

**FINANCIAL EDUCATION AS A TRANSVERSAL THEME IN THE
COMMON NATIONAL CURRICULUM BASE – BNCC****EDUCAÇÃO FINANCEIRA COMO TEMA TRANSVERSAL NA BASE
NACIONAL COMUM CURRICULAR – BNCC****EDUCACIÓN FINANCIERA COMO TEMA TRANSVERSAL EN LA
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ABSTRACT

This article aims to investigate how the insertion of Financial Education-FE in basic education is treated by the BNCC. Theoretical foundation is sought in the area of education and in Brazilian legislation so that the concepts brought by BNCC can be explored. The analysis of FE's insertion in the BNCC is important and necessary considering the relevant impact of knowledge of Financial Education for the formation of young people, for the construction of their life project and their insertion in the world of work in a conscious, critical and citizen. Thus, to achieve the objective of this text, document analysis is used as a methodological axis. The results indicate that, even though the regulations bring Financial Education as a cross-cutting theme of relevance in several areas of study, it is still not clear how the subject can be implemented and developed by educational institutions.

Keywords: Curriculum. Transversality. Financial Education. BNCC.

RESUMO

Este artigo objetiva investigar como a inserção da Educação Financeira (EF) na educação básica é tratada pela BNCC. Busca-se fundamentação teórica na área de educação e na Legislação Brasileira para que se explorem os conceitos trazidos pela BNCC. A análise da inserção da EF na BNCC mostra-se importante e necessária considerando o relevante impacto do conhecimento de Educação Financeira para a formação do jovem, para a construção do seu projeto de vida e sua inserção no mundo do trabalho

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de forma consciente, crítica e cidadã. Dessa forma, para alcançar o objetivo proposto, utiliza-se a análise documental como eixo metodológico. Os resultados indicam que, mesmo a normativa trazendo a Educação Financeira como um tema transversal e de relevância em várias áreas de estudo, ainda não está claro como o assunto pode ser implantado e desenvolvido pelas instituições de ensino.

Palavras-chave: Currículo. Transversalidade. Educação Financeira. BNCC.

RESUMEN

Este artículo tiene como objetivo investigar cómo el BNCC aborda el tema Educación Financiera - Educación Física para los planes de estudio escolares y cuáles son las pautas para su implementación. Se busca fundamento teórico en Perrenoud, Sacristán, Alessandrini y en la Legislación brasileña para que se puedan explorar los conceptos traídos por BNCC. Así, para lograr el objetivo de este texto, el análisis documental se utiliza como eje metodológico. Los resultados indican que, si bien la normativa lleva a la Educación Financiera como un tema transversal de relevancia en varias áreas de estudio, aún no está claro cómo el tema puede ser implementado y desarrollado por las instituciones educativas.

Palabras clave: Currículum. Transversalidad. Educación Financiera. BNCC.

1 INTRODUCTION

The BNCC – National Common Curricular Base is the official document of the Brazilian State that defines the essential learning that must be developed with students in all modalities and stages of the basic school educational path. The regulation is a synergy of social forces driven by the Federal Constitution of 1988, by LDB 9,394/1996 and by the National Curricular Guidelines for Basic Education - DCN (Opinion CNE/CEB nº 4 of July 13, 2010).

The document guides the construction of school curricula in the Federal, State and Municipal systems and aligns educational policies and actions aimed at training the teaching staff of educational institutions, the evaluation of learning processes and methods, the criteria and definitions of content, in addition to guiding the adequate infrastructure so that educational offers are made possible. The BNCC has a normative vocation, since it is characterized as “an organic and progressive set of essential learning that all students must develop throughout the stages and modalities of Basic Education” (BNCC, 2018. p.7).

Its essential characteristic is broad and open in the search to contemplate the most different pedagogical and social realities throughout the national territory. In this way, the BNCC is focused on guaranteeing the construction of a common repertoire of learning in which the educational principles defended in the 1988 Constitution, in the PNE - National Education Plan and in the DCN are guaranteed and is focused "for the integral human formation and the construction of a just, democratic and inclusive society”, as described in its base text.

