



Financial Planning Strategies and Financial Education in a Family: A case study

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ABSTRACT

Crafting a financial plan plays a key role in the lives of individuals, families, and organizations, allowing them to achieve their financial goals in the short and long term. This process involves the structuring of revenues, expenses, investments, and financial objectives, helping the conscious use of resources, avoiding unnecessary indebtedness, and establishing a solid and secure financial future (ALBUQUERQUE; SOEIRO; CARNEIRO, et al., 2022; OLIVEIRA, 2023; BRIDGES; COAST; RANGEL, 2022).

Keywords: Financial planning, A key role.

1 INTRODUCTION

Crafting a financial plan plays a key role in the lives of individuals, families, and organizations, allowing them to achieve their financial goals in the short and long term. This process involves the structuring of revenues, expenses, investments, and financial objectives, helping the conscious use of resources, avoiding unnecessary indebtedness, and establishing a solid and secure financial future (ALBUQUERQUE; SOEIRO; CARNEIRO, et al., 2022; OLIVEIRA, 2023; BRIDGES; COAST; RANGEL, 2022). Planning allows a series of opportunities for decision-making, identifying areas for improvement, possibilities for financial growth and economic stability, in addition, it aims to achieve goals and dreams, which positively affect quality of life and personal well-being (ALBUQUERQUE; SOEIRO; CARNEIRO, et al., 2022; CARRARO; MEROLA, 2018).

According to the Organization for Economic Co-operation and Development (OECD, 2005), financial education is the process by which individuals in society begin to seek knowledge and improvement in relation to financial content, concepts, services, products, methods and planning, which, combined, result in educational development through financial education, enabling learning and awareness about opportunities, risks and strategies, points reinforced by Ciriaco (2023) and Araujo (2022). The Financial Planning Standards Committee Ltd. defines financial planning as a process of developing strategies to help people manage their financial affairs to achieve their life's goals. In other words, regardless of the financial amount managed, it is possible to organize and establish metrics that help in future planning and avoid financial difficulties, in order to establish an organized, conscious financial life without worrying circumstances in relation to debts (OLIVEIRA, 2022; CATTANI, et al., 2021, SILVA, et al., 2020).

Therefore, planning is a financial education tool, which allows improving individuals' relationship



with money in different aspects, transforming behavioral decisions in relation to savings and investment, enabling the achievement of financial independence (FRANCINE, 2021; CREASE; FLORENSCIO; DA SILVA VIANA, 2021; DAYS; SANTOS, 2020; MEROLA, 2018).

The limitation of the salary remuneration received is the justification for thousands of people not to save during their lives, justifying the scarcity as difficulty to save earnings and organize financially, but how far should this be taken as a belief? (KOVALSKI; LANA, 2022; FRANCINE, 2021).

The research by Dias and Santos (2020) reveals some significant conclusions in relation to the topic, firstly highlighting that Family Budget Surveys (POF) are a recurring theme in the economy, which suggests an established interest in work. However, in the area of management (accounting sciences and administration), POF have been identified as a relatively recent and underutilized topic, enabling a space with potential for growth and exploration in the areas of accounting, marketing and public administration, in which POF can be applied in a relevant way due to their fundamental interfaces and relationships with this work (VINCO; FLORENSCIO; DA SILVA VIANA, 2021; DAYS; SANTOS, 2020; MEROLA, 2018).

According to the survey conducted by the National Confederation of Shopkeepers (CNDL, 2022) and the Credit Protection Service (SPC Brasil, 2022), four out of ten adult Brazilians were negative in June 2022, equivalent to 62.73 million Brazilian citizens. This highlights the problem of the precariousness of education and financial planning of the country's population, in which there is a large number of delinquent people, that is, those who are in a more serious situation of indebtedness, with overdue debts and, consecutively, with problems managing their personal finances (OLIVEIRA; DA SILVA, 2022; CREASE; FLORENSCIO; DA SILVA VIANA, 2021; CARRARO; MEROLA, 2018). It should be noted that the circumstances cited in the analyzed period are increasingly aggravated due to the high inflation (CNDL 2022 ; SPC BRASIL, 2022).

According to a survey by the National Confederation of Commerce of Goods, Services and Tourism (CNC), conducted in July 2023, the percentage of households that reported having debts due reached 78.5% in Brazil. Of this number, 18.5% consider themselves highly indebted.

In this context, the present case study is based on a family financial planning carried out in 2022 by students of the Personal Finance discipline of the Accounting Sciences course at the Federal University of Santa Catarina (UFSC). All members of the group authorized the use of the work as a research object for this article, which presents a study of financial planning based on the life of a family living in Londrina (PR). The work demonstrates how this process is a fundamental tool for managing and controlling personal wealth, evaluates family finances, and analyzes the impact of decisions made in 2022, as well as the achievement of goals and lessons learned. To this end, interviews and documentary surveys were carried out with the main members of the family, analysis of expenses, calculation of the balance sheet, investments and incomes, projection of the main goals established for the short and long term of the family, as well as



the mapping of revenues, expenses, optimization of expenses, investment options and alternatives for cost reductions. The purpose of this study is to compare the changes in the family's financial life before and after the application of financial instruments in 2022, and to analyze the variations that occurred in the subsequent year, evidencing the results of the financial education and planning process. . In this context, the research questions to be answered are: what is the impact of the implementation of family financial planning on wealth control, income and expense management, as well as on the achievement of a family's short and long-term financial goals? What are the benefits of financial education and family planning in the lives of members?

Through the general objective, it is intended to demonstrate the applicability of previous guidelines on financial education given to the family. The general objective will be demonstrated by the specific objectives: (i) to identify the benefits that learning about financial education and financial planning brought after the financial orientation and structuring process carried out in 2022; (ii) show the results of financial education and family planning in the lives of members.

The study conducted by Carraro and Merola (2018) highlights a series of reasons that support the research, among which, the analysis of the problem of personal indebtedness in Brazil, emphasizing the relevance of financial education, the definition of a specific target audience, the description of the methodology used for data collection, the presentation of positive preliminary results, demonstrating the importance of family involvement and the discussion of the benefits to society. These justifications served as a basis for the research, highlighting the importance of addressing financial education for adults, especially in a context in which personal indebtedness and lack of financial control are revealed as challenges faced in personal daily life.

Dias and Santos (2020) present arguments regarding the importance of integrating financial education into academic curricula, highlighting the urgent need for financial education, its relevance in the education of Brazilian citizens, the use of a representative sample, the finding of insufficiency in financial control, its contribution to the development of public policies, and the long-term benefits. These justifications support the significance of the study carried out and highlight the importance of incorporating financial education as an essential part of teaching programs in Brazil, both at the school and university levels.

A study conducted by Miotto and Parente (2015) identified particularities in the financial management behavior of lower-middle-class families in Brazil. The main challenges highlighted by the results include lack of control, little knowledge in the financial area and inefficient means of management, such as incorrect use of credit card limits and little financial planning aimed at the short or long term. The research exposes that the lack of knowledge and factors in the financial area contribute to attitudes and practices that are harmful to financial health, causing serious consequences for the financial situation of



individuals. The authors concluded that it is essential to develop appropriate financial products to help consumers improve their financial situation and avoid delinquency problems, contributing to healthy savings habits and financial knowledge.

In a study developed by FERRARI, et al., 2018; Based on a preliminary analysis of a study on financial education in family groups, it identified interesting trends in the financial behavior of individuals. The results indicated that participation in lectures or courses on financial education is associated with an increase in the habit of planning purchases and controlling expenses, especially among those from families with higher incomes, the fact that delinquency is more common in the age group between 32 and 45 years old, coinciding with the common phase of establishing a professional career and starting a family. The authors also highlighted the influence of personal characteristics, such as education level and income, on financial decisions and highlighted the need to improve financial knowledge for effective management of personal resources

In view of the obstacles related to indebtedness, delinquency and precariousness of Brazilian financial education, ascertained by previous research and works, the pertinence of addressing issues related to financial education and planning is evident. This work can assist and foster research and discussions related to the themes, in order to find practical solutions to these problems, contributing to the development of knowledge and consequently to the financial well-being of individuals, including family groups.

In addition, by demonstrating how financial education and financial planning can be applied in a specific family context, the work can assist in debates regarding public policies and financial education programs, contributing to the inclusion of the theme as an integral part of school and university curricula, as highlighted by Dias and Santos (2020). Therefore, this research fills an important gap in the financial literature and has the potential to benefit not only the family under study but also a wider audience by contributing to the promotion of financial literacy and the increase of the financial well-being of the community and other related factors.

2 THEORETICAL BACKGROUND

The section on financial education is quite comprehensive and provides a thorough overview on the subject. She highlights the definition of financial education according to the OECD and other authors, emphasizing its importance in understanding how money works and managing personal finances.

2.1 FINANCIAL EDUCATION

According to the OECD (2005), financial education represents the process by which members of society seek knowledge and improvement in relation to financial concepts, services, products, methods and strategies. This search results in development through financial education, providing learning and awareness



about opportunities, risks and control strategies, that is, it is the developed ability to understand how money works in different areas of society (OECD, 2005).

