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THE IMPORTANCE OF FINANCIAL EDUCATION AS A TOPIC TRANSVERSAL

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SUMMARY:
The study addresses the topic**"**The importance of financial education as a cross-cutting theme**"**, highlighting relevant factors and the benefits provided by financial education in the lives of citizens and its application in the school environment. In addition, aspects that can influence quality of life, whether positively or negatively, are discussed. The main objective is to highlight the relevance of financial education as a cross-cutting theme, seeking to provide a more balanced life and minimize problems arising from the lack of this knowledge. Personal financial management offers several benefits to citizens, and its learning can be transmitted between generations, becoming a cultural element. However, in Brazil, this practice is still in its infancy, which makes it difficult to disseminate it in Brazilian homes. Financial education contributes to a more peaceful life, helping to alleviate psychological problems related to debt and financial imbalance. The research used a bibliographic methodology, based on publications from websites and textbooks, based on authors such as Domingos (2012), Perissé (2014), Artifon and Piva (2013) and Brasil (2019). It is concluded that financial education is essential to guarantee the quality of life of citizens, and therefore, its inclusion in the school curriculum is essential, especially at elementary and secondary levels, preparing students to deal with the various issues that the topic covers.

Keywords: Financial Education, Quality of life, Cross-cutting themes, schools.

ABSTRACT

The study addresses the theme "The importance of financial education as a cross-cutting theme**",** highlighting relevant factors and the benefits provided by financial education in the lives of citizens and their application in the school environment. In addition, aspects that can influence quality of life are discussed, whether positively or negatively. The main objective is to highlight the relevance of financial education as a cross-cutting theme, seeking to provide a more balanced life and minimize problems arising from the absence of this knowledge. Personal financial management offers several benefits to citizens, and their learning can be transmitted between generations, becoming a cultural element. However, in Brazil, this practice is still incipient, which makes it difficult to spread it in Brazilian homes. Financial education contributes to a more peaceful life, helping to alleviate psychological problems related to indebtedness and financial imbalance. The research used a bibliographic methodology, based on publications from websites and textbooks, based on authors such as Domingos (2012), Perissé (2014), Artifon and Piva (2013) and Brasil (2019). It is concluded that financial education is essential to ensure the quality of life of citizens, and therefore its insertion in the school curriculum is essential, especially at the elementary and secondary levels, preparing students to deal with the various issues that the theme covers.

Keywords: Financial Education, Quality of Life, Social Inclusion, Public Management, Public Policies, Economic Equity.

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INTRODUCTION

Financial education plays an essential role in people's lives, starting with their first contact with money in childhood. Despite this, most people are not taught how to use it properly, which can lead to problems such as debt, anxiety and negative impacts on relationships and quality of life. According to Serasa, in 2024, 36% of the Brazilian population would be in default, highlighting the need for educational strategies to deal with finances.

Financial education is essential to ensure quality of life, from purchasing basic products to planning a dignified retirement. However, many people do not have the knowledge necessary to achieve financial stability, perpetuating difficulties in dealing with crises and economic decisions.

This study seeks to highlight the relevance of financial education as a cross-cutting theme, emphasizing its role in empowering citizens to make informed decisions related to consumption, planning and budgeting. Its absence compromises the education of children and young people, who reach adulthood unprepared to manage financial crises.

Including financial education in schools can transform students' personal, family and professional lives, in addition to positively impacting the entire community. As a cross-cutting theme, it transcends specific disciplines, integrating itself into students' daily lives and providing practical benefits, such as fulfilling dreams, improving quality of life and preventing financial and emotional problems.

This article analyzes, through a bibliographic review, the main characteristics of financial education, its advantages in the Brazilian context and the possibilities of its inclusion in schools. The research seeks to demonstrate how this knowledge can be promoted in a significant way, contributing to the full development of citizens and collective well-being.

1. FINANCIAL EDUCATION

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Financial education is essential to promote economic development, as it directly influences a country's debt levels, defaults and investment capacity (BCB, 2013). It is defined as a science that seeks financial autonomy through conscious and sustainable behaviors, balancing being, doing and having, and helping to achieve personal and family goals (Domingos, nd).