The National Common Curricular Base respects the autonomy of the federative units so that education systems and networks can build curricula and schools prepare pedagogical proposals considering the needs, possibilities and interests of students. Equality, diversity and equity are concepts that must be present in the implementation of the BNCC guidelines, in addition to the linguistic, ethnic and cultural identities of each of the locations where the educational process takes place.

What is intended, then, with the discussion proposed here, is to investigate how the BNCC proposes the inclusion of the topic Financial Education - FE for school curricula and

what apparatus can and/or should be developed by educational institutions to the implementation of this proposal. Then, there is a need to look at the guiding documents of PE in national school education and, in this case, especially the BNCC to verify how Financial Education can be inserted in the Brazilian educational proposal.

2 THEORETICAL BACKGROUND

The theoretical framework presented addresses the main concepts present in the analyzed documents, such as competences, transversality and curriculum, explores the references of Financial Education in the BNCC and, then, the indication of the main historical landmarks of Financial Education in Brazil.

2.1 Main concepts

The result of extensive debates with the participation of various actors in Brazilian education, the BNCC aims to ensure a set of learning necessary to prepare students for the personal and professional future. These learnings are organized into general competences that will be fundamental for the realization of life projects and continuity of students' studies.

Competence, according to Alessandri (2002), refers to the ability to understand and evaluate a given situation in order to establish and adopt the best solution. In this way, the BNCC proposes the development of skills for the construction of the necessary competences for the integral development of the student in the different training itineraries.

To understand the concept and meaning of competence is justified by the proposition of the norm, which categorizes the ten general competences that a subject should be able to develop when going through regular school education and,

value the diversity of knowledge and cultural experiences and appropriate knowledge and experiences that enable them to understand the relations of the world of work and make choices in line with the exercise of citizenship and their life project, with freedom, autonomy, critical awareness and responsibility (BNCC, 2018. p.9).

The first mention that can be observed in relation to Financial Education is established in the sixth competence, which alludes to the world of work and the subject's ability to make choices related to social life, which will also permeate the ability to deal with pecuniary income. from professional activity. As will be expanded later, the BNCC treats Financial Education as a cross-cutting theme, that is, it can be approached in different areas of knowledge, either through practical application or through a conceptual and historical approach to the theme. In one way or another, it appears in the regulations and there is a certain emphasis on the importance of the person developing the ability to deal with financial resources as part of their development and social integration and underlining the points and justifications that address Financial Education within the BNCC will be the backbone of this article.

In order to direct the concepts discussed here, the BNCC defines it as competence.

What students should “know” (considering the constitution of knowledge, skills, attitudes and values) and, above all, what they should “know how to do” (considering the mobilization of this knowledge, skills, attitudes and values to solve complex demands of life everyday life, full exercise of citizenship and the world of work) (BNCC, 2018. p.13).

Another important and indispensable concept for the development of the present study is transversality, since in the BNCC it is indicated that the education systems and networks, within their conditions of autonomy and competences, incorporate in a transversal and integrative way, in their curricula and proposals. pedagogical activities, topics such as consumer education, financial education, among others.

The transversality is the inclusion of themes that reflect relevant issues to face the daily challenges in the areas of knowledge already present in the school pedagogical proposal. Cross-cutting themes are made up of themes relevant to the integral formation and construction of the student's citizenship, in addition to the contents established for the curricular subjects.

Discussions about competences and transversality can be discussed from a curricular dimension because, in general terms, as stated by Sacristán (2013), a curriculum deals with everything that will be learned by a student in his/her educational path, it is organized and selected for transmit and socialize the values of each society, in order to perpetuate its existence and mediate its cultural repertoire. In this sense, and based on this clarification offered by the author, the BNCC appears as one of the instruments through which Brazilian society demarcates its cultural borders and determines the social behaviors that must be followed by its citizens, as well as the possible formats for its implementation. .

2.2 Historical Milestones of Financial Education in Brazil

Financial Education is a current topic present in debates in several areas: central focus on economic psychology studies; outstanding content in educational initiatives by financial institutions; substantiates reflections on consumer rights and duties; and emerges as a transversal theme in the National Curricular Common Base – BNCC. The need to reflect on how to contribute so that individuals can be inserted in a critical and conscious way in the consumer society in which we live, makes the development of knowledge and actions in Financial Education essential.