According to Soares, et al., (2023); Listone, et al., (2023); Halfeld (2001), the concept of financial education has as its main purpose to achieve balance through the knowledge of personal finances, the authors highlight that financial education plays a fundamental role both for the consumer and for personal financial planning, as it helps in the management of income, expands understanding and clarifies the relevance of saving and investing money.

Financial Education is a field of knowledge aimed at developing the financial independence of individuals, based on behavioral studies and methodological practices that aim to build a healthy financial mindset (DOMINGOS; REINALDO, 2019). Its main purpose is to promote financial sustainability, cultivate positive financial habits, and achieve a balance in the dimensions between BEING (who we are), DOING (our actions), HAVING (our possessions), and MAINTAINING (the preservation of these resources), enabling strategic choices for the achievement of personal goals and satisfaction of financial needs (DOMINGOS; REINALDO, 2019).

According to experts from the Brazilian Credit Protection Service (SPC, 2014), financial education goes beyond the act of saving money, it involves the criterion of adopting a conscious attitude when establishing factors in the management of financial resources and having the ability to plan finances in the long term (GUIMARÃES, 2022; ROCHA, 2021; SPC, 2014).

Financial education, combined with multidisciplinary dialogue and regional approaches to the economy, can contribute in the future to reduce the level of indebtedness of Brazilian families (Silva, et al., 2017). The socialization of this topic helps to enlighten the public about the need to plan the consumption of resources and establish priorities, considering the consumption of necessary and superfluous products (Silva, et al., 2017). The government, through public policies, can contribute to regional and national education, emphasizing the teaching of financial education in schools, enabling positive results for society, with a broad view of financial well-being, providing opportunities for a better quality of life (Silva, et al., 2017). It is relevant to recognize the importance of the theme in the face of the continuous expansion and accessibility to financial credit, a factor that drives the increase in consumption and indebtedness, when this trend is added to the lack of financial education, there is an increase in indebtedness and family delinquency (Silva, et al., 2017). Financial management is an essential part of every individual's life, and personal financial decisions play a key role in economics (Silva, et al., 2017).

Based on the works covered, financial education stands out as fundamental for people to understand and deal with issues related to money, promoting balance in personal finances and also enabling individuals to manage their income, save and invest consciously. In addition, financial education, when integrated into public policies, enables the education of individuals in society and consequently enables the reduction of



household indebtedness and allows for the improvement of society's financial well-being. Therefore, personal financial management and well-informed financial decisions are essential for both individuals and the economy as a whole.

2.2 PERSONAL FINANCE

Personal finance represents the field of study dedicated to the analysis of how financial principles influence individual and family choices, taking into account the specific financial events of each individual and evaluating the personal life stage, playing a crucial role in aiding financial planning (SILVA, et al., 2023; LEE; DE ANDRADE, 2020; CHEROBIN; ESPEJO, 2011). The term comprises the analysis and application of strategies aimed at controlling the expenses of an individual or a family. Expenses can cover basic needs, personal desires, investments, and debt repayment (THIRD, 2023; CREASE; FLORENSCIO; DA SILVA VIANA, 2021).

Personal finance is a complex topic that arouses interest in people of all ages, mainly due to its relevance in controlling expenses and preventing indebtedness (POYARES; POEYS; PUSSIARELI, 2015). The way an individual or a family manages their income can be termed as personal finance, all choices related to financial management have a direct impact on the individual's personal life (POYARES; POEYS; PUSSIARELI, 2015).

According to Sandroni (2008), the field of personal finance involves the analysis of issues ranging from budget planning to the optimization of the use of different credit options available in the financial market, including the study of the best financial options, including investments, to obtain the most advantageous possible returns, as well as the diversification of personal income sources (SANDRONI, 2008, apud POYARES, A. P.; POEYS, L. A. M.; PUSSIARELI, D. A. F. 2015).

According to a survey conducted in 2014 by the Credit Protection Service (SPC), 81% of people have little or no knowledge about their personal finances, so the Brazilian population does not have basic knowledge of finances and consequently does not have the habit of saving. Economist Luiza Rodrigues argues that the lack of knowledge of personal finance among a significant portion of the population represents a challenge in Brazil. Therefore, it is essential to incorporate this theme into society, including the teaching of the subject in the basic education of citizens, developing practices such as cost control, financial planning and resistance to impulsive purchases, these are skills that should be taught from childhood (SPC, 2014).

In view of the works presented, it can be highlighted that personal finance represents a field of study that analyzes how financial principles affect individual and family decisions, including financial planning and expense control. It is essential to promote education, contributing to a more informed population capable of making responsible financial decisions throughout life.



2.3 FAMILY BUDGET

The family budget is a financial planning tool that segments all financial movements, inflows and outflows of resources and potential investments of all family members, providing an effective means of monitoring and evaluating financial results. Just like any other social entity, the family needs to organize itself to achieve goals, whether they are related to finances, social relationships, economics or emotional well-being (PEREIRA, 2011).

Organizations take care of their assets and adopt protective measures, families, as fundamental social units, must also be concerned with their assets and financial resources, they must analyze how wealth is generated, employing planning strategies and well-structured controls (PEREIRA, 2011). The need to prepare budgets, control expenses, calculate results, and carry out financial planning is not only limited to the business world, families must also adopt a systematic approach, making use of accounting concepts to keep track of their assets. (PEREIRA, 2011).

The decisions resulting from the distribution of income are part of the family budget, the term means to plan in advance the expenses for carrying out a specific activity. Consumers organize their budgets into various categories of expenses, such as home purchases, entertainment, clothing and food, when making purchases, expenses are recorded in the defined categories, and periodically analyzed the consumption of the categories, when the budget is exhausted, consumers avoid spending in this category. Thus, the budgeting process comprises two main parts, the organization of the budget and the adjustments of expenditures that exceed the established limit (HEATH, ; SOLL, 1996).

According to the Financial Education Booklet (2013), the budget plays the role of a strategic tool in financial planning, enabling the achievement of goals and dreams. Effective planning requires setting transparent and realistic goals, as well as setting aside resources for future objectives, making appropriate use of financial funds to achieve such goals or contribute to the achievement of larger objectives (Caderno de Educação Financeira, 2013).

The consumption patterns of individuals in a family are influenced by the particularities of the family budget of Brazilians, that is, by the way they allocate their resources and deal with the constraints delimited by their finances (SILVA, 2004).

The family budget is essential to build a solid financial foundation for the family, also allowing the encouragement of a culture of budget control, influencing changes in behavior and attitudes towards a planning vision, allowing teachings to be transmitted to future generations. In addition, the budget serves as a tool for analyzing decisions, allowing the projection and comparison of revenues and expenses over time, any distortion of the budget can be corrected through the review of accounts and the adoption of the best alternatives for the family (PEREIRA, 2011). It is evident that the preparation of a budget is not a simple activity, it requires commitment, skills and knowledge from all members of the family entity (PEREIRA,



2011). It is critical that expenses are properly recorded and tracked in a spreadsheet to prevent them from exceeding available revenues. In this context, the family can adopt strategies to deal with challenging circumstances, establishing future investment goals as part of their financial planning (PEREIRA, 2011).

Taking into account the aspects presented, it is possible to highlight that the family budget is an indispensable tool for effective financial management, allowing the thorough monitoring of the financial transactions of family members, in addition to facilitating the organization and proper distribution of resources, it plays a fundamental role in promoting a culture of financial control, in achieving family goals and dreams and preparing future generations for a sound financial future. While it can be challenging, the commitment of all family members is essential to ensure success and lasting financial balance.

2.4 BENEFITS OF FINANCIAL EDUCATION FOR FAMILIES

Financial education represents the search for knowledge that enables each individual to manage their finances effectively and allows them to make well-founded decisions about them, involving the ability to manage revenues wisely, making critical choices about how to use resources, taking into account not only the needs of the present, but also planning for the future (PEREIRA, 2011). It is essential to follow the path that helps families take control of their finances, ensuring that their resources are used responsibly and strategically, in order to establish a solid financial foundation and build emotional stability regarding financial concerns (MURAKAMI, C. L.; SOUZA, M. C. F.; CARON, A. 2020).

As observed by Ferreira (2010), the use of an effective tool to monitor monthly expenses is essential for the analysis and projection of future budgets. By representing a family's financial situation through a simplified version of the income statement, highlighting its income and expenses, the household budget becomes able to clearly indicate the areas where savings need to be implemented.

The strategic planning phase of the family budget offers the chance to create accumulations of resources and assets, which will eventually result in a solid patrimony, this patrimony will provide a sense of security in the face of eventual problems and by achieving financial stability, the family will be in a favorable position to make the best possible financial decisions (FERRARI, et al., 2018).

Based on the works presented, it is possible to highlight the importance of financial education in families, the process not only allows the family to achieve its short and long-term financial goals, but also promotes the conscious use of resources, avoiding unnecessary debt and establishing solid foundations for the future. This not only improves the family's relationship with money, but also contributes to personal well-being and quality of life, in addition to family financial planning creates a reality of security and control, allowing the family to make financial decisions with peace of mind in the face of day-to-day challenges. In a context where personal indebtedness and lack of financial control are significant challenges, financial education becomes fundamental for the family's financial success and the promotion of the well-



being of the community at large, so investing in financial education is crucial to ensure a promising and secure future.

