

## **Financial Education in Schools: A case study in a public school in Rio Grande do Sul - Brazil**

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### **Abstract:**

*Financial education is fundamental to achieving control of personal finances and conscious consumption, with a view to a better quality of life. This study looks at financial education in the school context for children and adolescents, as well as the general characteristics of this topic. It highlights the importance of financial education in the life of every citizen, the benefits of responsible habits and consumption, and how the topic has been disseminated in official documents, such as the National Common Curriculum Base (BNCC). The aim was to analyze the introduction of Financial Education teaching in a public school located in Rio Grande do Sul, Brazil. To this end, a case study was carried out using questionnaires with open questions for the principal, vice-principal and teachers of the institution. The results indicate that the subject is integrated in a cross-curricular way, with all the professionals demonstrating knowledge of the subject, and more than half of them including it in their subjects. In addition, they recognize the importance of the Common National Curriculum Base as an ideal guideline to guide curricula.*

**Key words:** *Financial education. Common National Curriculum. School. Case study.*

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### **I. Introduction**

Financial Education, whose importance is growing both nationally and globally, is fundamental to achieving a good quality of life and recognizing our own behaviors and spending patterns. To take full advantage of this knowledge, Financial Education, referred to throughout this work as FE, cannot be absorbed in just a few minutes.

The 2016 S&P Global Financial Literacy Survey found that two out of three adults in the world were financially illiterate. In Brazil, only 35% of respondents got the questions right, a result that places the country in 67th place out of 143 countries analyzed (CENTRO DE FINANÇAS, online).

The reflection of financial illiteracy, often inherited from past generations, can be seen in the high rates of indebtedness, defaults, extremely consumerist individuals, among other negative effects present in everyday life.

In general, many people from previous generations didn't have access to information on how to plan their finances, so it's important to introduce financial education in the classroom from the start of each young person's school life. This way, when they become adults, they will be able to transfer it to future generations. This will have a positive impact on the country's development, reducing default rates and leading to a better quality of life for the population (BRÖNSTRUP, 2016).

Financial Education, when dealt with in a pedagogical and reflective way, plays an important role for children, teenagers and adults in building the foundations for a healthy, balanced and promising life in terms of finances. By teaching Financial Education, it is possible to raise awareness so that people learn how to deal with money, encouraging them to spend less than they earn. They will then be able to have a more peaceful and less uncertain future (BRÖNSTRUP, 2016).

In view of this, this study sought to analyze the importance of introducing financial education into the school environment through a case study of a public school in the state of Rio Grande do Sul, Brazil.

Thus, in order to better explain the perception of managers and teachers on the proposed topic, we sought to answer the following question: what are the importance, objectives, results and difficulties of introducing financial education in the school environment?

It is important for young people to have knowledge of financial education in order to organize themselves for the future and also to control their personal finances, as well as conscious consumption without waste for a better quality of life.

## **II. Theoretical Reference**

### **Financial Education (FE)**

Financial Education (FE) is essential for dealing with everyday situations that require financial knowledge, such as shopping, purchasing decisions and investments. Today's financial activities require good Financial Education so that citizens understand not only mathematical operations, but also money management, the importance of savings, budgets and investments (CORDEIRO; COSTA; SILVA, 2018).

According to the Central Bank of Brazil, the main purpose of EF is to educate people about the importance of financial planning in order to make sound decisions, promoting the well-being of society in general. Financial education is an advantageous investment, as it strengthens the financial system, making it more stable and efficient, and prepares individuals to deal with financial challenges throughout their lives (BANCO CENTRAL DO BRASIL, 2011).

As Buss and Amorim (2020) point out, Financial Education does not mean giving up pleasures such as going out with friends or taking dream trips in order to simply accumulate money. Life is based on choices, whether conscious or not. At times, decisions are made impulsively, guided by emotions. For the authors, having a lot of wealth loses relevance if it is not properly controlled and managed. On the other hand, even with limited resources, a person who knows how to save and invest can multiply their value with intelligence and planning (BUSS; AMORIM, 2020).

Domingos (2022) mentions that financial education is a science that interacts with all other areas of knowledge.

De Azevedo (2019) understands that financial education is not an isolated theme, but rather a group of relationships with mathematical, non-mathematical and social themes, such as environmental education, ethics, financial mathematics, sustainability, the influence of advertising, consumption x consumerism and environmental education.

