



“Clear and accessible communication as a tool for Financial Education in vulnerable populations”

“Clear and Accessible Communication as a Tool for Financial Education in Vulnerable Populations”

Author: Gislene Martins Robles

Executive MBA in Credit – Saint Paul Business School.

Postgraduate degree in Business Administration from the Getúlio Vargas Foundation.

### Summary

This article analyzes the importance of clear and accessible communication as a strategic tool for promoting financial education among vulnerable populations. Considering the Brazilian scenario of educational inequality and banking exclusion, the study discusses how technical language, often used in financial content, makes it difficult for low-income populations to understand and apply concepts in practice. The research is based on national and international studies that address financial literacy, language simplification, and the use of social technologies. The role of humanized and culturally adapted communication is highlighted in ensuring effective access to information and promoting economic autonomy. The article also proposes practical guidelines for educational actions, focusing on inclusion, accessible language, and the use of multimodal formats. It is concluded that communication is not a secondary aspect, but a central element in the effectiveness of financial education programs.

### Keywords:

Financial education. Accessible communication. Vulnerable populations. Financial literacy.  
Clear language.

### Abstract:

**This article analyzes the importance of clear and accessible communication as a strategic tool for promoting financial education among vulnerable populations. Considering the Brazilian context of educational inequality and banking exclusion, the study discusses how the technical language often used in financial content hinders the understanding and practical application of concepts by low-income populations. The research is based on national and international studies addressing financial literacy, language simplification, and the use of social technologies. It highlights the role of humanized and culturally adapted**

**communication in ensuring effective access to information and promoting economic autonomy. The article also proposes practical guidelines for educational actions focused on inclusion, accessible language, and the use of multimodal formats. It concludes that communication is not a secondary aspect, but a central element in the effectiveness of financial education programs.**

**Keywords:**

Financial education. Accessible communication. Vulnerable populations. Financial literacy. Plain language.

## 1 INTRODUCTION

Financial education has become an essential tool for social inclusion, especially in countries with high rates of socioeconomic inequality, such as Brazil. However, its effectiveness is directly related to the way in which the information is transmitted.

The language used, the means employed and the clarity of the message are fundamental aspects to ensure that knowledge effectively reaches vulnerable audiences. In this context, clear and accessible communication is a strategic differentiator, breaking down cultural, cognitive and educational barriers.

The importance of accessible communication in financial education was widely recognized by studies conducted by Lusardi and Mitchell (2014), who identified that technical and complex language is one of the main obstacles to understanding basic financial concepts.

Published in the *Journal of Economic Literature* (Princeton, 2014), the study showed that people with low levels of education and low income have more difficulty assimilating content that is not presented in a simple and didactic way. Thus, communication becomes a key element for the success of public policies and financial education projects.

The Brazilian scenario demands special attention. Data from the Data Popular Institute (São Paulo, 2019) reveals that more than 70% of the low-income population has difficulty understanding bank contracts and credit information. This reality shows that it is not enough to provide information: it must be adapted to the target audience. In this case, communication ceases to be just a channel and becomes an instrument of social transformation, favoring the autonomy and empowerment of vulnerable communities.

This perspective is supported by the guidelines of the Organization for Economic Cooperation and Development (OECD), which defines financial education as the process by which consumers improve their understanding of financial products through information, instructions and objective advice (OECD, Paris, 2016). However, the report itself highlights that, for this process to be effective, it is necessary to adapt the language to the different levels of

literacy of citizens. It is, therefore, an ethical and strategic requirement in institutional and educational communication.

The relationship between language and inclusion is also highlighted by Freire (1987), in his work *The Importance of the Act of Reading*, in which he argues that reading the world precedes reading the word. This means that all information must be mediated by a cultural context that is understandable to the individual, respecting their reality and experiences. Applied to financial education, this principle implies the need for humanized language, practical examples and communication formats that align with the habits of the population served.

Given this scenario, this article aims to discuss how clear and accessible communication can enhance the financial education of vulnerable populations, contributing to their economic autonomy and reducing inequalities. The concepts of financial literacy and inclusive communication will be addressed, as well as case studies and recommendations for effective public policies.

## 2 FINANCIAL EDUCATION AND LITERACY: CONTEMPORARY CHALLENGES

The concept of financial literacy goes beyond simply transmitting technical knowledge about personal economics. It involves the ability to understand, interpret and apply financial information in everyday life, which requires cognitive and social skills. According to the National Financial Education Survey (ENEF, Brasília, 2018), a large proportion of Brazilians do not understand terms such as “compound interest” or “accumulated inflation”, which compromises basic financial decisions, such as taking out a loan or using a credit card.