2.5 PREVIOUS STUDIES

The presentation of previous studies that had similar objectives and results is of paramount importance in substantiating the relevance of education and financial planning in families. These studies provide a solid foundation of evidence supporting the importance of these practices for the financial well-being and stability of families.

Table 1: Previous studies

| Author (year) | Purpose of the research | Search Result | Intervention Instrument |
|---|---|---|---|
| Pereira, (2011) | Evaluate the relevance of the family budget in the conscious organization of financial resources and disseminate knowledge of finance in the domestic sphere. | The study highlighted the importance of the family budget to create a solid financial foundation, promoting a culture of financial control and enabling corrections when necessary | An exploratory study was based on bibliographic research, using data from books and the internet to guide the research and discussions of the results. |
| Carraro; Merola, (2018) | To analyze perceptions acquired by adults during a training in Financial Education for Federal Employees of a Higher Education Institution. | The article showed that most of the participants structured and organized their financial control, and at the end they outlined long-term financial planning. | Data collection was carried out by questions applied weekly, through a virtual platform, as well as individual follow-up. |
| Ferrari; Theodoro; Scalabrin; Kammler; Giollo, (2018) | Describe a group of people's perceptions of financial planning and cash reserves, contributing to understanding how households use their resources. | Participants with higher education and involvement in financial events have better financial control. Personal and family factors, such as income and education, influence finances. | This is a descriptive survey, with data collected through a questionnaire applied to a sample of 108 employees, out of a population of 400, in a company in the office furniture segment |
| Crease.; Florensci; Da Silva Viana, (2018) | Study financial education and financial planning, seeking to understand their real importance for individuals and families. | Personal and family financial planning is key to improving finances, reducing debt, accumulating resources, planning for retirement, and achieving goals. It is essential to spread financial education in Brazil, as lack of knowledge contributes to high levels of indebtedness. | Bibliographic research, through books, articles, theses, among others, in the search for concepts and research developed in the area of financial education and family and personal financial planning. |
| Ram; Silva.; Adam; Paiva, (2022) | To analyze the evolution of national publications on the subject of financial education, in the period from 2003 to 2018. | From 2003 to 2010, an average of 4 papers per year were published on the subject, after 2011, this number increased to an average of 38 papers per year. | This is a descriptive bibliometric study, with 342 publications identified and analyzed. |

Source: Prepared by the Author (2023)

These studies in Chart 1 highlight the ongoing need to promote financial education and financial



planning in Brazil, aiming to improve the quality of personal and family finances, reduce indebtedness, accumulate wealth, plan for retirement, and achieve personal and family goals. They also indicate that awareness of these topics is growing and that there is a growing interest in understanding and improving people's relationship with money.

3 METHODOLOGY

The research conducted in this study is classified based on the following methodological criteria: the approach to the problem, the objectives set, and the technical methods used.

This study focuses on the analysis and comparison of a family financial planning carried out by a group of students during the year 2022, as part of a Personal Finance discipline of the undergraduate course in accounting sciences at the Federal University of Santa Catarina (UFSC), in which one of the members decided to carry out the work and use it as a basis for this scientific research. The work focuses on evaluating the finances of a specific family, one year after the implementation of the strategies outlined during financial planning, comparing the financial variations from one year to the next and identifying the main fundamental points for a financial planning.

The family under analysis is led by a woman, a civil servant from the state of Paraná, her husband who works as a truck driver and two children, one 20 years old and the other 22 years old. Composed of four members, this family enjoys financial stability, but seeks to optimize its financial management with objectives to achieve goals that include everything from investing in real estate to savings for education and travel.

The study aims to examine the impact of financial decisions made in the year 2022 and 2023 and assess the extent to which the outlined goals and objectives have been achieved. In addition, it seeks to identify lessons and better techniques that can be applied in similar family contexts.

To carry out this research, all members of the group involved in the financial planning carried out in 2022 during the personal finance discipline, authorized the use of the work as a research object for the article developed in the present work.

3.1 FRAMING OF THE RESEARCH

As for the approach used, we opted for qualitative research, as it aims to understand complex or strictly particular situations, detailing their multidimensional aspects (OLIVEIRA, 2011, p. 82). The qualitative approach is justified as an appropriate way of understanding the nature of a social phenomenon (Richardson 1999, p. 79).

Regarding the nature of the work, this is classified as applied research, because the research seeks to generate knowledge for practical applications in order to solve specific problems.



As for the objective, it is classified as descriptive, with the goal of characterizing a specific phenomenon through observations, records, classifications and interpretations that allow the qualification of the facts.

With regard to the work procedures, the defined approach is that of a case study, which is characterized by the thorough and comprehensive analysis of one or a few objects of study, with the main objective of obtaining a detailed and in-depth understanding of the variables in question.

3.2 INSTRUMENTS USED

In order to understand the family's expectations about financial planning, a semi-structured interview was conducted with the matriarch, with the aim of collecting more in-depth qualitative information about the family's reality. This interview allowed us to explore details about financial goals, challenges, changes in spending behaviors, and possible planning strategies. During the interview, introductory topics of personal finance and some financial planning strategies were presented, given its relevance as the main source of income for the family group. The semi-structured questions provided flexibility to address specific topics such as the satisfaction of the family's financial situation, changes in financial priorities, potential spending cuts, and investment feasibility.

To understand the family's financial reality, a documentary research was carried out, involving the analysis of relevant documents and financial records, initially documents for the month of September and October 2022 were made available, such as bank statements, credit card bills, salary receipts, list of investments applied, previous budgets, among other information that helped in structuring a balance sheet, Spreadsheet of expenses and investments.

Throughout the work, a detailed survey of the family's expenses and financial goals was carried out, including an analysis of monthly costs, such as rent, food expenses, transportation and personal expenses. In addition, a projection of the family's financial goals and future investments was also carried out, such as the emergency reserve, investment in real estate, completion of the renovation of the family home, investments for travel and retirement.

In this context, these instruments played an essential role in analyzing the family's financial situation and developing a sound financial plan that was appropriate to the needs and objectives presented by the family. The family members provided a solid foundation of data and information to guide the investment recommendations and suggestions to be presented.

3.3 METHODOLOGICAL PROCEDURES

The methodology of the first contact with the family in 2022 involved the presentation of the objective of the financial planning work and questioning about the interest in participating in the project.



The second stage involved collecting data through an interview with the matriarch and a detailed analysis of her personal finances through an evaluation of the family's key financial documents. The interview provided qualitative information about the family's financial situation, as well as future goals, monthly expenses, and investments. Methodological procedures included:

1. At the beginning of the methodological process of the financial planning work, the first step was to contact the family, which in this case was the matriarch of the family. At this early stage, the objective of the project was presented, and questions were asked about the interest and availability to participate in the planning project. This set the stage for collaboration between the family and the planning team.
2. The second stage involved conducting an online interview with the matriarch. During this interview, detailed information was collected about the family composition, the family's financial situation, including sources of income, fixed costs, expenses, investments, dreams, and financial goals. This step provided an insight into the family's financial reality, the context involved, and its short- and long-term goals.
3. The third stage consisted of requesting and collecting documentary data on the family's finances, such as credit card statements, bank transactions, her and her husband's salary receipts, and investments invested. After obtaining all the requested financial documents, a survey of a balance sheet and a segregation of the sources of income and the respective monthly expenses were carried out through a financial spreadsheet. This involved segregating food expenses, fixed bills, leisure expenses, children's rent, credit card statements, bank transactions, monthly incomes, government taxes paid monthly, and other monthly expenses. Then, a detailed financial spreadsheet was made with the data calculated and segregated. The use of the financial spreadsheet was carried out using the Excel tool, which is available for free on the internet. This process allowed for a structured organization of financial information and a careful analysis of expenses.
4. During the stage of analysis of expenses and revenues, a detailed investigation of the family's expenses was carried out, thoroughly categorizing the expenses in areas such as food, utility bills, leisure, children's rent, among others. This allowed them to identify specific areas where financial resources were being allocated and to assess the effectiveness of this spending in relation to the family's financial goals. Existing investments and financial assets were analyzed and applied in the banking institution used by the matriarch, the application consisted of a private pension fund, savings and other investments suggested by the bank manager. This detailed analysis of spending, income, and investments provided crucial information for formulating strategies that fit the family's short- and long-term goals, highlighting areas that



could be optimized and opportunities to direct resources more efficiently.

5. The fifth step involved identifying opportunities to optimize spending, exploring investment alternatives, and determining areas where potential expense cuts can be made. This has helped to create strategies to decrease fixed and variable costs and improve financial management. As well as a suggestion for creating an emergency reserve, investing in real estate, home renovations, travel, education, retirement and the possibility of changing cars. Aligned with the short- and long-term financial goals defined through the interview.
6. In the sixth stage, the suggestions and recommendations made by the financial planning team were structured together. This involved the organization of strategies according to the needs and objectives of the family, including a review of investment in private pension and savings, suggestions for the formation of an emergency reserve, alternatives for investment in real estate, savings for the completion of home renovations, travel, education and retirement were prepared. As well as possible changes, such as unification of family members' telephone plans, feasibility of more attractive and profitable investments, possible credit card change and other optimizations that would provide benefits for family members.
7. Finally, in the seventh stage, the financial planning elaborated based on the previous steps was presented to the family. This allowed the family to analyze and discuss proposed strategies to improve their financial situation.