Thus, attitudes such as reducing unnecessary purchases, reusing as much as possible before discarding and refusing non-sustainable products result in environmentally friendly behaviors. In addition, it is also important to learn to pay attention to excessive advertising so as not to consume compulsively or get into debt (DE AZEVEDO, 2019).

In view of the various areas of life that financial education impacts, making the subject part of everyday school life contributes to students' learning about the subject, especially since they are at a stage in their lives where the future is linked to university and professional life and, for this, they need support in the present (RAFAEL et al., 2021).

### **Financial Education in Elementary School**

In schools, financial literacy allows students to learn the real value of money with the help of basic operations and by the last year of elementary school, students can have the fundamental vision to plan and buy personal goods, such as a trip or buying something they need at the moment (FRANZONI; QUARTIERI, 2020).

As De Souza (2012) points out, reading and writing are important activities at all times in life, both personally and professionally. And also that learning this as a child will be more advantageous and easier than learning it as an adult. Literacy will be useful at all times in life, from taking a course, reading a book, taking the bus or even signing some kind of document. Financial literacy is just as important as the former, because we handle money all the time and this has a direct impact on people's lives. With a lack of financial education, it is common to see young people in debt, extremely consumerist and not knowing how to plan for their future.

Elementary school is the right time in a child's/adolescent's life to begin contact with PE because this is when they are maturing and consolidating their understanding. This process lasts until the end of their school life, so they will be better prepared when they need to apply it in adulthood. This is the easiest time for them to learn about the relationship between cost (spending, expenses and disbursements) and benefit (advantages, profits) and good habits about commercial and financial practices. Thus, the school plays an extremely important role in this phase, as it is the school that awakens the student's interest and guides them towards responsible consumption (BUSS; AMORIM, 2020).

According to Buss and Amorim (2020), financial education helps children understand the value of money and teaches them how to manage budgets and save from an early age. It provides them with important skills so that they can live independently. It allows them to plan for bigger things when they are adults, such as buying their own home, a car, supporting their family, their children's studies and even retirement.

### **Financial Education**

#### **Common National Curriculum - Bncc**

Financial education has become necessary for both primary and secondary school students as a result of the Common National Curriculum Base (BNCC). Drawn up by specialists in all areas of knowledge, it is a guiding document from the Ministry of Education and Culture (MEC) that was created with the aim of establishing what the curriculum for all basic education should look like, by means of an organic and progressive set of essential

learning outcomes. Its mission is to ensure that all students, regardless of whether they attend public or private schools, have the same level of knowledge about the subjects it establishes, a consistent curriculum (BRASIL, 2007).

The BNCC incorporates ideas of economics and finance that should be taught in each school year to encourage Financial Education. As a result, interest rates, inflation, financial investments (profitability and liquidity of an investment), and taxes can be discussed (BRASIL, 2018), as the excerpt highlights:

This thematic unit favors an interdisciplinary study involving cultural, social, political and psychological dimensions, as well as economic ones, on the issues of consumption, work and money. It is possible, for example, to develop a project with History, aimed at studying money and its function in society, the relationship between money and time, taxes in different societies, consumption at different times in history, including current marketing strategies. These issues, in addition to promoting the development of students' personal and social skills, can be excellent contexts for the application of Financial Mathematics concepts and also provide contexts for broadening and deepening these concepts (BRASIL, 2018).

The BNCC understands that the various areas of mathematics are linked by a shared set of fundamental principles. These fundamental principles are vital to the growth of children's mathematical thinking and should be taught in schools. This idea is shown in various ways, including sales and marketing, chemical balances and graphical representations (BRASIL, 2018).

The BNCC uses the Transversal Contemporary Themes (TTCs), so relating them to PE means enabling students to better understand issues such as using their money more optimally, taking care of their health, using new digital technologies, taking care of the planet they live on, as well as understanding and respecting others. Cross-cutting themes, a characteristic also found in the PCNs, are so called because they don't belong to a specific discipline, but are important to all of them, as mentioned above. The TTCs help students to understand, enabling them to assimilate the content of school subjects to their personal lives in society (BRASIL, 2019).

Compared to the National Curriculum Parameters (PCNs), the first change to the Transversal Themes was the nomenclature. The inclusion of the term contemporary to complement transversal highlights the topicality of these themes and their relevance to basic education. The second change was the implementation of new themes. While the PCNs addressed six, the BNCC points to six macro-areas, which in turn encompass 15 other themes. They are: Economy, Health, Citizenship and Civics, Multiculturalism, Science and Technology and Environment.

