

# Financial education in the light of the BNCC: conceptions of professional and technological teachers\*<sup>1</sup>

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## Abstract

This study describes the results of an investigation regarding the characteristics of financial education teaching, in one of the teaching units of the Federal Institute of Education, Science, and Technology of Acre (Ifac). In this sense, the objective was to verify and characterize, from the teaching perspective, if and how the transversal practice of financial education occurs in the curriculum of integrated technical courses, observing whether such practices correspond to that established by the new National Common Curricular Base (BNCC). This is a qualitative approach research, of exploratory nature, in which sixteen teachers participated, the data being collected with the application of an organized questionnaire with open and closed questions. The analysis and interpretation of the data were based on the Thematization methodology. The study pointed out that the practice of financial education, in the light of the new BNCC, has not yet been implemented in the *locus* of study and that no traces yet point to transversal initiatives on the topic, which ends up disfavoring the integral training of students. Finally, the study indicated that stimulating actions to promote financial education in the curriculum of the integrated technical courses of Ifac is necessary, thus favoring the teaching and learning of the theme, which will contribute to an integrative education in the *locus* of study.

## Keywords

Financial education – BNCC – Integral education – Transversality – Integrated high school.

\* The authors take full responsibility for the translation of the text, including titles of books/articles and the quotations originally published in Portuguese.

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## Introduction

The document that instituted the new National Common Curricular Base (BNCC) had its final version published in December 2018 and aims to standardize curricular strategies and pedagogical proposals to be used in basic education schools, also, endeavoring to guarantee the minimum of essential bases for the learning of students of the Brazilian basic education.

According to the document, these strategies should incorporate, in the schools curriculum and pedagogical proposals, approaches with contemporary themes, preferably in transversal and integrating ways, highlighting, among other themes, consumption and financial education (BRASIL, 2018b).

Corroborating with the epistemological bias of transversality, to direct school institutions towards integral education, the current BNCC proposes overcoming the radical fragmentation of the curriculum for the school to decide on the best form of interdisciplinary organization of the curricular components, aiming at adopting more dynamic, collaborative, and interactive teaching and learning strategies.

Thus, the actions to implement financial education must be worked on collectively, with the constitution of didactic modules or the production of teaching materials such as lesson plans and projects integrated with the various areas of knowledge (BCB, 2018).

Considering, then, the recent trajectory of public policies aimed at the implementation of financial education, the Financial Education in Schools Program was defined as the public policy responsible for the transversal insertion of thematic teaching in the country's basic education (BRASIL, 2018a).

This initiative, which established the mandatory insertion of financial education in the Brazilian school curriculum, was supported by the new BNCC and is provided for in the current National Education Plan (PNE), which determined the immediate adaptation of schools from 2020, with the final deadline for implementation of its measures in the year 2024 (BRASIL, 2018a).

For Figueiredo and Begosso (2020) the curricular insertion of financial education is a fundamental aspect for students to understand the best ways to manage their personal finances and to make more conscious financial decisions. However, in the studies developed by Souza et al. (2019), some basic education schools show that the interdisciplinary, or even disciplinary, curricular insertion of financial education has been neglected, also pointing to a reality that is consistent with the current situation in most public schools in the country.

Therefore, given the need and mandatory implementation of the financial education curriculum, as provided by the current educational public policies and other studies on the importance of the theme, ascertaining evidence of mobilization in favor of the curricular insertion of the theme in the local educational scope is important, especially at the Sena Madureira/IFAC *Campus*.

The Sena Madureira/IFAC *Campus* is in the city of Sena Madureira, approximately 144 km from the main city of Acre, and had its teaching activities started in July 2010.

Currently, it focuses on offering Bachelor's degrees in zootechnics, Degree in physics, Subsequent technicians in Administration, Information Technology and, above all, by offering technical courses integrated to high school in Agriculture and Cattle Raising, and Information Technology.