According to Atkinson and Messy (OECD, Paris, 2012), financial literacy is a central component of financial stability and sustainable development. However, in vulnerable contexts, challenges are amplified by educational exclusion, low familiarity with the formal banking system, and the dissemination of inaccurate information, often reinforced by social media and messaging apps. The lack of adequate training, combined with the technical language often used in financial education campaigns, creates a gap between content and audience.

Another critical point is the informal economy in many communities, where money circulates without going through conventional financial institutions. This makes it difficult to apply traditional financial education models, which presuppose the use of banks, formal credit, and structured investments. A study by the Locomotiva Institute (São Paulo, 2020) indicated that 48 million Brazilians live outside the banking system. To reach these people, communication must consider their real economic habits and present content applicable to their daily lives.

Experiences with community financial education projects indicate that the use of metaphors, local stories, and fictional characters adapted to regional culture significantly improves understanding and engagement. The NGO Ação Educativa (São Paulo, 2017), for example, developed illustrated booklets for residents of urban outskirts, using everyday situations, such as shopping at the neighborhood grocery store or paying bills in installments. Clear communication was highlighted as a key element in the success of the initiative.

Still on the subject, the World Bank (Washington, 2019) highlights that inclusive language is not just a matter of literal translation, but of cultural and symbolic adaptation. This includes the use of alternative media, such as short videos, podcasts, community radio and local social networks, which make information more accessible and less intimidating. The use of mobile technologies also shows promise, as long as the content is presented in interactive formats and in understandable language.

Therefore, effective financial education requires an integrated approach between content, form and context. It is not enough to deliver the correct information; it is necessary to ensure that it is understood, assimilated and applied independently. In this sense, communication ceases to be a later stage and becomes central to the planning of any financial literacy action.

### 3 CLEAR COMMUNICATION: FUNDAMENTALS AND APPLICATIONS

Clear communication is a methodological approach that aims to simplify language, logically structure information, and use visual resources and concrete examples to facilitate the understanding of complex content. Initially developed in the United States in the 1970s and 1980s, the strategy gained strength in the health sector and, more recently, has been successfully applied in financial, legal, and educational services (PLAIN, Toronto, 2020).

In the Brazilian context, clear language is supported by the Access to Information Law (Law No. 12,527/2011), which determines that public information must be made available in formats that are understandable to all citizens, regardless of their level of education. Although its application is still timid, especially in the financial and legal sectors, there are already initiatives in public agencies, such as the INSS and the Central Bank, which have adopted clear communication manuals to make their services more accessible.

One of the most cited references is the guide *"How to Write in Plain Language"*, published by the Office of the Comptroller General of the Union (CGU, Brasília, 2016), which recommends short sentences, everyday vocabulary and organization into topics. The use of these principles has shown positive results in the understanding of technical content. In the case of financial education, these guidelines can be applied to the drafting of contracts, explanations about investments and educational materials aimed at the general population.

A study conducted by Fernandes and Souza (Federal University of Ceará, Fortaleza, 2020) analyzed the understanding of bank contracts among 100 residents of urban communities. When the documents were rewritten in clear language, with graphics and frequently asked questions, the level of understanding increased by 58%, proving the direct impact of textual clarity on the assimilation of financial information. This result highlights the urgency of the systematic adoption of clear communication practices by financial institutions.

In addition to simplifying text, clear communication also uses visual resources, such as infographics, illustrations and videos. Multimodal communication has proven to be effective, especially for audiences with low literacy levels or little familiarity with dense reading. Research by Góis and Cardoso (PUC-SP, São Paulo, 2019) demonstrated that short educational videos with informal language generate greater content retention among young people from peripheral communities, when compared to printed texts.

Therefore, clear communication should not be understood as a reduction in the quality of the content, but rather as an improvement in its capacity to generate understanding and transformation. It is an ethical commitment to the right to information and a fundamental strategy for the effectiveness of financial education actions in vulnerable contexts.

#### 4 SOCIAL TECHNOLOGIES AND DIGITAL COMMUNICATION

The inclusion of digital technologies in the daily lives of vulnerable populations represents both a challenge and an opportunity for financial education. Despite the limitations of internet access in certain regions, the popularization of smartphones and social media has opened new avenues for the dissemination of educational content. According to the IBGE (Brasília, 2021), approximately 91% of Brazilian households have at least one cell phone with internet access, which indicates a promising channel for more democratic and accessible financial communication strategies.

