, sustainable development, the global village and spaceship earth**, discuss how the poor country debt crisis is related to these concepts – both in its origins and in its potential solution.
- Assist learners to find out about and reflect upon **fair and unfair trade** and its relation to debt, and the relationships between developed and developing countries. Use some of the games included on this DVD to highlight issues. Explain how **global debt links** to these; for example: falls in commodity prices helped to create the debts and trade-related conditions are often attached to debt relief.
- **Compare maps using Mercator's and Peters projections** and discuss the different interpretations they give. Indebted countries can be located on both the maps, their representations compared, and learners can discuss the different presentations, who might prefer to use each one, and why. *www.oxfam.org.uk/education/resources/mapping_our_world is a great place to start with younger learners.*
- Discuss the idea of a **global footprint**, and the discrepancies between the impacts various populations and nations have on the world. Learners can calculate their own global footprint (www.myfootprint.org) and feed back to the rest of the group. This can be contrasted to the typical footprint left by a resident of a heavily indebted poor country. Learners can be encouraged to look a little deeper: which of the questions asked during the calculation are not even relevant to a resident of an indebted country? In which ways do indebtedness and poverty sometimes result in a **greater impact on the environment**? *Younger learners can make comparisons between their own lives and possessions and those of people in indebted countries. If an RE or Citizenship aspect is desirable, they can then discuss issues of fairness and empathy in relation to 'haves' and 'have nots'.*
- A group in the UK can **link to a similar group in an indebted country**, to share information, photographs, projects etc, and perhaps even visit one another. If one of the countries that has recently received substantial debt cancellation (such as Zambia or Ghana) were chosen, learners could discuss the difference this has made, for example in access to health care or education.

Science

- Focus on the **most basic of commodities – water**. Discuss issues surrounding access to clean water, infrastructure needed to supply water and sanitation, and health implications for not having clean water readily available (www.wateraid.org/uk may be of assistance). Learners can then discuss how debt servicing is resulting in many countries not being able to improve water supplies and quality. They can also learn how countries like Uganda have **used money from debt relief to make clean water available** for more people. *Younger learners can discuss all these issues in a simplified form.*
- Trace the **production of energy from source to usage**, and discuss the disparity in energy supplies and use from country to country. Issues of pollution can be introduced if desirable. Energy use in rich countries can be contrasted with poor countries, and, as with water above, learners can discuss how **debt servicing impacts** on energy supplies and infrastructure, and how countries like Ghana, Rwanda and Tanzania are using money from debt relief to get electricity to more people. *Younger learners can discuss all these issues in a simplified form.*
- Discuss **diseases**, their causes and how they can be prevented. This could lead to discussion of how poverty and debt contribute to illness, low quality of life, and early death. Discussion could include **the UN Millennium Development Goals** (www.undp.org/mdg/basics.shtml). It could include, too, how countries such as Mozambique have used money from debt relief to immunise their children. *Younger learners can talk about how they feel when they are sick, and discuss how we have food, water and sanitation to stop us becoming ill, and medicines to help us get better. They can then hear about children who don't have these things and how debt makes the situation worse.*
- What role have **science and technology** to play in **solving the problems** related to third world debt? Learners could first brainstorm what these are, including: lack of infrastructure, poor roads and transport, inadequate water supplies and sanitation, food shortages, energy shortages, lack of medical supplies and support, basic means of communication. Specific problems can be given to individuals or groups to discuss and work on, and possible solutions presented to the group.

Mathematics

- Whenever **mathematical concepts and processes** are illustrated with regard to ‘the real world’, and when situations are described and analysed with mathematical **symbols, words and diagrams**, there are opportunities to engage with global debt issues. Some obvious examples would include borrowing and lending, compound interest, graphs, pie charts, etc. Use the CIA World Factbook (www.cia.gov/cia/publications/factbook/index.html) to gather data about indebted poor countries, and present facts about issues such as budget, income, or population in different graphical forms.
- Learn about **statistics**: how they are helpful, and how there can be a danger of **misrepresentation and misinterpretation**. Look at how statistics about third world debt can be interpreted and misrepresented, eg Gordon Brown’s claim that ‘100% of debt’ was cancelled after the G8 meeting in Edinburgh. (See www.jubileedebtcampaign.org.uk/mdri for what was actually cancelled.)
- Adapt some of the other ideas listed on these pages, and give them a maths slant – eg. make **graphs** showing the proportions of energy used by different countries, show the distribution of wealth around the world, compare the debts of poor countries to their spending on other projects and issues, etc. Possible sources are given with many of the other suggestions.