This institution has a set of teachers of Basic, Technical, and Technological Education (EBTT) who work in different areas of teaching, being trained at various academic levels, ranging from undergraduate to doctorate. For this research, information was collected from teachers aged between 26 and 70 years, who teach both technical and basic disciplines in integrated technical courses, in addition to working at other levels of education at the institution.

With that in mind, asking the following question is important: are the measures for curriculum implementation of financial education already being undertaken in the integrated high school curriculum at *Campus Sena Madureira / IFAC*, according to the guidelines of the new BNCC?

In this sense, searching for information about the curricular implementation of financial education in a transversal and integrative way, this study aimed to verify and characterize, from the teaching perspective, if and how the transversal practice of financial education occurs in the curriculum of the integrated technicians courses of the *Sena Madureira/IFAC Campus*, in the light of the new BNCC.

## **Methodological procedures**

This study is based on a qualitative and exploratory approach (GIL, 2002; MINAYO, 2016). Thus, to meet the study objective, an invitation was sent to all professors at *Campus Sena Madureira/IFAC*, via institutional electronic mail, so that they answered a questionnaire with open and closed questions. Of the total number of subjects included in the research, a sample of approximately 37% of the teachers was obtained.

Regarding the structure of the questionnaire, personal, professional, and academic information from the teachers was collected. The second part collected information about the participation of teachers in teaching projects with transversal themes and their knowledge about the provisions of the new BNCC regarding financial education. In the third part we sought to characterize, from a teaching perspective, the occurrence of financial education in the curriculum of the integrated technical courses at *Campus Sena Madureira/IFAC*.

For the analysis and interpretation of the data obtained, we chose to use the Thematization methodology by Fontoura (2011), which, based on the work of Santos (2020), allowed the apprehension of the nuclei of meaning contained in the subjects' speeches, seeking to value the qualitative aspects of research in education. Such thematic analysis followed a trail of seven stages, necessary for elaborating and analyzing the themes found, according to the following steps:

1st step: the data collected from an available questionnaire was transcribed, which made importing the data into an electronic spreadsheet, in which the questions and

answers were automatically organized in rows and columns, and later transcribed in an electronic text file, possible;

2nd step: of all material was thoroughly read, focusing on the aspects considered to be most relevant;

3rd step: the excerpts that seemed most relevant to the researcher were marked, which led to the delimitation of the *corpus* of analysis, starting from clippings of the registration units in the phrases, words, and ideas contained in the text, grouping them according to the key ideas found by the researcher.

4th step: themes were proposed for each group of data collected, in which the excerpts of the subjects chosen in the text were underlined to highlight what the study intended to demonstrate.

5th step: the units of context (longer sections) and units of meaning (words or expressions) were defined to find the nuclei of meaning of communication, contributing to the choice of the theme and its understanding;

6th step: context units and units of meaning were separated from the analysis *corpus* and placed in analysis tables with spaces for the understanding and interpretation of the statements;

7th step: the collected data were interpreted, with appropriate inferences made based on theoretical assumptions for the interpretation of the material.

In this way, we proceeded to clip the context units that seemed significant to the researcher, which led to categorizing the chosen excerpts and, consequently, surveying themes from the open questions of the instrument applied to the teachers.

## **Teaching perspectives on financial education at *Campus Sena Madureira/Ifac***

Continuing with the analysis of the responses obtained with the questionnaire, in which both questions directed to the transversality of teaching and the characterization of financial education were approached in the light of the new BNCC. Some aspects stand out in this study and that will be addressed in the following topics.

The data analysis, using the thematization methodology by Fontoura (2011), resulted in the following themes: 1. Teachers' conceptions about interdisciplinary and transversal teaching; 2. Insufficient transversal offer in financial education; 3. The role of financial education in the integral education of the student.

For each theme, tables were created containing some responses from the teachers that reflect the analysis of the material collected. To refer to the answers, the subjects included in the research were identified with the letter "D"<sup>3</sup> followed by Arabic numerical ordering (1, 2, 3...) to better represent their answers.