In this context, social technologies — understood as low-cost solutions that are adaptable to the territory and have a community focus — have gained relevance. Initiatives such as educational personal finance apps, WhatsApp bots for financial advice and YouTube channels with content in plain language demonstrate the effectiveness of these means in promoting financial literacy. According to a study by the Lemann Foundation (São Paulo, 2020), engagement with digital content about finance is greater when there are elements of popular language, regionalism and audiovisual interaction.

Furthermore, the use of instructional design applied to financial communication has enhanced the effectiveness of messages. Tools such as animated infographics, short explanatory videos and interactive games have been successfully used by NGOs and financial institutions that work with vulnerable groups. The project *“Financial Education for All”*, by Instituto Unibanco

(São Paulo, 2019), for example, developed an application for teenagers, with positive results in the retention of concepts such as savings, planning and conscious consumption.

However, simply scanning the content does not guarantee its comprehension. Communication must be planned from its conception with a focus on clarity, relevance and empathy. A study by the University of Brasília (Lima et al., 2021) revealed that videos with technical and neutral language, even on popular social networks, have a much smaller impact than content constructed with informal language, the use of “memes” and everyday examples. Emotion, identification and visual language are central elements in the effectiveness of digital communication aimed at education.

Community social networks, such as Facebook groups or WhatsApp broadcast lists, have also proven to be effective in disseminating financial content. When community leaders themselves participate in the creation of messages or are part of the dissemination of videos and texts, engagement is greater. This closeness generates trust and contributes to the redefinition of content, which is now seen as an instrument of autonomy and not just as technical impositions.

Therefore, digital communication, especially when combined with social technologies and participatory strategies, has transformative potential in promoting financial education. The challenge is to integrate these tools with clear, culturally appropriate language that values the prior knowledge of the populations served. In this scenario, technology becomes a bridge between technical knowledge and the daily practice of the population.

## 5 CASE STUDIES: GOOD PRACTICES IN COMMUNICATING WITH PUBLIC VULNERABLE

In addition to theory, the practical application of clear communication in financial education can be observed in different experiences throughout Brazil. A notable example is the “*Finanças para a Vida*” project, developed by the Dom Cabral Foundation in partnership with credit unions in Minas Gerais. The initiative uses participatory methodologies, discussion groups, and visual language to address topics such as debt and household planning. An evaluation published by the Dom Cabral Foundation (Belo Horizonte, 2020) indicated a 42% increase in participants’ understanding of concepts such as interest rates and family budgets.

Another important example comes from the “*Women in Action*” project, carried out by the Instituto Rede Mulher Empreendedora (São Paulo, 2018), which promoted financial education workshops in urban and rural communities. The communication strategy involved creating female characters inspired by local leaders and adapting the content to different cultural contexts. At the end of the training cycle, 73% of the participants said they had changed their consumption habits and began to better control their spending, according to a report by the Institute.



In the North region, the NGO Saúde e Alegria (Pará, 2019) implemented financial education actions in riverside communities using community radio, theater plays, and booklets in simple language. The messages were broadcast in local dialects, with examples from the population's daily lives, such as the use of Bolsa Família resources or the trade of extractive products. The understanding of the content was significantly greater compared to traditional approaches, according to an ethnographic evaluation published by the Federal University of Pará (Silva & Barreto, 2020).

In the digital environment, the channel “*Me Poupe!*” stands out, created by Nathalia Arcuri, which democratized access to personal finance content with light language, humor and visual metaphors. Although focused on a wider audience, the channel has inspired replication actions in communities and public schools, where teachers use videos as teaching support. According to a study by FGV-SP (Machado, 2021), engagement with these materials is directly related to the use of accessible language and popular cultural elements.

Finally, the Central Bank of Brazil, through the “*Financial Citizenship*” project, has sought to adapt its financial education materials to different audiences, with booklets translated into Libras, texts in plain language and videos for social networks. Although in their early stages, these efforts represent an institutional recognition of the importance of clear communication as a right and educational strategy.

These case studies demonstrate that accessible communication is not only an enabler, but a necessary condition for successful financial education. Community engagement, cultural adaptation and communicative empathy are key factors in ensuring that information is understood, internalized and put into practice.