In the consulted literature, we come across several concepts of Financial Education, practically all derived from the concept presented by the Organization for Economic Cooperation and Development – OCDE.

Financial Education is the process through which individuals and societies improve their understanding of financial concepts and products, so that, with information, training and guidance, they can develop the values and skills necessary to become more aware of the opportunities and risks involved in them so that they can make informed choices, know where to seek help and take other actions that improve their well-being. Thus, they can contribute more consistently to the formation of responsible individuals and societies, committed to the future (OECD, 2005).

In order to understand the current stage of Financial Education as a transversal theme in the BNCC, it is necessary to look at the historical landmarks of the theme in Brazilian educational, political and economic guidelines. To this end, the main movements of government policies for the inclusion of Financial Education as a central theme in the discourses of national society will be presented below.

Financial Education in Brazil became part of government debates in 2006, when the Committee for Regulation and Inspection of Financial, Capital, Insurance, Pension and Capitalization Markets - Coremec was created, through the publication of Decree No. 5,685 , of January 25, 2006. The decree establishes the Coremec with the purpose of promoting the coordination and improvement of the performance of the federal public administration entities that regulate and supervise the activities related to the public funding of popular savings.

As provided for in Art. 2, § 7 of Decree 5,685 / 2006, among one of its attributions, Coremec is responsible for creating Working Groups - WG to examine specific subjects, made up of representatives of the entities and bodies that make up Coremec, as well as invited experts to contribute to a specific GT. Thus, on May 31, 2007, Coremec, with the publication of Deliberation No. 3, makes public its decision to constitute the Working Group - WG with the purpose of proposing the National Strategy for Financial Education, under the coordination of the CVM - Securities and Exchange Commission.

Among the GT's attributions, defined in Art. 5 of Deliberation No. 3, the following stand out: deliberating on the structure of the strategy; suggest areas, audiences and themes to be prioritized; estimate resources necessary to carry out the proposed actions. It should be noted that, among the objectives to be prioritized, there are market growth, financial inclusion, investor protection and social development. The expansion of the financial market and the promotion of financial inclusion, certainly favored by access to credit, refer to a neoliberal vision, where the logic of capital is extended to all relationships in post-modern society.

As areas to be prioritized in the National Strategy for Financial Education, the deliberation indicates: “development of skills in personal finance, stimulus to savings, relationship with credit, microcredit, housing finance, investor protection, inclusion in the financial system, social security and preparation for retirement, insurance, among others”. By favoring the deepening of the knowledge of the Brazilian population on these areas, the proposal of the National Strategy for Financial Education contributes to the formation of responsible individuals and societies, committed to the future, in accordance with the definition of Financial Education proposed by the OECD.

As a result of the discussions promoted by the WG constituted by Coremec, there is the publication of Decree No. 7,397, of December 22, 2010, which formally institutes the National Strategy for Financial Education - ENEF, which has its purpose the publication of Decree No. 1st.

Art. 1st The National Strategy for Financial Education – ENEF is established with the aim of promoting financial and social security education and contributing to the strengthening of citizenship, the efficiency and solidity of the national financial system and the conscious decision-making by consumers.

From the analysis of the purpose established for ENEF, it can be seen that there are two aspects of focus: the first concerns the individual, when it provides for the strengthening of

citizenship and the training of consumers capable of adopting conscious decisions regarding the use of the money. The second aspect concerns financial institutions, when it points to the need and possibility of strengthening the efficiency and solidity of the national financial system itself. Britto (2013, p.174) points out “the risk that the 'economic-financial creed' is dominating the proposals of Financial Education”, through the metaphor of wolves taking care of the sheep when referring to participation of financial institutions in the definitions of the National Strategy for Financial Education – ENEF.

Also in Decree No. 7,397, of December 22, 2010, the creation of the National Committee for Financial Education – CONEF, composed of representatives of ministries – of Labor and Social Security; of Justice; from the farm; Education – from regulatory bodies – Securities and Exchange Commission; National Superintendence of Complementary Pensions; Superintendence of Private Insurance – and of financial institutions – Central Bank of Brazil – in addition to representatives of civil society. CONEF is responsible for promoting ENEF through Financial Education programs and actions, setting goals for planning, financing, execution, evaluation and constant review of the National Strategy for Financial Education (Decree 7,397 – Art 4). To advise CONEF, the same decree provides for the creation of the Pedagogical Support Group, responsible for drawing up plans for Financial Education programs and actions to be implemented nationwide.