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**3-** TN: The letter "D" was chosen for being the first letter of the word docente in Portuguese, meaning teacher.

## Theme 1 – Teacher’s conceptions about interdisciplinary and transversal education

The elaboration of the first theme proposed in this study started from the analysis of the answers to Questions 5 and 6 of the instrument made available to the subjects included in the research, which contributed to form the theme: “*Teacher’s conceptions about interdisciplinary and transversal education*”.

Question 5 dealt with teachers’ participation in teaching projects with transversal themes to the integrated high school curriculum. Question 06, after a brief contextualization of the main characteristics of the new BNCC, tried to raise information about the teachers’ knowledge regarding the characterization of financial education in the IFAC integrated high school.

Question 6 was subdivided into question 6-a and question 6-b, with emphasis on the latter, which sought to obtain information about the teachers’ knowledge about the characteristics of financial education teaching in the light of the new BNCC.

Of the answers given to question 5, approximately 69% of the professors stated that they had not participated in projects involving financial education at IFAC. Of the answers given to question 6a and 6b, 62.5% of the teachers reported having some knowledge of the provisions of the new BNCC, seeking to apply them in their classes, but only slightly more than 18% said they had some knowledge about the ways of approaching the financial education in the same context.

However, analyzing both questions gave rise to the category “*Curricular integration via transversal and interdisciplinary education*”, as shown in Table 1.

**Table 1** – Category for the theme “Teachers’ conceptions about interdisciplinary and transversal education,” based on the thematization method by Fontoura (2011)

Question 5: Have you ever participated in teaching projects that worked on thematic content [...] in a transversal way [...] in high school integrated in IFAC? [...]	
Context unit	Category
D08 – Yes. When I worked at the Tarauacá <i>Campus</i> , we organized multidisciplinary activities for school Saturdays, which allowed an integration between the areas of knowledge. D10 – Education is no longer fragmented, closed in its specific contents. [...] Transversal themes, that means, those that go through, cross all other areas. We have a part that is mandatory and also a part that is diverse. In this diversified part, projects and research can be included as transversal themes.	Curricular integration via transversal and interdisciplinary teaching
Question 6-b: Are you aware of how financial education teaching should be characterized, according to the new BNCC?	
Context unit	
D8 – It must be worked in a multi and interdisciplinary way in the different areas of knowledge: languages, mathematics, human sciences and applied social sciences.	

Source: Data survey.

Thus, after a thorough analysis of the answers obtained in questions 05, 06, and the proper composition of the theme and category set out in Table 1, the collected content is analyzed.

### **The category “Curricular integration via transversal and interdisciplinary teaching”**

The context units found in questions 5 and 6, seem to make sense when observing that the concept of integrated education suggests a break with educational dualism, where the integration between general training and preparation for work must coexist. Thus, this integration of teaching is understood to allow students to perceive the world as a unit comprising interdisciplinary and transversal dimensions, and not only under a reductionist perspective of the capitalist market in which the interests of the bourgeoisie, holder of the means of production, predominate (CIAVATTA; RAMOS, 2011).

Based on the analysis of the context units' content from Table 1, the need for a commitment to strengthen integrated education and the principles that guide it is clear.

This should contribute to overcoming the hierarchy existing among the different forms of knowledge of formal education, creating a broader understanding that incorporates the different areas of knowledge. Also note the importance given to the organization of activities that involve the possibility of integrating the various areas of knowledge and the overcoming of isolation among school disciplines.

To mitigate the damage resulting from the disciplinary isolation in school curricula, some proposals for a curricular organization have emerged from several alternatives and methodological teaching strategies and are presented under several different denominations, such as the learning-based in problems, project and thematic investigations, among others (MOURA, 2012).

Such teaching methodological strategies aim at the nuclear disruption of disciplinary curricula and their replacement by “[...] more globalizing aspects that encompass the complexity of the relationships between the branches of science” (MOURA, 2012, p. 12). Among the possibilities to overcome disciplinary isolation and fragmentation of teaching, activities that involve teaching proposals by transversal themes are included.