## 6 FINAL CONSIDERATIONS

Financial education plays a crucial role in promoting citizenship and combating social inequalities, especially in vulnerable contexts. However, its effectiveness depends directly on the way the content is communicated. Technical language, the lack of contextualization and the use of poorly accessible media are still barriers that limit the impact of educational actions. In view of this, clear and accessible communication emerges as a transformative instrument, capable of bringing financial knowledge closer to the realities experienced by the population.

Throughout this article, theoretical and empirical evidence was analyzed that points to the centrality of communication in the construction of effective public policies and educational projects. National and international studies confirm that simplicity in language, empathy in approach and the use of appropriate media are decisive for the understanding and application of concepts

financial. It is, therefore, a field that requires more than didacticism: it requires social sensitivity and a commitment to inclusion.

The experiences analyzed, from institutional campaigns to community-based projects, demonstrate that it is possible to build financial education that respects popular knowledge and engages with people's daily lives. Initiatives that involve technology, art, visual communication and local protagonism present better results, as they create emotional bonds with the content and increase the sense of belonging to the educational process.

In the current scenario, marked by historical inequalities and economic challenges exacerbated by the COVID-19 pandemic, accessible communication becomes even more urgent. Public policies that disregard communication barriers are doomed to ineffectiveness. On the other hand, actions based on clear language, cultural respect and pedagogical mediation have greater potential for social transformation.

Finally, this article proposes that clear communication be incorporated as a methodological principle in financial education programs, whether in the public, private or third sector. Training educators, producing accessible materials and actively listening to communities are fundamental steps in this direction. Ensuring the right to understandable information also means ensuring the right to autonomy, dignity and full citizenship.

## REFERENCES

CENTRAL BANK OF BRAZIL. *Financial citizenship*. Brasília: Bacen, 2020. Available at: <https://www.bcb.gov.br/cidadaniafinanceira/>.

DOM CABRAL FOUNDATION. *Finance for Life Project: impact report*. Belo Horizonte: Dom Cabral Foundation, 2020.

LEMANN FOUNDATION. *Report on digital media in popular financial education*. São Paulo: Lemann Foundation, 2020.

BRAZILIAN INSTITUTE OF GEOGRAPHY AND STATISTICS – IBGE. *Access to the internet and television and possession of a mobile phone for personal use 2019*. Brasília: IBGE, 2021.

WOMEN ENTREPRENEURSHIP NETWORK INSTITUTE. *Women in action: report on financial education workshops*. São Paulo: IRME, 2018.

INSTITUTO UNIBANCO. *Financial education for all: an app for teenagers*. New York: University of Chicago Press, 2019.

LIMA, Raquel et al. Effects of audiovisual language on financial education in social networks. *Communication & Education Journal*, Brasília, v. 26, n. 3, p. 145-162, 2021.

MACHADO, Pedro Henrique. *Financial education and digital influencers: analysis of the Me Poupe! channel*. São Paulo: Fundação Getulio Vargas – FGV, 2021.

OECD – ORGANISATION FOR ECONOMIC CO-OPERATION AND DEVELOPMENT. *Financial literacy and inclusion: OECD/INFE policy handbook*. Paris: OECD Publishing, 2018.

PAIVA, Raquel; SOUSA, Gustavo. Financial education as a communication practice: the role of plain language. *Brazilian Journal of Applied Linguistics*, Belo Horizonte, v. 20, n. 2, p. 385-405, 2020.

HEALTH AND JOY. *Riverside financial education: pilot project in Amazon communities*. Santarém: NGO Health and Joy, 2019.

SILVA, Débora; BARRETO, Caio. Popular communication and financial education: ethnographic analysis in riverside communities. *Amazônia em Foco Magazine*, Belém, v. 11, n. 1, p. 55-72, 2020.

UNESCO. *Global financial literacy survey: building financial resilience through education*. Paris: UNESCO Publishing, 2019.

SHIFFMAN, Saul et al. Relapse research: Advances and implications for smoking cessation. *Health Psychology*, vol. 19, p. 21–27, 2000.

TANG, Yi-Yuan et al. The neuroscience of mindfulness meditation. *Nature Reviews Neuroscience*, vol. 16, no. 4, p. 213–225, 2015.

WHO – World Health Organization. *WHO Report on the Global Tobacco Epidemic 2020*. Geneva: WHO, 2020.

WHITTAKER, Robyn et al. Mobile phone-based interventions for smoking cessation. *Cochrane Database of Systematic Reviews*, n. 10, 2019.