The third change is in the relevance of these themes. While in the PCNs they were optional recommendations, the National Curriculum Guidelines (DCNs) made them compulsory. In the BNCC, they are now considered essential content for basic education. Table 1 shows a brief comparison between the PCNs, the DCNs and the BNCC.

**Table 1 - Comparison between PCNs, DCNs and BNCC**

PCNs - National Curriculum Parameters	DCNs - National Curriculum Guidelines	BNCC - Common National Curriculum
Published in 1997	Published in 2013	Published in 2017/2018
Cros-cutting themes	Norms that guide curriculum planning	Contemporary Cross-Cutting and Integrating Themes
6 Thmes	Indeterminate	15 Themes
These are curricular guidelines and references. They help with curriculum development and revision, teacher training, methodologies and pedagogical discussions. It's like a path to follow.	The Guidelines are broader than the PNCs. Their aim is to guide schools' curriculum planning by directing their curricula and minimum content.	Indicates which content is compulsory in schools and the skills and competences to be worked on. It is therefore more specific than the guidelines.
There was no link to any legislation, it wasn't compulsory.	CNE/CEB Opinion No. 14/2000	All themes are governed by specific legal frameworks.

Source: Prepared by the authors, adapted from Brasil (2022).

These changes represent important achievements for national education. With them, students have the right to a broad education, enabling them to interact with social life and the world. As such, the subjects covered by TCTs have been given a space in the BNCC that is compatible with their relevance in the school curriculum. The BNCC should not be seen as a document that replaces the guidelines contained in the PCNs or the DNCs, but rather as a document that specifies, complements and guides what students should learn year by year in the education system (BRASIL, 2019).

In this sense, the BNCC adds, integrates and brings new aspects and practices that aim to broaden the approach to the themes at school (BRASIL, 2019).

**Conscious Consumption**

Globalization, technological innovation and the internet have transformed the world, creating new desires, new wishes and new dreams. Consumption is a path of no return, an instrument that feeds capitalism. Consumption is essential to maintain the capitalist machine, which consists of producing more and more.

However, this consumption must be conscious and responsible, so that it can target essential aspects such as human needs, sustainability and maintaining the economic model. Basic human needs are indispensable for a dignified life. The consumer society is a reality in the economic model in which we live. However, it is necessary to develop a culture of sustainable consumption with a view to the needs of present and future generations, recognizing the limits of the planet's natural resources (TORMES; MONTEIRO; MOURA, 2018).

Consumerism is one of the problems arising from a lack of financial structure. This is because people's spending sometimes exceeds their earnings, causing a financial imbalance, which can often end up causing problems such as default, lack of financial reserves for future problems, among others (QUINTANA; PACHECO, 2018).

Conscious consumption happens when people become aware of the impact it has on the planet. Realizing the effect that conscious consumption has on human and environmental life is a complex but extremely necessary task. Conscious consumption is the act of acquiring and using consumer goods, be it food or any other natural resource, in a way that is not excessive and does not exceed or compromise natural replenishment capacity. As well as being a matter of citizenship, conscious consumption helps to preserve the environment (BUSS; AMORIM, 2020).

The Akatu Institute, a non-profit NGO created in 2001, works to raise awareness and mobilize society towards conscious consumption. Its purpose is a sustainable and fair future. For them, conscious consumption means consuming with the best impact. It doesn't mean not consuming at all, but consuming better and differently, without excess, so that everyone lives better today and in the future. It means understanding that the act of consuming a product or service has positive and negative consequences for the consumer themselves, as well as for the environment, the economy and society, which go beyond the immediate impacts. Therefore, consumers have a great responsibility in their hands when choosing a product and a manufacturing company, and can turn their purchase into an act of recognition of good sustainable practices (AKATU INSTITUTE, 2021).

As Da Silva, Oliveira and Da Silva (2018) point out, consumption is an important force in capitalist culture. In order to maintain an advanced pace of production and profit, it sustains a system of manipulation in which everything is driven by the media. Exaggerated consumerism, however, leads to debt. In addition, unbridled consumerism causes environmental degradation and the excessive generation of solid waste. Society needs to learn to consume in a more ethical, sustainable and conscious way as soon as possible.