In 2011, CONEF was responsible for creating the Associação de Educação Financeira do Brasil – AEF-Brasil, an OSCIP – Civil Society Organization of Public Interest – with the purpose of implementing actions and programs of the National Strategy for Financial Education. AEF-Brasil, maintained by relevant financial market institutions – Anbima , CNseg , BMF&Bovespa and Febraban – has the mission of contributing to the strengthening of citizenship, promoting and supporting actions that help individuals to make autonomous and conscious decisions; coincident with the purpose of ENEF itself.

Enacted on June 9, 2020, Decree No. 10,393 establishes the new National Strategy for Financial Education - ENEF, with the purpose of promoting financial, insurance, social security and fiscal education in the country and the creation of the Brazilian Financial Education Forum - FBFEF , revoking the provisions of Decree No. 7,397/2010. The new government guideline for Financial Education differs from the previous one in some aspects: (i) it does not include representatives of civil society in its collegiate body; (ii) it does not indicate the focus on the formation of the individual as a citizen, capable of adopting conscious attitudes in relation to consumption, privileging only the purpose of promoting financial, security and fiscal education in the country; (iii) maintains only the Ministry of Education in the composition of the FBFEF, excluding the other ministries that were part of CONEF; and (iv) provides for the FBFEF's interlocution with public bodies or entities and private institutions to encourage the performance of financial, insurance, social security and fiscal education actions for Brazilian society.

This decree has an impact on the Financial Education scenario in Brazil, with some important consequences:

- a) The Central Bank of Brazil announced in May 2021 the launch of the expansion of the Aprender Valor program, which aims to support State and Municipal Education Departments for the implementation of the theme Financial Education and Education for Consumption in public elementary schools . This program is in line with the provisions of the BNCC so that the themes Financial Education and Education for Consumption are inserted in a transversal way in the curricula of basic education;
- b) AEF-Brasil ended its activities in June 2021, since its maintainers are no longer part of the FBFEF, responsible for the definition of ENEF. The legacy left by AEF-Brasil in

training teachers in the public basic education network is significant and is part of an important historical milestone for Financial Education in Brazil;

c) The Ministry of Education and the CVM outline the premises and sign, in August 2021, an agreement for the implementation of a teacher training program for the development of Financial Education activities for students in the public and private education network , with the goal of training 500 thousand students in three years.

Enacted by the Ministry of Education in 2017, the National Common Curricular Base, a should be implemented in all Brazilian schools by the end of 2021 – a deadline extended to 2022 due to the pandemic, points to the inclusion of the topic Financial Education as a cross-cutting theme.

Finally, it is up to education systems and networks, as well as schools, in their respective spheres of autonomy and competence, to incorporate into curricula and pedagogical proposals the approach of contemporary themes that affect human life on a local, regional and global scale, preferably in a transversal and integrative way. Among these themes, the following stand out: [...] education for consumption, financial and fiscal education. [...] (BNCC, p.18).

From the approval of the BNCC, the public and private education networks are challenged to build curricula, including the learning and skills provided for in the BNCC in order to transform the guidelines into action plans in educational practice.

3 METHOD

The methodological course that was adopted for the development of this work was from the documental analysis of the base text of the BNCC – Base Nacional Comum Curricular and, from this study, the survey of the theme Financial Education and the way in which it is explored, developed and proposed within the normative, taking into account the principles proposed by the norm in the constitution and search for a society in which its subjects are able to live and interact, as well as lead their lives in the face of social transformations that become more present day by day by the advance of technologies and mass media.

According to Lüdke and André (2020), document analysis is a valuable technique for studying qualitative data, making it possible to analyze a specific topic in depth. Therefore, the analysis of this article is based on the analysis of legal documents such as: laws, decrees, guidelines and other documents that make up the legal framework of Brazilian basic education. These documents constitute a rich and in-depth source on the proposed theme, enabling the identification of evidence on the insertion of Financial Education in the National Common Curricular Base - BNCC, considering the legal context that underlies the emergence of the theme in discussions about education in Brazilian society. .