According to Oliveira (2015), financial education involves improving understanding of financial products and their risks, promoting skills and confidence for informed and safe decisions, improving financial well-being. This knowledge fosters conscious consumption, goal-setting and the habit of saving, ensuring a debt-free present life and a more peaceful future. Thus, financial education goes beyond personal finances, contributing to emotional balance and quality of life, both individually and collectively.

1.1 FINANCIAL EDUCATION IN BRAZIL

Financial education in Brazil is still far from ideal, reflected in high debt levels and lack of financial reserves among the population. For Savoia, Saito and Santana (2007), the situation is worrying, demanding the urgent inclusion of the topic in all spheres. The inequality in income distribution and the need for efficient management of scarce resources make coordinated action between the public sector, private sector, schools and universities essential to promote and consolidate financial education.

The lack of this knowledge prevents many Brazilians from achieving a better quality of life and realizing their dreams. The problem, however, is not exclusive to Brazil; financial illiteracy, unconscious consumption and debt are global challenges (Domingos, 2012).

1.2 IMPORTANCE OF FINANCIAL EDUCATION

The Central Bank's Financial Education Department highlights that financial education contributes to balancing personal finances, enabling individuals to face crises, prepare for retirement, and identify fraud, promoting a safer and more satisfying life (BCB, 2013).

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According to Lima (2016), financial knowledge goes beyond saving and accumulating money, as it improves individual and community quality of life, generating economic development.

Financial education, therefore, is an essential tool for financial planning, allowing people to set goals aligned with their economic reality and adopt behaviors that favor the achievement of their dreams and goals.

2 RESEARCH METHODOLOGY

This study adopts a qualitative approach, focusing on bibliographic research, in order to explore and analyze academic productions on the theme of financial education as a tool for social inclusion. The choice of bibliographic research is justified by its ability to provide a more comprehensive view of the topic, in addition to enabling the review and analysis of relevant sources, contributing to the construction of a solid and well-founded theoretical framework.

According to Minayo (2011, p. 16), "the term research, in a broad and concrete, refers to the central activity of science in the investigation and construction of reality, linking thought and action". In this way, bibliographic research allows a critical and reflective approach to the available material.

The qualitative approach was chosen because, according to Vieira and Zouain (2005), this methodology plays an essential role in giving voice to the social actors involved, valuing their testimonies and attributing meaning to what is transmitted in their speeches. This approach allows for a more in-depth analysis of academic productions and the impact of financial education on social inclusion.

3 CROSS-CUTTING THEMES

Cross-cutting themes integrate everyday issues into the school curriculum, such as the use of money, health, technology, respect for diversity and environmental awareness, promoting student development in multiple aspects (Brazil, 2019). These themes aim to connect theoretical learning with practical reality, preparing students for everyday family, social and professional challenges.

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According to the National Education Council (CNE), transversality organizes pedagogical work in an interdisciplinary manner, enabling the integrated treatment of relevant themes that impact real life (CNE/CEB, 2010). Since the National Curricular Parameters (PCNs) of 1996, themes such as ethics, cultural plurality, health and work have been proposed, but their application in schools was initially optional. With the National Common Curricular Base (BNCC), transversal themes, now called Contemporary Transversal Themes, became mandatory, guided by specific legal frameworks, such as CNE/CEB Resolution No. 7/2010.

In Brazil, the National Strategy for Financial Education (ENEF), established by Decree 7,397/2010, included financial education as a mandatory cross-cutting theme, promoting the inclusion of this knowledge in schools. According to the OECD, financial education should begin early, in schools, to form citizens who are more aware and capable of dealing with financial decisions (OECD, 2004).

These themes do not belong to specific disciplines, but permeate all of them, bringing social and practical issues to the curriculum, with the aim of preparing students for critical and full citizenship.

3.1 FINANCIAL EDUCATION AS A CROSS-CUTTING THEME

The inclusion of financial education as a Contemporary Cross-Cutting Theme (TCT) in the school curriculum is essential to prepare students to deal with everyday issues and financial challenges. Until 2011, there were no significant public policies focused on financial education in Brazil. However, the National Strategy for Financial Education (ENEF), established by Decree 7,397/2010, marked a breakthrough, promoting guidelines for the inclusion of the topic in schools and initially reaching 450 public institutions.