Business Studies and Economics

- Discuss the technical details surrounding **debt and repayments**. Look at the terms of loans, and do the sums. Compare IDA loans to IBRD loans: use www.worldbank.org as a starting point.
- Compare and contrast personal and **business debts** to **national debts**. Discuss the notion of **bankruptcy**, what it means and the impacts it has.
- Discuss the **ethics of money-lending** and in which circumstances, if ever, it is right to cancel personal debts. Do parallel circumstances apply for sovereign debts? Discuss the history of poor country debt and the ethics of the original loans.
- Research the **conditions attached to debt relief**, discuss why they are attached, and form conclusions as to the efficacy and impact of these conditions (www.jubileedebtcampaign.org.uk/?lid=2174).
- Discuss **Vulture Funds** (www.jubileedebtcampaign.org.uk/vultures). Should these funds be allowed to operate? What rules and laws should they abide by?

Modern Foreign Languages

- As part of finding out more about those countries which are affected by debt, **identify them and learn ten words in their respective languages**. *Younger learners can also do this.*

- Appreciate **diversity within diversity** – how many of the HIPC countries have European languages (like French, Spanish, English) as their national languages? Look at reasons behind this. Are there words from any of these countries that have become part of the English language? Make a list; these could be **turned into posters and displayed** around the school. *Younger learners could be involved in this.*
- Discuss the **power** of languages, particularly English, in communicating with the wider world, with a focus on debt issues. Learners could look at sites in other languages (eg. www.cidse.org, www.erlassjahr.de, etc), and then make a brief summary in the desired language. These and similar sites could also be used to highlight the **problems with using online translators** – foreign language pages of the bilingual sites, like Erlassjahr's, could be translated using an online translator, then compared to the original English version, and errors discussed.
- Invite a **visitor from a Francophone or Hispanic heavily indebted country** to come and talk to the group.

English and Media

- Older learners could **write stories to read aloud** to younger children to help them learn about debt and poverty issues in an engaging and creative way. Art and Design can be brought in if students wish to illustrate their stories. *Younger learners can listen to these stories and be encouraged to ask questions to find out more.*
- Learners can **write accounts of daily life** from the point of view of a person living in a heavily indebted poor country. They could be asked to **focus on the senses** (sights, sounds, smells etc), or on detailing feelings and reactions. *Younger learners could do this on a basic level.*
- Arrange **interviews** with people from countries affected by debt. (Many of the countries are listed in *In the Balance*, available from www.jubileedebtcampaign.org.uk/inthebalance.) Learners then produce a **radio show** about the problem and the experiences of such people. If this is too difficult to organise, it could be done in the form of a role-play. *Younger learners could be the audience for such an event or role-play.*
- Ask learners to **examine a leaflet** produced by the Jubilee Debt Campaign using **persuasive language**. They can then try to rewrite the information in different forms – such as articles for different types of newspaper, or as an impartial report. www.jubileedebtcampaign.org.uk/pickupthepace might be a good place to start.
- Learners could **write letters** to their local MP/a government leader/the Department for International Development (DfID) putting forward personal views about poor country debt and asking the recipient to take action. Discuss appropriate format and content for a letter of this type.
- *Younger learners can read or hear excerpts from **stories, poems, legends, articles, personal accounts** from people in indebted countries around the world, and reflect on how people's lives are*

similar and different to their own. Personal stories or profiles can be found on Oxfam's Cool Planet website (www.oxfam.org.uk/coolplanet/kidsweb).

- Study different media accounts of some event such as the repayment by Nigeria of £7 billion to the richest countries in the world. These could be a TV news report, an article in a newspaper/magazine, a website... Some sources could include:
www.wdm.org.uk/campaigns/debt/nigeria/nigeria.pdf; www.ecademy.com/node.php?id=67169;
www.jubileedebtcampaign.org.uk/?lid=1103

Discuss bias. Ask questions like:

- What language is used?
- Is there an attempt to present a balanced argument?
- Does the report tell you what to think, or allow you to make up your own mind?
- Who is the target audience?

Learners could discuss the responsibilities involved in reporting and journalism.

- Use the ***Drop It!*** film to trigger discussion. Accompanying material, reviews etc could be written.

Dance and Performing Arts

- Design an **interpretative dance or drama** around the experience of third world debt or other poverty issues.
- Use the **drama available** at www.jubileedebtcampaign.org.uk/?lid=2359 and discuss the issues arising.
- **Produce a play, such as *The Bigger Issue*** under the Poverty section on this disk – possibly for a school assembly, drama night or worship service - about the issue of third world debt. *Younger learners can view such performances and discuss the issues raised.*
- **View drama or film** that is based in the developing world and discuss the issues raised, for example *The Constant Gardener* or *The Last King of Scotland*.