These seven steps provided a thorough and structured process for financial planning work with Marleide's family, this approach allowed for a thorough analysis of the family's financial situation and the formulation of strategies to optimize their financial planning.

4 PRESENTATION AND DISCUSSION OF RESULTS

4.1 DATA PRESENTATION

This study began in September 2022 and focuses on the analysis of continued financial planning during the year 2023. The analysis comprises the comparison of the financial situation of the months of September and October 2022 with the same period in 2023, as well as the performance of the entire period of 2023. The objective is to evaluate the family's financial performance over this period and highlight the changes and improvements that have occurred.

The first stage of data analysis covers the start of financial planning, which was started in 2022. At this stage, a balance sheet and a control of the family's expenses were prepared, before any budget restructuring, represented by the expenses of September and October 2022.

The collection of financial data included obtaining information from credit card statements, bank statements, and other records of the expenses of key family members. Based on this data, a spending control



map was created using an affordable and free tool, Microsoft Excel. Financial income and expenses were categorized into groups to facilitate the analysis of expenses, as well as to identify opportunities to reduce expenses and better organize family finances.

This data analysis is essential to understand the changes in the family's financial situation over the period studied. By analyzing revenues, expenses, and financial management strategies in detail, it was possible to identify areas of improvement and success in the pursuit of greater financial stability and future planning.

4.1.1 Spending Control Map 2022

| Receitas | Setembro/2022 | Outubro/2022 | Dívidas | Setembro/2022 | Outubro/2022 |
|--------------------------------|----------------------|----------------------|------------------------------------|----------------------|---------------------|
| Salário Bruto (1) | R\$ 20 280,22 | R\$ 20 280,22 | Empréstimos pessoais e consignados | R\$ - | R\$ - |
| Salário Bruto (2) | R\$ 2 156,82 | R\$ 2 383,28 | Mensalidade do cartão de crédito | R\$ - | R\$ - |
| 1- Total da renda bruta | R\$ 22 437,04 | R\$ 22 663,50 | Total no mês | R\$ - | R\$ - |

| Despesas sobre a renda | Setembro/2022 | Outubro/2022 | Cuidados pessoais | Setembro/2022 | Outubro/2022 |
|-------------------------------|----------------------|---------------------|--------------------------|----------------------|---------------------|
| Imposto de renda (1) | R\$ 3 882,81 | R\$ 3 882,81 | Manicure + cabeleireira | R\$ 200,00 | R\$ 200,00 |
| INSS - Previdência (1) | R\$ 2 620,43 | R\$ 2 620,43 | Cosméticos | R\$ 52,33 | R\$ - |
| IPE Seguro + Sindicato (1) | R\$ 104,43 | R\$ 104,43 | Vestuário - Filhos | R\$ - | R\$ - |
| Associação dos Servidores (1) | R\$ 105,00 | R\$ 105,00 | Vestuário (Roupa/Sapato) | R\$ 948,34 | R\$ 1 477,69 |
| INSS - Previdência (2) | R\$ 175,83 | R\$ 249,34 | Academia | R\$ 89,85 | R\$ 89,85 |
| Desconto Vale Alimentação (2) | R\$ 120,00 | R\$ 120,00 | Academia Filhos | R\$ 229,80 | R\$ 229,80 |
| Contribuição Assistencial (2) | R\$ 22,57 | R\$ 23,83 | Outros | R\$ 37,33 | R\$ 121,56 |
| Total no mês | R\$ 7 031,07 | R\$ 7 105,84 | Total no mês | R\$ 1 557,65 | R\$ 2 118,90 |

| Moradia | Setembro/2022 | Outubro/2022 | Alimentação | Setembro/2022 | Outubro/2022 |
|---|----------------------|---------------------|--------------------------|----------------------|---------------------|
| Aluguel Filhos | R\$ 1 500,00 | R\$ 1 500,00 | Supermercado | R\$ 1 579,36 | R\$ 1 841,02 |
| Ajuda de custo Filhos | R\$ 1 000,00 | R\$ 1 000,00 | Supermercado - Filhos | R\$ 860,67 | R\$ 568,96 |
| IPTU Casa | R\$ - | R\$ - | Restaurante do dia a dia | R\$ 245,23 | R\$ 31,00 |
| Conta de Água | R\$ 192,47 | R\$ 220,70 | Outros | R\$ - | R\$ - |
| Conta de Luz | R\$ 58,53 | R\$ 69,45 | Total no mês | R\$ 2 685,26 | R\$ 2 440,98 |
| Conta de Gás | R\$ 135,00 | R\$ - | | | |
| Faxineira Mensalista- 2x ao mês | R\$ 340,00 | R\$ 340,00 | | | |
| Conta de Internet Casa | R\$ 130,00 | R\$ 109,90 | | | |
| Conta de Telefone Fixo (<i>Pouco utilizado</i>) | R\$ 62,28 | R\$ 62,28 | | | |
| Conta de Celular | R\$ 185,53 | R\$ 185,53 | | | |
| Reformas/Consertos | R\$ - | R\$ - | | | |
| Animais de Estimação (Custos) | R\$ 500,00 | R\$ 500,00 | | | |
| Outros | R\$ - | R\$ - | | | |
| Total no mês | R\$ 4 103,81 | R\$ 3 987,86 | | | |

| Transporte | Setembro/2022 | Outubro/2022 | Saúde | Setembro/2022 | Outubro/2022 |
|---------------------|----------------------|---------------------|---------------------|----------------------|---------------------|
| Conserto Carro | R\$ 546,51 | R\$ 516,51 | Plano de saúde | R\$ 741,74 | R\$ 627,49 |
| Combustível | R\$ 400,00 | R\$ 400,00 | Farmácia | R\$ 167,38 | R\$ 79,93 |
| Uber | R\$ 126,70 | R\$ 145,65 | Dentista | R\$ - | R\$ - |
| Seguro do Carro | R\$ 168,04 | R\$ 168,04 | Terapeuta 2x ao mês | R\$ 240,00 | R\$ 240,00 |
| Passagem de Ônibus | R\$ 83,12 | R\$ - | Outros | R\$ - | R\$ - |
| IPVA Carro | R\$ 985,00 | R\$ - | Total no mês | R\$ 1 149,12 | R\$ 947,42 |
| Outros | R\$ - | R\$ - | | | |
| Total no mês | R\$ 2 309,37 | R\$ 1 230,20 | | | |

| Compromissos sociais | Setembro/2022 | Outubro/2022 | Lazer | Setembro/2022 | Outubro/2022 |
|---|----------------------|---------------------|---|----------------------|---------------------|
| Curso Enfermagem Irmã | R\$ 200,00 | R\$ 200,00 | Cafeteria | R\$ 288,07 | R\$ 234,33 |
| Presentes | R\$ - | R\$ 300,00 | Passeios/Restaurantes | R\$ 196,43 | R\$ 238,84 |
| Gastos Filho | R\$ 637,25 | R\$ 637,25 | Comemorações | R\$ 300,00 | R\$ 300,00 |
| Celular Filho | R\$ 169,90 | R\$ 169,90 | Cinema | R\$ - | R\$ 98,00 |
| Celebrações | R\$ - | R\$ - | Serviços de streaming (Netflix/Prime/HBO) | R\$ 39,90 | R\$ 39,90 |
| Doações | R\$ 154,00 | R\$ - | Assinaturas de aplicativos (Spotify/amazon) | R\$ 9,90 | R\$ 9,90 |
| Outros (Transferencias não identificadas) | R\$ 20,00 | R\$ 32,00 | Outros | R\$ - | R\$ - |
| Total no mês | R\$ 1 181,15 | R\$ 1 339,15 | Total no mês | R\$ 834,30 | R\$ 920,97 |

| Educação | Setembro/2022 | Outubro/2022 | | |
|---------------------|----------------------|---------------------|--|--|
| Livros | R\$ 188,58 | R\$ - | | |
| Outros | R\$ 40,60 | R\$ - | | |
| Total no mês | R\$ 229,18 | R\$ - | | |

| | | | | |
|---|----------------------|----------------------|--|--|
| 2- Total das despesas | R\$ 21 080,91 | R\$ 20 091,32 | | |
| 3- Resultado (Receitas - Despesas) | R\$ 1 356,13 | R\$ 2 572,18 | | |

Fonte: Elaborado pelo autor a partir dos dados financeiros da família.



From the monitoring of expenses in the months of September and October 2022, it is observed that financial expenses are aligned with the limits of total revenue, reflecting a sustainable financial management, characterized by revenues exceeding expenses. However, the gap in a detailed record of expenses showed that several expenses went unnoticed, compromising the effective understanding of the total amount at the end of the month, including expenses related to children, pet costs, clothing expenses, and income-related discounts.