The transversality of knowledge occurs by the interdisciplinary approach that comprises the interaction between the different disciplines, with a didactic-pedagogical action led, above all, by thematic projects. In this context, interdisciplinarity presumes a transition of methods from one discipline to another, going beyond them, but to maintain a particular thematic study, facilitating the collective and cooperative organization of pedagogical works (BRASIL, 2013).

In the interdisciplinarity perspective, the teaching can overcome the fragmentation of knowledge, allowing a “[...] dialogue between teachers and the respective disciplines they teach, with a view to joint and integrated work” (XAVIER; FERNANDES, 2019, p. 110). In this way, interdisciplinarity must be understood as a field of interaction that

involves articulating general and specific principles of various disciplines, which aim at acquiring more comprehensive knowledge on a given theme (MOURA, 2007).

The implementation of interdisciplinarity must express well the notions, skills, purposes, and techniques, to favor the development of the students' learning and knowledge, in a movement of a curricular integration that covers several areas of knowledge (FAZENDA, 2008).

From this perspective, interdisciplinarity causes changes in attitude when the analysis of a given theme crosses the knowledge from different disciplines, observing the preservation of the methods, objectives, and the particular autonomy of each one of them (MOURA, 2007).

Thus, as a basis for transversality, the interdisciplinary space must always seek to deny and overcome disciplinary boundaries, in a movement of cooperation, coordination, and interaction between the school's various curricular components (JAPIASSU, 1976).

From what was observed in the context units and category from Table 1, the explanation contained in the theoretical framework clearly reinforces the teachers' perception of the importance of interdisciplinary and transversal teaching, particularly when observing the speeches of teachers D08 and D10 in Table 1.

## **Theme 2 – Insufficiency of transversal financial education offer**

Although discussions about the introduction of financial education in schools have taken on greater proportions in recent years, this topic is still considered quite new due to its recent insertion in official education documents (CORDEIRO; COSTA; SILVA, 2018; SILVA; SELVA, 2018).

After its insertion as one of the contemporary approach themes of the new BNCC, financial education has been treated more solidly as a public policy, seeking to contribute to the personal financial skill maturation and the citizen development of students (VIEIRA; MOREIRA JUNIOR; POTRICH, 2019). From this, the municipal, state, and federal education systems are responsible for incorporating financial education content in their school curricula from 2020, and should be fully incorporated by 2024 (BRASIL, 2018a, 2018b).

However, based on the position of the professors participating in this research, 87.5% said they observed no major efforts around the insertion of financial education in IFAC, whereas 12.5% said they observed few or superficial actions developed in this regard. Of those, the speech of the teacher D8 stands out, originating the category "*Inadequacy of financial education in the light of the new BNCC*" and the theme "*Insufficiency of transversal financial education offer,*" as seen in Table 2.



**Table 2** – Category for the theme “Insufficient of transversal financial education offer,” based on the thematization of Fontoura (2011)

Question 9: Still regarding financial education, have you observed any commitment to this theme by the course coordinators, pedagogical coordinators, managers or other technical professionals and/or teachers at IFAC?	
Context unit	Category
D8 – Well, if we are talking about the BNCC, we must also remember that <u>the Federal Institutes still show no curricular adequacy.</u>	Inadequacy of financial education in the light of the new BNCC

Source: Data survey.

### The category “Inadequacy of financial education in the light of the new BNCC”

The gaps left by the deficiency in the adequacy of financial education, in the light of the new BNCC, is not a particular feature of the study *locus*. In the last few years, discussions about financial education have conquered some spaces in the national education scenario, despite being characterized, above all, as a topic that provides rare opportunities to discuss approaches to school practices involving it (LUZ; SANTOS; JUNGER, 2020).

Despite the constant evolution of the implementation process, the country’s education systems face difficulties in determining the themes and strategies that should be adopted for teaching financial education to students from the most diverse population groups in the country (VIEIRA; MOREIRA JUNIOR; POTRICH, 2019).