Discussions about environmental problems can help us understand this. As a result, the term sustainable development was coined to refer to the process of using and developing resources in such a way that they do not deplete the planet's natural resources and, at the same time, meet the needs of current and future generations (WWF BRAZIL, 2020).

In this sense, Guimarães, Viana and Costa (2015) point out that, as a result of environmental problems, companies have begun to adopt sustainable measures and publicize their importance, using the so-called Green Marketing strategy.

In this way, we can see that Green Marketing is becoming a topical issue. It is therefore necessary for companies to raise awareness so that they don't just present simple advertising, but also apply their social responsibility and favor the environment (GUIMARÃES; VIANA; COSTA, 2015).

Analyzing the importance that habits and consumption have for the planet and society, we can see the need for the subject of FE to take part in the school environment. Financial Education in schools helps children and teenagers to become more financially responsible adults, avoiding excessive and superfluous purchases, consuming sustainable products and consequently caring for the environment.

### **III. Methodology**

To analyze the impact of financial education in primary and secondary schools, a qualitative approach was chosen, according to Soares (2019), who points out that qualitative understanding is inductive, interpretative and argumentative, allowing us to go beyond what is measurable or merely informative.

Within this context, Rodrigues et al. (2021) discuss qualitative research focused on studies related to education. In the field of education, the qualitative approach has been widely adopted due to its specific nature and characteristics. This is due to the fact that, when analyzing the educational process, the researcher uses the natural environment as a source of data, which is itself a fundamental instrument in the research. In this way, the researcher is not restricted to the results of the research, but actively participates in the process, seeking to understand the meaning that individuals attribute to their experiences. In addition, the quantitative approach can provide complementary data that helps to deepen and enrich the study.

We used bibliographical research, based on books, articles and magazines, and a case study with the intention of exploring and describing real situations experienced in the school environment.

Marconi and Lakatos (2021, p. 250) reflect on the importance of bibliographical research: "In this way, bibliographical research is not a mere repetition of what has already been said or written on a certain subject, since

it provides an opportunity to examine a topic from a new perspective or approach, reaching innovative conclusions."

The Case Study was used as a method because the object of the research was a primary and secondary school. It was chosen because it is a comprehensive research strategy that allows the possibility of deeply analyzing and investigating the real context as it happens. The case study method is, according to Da Silva et al. (2021, p. 89).

The use of this method constitutes a scientific research strategy whose applications are many and varied, with great utility in various areas of knowledge; because it enables the investigation of phenomena in the real context, with various sources of evidence that allow reflection and the search for alternatives to solve problems, and consequently contributes to the advancement of knowledge (DA SILVA *et al.*, 2021, p. 89).

In general, case studies are used to answer "how" and "why" questions. In this specific case, we sought to answer "how" principals and teachers view the importance of financial education in schools and "why" the BNCC would be the right guideline for its inclusion.

According to Flick (2009), the qualitative approach is relevant in studies involving social relations. Thus, the research object is a school with respondents from the Principal and Vice-Principal and Teachers. The qualitative approach seeks to explain a reality and understand it by revealing the mental maps of the subjects of the investigation (MARQUES, 2006).

### **Study Participants**

It currently caters for children from the 1st year of elementary school to the 3rd year of secondary school, with a total of 232 students in the morning and afternoon shifts. The staff includes 13 teachers, a secretary, a principal and a vice-principal.

It was founded with the aim of offering a quality education, certifying ethical citizens capable of competing in society. In addition, its syllabus includes the formation of autonomous beings, providing for their growth. Given this context, the existence of a concern on the part of this institution to develop the critical side of its students, it becomes interesting to bring the subject of financial education into classroom approaches, seeking to bring financial situations and themes closer to the experiences of children and young people in their daily lives.

The research subjects are the principal and vice-principal, who are responsible for planning and implementation, and the teachers who are responsible for sharing knowledge with the students, totaling 13 (thirteen) professionals.

### **Data Collection**

In this study, data was collected using two questionnaires, each with a specific access link for principals and teachers. This approach was adopted to better suit the object of analysis, allowing participants to access and respond at the most convenient time, avoiding interfering with their hectic routines. Before this, a pre-test was carried out with university professors, who suggested the inclusion of a specific question related to the pandemic period, a suggestion that was accepted.