4.1.2 Balance Sheet 2022

| Balanco Patrimonial - 30 de Outubro de 2022 | | | |
|--|-------------------|--|-------------------|
| Ativo | | Passivo | |
| Ativo circulante | | Passivo circulante | |
| Caixa e equivalentes de caixa | 10 000,00 | Despesas sobre a renda e descontos na folha de pagamento | 7 605,84 |
| Aplicações financeiras de curto prazo | 3 698,22 | Moradia | 4 007,96 |
| Salários a receber | 22 437,04 | Custos com alimentação | 2 440,88 |
| Outros créditos | | Custos com lazer e cuidados | 3 239,97 |
| | | Custos e despesas com transporte | 1 230,20 |
| | | Custos com saúde | 947,42 |
| | | Outros Custos | 1 339,15 |
| Total do ativo circulante | 36 135,26 | Total do passivo circulante | 20 811,42 |
| Ativo não circulante | | Passivo não circulante | |
| Imobilizado | | Provisão para perdas em investimentos | 0,00 |
| Casa | 250 000,00 | Passivo de arrendamento | 0,00 |
| Terreno | 80 000,00 | Total do passivo não circulante | 0,00 |
| Veículo | 40 000,00 | Total do passivo | 20 811,42 |
| Intangível | 0,00 | Patrimônio líquido | |
| | | Capital social | 370 000,00 |
| | | Reservas | 13 698,22 |
| | | Resultado anterior a destinar | 1 625,62 |
| Total do ativo não circulante | 370 000,00 | Total do patrimônio líquido | 385 323,84 |
| Total do ativo | 406 135,26 | Total do Passivo e Patrimônio Líquido | 406 135,26 |

Fonte: Elaborado a partir dos dados financeiros da família.

The balance sheet gives you an instant view of the financial situation at a specific point in time. In October 2022, the family's assets totaled R\$ 406,135.26, distributed among residential property, paid motor vehicle, land, current account balance, salary receivable, and investments made through the bank branch.

On the liabilities side, the amount totaled R\$ 20,811.42, including essential costs such as housing, food, health, expenses proportional to income and other variable expenses, such as leisure, transportation, among others. This view offers a comprehensive perspective of the family's financial health, detailing its assets and liabilities for a clearer understanding of its equity position as of October 2022.



4.1.3 Spending Control Map 2023

| Receitas | Setembro/2023 | Outubro/2023 | Dívidas | Setembro/2023 | Outubro/2023 |
|---|----------------------|----------------------|---|----------------------|----------------------|
| Salário Bruto (1) | R\$ 21 962,16 | R\$ 21 962,16 | Empréstimos pessoais e consignados | R\$ - | R\$ - |
| Salário Bruto (2) | R\$ 2 514,36 | R\$ 2 514,36 | Mensalidade do cartão de crédito | R\$ - | R\$ - |
| Outras Receitas | R\$ 2 437,56 | R\$ 1 879,57 | Outros | R\$ - | R\$ - |
| 1- Total da renda bruta | R\$ 26 914,08 | R\$ 26 356,09 | Total no mês | R\$ - | R\$ - |
| Despesas sobre a renda | Setembro/2023 | Outubro/2023 | Cuidados pessoais | Setembro/2023 | Outubro/2023 |
| Imposto de renda (1) | R\$ 4 320,61 | R\$ 4 320,61 | Manicure + cabeleireira | R\$ - | R\$ - |
| INSS - Previdência (1) | R\$ 2 843,23 | R\$ 2 843,23 | Cosméticos | R\$ - | R\$ 89,89 |
| IPE Seguro + Sindicato (1) | R\$ 104,43 | R\$ 104,43 | Vestuário - Filhos | R\$ 448,76 | R\$ 317,62 |
| Associação dos Servidores (1) | R\$ - | R\$ - | Vestuário (Roupa/Sapato) | R\$ 787,22 | R\$ 593,00 |
| INSS - Previdência (2) | R\$ 236,23 | R\$ 236,23 | Academia | R\$ 207,10 | R\$ 184,75 |
| Desconto Vale Alimentação (2) | R\$ - | R\$ - | Academia Filhos | R\$ 180,10 | R\$ 120,10 |
| Contribuição Assistencial (2) | R\$ 25,14 | R\$ 25,14 | Outros | R\$ 688,93 | R\$ 688,93 |
| Total no mês | R\$ 7 529,64 | R\$ 7 529,64 | Total no mês | R\$ 2 312,11 | R\$ 1 994,29 |
| Moradia | Setembro/2023 | Outubro/2023 | Alimentação | Setembro/2023 | Outubro/2023 |
| Aluguel Filhos | R\$ 1 500,00 | R\$ 1 500,00 | Supermercado | R\$ 1 335,66 | R\$ 2 121,32 |
| Ajuda de custo Filhos | R\$ 700,00 | R\$ 700,00 | Supermercado - Filhos | R\$ 960,24 | R\$ 999,32 |
| IPTU | R\$ - | R\$ - | Restaurante do dia a dia | R\$ - | R\$ - |
| Conta de Água | R\$ 300,28 | R\$ 269,50 | Outros | R\$ - | R\$ - |
| Conta de Luz | R\$ 54,46 | R\$ 90,00 | Total no mês | R\$ 2 295,90 | R\$ 3 120,64 |
| Conta de Gás | R\$ - | R\$ - | Saúde | Setembro/2023 | Outubro/2023 |
| Faxineira Mensalista- 2x ao mês | R\$ 340,00 | R\$ 340,00 | Plano de saúde | R\$ 627,49 | R\$ 627,49 |
| Conta de Internet Casa | R\$ - | R\$ - | Farmácia | R\$ 190,81 | R\$ 152,91 |
| Conta de Telefone Fixo (Pouco utilizado) | R\$ 367,56 | R\$ 310,83 | Dentista | R\$ - | R\$ - |
| Conta de Celular | R\$ 230,92 | R\$ 57,00 | Terapeuta 2x ao mês | R\$ 240,00 | R\$ 240,00 |
| Reformas/Consertos | R\$ 125,50 | R\$ 125,50 | Outros | R\$ 450,00 | R\$ 350,00 |
| Animais de Estimação (custos) | R\$ 225,50 | R\$ 20,00 | Total no mês | R\$ 1 508,30 | R\$ 1 370,40 |
| Outros | R\$ 252,10 | R\$ 252,10 | Lazer | Setembro/2023 | Outubro/2023 |
| Total no mês | R\$ 4 096,32 | R\$ 3 664,93 | Cafeteria | R\$ 212,19 | R\$ 144,21 |
| Transporte | Setembro/2023 | Outubro/2023 | Passeios/Restaurantes | R\$ 129,70 | R\$ 582,94 |
| Conserto Carro | R\$ 133,30 | R\$ 133,30 | Comemorações | R\$ - | R\$ - |
| Combustível | R\$ 553,10 | R\$ 216,57 | Cinema | R\$ - | R\$ - |
| Uber | R\$ 226,73 | R\$ 87,72 | Serviços de streaming (Netflix/Prime/HBO) | R\$ 237,04 | R\$ 140,81 |
| Seguro do Carro | R\$ 300,48 | R\$ 300,48 | Assinaturas de aplicativos (Spotify/Amazon) | R\$ 54,80 | R\$ 54,80 |
| Passagem de Ônibus | R\$ - | R\$ 235,81 | Outros | R\$ 70,00 | R\$ - |
| IPVA Carro | R\$ - | R\$ - | Total no mês | R\$ 703,73 | R\$ 922,76 |
| Outros | R\$ 16,00 | R\$ - | Educação | Setembro/2023 | Outubro/2023 |
| Total no mês | R\$ 1 229,61 | R\$ 973,88 | Livros | R\$ 412,96 | R\$ 159,06 |
| Compromissos sociais | Setembro/2023 | Outubro/2023 | Outros | R\$ - | R\$ - |
| Curso Enfermagem Irmã | R\$ - | R\$ - | Total no mês | R\$ 412,96 | R\$ 159,06 |
| Presentes | R\$ 350,98 | R\$ 116,99 | 2- Total das despesas | R\$ 22 106,23 | R\$ 20 175,93 |
| Gastos Filho | R\$ - | R\$ - | 3- Resultado (Receitas - Despesas) | R\$ 4 807,85 | R\$ 6 180,16 |
| Celular Filho | R\$ - | R\$ - | | | |
| Celebrações | R\$ - | R\$ - | | | |
| Doações | R\$ - | R\$ - | | | |
| Outros (Transferencias não identificadas) | R\$ 1 666,68 | R\$ 323,34 | | | |
| Total no mês | R\$ 2 017,66 | R\$ 440,33 | | | |

Fonte: Elaborado pelo autor a partir dos dados financeiros da família.

During the period from September to October 2023, significant changes were observed in relation to the same period in the previous year, especially the increase in revenue, which went from R\$ 22,437.34 in September 2022 to R\$ 26,783.00 in September 2023, a 19.4% increase. This positive variation is attributed to the promotion of one of the family members, who went on to hold another position and started to receive additional payments during the year 2023.

A key indicator of this financial improvement is the result of revenues minus expenses, which, in 2023, showed a variation of more than 100% compared to the same periods of the previous year, with the result being directly linked to the increase in revenue. This increase highlights the positive impact of changes



in the household income structure during 2023, contributing to a more robust financial situation compared to the corresponding period in 2022.