According to Theodoro, Gindro, and Colenci Júnior (2010), Rebello and Rocha Filho (2015), Souza et al. (2019), and Batista (2019), the financial education actions practiced in the school universe are characterized, above all, as teaching and extension projects, among other didactic actions. These actions are carried out mainly at Federal Institutes of Education and other technical and technological education institutions in the country and are directly linked to the development of *stricto sensu* postgraduate research.

The evaluation of the results presented so far, shows coherence between the information presented by Luz, Santos, and Junger (2020) and Vieira, Moreira Junior, and Potrich (2019) regarding the limitation of actions and studies involving transversal practices of financial education in basic schools in the country.

This also corroborates the results obtained by analyzing the questionnaire, in which the subjects included in the research informed that they observed no institutional initiative regarding the insertion of financial education, in the light of the new BNCC, in the curriculum of the courses in the researched environment.

Finally, as observed at the local level, these characteristics may include other educational institutions of basic education in the country, which ends up compromising the integral training of students.



### Theme 3 – The role of financial education in the integral education of the student

Question 10, whose answers gave rise to the theme “*The role of financial education in the integral education of students*”, sought to ascertain, in a first moment, the levels of involvement of teachers with the teaching of financial education and, in a second moment, on the possibility of involving their disciplines in the theme. Therefore, the question consisted of two parts, complementing each other.

The first part of the question aimed to collect information on the participation of teachers in possible teaching activities involving financial education in integrated high school. When responding, 87.5% of the professors stated that they had never participated in such practices; and respondents not included in this majority, omitted their participation when uttering their answers.

In the second part of the question, which dealt with the possibility of integration between the teaching areas of the teachers with financial education, those given by D8, D9, D11, and D13 were selected as significant statements, then as context units. As a result, the categories “*Financial education and integral education*,” “*The importance of teaching financial education in mathematics*,” and “*Financial education and sustainability*” were created, as shown in Table 3.

**Table 3** – Categories for the theme “The role of financial education in the integral education of the student” based on the thematization of Fontoura (2011)

Question 10: Have you participated in any teaching activity that involves Financial Education content in integrated high school, or do you believe that integrating the contents of your teaching area with Financial Education is possible?	
Context unit	Category
D8 – I have always believed in <u>training for life in all aspects, including financial.</u>	Financial education and integral education
D9 – I have never participated in any activity in this sense, but I <u>believe that it can be developed alongside mathematics, for sure.</u> D11 – <u>There is a possibility of integrating financial mathematics with financial education.</u>	The importance of teaching financial education in mathematics
D13 – There is a possibility [...]. <u>In the contents of ecology, in the themes of sustainability and environment.</u>	Financial education and sustainability

Source: Data survey.

## **The category “Financial education and integral education”**

Analyzing the context unit related to the category “*Financial education and integral education*,” where the speech of D8 denotes conviction in a training aimed at emancipating students in all possible aspects, including financial, the content of the discourse clearly has an harmonious relationship with the concepts of integral human formation, unilateralism, and polytechnics of Marx and Engels, as well as of the unitary school of Gramsci (MOURA, 2013).

The concept of teaching integration appears as a need for human emancipation, based on an educational process that brings together all aspects of life, aspiring to a unilateral formation of the subjects (RAMOS, 2014). In this sense, integral education must enable both the acquisition of scientific knowledge and the encouragement of critical reflections on the cultural standards that constitute the conduct of the various groups that make up the society (TAVARES *et al.*, 2016).

According to the current National Curriculum Guidelines (DCN) and BNCC, secondary education must be committed to the integral education principle and favor the development of physical, cognitive, socioemotional aspects and the construction of the students’ life project. This way, educational policies sought to establish their commitment to the principles of justice, ethics, autonomy, citizenship, and to integral education in the country’s basic education (BRASIL, 2018b, 2018c).