From the analysis of the selected documentation, the authors propose relevant points to be considered for the effective inclusion of Financial Education as a transversal theme in basic education.

4 RESULTS AND DISCUSSION

The results and discussion session begins with the financial education in Brazilian education legislation

4.1 Financial Education in Brazilian Education Legislation

Brazilian legislation has, since its constitution as a Republic, specific guidelines for the organization of Basic Education which, from the Law of Directives and Bases of Education - LDB No. teaching modalities, including Early Childhood Education, Elementary School. LDB 9,394/1996 presents education as a phenomenon that encompasses training processes both in the family environment and in the social, work, social movements, teaching and research institutions, in addition to the school itself, a concept that permeates the reflections by Sacristán (2002).

Education consists, above all, in making available to the subject the world not covered by the experience that he, left to his own devices, could not obtain (Sacristán, 2002, p. 39).

There is no explicit mention, in the body of the Law of Directives and Bases of Education - LDB No. 9.394/1996, to Financial Education or related matters; it is a legal piece that establishes general guidelines for basic education in the country. The aforementioned legislation, in Art. 1st - §2nd indicates that school education should be linked to the world of work and social practice. It is then, in this context, to reflect on the need for Financial Education as a way of preparing the subject for the exercise of citizenship and for insertion in the world of work, dealing with financial issues in a conscious, healthy and sustainable way, even without citation, straight to the topic.

On April 4, 2013, Law No. 12,796 was enacted, amending Law No. 9,394/1996, which provides for the guidelines and bases of national education, extending compulsory basic education, establishing guidelines on the training of education professionals, as well as as well as other provisions related to the topic. In general, there is no significant change in the body of the law, with emphasis on the importance given to the issue of initial and continuing training for education professionals; This issue is of paramount importance for the feasibility of the inclusion of the topic Financial Education, proposed in the BNCC – National Common Curricular Base, which would soon be in the process of elaboration.

The BNCC is formally inserted into the legal framework of national education when Law 13,415 of February 16, 2017 was enacted, which modified articles from the LDB/1996 to include the base:

Art. 36th: The National Curricular Common Base will define high school learning rights and objectives, according to the guidelines of the National Education Council, in the following areas of knowledge:

- I - Languages and their technologies
- II - Mathematics and its technologies
- III - Natural sciences and their technologies
- IV – Applied human and social sciences.

The heading of art. 26 of the LDB/1996 establishes that the curricula of each of the stages of basic education are prepared in accordance with the provisions of the BNCC, being

complemented by a diversified part, respecting the regional and local characteristics of society, culture, economy and the focus subjects of the educational process.

§ 1 The diversified part of the curricula dealt with in the caput of art. 26, defined in each education system, must be harmonized with the National Common Curricular Base and be articulated from the historical, economic, social, environmental and cultural context.

From this collection of information on the legal aspects that establish the guidelines for basic education, the documental research focuses on the analysis of the official document BNCC - National Common Curricular Base, approved by the Ministry of Education, which establishes guidelines especially for the three stages of basic education: Early Childhood Education, Elementary School and High School. The BNCC guidelines for High School, the final stage of Basic Education and locus of professional technical education, are adopted as an object of study.

Art. 36: The High School curriculum will consist of the National Common Curricular Base and training itineraries, which should be organized by offering different curricular arrangements, according to relevance to the local context and the possibility of education systems, namely:

- I – Languages and their technologies;
- II – Mathematics and its technologies;
- III – Natural sciences and their technologies;
- IV – Applied human and social sciences;
- V – Technical and professional training.

4.2 Financial Education at BNCC

Financial Education, considered by the OECD as the process in which “individuals and societies improve their understanding of financial concepts and products”, is one of the current themes suggested to compose the National Curricular Common Base. (MINISTRY OF EDUCATION, 2016).

When analyzing in detail the official document of the BNCC published in 2018, when the part related to High School was included, the occurrence of the expression “Financial Education” was identified in 6 (six) different points. The first of them is found in the introductory part of the BNCC, referring to Financial Education as one of the contemporary themes, which should permeate the curriculum in a transversal and integrative way.