Financial education, as a cross-cutting theme, aims not only to prevent debt and promote conscious consumption, but also to form critical and autonomous citizens. According to Domingos (2012), it must go beyond the exact sciences, addressing behavioral aspects, habits and financial customs. In addition, private sector initiatives, such as DSOP Financial Education, have

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contributed to the dissemination of the theme through teaching materials and training of educators.

Authors such as Kern (2009) and Silva and Bezerra (2016) emphasize that financial education must be connected to students' realities, addressing everything from household economics to financial planning. Its absence in schools results in citizens who are unprepared to manage resources, as pointed out by Martins (2004), which generates negative impacts on adult life.

The National Curricular Parameters (PCNs) highlight the importance of addressing cross-cutting themes to educate citizens capable of acting consciously and responsibly. Financial education, as part of the TCTs, fulfills this role by providing essential knowledge for personal and family financial management, preparing students to make balanced and conscious decisions. In this way, it contributes to financial, social and economic well-being, reflecting positively on the country's economy.

3.1.1 Incorporation of Financial Education into Various Subjects

To theThe main subjects of the curriculum may have financial education as a cross-cutting theme, which can be worked on in different ways. Cross-cutting can allow theoretical knowledge associated with everyday issues to be put into practice, allowing the student to have a broader view of the problems related to different subjects, enabling the assimilation of the proposed subject into everyday practices, resulting in effective and transformative learning.

Perissé (2014) presents some ways of implementing financial education in different subjects:

History – in this discipline, the topic of financial education can be worked on in such a way that historical knowledge is also useful and practical, creating expectations and interest in the student. Subjects such as “hunger,violence, unemployment and social inequalities, to name some of the biggest and most distressing problems ofhumanity” (Perissé, 2014, p. 17). These problems are closely related to the way individuals “deal withwith the resources and money available”.

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Money is also related to major conflicts, political issues and wars. In this discipline, we can highlight the most developed countries, the poorest countries, large successful companies, the rise and fall of powerful nations in the world. throughout history. It also allows us to discuss the "role of financial resources in the history of peoples is an open door, for example, to clarify the representation of money in the history ofindividual" (Perisse, 2014, p. 17).

Knowledge of history can provide verification of countries, states, municipalities and organizations that have been successful in their trajectories, and analyze those that were not successful and what actions were taken to achieve this. The economic success of many countries is portrayed in history, and this knowledge provides a broader view of the attitudes and measures that resulted in positive results or even those that did not work out.

Geography: allows us to identify the relationships between spaces and people, the connections between the environment and economic life, urban growth, etc. geographical issues that enable the economic development of a given region, or that compromise development (Perissé, 2014, p. 22).

Identifying and evaluating the conditions of roads, highways, modes of transport, etc., allows us to see a set of factors linked to economic resources linked to the development of a given location. There are also other developments that can be identified in this discipline, such as tourism issues, industry issues, transport, infrastructure, globalization, languages, among others.

Philosophy: in the case of financial education "in the context of philosophy, the Students are invited to ask themselves about the real role of money and material goods in lifehuman"Perisse, 2014, p. 33).

Understand that money is vital in society, for companies and individuals, and that it should favor the common good, so that there is financial inclusion. Ethical issues involving money, its benefits and possible losses in companies.

Sociology, according to Perissé (2014, p. 41), "in an unjust and unequal as the Brazilian one, the transversal theme of financial education makes it possible to evaluate the behavior of different social classes with regard to

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work,to consumption,"between others.

According to the author, urgent issues such as economic crises in many countries have become chronic problems, which should be seen as a warning to nations so that they can prepare or protect themselves from economic problems.

Biology can also be worked on in the school environment linked to educationfinancial. "Thefinancial health of a person and their family is directly related to allother aspects of life." (Perissé, 2014, p. 67). The author also adds that:

> Chronic stress caused by debt, to mention just one aspect of Financial Education, alters blood pressure, heart rate, breathing, and muscle tension, causing various harm to our bodies and our professional activities. On the other hand, knowing how to spend with balance and discernment, quickly diagnosing and correcting excesses and deviations, avoiding the bad habit of waste, and other measures of this nature contribute to financial balance and, consequently, reduce stress (Perissé, 2014, p. 67).