4.1.4 Balance Sheet 2023

| Balço Patrimonial - 30 de Outubro de 2023 | | | |
|---|-------------------|--|-------------------|
| Ativo | | Passivo | |
| Ativo circulante | | Passivo circulante | |
| Caixa e equivalentes de caixa | 2 797,27 | Despesas sobre a renda e descontos na folha de pagamento | 7 661,44 |
| Aplicações financeiras de curto prazo | 36 295,37 | Moradia | 3 664,93 |
| Salários a receber | 24 345,44 | Custos com alimentação | 3 120,64 |
| Outros créditos | | Custos com lazer e cuidados | 4 377,33 |
| | | Custos e despesas com transporte | 873,88 |
| | | Custos com saúde | 502,91 |
| | | Outros Custos | 1 190,83 |
| Total do ativo circulante | 63 438,08 | Total do passivo circulante | 21 391,96 |
| Ativo não circulante | | Passivo não circulante | |
| Imobilizado | | Provisão para perdas em investimentos | |
| Casa | 250 000,00 | Passivo de arrendamento | 0,00 |
| Terreno | 80 000,00 | Total do passivo não circulante | 0,00 |
| Veículo | 40 000,00 | Total do passivo | 21 391,96 |
| Aplicações financeiras de longo prazo | 24 525,22 | Patrimônio líquido | |
| Intangível | 0,00 | Capital social | 370 000,00 |
| Total do ativo não circulante | 394 525,22 | Reservas | 63 617,86 |
| | | Resultado anterior a destinar | 2 953,48 |
| | | Total do patrimônio líquido | 436 571,34 |
| Total do ativo | 457 963,30 | Total do Passivo e Patrimônio Líquido | 457 963,30 |

Fonte: Elaborado a partir dos dados financeiros da família.

The family's equity scenario showed notable changes in 2023, reflecting a total amount of R\$ 457,963.30 in assets, which represents an increase of 12.76% compared to the same period of the previous year. It is worth highlighting the significant growth in short- and long-term financial investments, made between September 2022 and October 2023, contributing to this equity expansion.

These changes indicate efficient and strategic financial management, resulting in a solid increase in the family's wealth over the period analyzed. The focus on investments and conscious decision-making prove to be key elements in this wealth progress, consolidating a more robust financial base in 2023.

4.1.5 Investments and Financial Investments



| Investimentos (Total Acumulado) | Setembro/2022 | Outubro/2022 | Setembro/2023 | Outubro/2023 |
|--|----------------------|----------------------|----------------------|----------------------|
| Previdência Privada 70% CDI | R\$ 13 698,22 | R\$ 13 698,22 | R\$ - | R\$ - |
| Reserva de Emergência (SELIC 2027 + SELIC 2026) | R\$ - | R\$ - | R\$ 36 295,37 | R\$ 36 295,37 |
| Investimento para Imóvel (IPCA + 2032 e IPCA+2026) | R\$ - | R\$ - | R\$ 17 248,11 | R\$ 22 055,96 |
| SALDO TOTAL ACUMULADO | R\$ 13 698,22 | R\$ 13 698,22 | R\$ 53 543,48 | R\$ 58 351,33 |
| Variação em percentual (%) em relação ao mesmo período do ano anterior | | | 290,88% | 325,98% |

Fonte: Elaborado pelo autor a partir dos dados financeiros da família.

In 2022, the matriarch made a direct investment with the manager of the bank used, aiming to constitute a reserve for retirement. The investment accumulated R\$ 13,698.22 in 2022 and, when analyzing the initial financial investment, it was identified that it yielded 70% of Itaú bank's CDI. As found in the bank's profitability report, the CDI accumulated in 2022 the index of 6.41% in the year. In this way, the investment made through the branch and the bank manager provided a yield of 4.49% per year. This value, however, was below the cumulative inflation rate in 2022, which reached 5.78%. This analysis highlights the importance of active and informed investment management to ensure that profitability outpaces inflationary rates, thereby preserving purchasing power over time.

It was identified that the family's only investment was made through the bank branch and that they did not have an emergency reserve. In emergency situations, they resorted to overdraft or credit card limits. In view of this situation, it was suggested to the family to set up an emergency reserve to ensure financial security for future circumstances, in addition to exploring other investment options that could contribute to the achievement of their goals, such as a family trip, investment in real estate or home renovation.

Following an introduction to financial education, family planning, and guidance on financial strategies in 2022, the family made significant adjustments to their investment strategies. This involved the diversification of some investments in fixed income and, mainly, the realization of financial investments directly through an investment broker, avoiding any commission or portion of the income from the investments.

4.1.6 Spending Control Map from January to December 2023



| Receitas | Janeiro a Junho de 2023 | Julho a Dezembro de 2023 |
|---------------------------------|-------------------------|--------------------------|
| Salário Bruto (1) | R\$ 122 641,18 | R\$ 130 570,95 |
| Salário Bruto (2) | R\$ 15 086,16 | R\$ 17 600,52 |
| 13º salário/Férias | R\$ - | R\$ 14 562,09 |
| Bônus ou distribuição de lucros | R\$ - | R\$ 879,57 |
| Outros | R\$ - | R\$ 6 628,53 |
| Outras Receitas | R\$ - | R\$ - |
| 1- Total da renda bruta | R\$ 137 727,34 | R\$ 170 241,66 |

| Despesas sobre a renda | Janeiro a Junho de 2023 | Julho a Dezembro de 2023 |
|--|-------------------------|--------------------------|
| Imposto de renda (1) | R\$ 24 919,02 | R\$ 24 760,30 |
| INSS - Previdência (1) | R\$ 15 856,96 | R\$ 16 458,17 |
| IPE Seguro + Sindicato (1) | R\$ 626,58 | R\$ 626,58 |
| Contribuição Assistencial (2) | R\$ 150,84 | R\$ 150,84 |
| INSS - Previdência (2) | R\$ 1 417,38 | R\$ 1 417,38 |
| Desconto Vale Alimentação (2) | R\$ - | R\$ - |
| Descontos referente ao 13º Salário (1) (2) | R\$ - | R\$ 7 400,07 |
| Total no mês | R\$ 42 970,78 | R\$ 50 813,34 |

| Moradia | Janeiro a Junho de 2023 | Julho a Dezembro de 2023 |
|---------------------------------|-------------------------|--------------------------|
| Aluguel Filhos | R\$ 9 000,00 | R\$ 9 000,00 |
| Ajuda de custo Filho (1) | R\$ 4 200,00 | R\$ 4 200,00 |
| Ajuda de custo Filhos (2) | R\$ - | R\$ - |
| - | R\$ - | R\$ - |
| Conta de Água | R\$ 1 801,68 | R\$ 1 801,68 |
| Conta de Luz | R\$ 410,36 | R\$ 416,96 |
| Conta de Gás | R\$ 190,50 | R\$ 158,75 |
| Faxineira Mensalista- 2x ao mês | R\$ 1 785,00 | R\$ 1 827,50 |
| Conta Telefone Fixo | R\$ - | R\$ - |
| Conta Plano de Celular | R\$ 1 381,10 | R\$ 1 150,91 |
| Conta de Celular | R\$ 951,14 | R\$ 959,20 |
| Reformas/Consertos | R\$ 753,00 | R\$ 753,00 |
| Animais de Estimação (custos) | R\$ 614,10 | R\$ 667,75 |
| Outros | R\$ 1 512,60 | R\$ 1 512,60 |
| Total no mês | R\$ 22 599,47 | R\$ 22 448,36 |

| Transporte | Janeiro a Junho de 2023 | Julho a Dezembro de 2023 |
|---------------------|-------------------------|--------------------------|
| Conserto Carro | R\$ 1 443,30 | R\$ 1 336,05 |
| Combustível | R\$ 1 935,24 | R\$ 1 935,24 |
| Uber | R\$ 1 225,97 | R\$ 1 225,97 |
| Seguro do Carro | R\$ 1 802,88 | R\$ 1 802,88 |
| Passagem de Ônibus | R\$ 353,72 | R\$ 294,76 |
| IPVA Carro | R\$ - | R\$ - |
| Outros | R\$ 90,00 | R\$ 75,00 |
| Total no mês | R\$ 6 851,10 | R\$ 6 669,90 |

| Compromissos sociais | Janeiro a Junho de 2023 | Julho a Dezembro de 2023 |
|---|-------------------------|--------------------------|
| Curso Enfermagem Irmã | R\$ - | R\$ - |
| Presentes | R\$ 1 228,43 | R\$ 1 023,69 |
| Gastos Filho | R\$ - | R\$ 3 491,68 |
| Celular Filho | R\$ - | R\$ - |
| Celebrações | R\$ - | R\$ - |
| Doações | R\$ 15,00 | R\$ 12,50 |
| Outros (Transferências não identificadas) | R\$ - | R\$ 621,65 |
| Total no mês | R\$ 1 243,43 | R\$ 5 149,52 |

Fonte: Elaborado pelo autor a partir dos dados financeiros da família.