Art and Design

- Give learners the opportunity to explore issues of **shared humanity, conflict and justice** in their own expressive work; use a range of media, including photographs, video, computer graphics and installations, to explore and express views and feelings about this issue.
- Examine and discuss a collection of **publicity material** from the Jubilee Debt Campaign. Establish criteria for evaluation of such material with regard to colour, composition, shape, font and format in the lettering, register of language and images, and assumptions relating to people and situations. Learners can then design and create their own posters.
- **Design a poster or a cartoon** illustrating illegitimate debt. See examples here: www.jubileeusa.org/fileadmin/user_upload/Resources/Education_Action_Packet/cartoons.pdf
- Examine **art from developing or indebted countries** and discuss the influences on the artists. For example: ***Great Expectations***, by Dan Sekanwagi (www.sentinelpoetry.org.uk/0207/Great_Expectations.jpg)
Younger learners can talk about their reactions to different art pieces, and hear some basic background facts.
- Art and Design students could **create publicity** or other material for a group working on a debt event, Global Debt Week, some drama event, or a Fair Trade event. *Younger students can also be involved in the preparation of such material.*

Design and Technology

Learners could be involved in a number of **debt-related practical projects**, for example:

- create some **chains** that could be cut or broken as part of illustrating freeing people from debt slavery;
- help construct dwellings, signs, and other features of a '**Living in Debt**' project (more under Citizenship);
- help create **backdrops and props** for a group performing a debt drama.

Music

- Listen to **music from countries affected by debt** (perhaps from *Drop The Debt!*, the CD available to buy on the Jubilee Debt Campaign website). Explore how hardship and suffering inspires art, eg the blues.
- Listen to music by **composers who have been inspired by issues of injustice** eg. *Dies Irae* by Penderecki (re. the Holocaust) and identify commonalities. Learners could then prepare a soundtrack on a debt or poverty-related theme. *Younger learners can discuss how the music makes them feel.*

PSHE/PE

- Talk about **rules** – who makes them, how they change, who is allowed to change rules, what makes **rules fair or unfair**. Use games and sports as examples, and then move discussion to other rules which affect rich and poor, such as international trade, and debt cancellation. You could examine how the **Paris Club** works (see www.clubdeparis.org) and discuss whether this is fair on the developing countries which have to negotiate individually, while the creditors work together.
- Focus on one or two **sports at an international level** – such as a World Cup or the Olympics. Discuss who tends to win events, and why; consider how much **money and support** are available for some athletes as opposed to others. A few specific athletes from poor countries could be focused on, like Eric Moussambani, (www.wikipedia.org/wiki/Eric_Moussambani); consider how national debt might affect their performance.
- Work out a series of **physical challenges related to poverty and debt** – such as using a pump to get water, walking long distances carrying heavy goods, working in difficult conditions (bending for hours in the hot sun), pounding yam or something similar with a large pestle and mortar, limping with no crutches, carrying someone who's hurt, writing on a slate sitting outside in poor weather, cleaning a rough floor with a bunch of twigs...

School Assemblies, Worship Services

- Use the **PowerPoint presentations** available on this disk to introduce global debt issues. Personalise the presentation to include some challenges or events particularly for your community.
- Encourage students to **report back on any debt-related events or projects** they have been involved in. This could take the form of a short speech by a student leader, an interview between two students, a role play, a drama, a short piece of film.
- Give **leaders of social justice groups** regular opportunities to keep the rest of the student body up to date on activities, events and developments in issues about which they are particularly concerned, such as poor country debt.
- Have a **Global Debt theme for an entire assembly**, and use role plays, drama and interviews to explore different aspects of the issues.
- Remind students of how they can get involved in **national and international days** like:
 - One World Week (www.oneworldweek.org)
 - World Debt Day: May 16 every year (www.jubileedebtcampaign.org.uk/?lid=667)
 - World Refugee Day: June 10 every year (www.un.org/depts/dhl/refugee)
 - Global Debt Week: mid-October
 - World AIDS Day: December 1 every year (www.worldaidsday.org)
 - Human Rights Day: December 10 every year

Use assemblies to keep students informed of events, competitions, actions.

Displays

- Run **regular and varied poster campaigns** to inform, intrigue, advertise. A consistent format with a simple slogan can be very effective. A group of children could be given the task of ensuring that posters are changed regularly to keep your message new and engaging. *Younger learners can be involved in making posters; this process can be simplified if necessary, eg by giving them the various components to put together and supplying a basic format for them to illustrate; see www.jubileedebtcampaign.org.uk/displays*
 - Use **large world maps** to identify countries being considered in a current debt campaign or issue. This could be part of a designated Debt Campaign display in a common area used to advertise all events and actions, and for general information. You might want to share this space with other social action groups, eg Fair Trade, and show how the issues are related. *Younger learners can be involved in this.*
 - Use **Jubilee Debt Campaign postcards** to create displays, such as a Debt Tree, decorative bunting, a frame for posters or another wall display. Don't forget to send the cards afterward!
 - Display **Fair Trade products**, along with country profiles which mention debt. *Younger learners can understand Fair Trade and debt concepts, perhaps in conjunction with games as outlined above.*
- ☆ Other display suggestions are given in the various subject area sections.

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