In this sense, it is worth highlighting that the human organism is composed of several subsystems, which, in turn, are also interacted with the environment, and that balance is necessary, enabling the individual to deal with issues related to the basic needs of the human being, such as cold, heat, food availability or scarcity, among others, and that it is of utmost importance to maintain financial reserves to deal with difficult situations and scarcity. (Perissé, 2014, p. 68).

Mathematics is an "essential instrument for evaluating situations of risk, raise hypotheses, look for alternative paths and solutions, make decisions and designtrends" (Perisse, 2014, p. 75).

Like this:

> Thinking (and feeling) mathematically is a good antidote to irrational and impulsive behavior in the field of finance. In order to implement a new financial culture in Brazilian society, it is necessary for children and young people, unlike many adults (who have not had the opportunity to receive guidance in this regard), to have more clarity about the dangers of consumerism, undoing, with a balanced critical spirit, the confusion between the superfluous and the essential. (Perissé, 2014, p. 67).

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Financial education combined with mathematics is an essential and perfect combination. Knowledge of mathematics is closely linked to financial education, as this knowledge can be decisive in the success of financial education, knowledge of interest rates and their effects on investments and debts. Problem-solving and reasoning can ensure a more balanced financial life.

Furthermore, mathematics can provide greater security in financial decisions, when it comes to obtaining financing, taking out loans of various types, and negotiating debts, especially those that are more expensive and have higher interest rates. Furthermore, spending control can also be influenced by mathematics, enabling the understanding and verification of costs and benefits.

Given the above, there are many possibilities for including this topic in disciplines, making it possible to address the issue from different aspects, from the domestic environment to local or international social issues. Thus, the importance of financial education in this context becomes essential and urgent, so that the sooner students are educated, the smaller the negative impacts on the lives of citizens and society in general will be.

4 RESULTS AND DISCUSSIONS

This research made it possible to identify how important financial education is in the lives of citizens. It was evident that the Brazilian population does not have financial education in its culture, but on the contrary, the predominant culture in Brazilian homes is that of consumerism, which in short involves and compromises the budget of Brazilian citizens. According to Domingos (2013), the Brazilian population has no idea how to take care of their money. As a result, there are millions of people in debt throughout the country, who begin to suffer the consequences of an unbalanced financial life.

These effects are present in personal life, in family and romantic relationships, in the work environment and in health itself, causing both physical and psychological pathologies. There are countless problems generated by

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debts and financial difficulties as a whole, in addition to problems for the local and national economy. For Lima (2012), a financially educated population provides well-being "socioeconomic of the country", and can guarantee higher standard of living.

Furthermore, the research seeks to bring definitions of quality of life and its importance for citizens, in addition to relating quality of life and financial education. Thus, as described by BCB (2013), developing financial skills improves the quality of life of citizens and their families.

Given the importance of financial education in the life of citizens, it is necessary that the topic be included in education, so that the individual has instruction on the subject while still a child, in order to have a more peaceful financial life and a better quality of life.

To this end, the cross-cutting theme is a way of inserting the subject into the school environment. Considering the relevance of the theme and that cross-cutting themes seek to include subjects from the student's daily life, subjects that are of great relevance to society, allowing the student to assimilate the subject into their reality, causing transformation in their financial life and change in behavior.

Considering the above, the definitions of financial education, the importance of developing a culture that enables the teaching of financial education, considering that Brazilians do not have the habit of discussing the subject in their homes of the topics covered and the description of the importance of financial education and the influences of the topic on the life of the citizen, we conclude that the inclusion of financial education in school curricula is of utmost importance.

Cross-cutting themes address issues that are relevant to the population, which is a characteristic of financial education, as it is a necessary topic in the lives of the general population. Thus, the importance of financial education as a cross-cutting theme is great, taking into account its influence on the individual's life, whether in a positive way, enabling a better quality of life and a more financially peaceful life, or in its absence, compromising, due to a lack of knowledge in dealing with money, the budget, assets, and physical and mental health.