| Dívidas | Janeiro a Junho de 2023 | Julho a Dezembro de 2023 |
|---|-------------------------|--------------------------|
| Empréstimos pessoais e consignados | R\$ - | R\$ - |
| Mensalidade do cartão de crédito | R\$ - | R\$ - |
| Transferências realizadas não identificadas | R\$ 7 429,42 | R\$ 7 429,42 |
| - | R\$ - | R\$ - |
| - | R\$ - | R\$ - |
| - | R\$ - | R\$ - |
| Total no mês | R\$ 7 429,42 | R\$ 7 429,42 |

| Cuidados pessoais | Janeiro a Junho de 2023 | Julho a Dezembro de 2023 |
|--------------------------|-------------------------|--------------------------|
| Manicure + cabeleireira | R\$ 337,35 | R\$ 281,13 |
| Cosméticos | R\$ 317,61 | R\$ 264,68 |
| Vestuário - Filhos | R\$ 2 082,17 | R\$ 1 826,15 |
| Vestuário (Roupa/Sapato) | R\$ 3 313,71 | R\$ 3 313,71 |
| Academia | R\$ 1 142,03 | R\$ 1 136,44 |
| Academia Filhos | R\$ 720,60 | R\$ 840,60 |
| Outros | R\$ 2 898,54 | R\$ 2 415,45 |
| Total no mês | R\$ 10 812,00 | R\$ 10 078,15 |

| Alimentação | Janeiro a Junho de 2023 | Julho a Dezembro de 2023 |
|--|-------------------------|--------------------------|
| Supermercado | R\$ 8 156,96 | R\$ 10 081,51 |
| Supermercado - Florianópolis (Filho) - Supermercado - Filhos | R\$ 7 354,08 | R\$ 7 057,53 |
| Restaurante do dia a dia | R\$ - | R\$ - |
| Outros | R\$ - | R\$ - |
| Total no mês | R\$ 15 511,04 | R\$ 17 324,76 |

| Saúde | Setembro/2023 | Outubro/2023 |
|---------------------|---------------------|---------------------|
| Plano de saúde | R\$ 2 823,71 | R\$ 2 353,09 |
| Farmácia | R\$ 1 058,24 | R\$ 1 058,24 |
| Dentista | R\$ 720,00 | R\$ 720,00 |
| Terapeuta 2x ao mês | R\$ 1 725,00 | R\$ 1 725,00 |
| Outros | R\$ - | R\$ - |
| Total no mês | R\$ 6 326,94 | R\$ 5 856,32 |

| Lazer | Janeiro a Junho de 2023 | Julho a Dezembro de 2023 |
|---|-------------------------|--------------------------|
| Cafeteria | R\$ 926,33 | R\$ 926,33 |
| Passeios/Restaurantes | R\$ 3 125,52 | R\$ 3 125,52 |
| Comemorações | R\$ - | R\$ - |
| Cinema | R\$ - | R\$ - |
| Serviços de streaming (Netflix/Prime/HBO) | R\$ 923,84 | R\$ 1 108,61 |
| Assinaturas de aplicativos (Spotify/Amazon) | R\$ 268,95 | R\$ 239,03 |
| Outros | R\$ - | R\$ 2 024,60 |
| Total no mês | R\$ 5 244,63 | R\$ 7 424,08 |

| Educação | Janeiro a Junho de 2023 | Julho a Dezembro de 2023 |
|---------------------|-------------------------|--------------------------|
| Livros | R\$ 999,39 | R\$ 832,83 |
| Outros | R\$ - | R\$ - |
| Total no mês | R\$ 999,39 | R\$ 832,83 |

| | | |
|---|-----------------------|-----------------------|
| 2- Total das despesas | R\$ 119 988,19 | R\$ 134 026,66 |
| 3- Resultado (Receitas - Despesas) | R\$ 17 739,15 | R\$ 36 215,00 |

In order to carry out a more complete financial analysis, monthly expenses from January to December 2023 were surveyed. For the periods of November and December, a forecast of revenues and expenses was used, since the current article was closed in November, making it impossible to obtain the actual expenses of these months.

To provide a clearer view of expenses, the financial structuring was organized by semesters, the first from January to June and the second from July to December. This approach aims to offer a more



comprehensive and structured understanding of financial dynamics throughout the year, even in the face of particularities in recent months.

5 ANALYSIS OF THE RESULTS

In order to carry out an effective and clear analysis, financial expenditures were segregated in a way allocated into expenses over income, fixed essential expenses, variable essential expenses, fixed non-essential expenses, variable non-essential expenses. These are:

1. Expenses on income are all expenses that are deducted directly from the salary, such as income tax, INSS, food stamp discount, union contribution, membership and other discounts.
2. Fixed essential expenses refer to commitments that are indispensable for survival, such as rent, health insurance, a therapist, children's allowance, and other fixed bills that are essential for the basic maintenance of life.
3. Variable essential expenses involve expenses that are necessary but subject to fluctuations, such as expenses with food, electricity, water, pharmacy, education, health, and other variable necessary expenses.
4. Fixed non-essential expenses comprise regular spending on non-essential activities such as service subscriptions, cleaning lady, phone bill, car insurance, course, app subscription, gym membership, and others.
5. Variable non-essential expenses encompass superfluous expenses such as celebrations, clothing, restaurant, and other expenses that may vary on a monthly basis.



| Despesas Sobre a Renda | |
|--|---|
| Imposto de renda | Associação |
| INSS | Desconto Vale Alimentação |
| Sindicato | Contribuição Assistencial |
| Despesas Essenciais Fixas | |
| Aluguel Filhos | Plano de saúde |
| Ajuda de custo Filhos | Terapeuta |
| Conta de internet Casa | - |
| Despesas Essenciais Variáveis | |
| Conta de Água | Reformas/consertos |
| Conta de Luz | Farmácia |
| Conta de Gás | Dentista |
| Supermercado | Livros (Estudos) |
| Supermercado Filhos | Médico |
| Despesas não Essenciais Fixas | |
| Faxineira Mensalista | Assinatura de plataformas digitais (Spotify/Amazon/Netflix) |
| Conta de Telefone Fixo | Academia |
| Conta de Celular | Academia Filhos |
| Seguro do Carro | Curso Enfermagem da Irmã |
| Despesas não Essenciais Variáveis | |
| Restaurante do dia a dia | Vestuário |
| Conserto Carro | Vestuário Filhos |
| Combustível | Presentes |
| Uber | Gastos Filhos |
| Passagem de Ônibus | Celebrações |
| Manicure e Salão de Beleza | Doações |
| | Cafeteria/Padaria |
| Cosméticos | Transferência bancárias não identificadas |
| Cinema | Outros gastos não essenciais |

Fonte: Elaborado pelo autor a partir dos dados financeiros da família.

5.1 FINANCIAL EXPENDITURES SEPTEMBER AND OCTOBER 2022 AND 2023



| Despesas Sobre a Renda | Setembro/2022 | Outubro/2022 | Setembro/2023 | Outubro/2023 |
|--|----------------------|---------------------|----------------------|---------------------|
| Percentual (%) em relação a receita bruta | 31,34% | 31,35% | 28,11% | 28,71% |
| | R\$ 7 031,07 | R\$ 7 105,84 | R\$ 7 529,64 | R\$ 7 529,64 |
| Varição em percentual (%) em relação ao mesmo período do ano anterior | | | 7,09% | 5,96% |

| Receita Líquida | Setembro/2022 | Outubro/2022 | Setembro/2023 | Outubro/2023 |
|--|----------------------|---------------------|----------------------|---------------------|
| Percentual (%) em relação a receita bruta | 68,66% | 68,65% | 72,38% | 71,79% |
| | R\$ 15 405,97 | R\$ 15 557,66 | R\$ 19 384,44 | R\$ 18 826,45 |
| Varição em percentual (%) em relação ao mesmo período do ano anterior | | | 25,82% | 21,01% |

| Despesas Essenciais Fixas | Setembro/2022 | Outubro/2022 | Setembro/2023 | Outubro/2023 |
|--|----------------------|---------------------|----------------------|---------------------|
| Percentual (%) em relação a receita bruta | 16,10% | 15,34% | 12,24% | 12,12% |
| | R\$ 3 611,74 | R\$ 3 477,39 | R\$ 3 277,49 | R\$ 3 177,49 |
| Varição em percentual (%) em relação ao mesmo período do ano anterior | | | -9,25% | -8,62% |

| Despesas Essenciais Variáveis | Setembro/2022 | Outubro/2022 | Setembro/2023 | Outubro/2023 |
|--|----------------------|---------------------|----------------------|---------------------|
| Percentual (%) em relação a receita bruta | 14,36% | 12,27% | 13,52% | 15,85% |
| | R\$ 3 222,59 | R\$ 2 780,06 | R\$ 3 619,91 | R\$ 4 157,61 |
| Varição em percentual (%) em relação ao mesmo período do ano anterior | | | 12,33% | 49,55% |

| Despesas não Essenciais Fixas | Setembro/2022 | Outubro/2022 | Setembro/2023 | Outubro/2023 |
|--|----------------------|---------------------|----------------------|---------------------|
| Percentual (%) em relação a receita bruta | 8,14% | 8,05% | 8,00% | 5,83% |
| | R\$ 1 825,30 | R\$ 1 825,30 | R\$ 2 143,50 | R\$ 1 528,77 |
| Varição em percentual (%) em relação ao mesmo período do ano anterior | | | 17,43% | -16,25% |

| Despesas não Essenciais Variáveis | Setembro/2022 | Outubro/2022 | Setembro/2023 | Outubro/2023 |
|--|----------------------|---------------------|----------------------|---------------------|
| Percentual (%) em relação a receita bruta | 24,02% | 21,63% | 20,67% | 14,42% |
| | R\$ 5 390,21 | R\$ 4 902,73 | R\$ 5 535,69 | R\$ 3 782,42 |
| Varição em percentual (%) em relação ao mesmo período do ano anterior | | | 2,70% | -22,85% |

| Resultado (Receitas - Despesas) | Setembro/2022 | Outubro/2022 | Setembro/2023 | Outubro/2023 |
|--|----------------------|---------------------|----------------------|---------------------|
| Percentual (%) em relação a receita bruta | 6,04% | 11,35% | 17,95% | 23,57% |
| | R\$ 1 356,13 | R\$ 2 572,18 | R\$ 4 807,85 | R\$ 6 180,16 |
| Varição em percentual (%) em relação ao mesmo período do ano anterior | | | 254,53% | 140,27% |

Fonte: Elaborado pelo autor a partir dos dados financeiros da família.