Two questionnaires were developed: one applied to the principal and vice-principal, consisting of nine questions, and another applied to the teachers, containing fourteen questions. Both questionnaires consist of discursive questions, in order to capture detailed answers and opinions, allowing for a more in-depth analysis of the answers and obtaining detailed and comprehensive results.

## **IV. Results Presentation and Discussion**

### **Respondents: Management**

In the dimension of the questionnaire for the principal and vice-principal, which had 9 open questions, it was already clear from their first response that they both consider it extremely important to approach Financial Education as a cross-cutting theme within schools in general.

In the questionnaire applied to the principal and vice-principal, which consisted of 9 open questions, it was clear from their first response that both professionals consider it extremely important to include Financial Education as a cross-cutting theme in schools in general.

The principal pointed out that, as the themes set out in the BNCC are themes that teachers deal with in the classroom, she always proposes debates about them at pedagogical meetings, as it reflects an innovative vision of education. The vice-principal, on the other hand, says she sometimes proposes them.

The headteacher also emphasized that, after her introduction, the children received a good introduction to finance, and it was possible to see an improvement in the students' behaviour, more interest and participation in class. They emphasize that this reflects very positively on their planning for the future and their current lives, as they are applying the knowledge to their daily lives.

In their opinion, students who finish elementary school already have a significant foundation in finance and with the concepts of the BNCC this tends to improve. According to both of them, the most appropriate age for subjects on PE to be addressed is the final grades of elementary school, due to maturity.

Following the context studied, the question was asked: "Have you noticed that with the arrival of the pandemic, the implementation of the BNCC within your school has been hindered in any way? ", and the following answers were given:

Within the context studied, the following question was asked: "Did you notice that the implementation of the BNCC in your school was hindered in any way with the arrival of the pandemic?" and the answers received were as follows:

"Yes, because the student's lack of face-to-face contact has made it difficult for them to learn as a whole and has sometimes compromised the implementation of the BNCC."

"Yes. The pandemic has made it difficult to insert the lessons properly because they have been online for a while."

It can be seen that the remote classes were detrimental to student learning, that the teacher had difficulties in sharing his practical teachings and that these contribute positively to the learning of children/adolescents.

Based on the opinion of the principal and deputy principal, it can be concluded that the BNCC is an extremely important curriculum guideline for tackling topics as significant as financial education and that the students showed more interest and participation in classes after the topic was addressed. The introduction of the BNCC was hampered by the pandemic, but even so, it is possible to see the improvement in the curricula.

### **Respondents: Teachers**

The questionnaire applied to the teachers was made up of 14 (fourteen) questions and was answered by all 13 professionals at the institution.

When analyzing the answers to the questionnaire applied to them, it was possible to see that 100% of the professionals are aware of the BNCC guidelines and believe that it is the ideal basis for a consistent curriculum in schools.

Of these, 53.84% reported that they are managing to work on the content set out in the BNCC in the planning of the subject they teach, 30.76% reported that they manage to work on only some of the content and 15.38% said they are unable to do so.

It can be seen that this is a point to be discussed between school managers and teachers, since only 7 professionals have full command of the essential content, a point to be improved.

When asked if any kind of training on the BNCC took place after its implementation, 69.23% of the teachers said that "debates/discussions are held on the BNCC topics with other school colleagues" and 30.76% said that there were no such events.

- "Yes, any teaching given to children on the subject, no matter how small, will add in some way to their learning."

This highlights the importance of financial education in the opinion and reservations of these professionals.

Still analyzing the data, in the same question (number 7) 30.76% answered negatively. Among the negative answers, one stood out:

- "In general, No! I always work on Financial Education in every year, even if it's just one concept at a time. But there are many teachers who 'deviate' from this subject."

In order to find out whether the teachers considered these sources of information on FE to be sufficient to teach in the classroom, 69.23% said yes. On the other hand, 23.07% denied it and 7.69% considered it partly. One of the professionals reported the following:

"When the teacher in charge of the class thinks it's not enough, it's up to them to look for more information in order to offer the best to their students. The family should also contribute by setting good examples in practice."

With this in mind, it can be concluded that if, even with the content set out in the BNCC on PE, the students don't show such positive results, the teacher should look for other ways to approach the subject in the classroom in order to improve the absorption of the teachings by the students.

Table 2 shows the easiest way to approach finance with children in basic education, taking into account the answers obtained in the questionnaire.