It is worth noting that:

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Financial literacy and education also play a key role in the path to financial inclusion. Knowledge helps people have information and access to tools that help them make more informed financial decisions and build economic resilience for the future. Building from this foundation can also drive economic growth. If people in the community are able to thrive, this benefits the community as a whole. Silva, Elias Rogério. Financial inclusion can transform society. Tiinside, 2023. Available at: https://tiinside.com.br/07/11/2023/inclusao-financeira-pode-transformar-asociedade/#:~:text=A%20alfabetiza%C3%A7%C3%A3o%20financeira%20e%20a ,resili%C3%AAnce%20econ%C3%B4mica%20for%20o%20future .Accessed on: 09.Oct.2024.

These aspects are also linked and relate to economic and citizenship aspects. Access to more basic financial services allows for agility and efficiency in the management of financial resources. Furthermore, we can say that it will also promote social inclusion and economic empowerment for citizens.

FINAL CONSIDERATIONS

A portion of the population spends their lives in search of money and financial success, which sometimes remains just a dream. After decades of hard work and dedication, reaching old age with an insufficient pension is not uncommon. Aiming for a successful financial life is important and many people desire it, but there is a lack of dedication, vigilance, and mistaken attitudes when dealing with finances are common. The lack of interest in acquiring adequate knowledge in order to enjoy the benefits of work may be justified by the fact that one considers oneself to be knowledgeable on the subject, or by the belief that financial education is complex.

The lack of knowledge in financial education, combined with a lack of adequate planning, often triggers debt problems for a significant percentage of Brazilian families. This lack may be cultural, not rooted in people's attitudes, which unconsciously perpetuate bad financial habits for future generations, significantly affecting the nation's financial profile.

Considering the lack of this culture, children, in turn, grow up under the influence of the culture of consumerism, immediacy, search for status and a

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a higher standard of living than the real one. Financial problems accumulate, and cause these people to reach middle age frustrated and overwhelmed by various problems, including emotional ones, resulting from the fruits of a life without financial education and marked by wrong decisions that compromised their financial health, and as a consequence, psychological problems and compromised quality of life.

In this sense, knowing the importance and role of financial education for society and family management, preventive and corrective measures are necessary. Thus, several financial institutions, government agencies and private entities have made it possible for this knowledge to reach the most diverse audiences, however, it has not yet been sufficient, given the number of people in debt.

Considering the determining factors in achieving quality of life, financial education becomes an essential and extremely important instrument in the life of citizens, enabling well-being, access to education, health, leisure, and essential products and services.

Therefore, financial education plays a fundamental role in ensuring quality of life, because, in addition to making dreams come true, its scope is indisputable. In addition to minimizing financial problems, stress, anxiety, insomnia, depression, relationship problems and family arguments, divorces, in short, it is directly linked to the essential areas of a citizen's life.

These factors reinforce the need to implement financial education in schools from the early grades. This will teach children how to deal with finances from a very early age, and even if they are not taught in the family environment, they will be able to guide their consumption decisions, manage their financial resources, purchase products and services, make investment decisions and pursue their dreams, in accordance with the resources available.

In view of the above, with regard to transversality, financial education can provide the practical implementation of theoretical knowledge linked to everyday issues, giving the student an amplified view of the problems related to the various disciplines, enabling the assimilation of the proposed subject into everyday practices, resulting in a

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effective and truly transformative learning.

Cross-cutting themes can be implemented in different ways, in different disciplines, addressing the proposed theme using methodologies, techniques and technologies from the simplest to the most complex.

The use of workshops allows the creation and development of tools or instruments that enable the assimilation of the subject in question. Questionnaires, tables, computer programs, and a wide range of applications can be used to develop and apply activities in pedagogical projects. Field research, bibliographic research, and case studies are of utmost importance and enable the successful development of activities and projects.

Finally, its implementation is essential, urgent and of relevant importance for economic development and maintenance. It has a direct influence on the lives of citizens, families, society and even the economy of a country. The repercussions of the lack of this knowledge and the benefits provided to the lives of citizens and their quality of life must be considered.

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