CauseCraft quick kit · Earnest: the school became a proxy

Print at 100% (actual size), single-sided. Cut out the six cards along the corner marks.

F05

Earnest: the school became a proxy

SCAN CASE

Massachusetts settled allegations against student-loan lender Earnest for US$2.5 million. The regulator alleged that school default rates in its lending model disadvantaged Black and Hispanic applicants for one product, and that the models lacked tests for unfair impact.

July 2025

C01

They measured activity instead of whether the service worked.

C02

There was no-one who could say 'stop'.

C05

The system optimised the wrong objective.

C08

The people checking it trusted it too much.

C14

The data described the past more faithfully than the task.

Deal the failure card face up in the middle of the table. Deal one cause card face down to each person. With fewer than five people, leave the spare causes out.

Each person scans the QR code on the failure card with a phone, chooses their cause, and copies the prompt into your organisation's approved chatbot.

50 mm: measure this line to check the print scale

How to play · 40 minutes

1. Deal · 5 min Read the failure card aloud. Everyone takes a cause card: the reason they will argue, believe it or not.

2. Draft · 12 min Work with your organisation's approved chatbot to write one persuasive paragraph of 100–140 words. Keep the facts as reported. Invent no figures, quotes, sources or motives.

3. Read · 8 min Label the paragraphs A to E. Each person reads theirs aloud. No reactions until all have been heard.

4. Rank · 8 min On your own ballot, rank every paragraph, including yours, from 1 (most persuasive). Use each number once.

5. Discuss · 7 min Reveal. With N people, rank 1 earns N–1 points; leave out each writer's vote for their own paragraph. Who rated their own paragraph higher than the table did? Was the winner right, or only persuasive?

Private ballot · F05 Person _____ Round _____ My paragraph was _____

A _____ **B** _____ **C** _____ **D** _____ **E** _____

1 = most persuasive. Use each number once. Include your own paragraph. Keep this private until every ballot is in.

Private ballot · F05 Person _____ Round _____ My paragraph was _____

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Full rules, scoring and debrief questions: https://causecraft.industrial-linguistics.com/rules/