This analysis shows that all the respondents agree that practical activities, much more than theory, make a significant contribution to students' learning.

Of these, 38.46% believe that games, gymkhanas and play are the easiest way to make the subject applicable, 38.46% consider conversations about situations in children's daily lives, 7.69% debates, 7.69% demonstrating the benefits and problems caused by a lack of financial education and 7.69% only confirmed the importance of the approach, but did not highlight which form.

Following on from the analysis of the questionnaire, when the question about the most appropriate age to approach subjects about PE was addressed, there was a diversity of opinions, as shown in the following table.

**Table 2 - Most appropriate age for approaching Financial Education**

Appropriate age	Percentual (%)
From the cradle	23.07
Early years	30.76
6 years	7.69
8 years	7.69
10 years	23.07
12 years	7.69
14 years	7.69

Source: Survey data (2022).

It was possible to identify that, despite the different ages obtained in the professionals' answers, 100% of them believe that the PE approach should take place before the child/adolescent enters high school. This is a very important fact to note, given that the principal and vice-principal also share the same opinion.

When asked if they had had any contact with financial education during their time as primary school pupils, only 15.38% said yes. More than half of the professionals (76.92%) denied having any knowledge of the subject when they were younger and 7.69% said they couldn't remember. The results indicate that the teachers who lacked knowledge of Financial Education during their school life represent ten respondents, which is an indication that at the time there was no adequate and sufficient introduction of finance-related subjects in the school environment. The importance of the role of schools in providing access to this knowledge is therefore clear.

When asked "Regardless of the subjects you teach, do you consider yourself capable of teaching something about Financial Education?".

More than half of the teachers (61.53%) said they were able to approach PE in some way. However, 15.38% said they were unable to do so. Another 15.38% said that they considered themselves capable of bringing PE into the everyday life of their subjects, but they believed that the math teacher would do a better job. It is important to note that in the early years of elementary school, and other classes, there is only one teacher for all the subjects, often without training in the specific area in question.

The second question sought to ascertain the impact of this result on the country's economy. It should be noted that only 46.15% of the respondents followed up on their answers, where quality of life prevailed due to less debt in three of the respondents and also less waste and awareness about the use of money in only one of the answers received in the survey instrument.

It can be seen that the responses of the principal, vice-principal and teachers are in line with the theoretical basis of this study. The importance of Financial Education as a cross-cutting theme of the National Common Core Curriculum for schools, education on the subject is positive for students' lives as well as for the economy and society.

## V. Final Considerations

The theoretical approaches that underpin this study demonstrate how important it is to develop the subject of Financial Education, both for society in general and for children, from the beginning of their lives, through the school environment. In the classroom, students begin the process of forming habits and, as a result of their contact with the subject of Financial Education, they begin to develop this knowledge in their daily behavior. In this way, they are expected to be aware of how to plan financially in an appropriate and visionary way for their future.

In view of this, this study sought to describe the inclusion of the theme of Financial Education in a cross-curricular way in the subjects of a municipal public school in Rio Grande do Sul and to verify the contribution of the theme in the education of the 232 students, with regard to the development of knowledge, skills and abilities.

According to the school's management, the subject of Financial Education is included in the school curriculum as a cross-cutting theme of the BNCC, and it was possible to observe a number of positive changes in the students after its inclusion.

On the part of the teachers, it was observed that they all know the BNCC guidelines and believe that it is the ideal basis for a consistent curriculum in schools, highlighting Financial Education as extremely important content to approach in the classroom.

However, certain issues demonstrated the need for more attention from managers. Offering extra courses and training for teachers on the BNCC could bring new ways of approaching children, reducing the rate of professionals who say they are unable to work on the content properly within the subject they teach.

Overall, the majority of respondents confirmed that they have knowledge of the subject and believe in the importance that financial education adds to students' lives. It can be concluded that Financial Education as a cross-curricular subject offers advantages for students, showing them how important it is to have a balanced

financial life and that the act of saving today will reflect on their ability to achieve something they want in the future.

Towards the end of this research, it was possible to outline some of the limitations found throughout this study. Bearing in mind that the study focused on just one primary and secondary school, the opinion of these professionals from the public school system became the limiting factor.

As it is possible to find a larger number of educational institutions, both public and private, it is suggested that the study be repeated in the same area with a larger sample, and that questionnaires also be applied to students, in order to obtain greater results and conclusions on the subject.

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