Finally, it is up to education systems and networks, as well as schools, in their respective spheres of autonomy and competence, to incorporate into curricula and pedagogical proposals the approach of contemporary themes that affect human life on a local, regional and global scale, preferably in a transversal and integrative way. Among these themes, the following stand out: [...] education for consumption, financial and fiscal education. [...] (BNCC, p.18).

In the part referring to the area of Mathematics, BNCC emphasizes the importance of mathematical knowledge for all students in basic education, considering its important application in contemporary society and its contribution to the formation of critical and socially responsible citizens.

The concept of Financial Education is included in four skills highlighted for Elementary Education which, according to the BNCC, must be “committed to the development of mathematical literacy”. (BNCC p. 266) these skills are related to reasoning skills, representation, communication and mathematical argumentation, favoring decision-making and problem solving encountered in everyday life. These competencies and skills are fundamental for the formation of critical, conscious and socially responsible citizens.

Table 1 lists the skills indicated in the BNCC for the different years of Elementary School that contain the specific citation of Financial Education.

Table 1 - Financial Education in BNCC skills for Elementary School

Grade	Skill	Description
5th Grade	EF05MA06	Associate the representations 10%, 25%, 50%, 75% and 100% respectively to the tenth part, fourth part, half, three quarters and an integer, to calculate percentages, using personal strategies, mental calculation and calculator, in education contexts finance, among others.
6th Grade	EF06MA13	Solve and elaborate problems involving percentages, based on the idea of proportionality, without using the “rule of three”, using personal strategies, mental calculation and calculator, in financial education contexts, among others.
7th Grade	EF07MA02	Solve and elaborate problems involving percentages, such as those dealing with simple additions and decreases, using personal strategies, mental calculation and calculator, in the context of financial education, among others.
9 th Grade	EF09MA05	Solve and elaborate problems involving percentages, with the idea of applying successive percentages and determining percentage rates, preferably with the use of digital technologies, in the context of financial education.

Source: Elaborated by the authors

The analysis of the detail of each of these skills indicates the focus on issues related to percentages, greatly restricting the field of knowledge about Financial Education. Based on the concept adopted by the OECD, Financial Education includes the knowledge and understanding of financial products, the analysis of investment possibilities and respective risks, as well as the adoption of financial decisions that guarantee well-being in the present and tranquility in the future. future, acting as critically and socially responsible individuals. By focusing only on the issue of understanding percentages, this broader approach proposed by the OECD is not covered by the skills indicated.

The sixth reference to Education is present in the introduction of part 5.4., referring to the area of Applied Human and Social Sciences.

There is now more space for individual entrepreneurship, in all social classes, and the importance of financial education and understanding of the contemporary national and global monetary system is growing, which is essential for a critical and conscious insertion in the current world (BNCC, p. 568) .

The BNCC points to the transformations of society, mainly due to the use of new technologies, which determine transformations in the participation of workers in the productive processes, in work relations and in the alterations of the indexes related to occupation, employment and unemployment. These transformations point to the need to understand the impacts of technological innovations on work and consumption relations, mainly due to the transformation of society, according to Rifikin (1995), into a 21st century consumer society.

Because it is treated as a cross-cutting theme within the BNCC, Financial Education appears in more than one field of study, presenting different approaches in each of them. What is presented from this point is how the theme is presented, discussed and proposed in each of the normative study fields. The relevance of the study of Financial Education is supported in the norm by the need for the observance and action of citizens in the contemporary world, which requires people to have new skills and competences by stating that

Currently, the transformations in society are great, especially due to the use of new technologies. We observe transformations in the forms of participation of workers in the various sectors of production, the diversification of labor relations, the oscillation in the rates of occupation, employment and unemployment, the use of intermittent work, the deconcentration of workplaces, and the global increase in wealth. , its different forms of concentration and distribution, and its effects on social inequalities. There is now more space for individual entrepreneurship, in all social classes, and the importance of financial education and understanding of the contemporary national and global monetary system, essential for a critical and conscious insertion in today's world, is growing. Given this scenario, new challenges are imposed on the Human Sciences, including understanding the impacts of technological innovations on production, work and consumption relations (BNCC p.568).