In this context of integration the BNCC inserted financial education into the formative itinerary “*applied human and social sciences*,” particularly linked to the “*work*” category. Such insertion sought to cooperate with students’ critical learning, contributing to broadening the understanding of work configurations, changes in employment relationships between workers and the productive sectors, concentration of wealth, and consequent effects of income distribution on social inequalities in Brazil (BRASIL, 2018b).

In this sense, to contribute to the critical learning of financial education and, therefore, with integral education, the educator must observe that the production or construction of knowledge must occur by stimulating the students’ curiosity, and critical analysis capacity. This criticality must always start from observing, delimitating and splitting the object so that the student can question and problematize it to better understand it (FREIRE, 1996).

Therefore, to develop students’ critical, reflective, and ethical sense, teaching and learning procedures for any content, including financial education, must involve the teaching commitment to integral, critical human training and social transformation (ARAUJO; FRIGOTTO, 2015).

## **The category “The importance of teaching financial education in mathematics”**

Starting the discussions on the answers obtained in question 10, about the participation of teachers in teaching activities involving financial education, the negative response was unanimous. That means, of the total number of professors included in the

research, all of them stated that they had not participated in teaching activities that involved financial education in the context of integrated high school.

Of the answers given to the item, the speeches of teachers D9 and D11 stand out, stating that they had never participated in any teaching activity involving the theme of financial education in their subjects, despite both teaching mathematics.

This finding is important in this research since, usually, financial education has been presented in a way linked to financial mathematics, effectively collaborating with the subjects' financial decision-making process (ROSSETTO, 2019).

This linkage occurs due to the process for making financial decisions involving a large number of important elements that require, among others, mathematical skills that favor a rational choice among the possibilities of consumption, allowing the subjects to make a critical and numerical analysis to budget their own expenses (BARONI; MALTEMPI, 2019).

Such is the importance attached to financial education in the field of mathematics, that the new BNCC proposed the insertion of basic concepts on finance and economics in the thematic unit "Numbers", encouraging discussions on various subjects such as financial investments, taxes, inflation, and interest rates (BRASIL, 2018b).

In addition, inserting this thematic unit sought to favor interdisciplinary studies and the deepening of concepts on the social, cultural, political, psychological and economic dimensions, work, money, and consumption, in national basic education (BRASIL, 2018b).

Due to the high level of benefits brought by inserting financial education in basic education and for human training in all its dimensions, the study of financial education becomes "[...] essential for society and young students. In math classes" (ARGÔLO, 2018, p. 19).

In itself, inserting financial education teaching in the mathematics curriculum cannot be considered as a sufficient mechanism to supply the need for knowledge about personal finance. However, the use of mathematics represents an important tool to assist in quantifying individual and family expenses, being necessary to control consumption and investment actions, which are essential to the students' emancipatory behavior (SALEH; SALEH, 2013).

Then, the social relevance of teaching financial education in the integral development of students can be seen, especially when integrated into the mathematics teaching curriculum.

### **The category "Financial education and sustainability"**

When analyzing the context unit represented by D13's speech, the possibility of having a dialogue between financial education and sustainability and environment themes stands out, which led to the category "*Financial education and sustainability*". However, before making any considerations about this category, observing the definition of the term sustainability is essential.

The term sustainability can be defined as the capacity for rational interaction between human behavior when seeking to satisfy its consumption needs and the use of available natural resources. This interaction should make meeting consumption needs

possible but must simultaneously seek to preserve the environment resulting in minimal impacts to future generations (FRANCISCHETTI; CAMARGO; SANTOS, 2014).

Regarding the use of natural resources, from an economic point of view, Nogami (2012) classifies them as one of the production factors essential to goods and services provision to consumers in general. Also known as the “land” factor, natural resources can be understood as those existing in nature and can be represented by mineral, water, and forests resources, among other pre-existing elements in the environment.

Vasconcellos (2006) clarifies that natural resources, like any other factor of production, are a scarce resource, therefore finite, and that is why making the rational use of their properties is necessary to achieve higher levels of satisfaction of needs and desires of society. Due to such scarcity, implementing financial education for the sustainable consumption of goods and services produced from the use of natural resources that are naturally limited is considered important.

Orienting students to moderate, conscious, and responsible consumption is a primary task to avoid excessive consumption practices and waste. This ends up stimulating ecological awareness and contributing to the technological development and sustainable growth of the economy, in addition to considering social inclusion and the environment conservation (DANTAS, 2015).

For this, financial education needs to be contextualized and articulate theory and practice, in addition to establish interdisciplinary connections with the natural sciences.

This makes the student realize that financial education is not just limited to understanding financial resources themselves, but that the conscious use of natural resources, to avoid or reduce environmental degradation caused by irrational consumption, also matters (FRANZONI; QUARTIERI, 2020).

In this way, students will be able to understand that consumption actions that harm the environment, consequently, harm society, since both are part of the same ecosystem and, therefore, represent a unique and symbiotic relationship (LUZZI; BAIER, 2019).

As seen, financial education contributions go beyond simply building personal financial management capabilities. In the context of sustainability, financial education is relevant and integrated to conscious consumption and the preservation of the ecological patrimony available in nature, which demonstrates the importance of the theme for the ethical, critical, and reflective consumption by students.

## **Final considerations**

In short, this study sought to verify and characterize, from the teaching perspective, if and how the transversal practice of financial education occurs in the curriculum of the integrated technical courses at *Campus Sena Madureira/IFAC*, in the light of the new BNCC. Therefore, a thematic construction was carried out based on the speeches of the subjects included in the research, which were analyzed based on the thematization methodology by Fontoura (2011), satisfactorily contributing to achieving the objectives of this study.

Regarding the teaching concepts related to educational practices in the new BNCC, the subjects included in the research stated that they knew about the characteristics,

forms, and other teaching configurations, arranged in the said normative instrument, seeking to apply them in the classes of their disciplines. However, even the professors claiming to observe the existing provisions in the new BNCC showed no teaching actions or activities that characterized some form of curricular integration by interdisciplinarity.

Although the professors claim to understand the importance of curricular integration by transversal and interdisciplinary teaching of school contents and know about the new BNCC, they lacked participation in projects or other teaching activities that integrated financial education in the context of integrated high school. Nor did they show any knowledge about the forms of transversal and integrating approach to the theme, as provided for in the new BNCC.

When asked about the encouragement of transversal financial education in integrated high schools, the teachers' narrative indicates the lack of significant commitments from IFAC education professionals. This demonstrates an insufficiency in implementing the theme in the study environment, thus not promoting the integral, critical, and reflective human development, necessary for the social transformation of students.

Not even in the scope of mathematics education, which usually integrates the teaching of financial education as an essential tool for the emancipation of students, was there any trace of implementation in line with the current normative instruments, which require the transversal insertion of the thematic in basic education schools.

In the scope of sustainability, integrating financial education aimed at conscious consumption and the preservation of the ecological patrimony available in nature was possible, conferring an important contribution of the theme to the environment sustainability and, consequently, to a critical, reflective and sustainable formation of students. Still, its implementation in the study environment was not mentioned.

Despite this, little or no effort has been perceived towards the transversal and integrating implementation of financial education in the study environment, although the professors have stated that they knew the characteristics, forms, and other configurations of teaching in the light of the new BNCC, applying them in their classes.

Starting with a more holistic view of the practice of financial education in the *locus* of study, transversal and integrative teaching actions, as provided for in the new BNCC, have clearly not yet been implemented. Also, the statements of the subjects included in the research showed no trace to indicate future initiatives for inserting the theme in the school curriculum, which inevitably hinders the students' integral training.

Finally, encouraging actions that promote the teaching of financial education in the curriculum of the integrated technical courses of IFAC is necessary, so that it complies with what establishes the new BNCC, contributing, also, with integrative educational practices that favor the thematic's teaching and learning.

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