From this consideration, it is possible to observe the normative concern with the construction of social subjects capable of reflecting and interacting with the environment in which they are inserted and developing and structuring in it according to the economic and relevant changes in the world. of work and business in a sustainable way. In the field of Mathematics, Financial Education appears already in Elementary School, approaching concepts relevant to financial mathematics and offering tools to students such as calculation techniques, logical reasoning and enabling these concepts to be intertwined with other areas of knowledge, expanding the repertoire of students and giving them greater ability to detect and solve complex problems and situations in their daily lives.

Another aspect to be considered in this thematic unit is the study of basic concepts of economics and finance, aiming at the financial education of students. Thus, subjects such as interest rates, inflation, financial investments (profitability and liquidity of an investment) and taxes can be discussed. This thematic unit favors an interdisciplinary study involving cultural, social, political and psychological dimensions, in addition to the economic one, on issues of consumption, work and money. It is possible, for example, to develop a project with History, aiming at the study of money and its function in society, the relationship between money and time, taxes in different societies, consumption in different historical moments, 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 to broaden and deepen these concepts (BNCC, p.269).

As purposes of high school in contemporary times, considering the economic, social and cultural transformations, both nationally and internationally, the BNCC points to the need for the general education of the individual to allow the exercise of citizenship, the insertion in the world of work in constant changes due to technological development. The general training proposed by the BNCC includes the integral education of students with the construction of their life project, providing learning aligned to the needs, possibilities and interests of young people, so that they can face the challenges of the world of work.

For the implementation of your own life project, the development of capacities for abstraction, reflection, interpretation, proposition and action are indispensable. And these skills are directly related to the knowledge of Financial Education, which will allow young people to assume the leading role of their professional life in an increasingly complex and unpredictable world. Knowledge of Financial Education becomes a solid foundation for financial balance in the present and well-being perspectives in the future.

In the area of Mathematics and its technologies, it is possible to observe the presence, in a transversal way, of contents related to Financial Education. The proposal in the area of Mathematics for High School is to consolidate, expand and deepen the learning developed in Elementary School, so that students perceive Mathematics in a perspective applied to reality, in the different contexts in which they live.

Learning mathematical concepts applied to reality will allow students to act as protagonists of their life project, being able to identify and solve problems in different contexts, with autonomy and awareness, making use of mathematical resources. This learning is essential for mathematical and financial literacy to be dense and efficient, enabling the full exercise of citizenship and the construction of a life project.

In the specific competences of Mathematics and its technologies for High School, it appears that all of them are directly or indirectly related to the concepts and knowledge of Financial Education, a theme that should be inserted in the curriculum in a transversal way:

- a) Use mathematical strategies, concepts and procedures to interpret situations in different contexts, whether everyday activities, facts from Natural and Human Sciences, socioeconomic or technological issues, disseminated by different means, in order to contribute to a general education;
- b) Propose or participate in actions to investigate challenges of the contemporary world and make ethical and socially responsible decisions based on the analysis of social problems, such as those related to health situations, sustainability, the implications of technology in the world of work, among others, mobilizing and articulating concepts, procedures and languages specific to Mathematics;
- c) Use strategies, concepts, definitions and mathematical procedures to interpret, build models and solve problems in different contexts, analyzing the plausibility of the results and the adequacy of the proposed solutions, in order to build a consistent argument;
- d) Understand and use, with flexibility and precision, different records of mathematical representation (algebraic, geometric, statistical, computational, etc.), in the search for solution and communication of problem results;
- e) Investigate and establish conjectures about different concepts and mathematical properties, using strategies and resources, such as observation of patterns,

experiments and different technologies, identifying the need, or not, of an increasingly formal demonstration of the validation of said conjectures. (BNCC, p. 531).

Within the formative itinerary of Mathematics and its technologies, only two skills related to the 3rd specific competence were found that are directly related to Financial Education.

EM13MAT304 - Solve and elaborate problems with exponential functions in which it is necessary to understand and interpret the variation of the quantities involved, in contexts such as earthquakes, pH, radioactivity, Financial Mathematics, among others.

EM13MAT305 - Solve and elaborate problems with exponential functions in which it is necessary to understand and interpret the variation of the quantities involved, in contexts such as earthquakes, pH, radioactivity, Financial Mathematics, among others.

Among the training itineraries foreseen for High School, in the other areas of knowledge, there is an indication of themes indirectly related to Financial Education in the specific competences for each of the other areas of knowledge, as indicated in Table 2.

Table 2 - Competencies related to Financial Education

Area	Specific Competencies
Languages and their technologies	Use different languages (artistic, bodily and verbal) to exercise, with autonomy and collaboration, protagonism and authorship in personal and collective life, in a critical, creative, ethical and solidary way, defending points of view that respect the other and promote Human Rights , socio-environmental awareness and responsible consumption at a local, regional and global level. (BNCC, p. 490)
Natural sciences and their technologies	Analyze natural phenomena and technological processes, based on interactions and relationships between matter and energy, to propose individual and collective actions that improve production processes, minimize socio-environmental impacts and improve living conditions at the local, regional and global levels. (BNCC. p. 553)
Applied human and social sciences	<p>Critically analyze and evaluate the relationships of different groups, peoples and societies with nature (production, distribution and consumption) and their economic and socio-environmental impacts with a view to proposing alternatives that respect and promote awareness, socio-environmental ethics and responsible consumption in local, regional, national and global scope.</p> <p>To analyze the relations of production, capital and work in different territories, contexts and cultures, discussing the role of these relations in the construction, consolidation and transformation of societies.</p> <p>Participate in the public debate critically, respecting different positions and making choices in line with the exercise of citizenship and your life project, with freedom, autonomy, critical awareness and responsibility.</p> <p>(BNCC, p. 570)</p>

Source: Elaborated by the authors

Table 2 shows that the connection between Financial Education and the contents of the areas of knowledge proposed in the BNCC is not clear. There is a gap regarding how the teacher can insert the topic Financial Education in the curriculum of each of the subjects that make up the school curriculum, especially considering that not a large part of the educators did not have access to specific training in the area of Financial Education. . The challenge that presents itself to the teacher is how to associate his discipline with knowledge with which he is not prepared and, often, not even familiarized.

5 FINAL CONSIDERATIONS

What was sought in the construction of this study was to understand how the BNCC suggests the implementation of Financial Education in the curricula of educational institutions and what are its propositions in directing the actions of schools. The theme is treated as a transversal subject, which can be discussed in different areas of knowledge, in order to provide students with the ability to develop their critical sense and their ability to be subjects in a world that is undergoing increasingly disruptive and technological transformations. with increasingly shorter time intervals.

By proposing how PE should be treated in the study of Mathematics, the contents are aimed at the development of skills and competences aimed at calculation, logical reasoning and pragmatic thinking, which give students the power of continuous and systematized reflection . And what is observed, consequently, is a greater focus of the regulations in the area of mathematics than in other areas of studies, this can be seen by the depth that one has on PE within the field of mathematics, as well as the propositions and topics covered. . It is not a problem in itself, of course, that greater attention is paid to a topic within a specific area of knowledge, however, it is necessary to pay attention to the fact that if the proposal of the regulation is to distribute the contents in several areas (EF through the document is a transversal competence) so that they make sense in a universal and aggregating way, giving students a knowledge that overlaps and interrelates also with their own lives, perhaps it would be more powerful to increase the incidence and the study of PE in other areas of knowledge, as the BNCC itself proposes to do and, from the point of view of this study, it is not clear to the reader of the standard how PE can be implemented as a transversal theme, among the competencies provided for in the regulation.

The study does not close in on itself, leaving open new questions to be investigated, such as: how the norm will treat the training of education professionals, the teachers, who will be specifically responsible, on the front line, for making these contents viable for students from different socioeconomic backgrounds and varied relationships with money? Does the BNCC deal with and consider regionalities, despite the proportions of the Brazilian State, in the structuring of its propositions? In what ways?

At the end of this article, it is suggested that new and other perspectives be opened for studies and deepening of the Financial Education initiatives underway in the country to analyze and identify possibilities and alternatives for the inclusion of the subject as a transversal theme in basic education.

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