During the period analyzed, which comprises September and October of the years 2022 and 2023, the family demonstrated a remarkable growth in its gross revenue. In September 2022, gross revenue was R\$22,437.04, while in September 2023, it increased to R\$26,783.00, representing a positive change of 19.37%. This rise in income contributed significantly to the overall improvement and facilitation of adherence to financial planning in 2023.

As far as expenses on rent are concerned, it is a discount that changes according to gross income. In September 2022, expenses on income were R\$7,031.07, representing 31.34% of gross revenue. In September 2023, despite the increase in gross revenue, expenses on income were R\$7,529.64, corresponding to a percentage of 28.11%. This reduction of 7.09% suggests a growing efficiency in the management of these expenses.

Net income, which represents the share of revenue available after expenses have been paid on income, also showed a notable increase. In September 2022, net revenue was R\$15,405.97, representing 68.66% of total revenue. In September 2023, this percentage increased to 72.38%, indicating a greater availability of resources for the family and an increase of 25.82% compared to the same period in the



previous year.

When we looked at the expense categories, we noticed some significant improvements. Fixed essential expenses, for example, decreased from R\$3,611.74 in September 2022 to R\$3,277.49 in September 2023, representing a change of -9.25%. This reduction points to greater efficiency in the control of these essential fixed expenses, which was reduced by cutting expenses with a living allowance for one of the children, who started working.

Variable essential expenses increased by 12.33% in September 2023 and 49.55% in October 2023, from R\$3,222.59 and R\$2,780.06 in 2022 to R\$3,619.91 and R\$4,157.61 in 2023, due to the increase in expenses with water, electricity, health, education and some repairs necessary for housing.

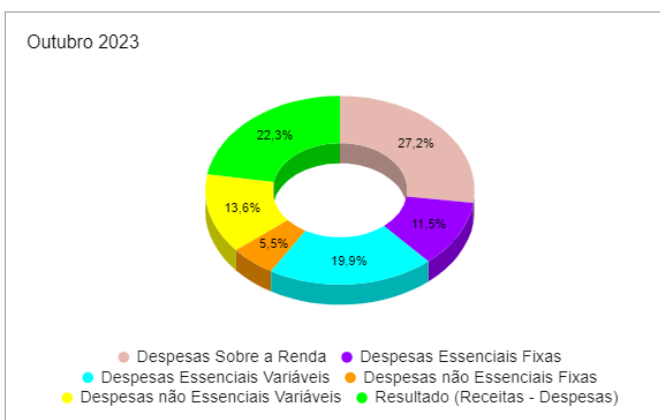
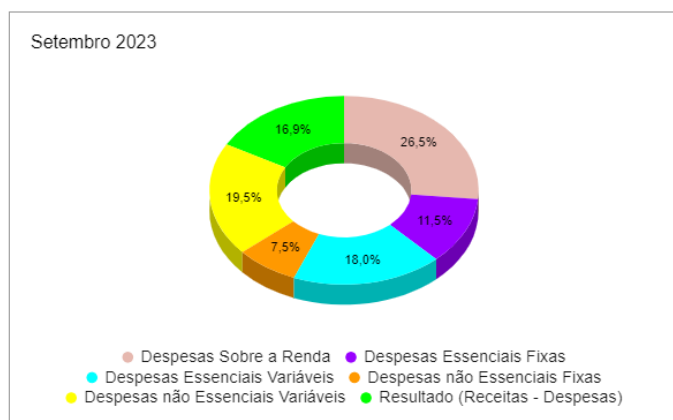
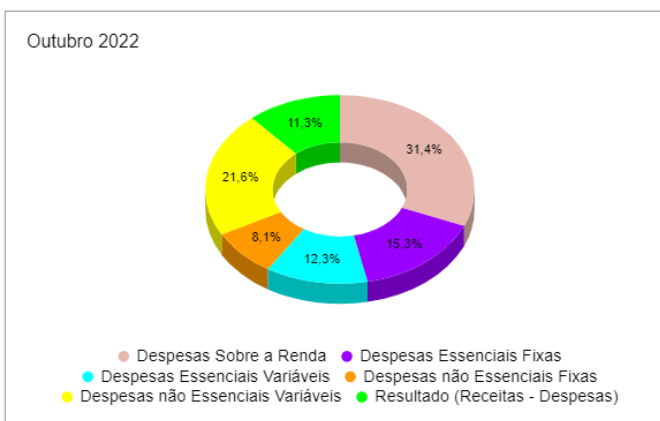
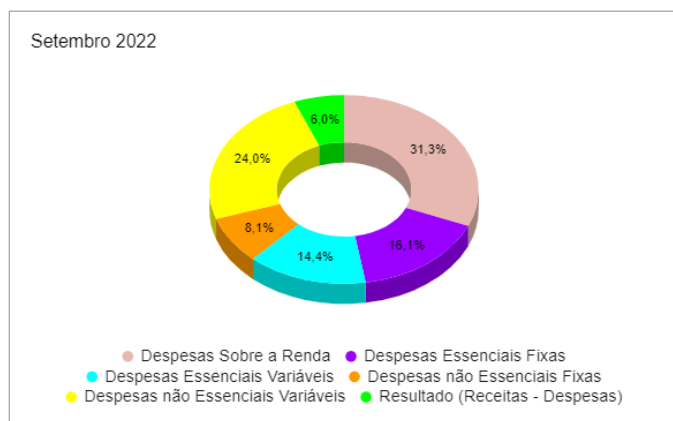
In the scope of fixed non-essential expenses, there was an increase of 17.43% in September 2023 compared to the same previous period and in October a negative change of -16.25%, due to the reduction of some fixed expenses such as pet food, streaming services and others.

In the context of variable non-essential expenditure, there was a minor increase of 2.70% in September 2023 and a significant decrease of 22.85% compared to the same period in the previous year. This reduction denotes an effort to moderate expenses in less critical categories, and it is essential to note variable expenses and seek to optimize expenses according to the delimited objectives.

When considering the result, with revenues deducted from expenses, there is substantial growth. In September 2022, the result was R\$1,356.13, representing 6.04% of gross revenue. In September 2023, this amount totaled R\$4,807.85, representing 17.95% of gross revenue, relating the increase in the 2023 period to that of 2022, the increase was 254.53%, which means significant progress in building a financial reserve. In October 2023, the result was even more positive, totaling R\$6,180.16, representing 23.57% of gross revenue and an increase of 140.27% compared to the same period in the previous year.

In summary, over the period analyzed, the family was able to increase its gross income, optimize fixed essential expenses, moderate variable non-essential expenses and, consequently, achieve a more robust financial result. These improvements suggest a more efficient and strategic approach to managing the household budget, resulting in a more solid and resilient financial situation.

5.2 REPRESENTATIVENESS OF EXPENDITURE IN 2022 AND 2023



Fonte: Elaborado pelo autor a partir dos dados financeiros da família.

Analyzing the graphs, it becomes evident the presence of variations over the periods considered, among the main changes, the significant increase in the representativeness of variable essential expenses stands out, at the same time there is a decrease in the percentage of variable non-essential expenses. However, the most outstanding point is the notable increase in the result at the end of the month, indicating a more beneficial investment potential for the family. This transformation points to more efficient financial management and opens up opportunities to broaden the horizons of family investment.

5.3 INVESTMENTS

| Investimentos (Total Acumulado) | Setembro/2022 | | Outubro/2022 | | Setembro/2023 | | Outubro/2023 | |
|--|---------------|------------------|--------------|------------------|---------------|------------------|--------------|------------------|
| Previdência Privada 70% CDI | R\$ | 13 698,22 | R\$ | 13 698,22 | R\$ | - | R\$ | - |
| Reserva de Emergência (SELIC 2027 + SELIC 2026) | R\$ | - | R\$ | - | R\$ | 36 295,37 | R\$ | 36 295,37 |
| Investimento para Imóvel (IPCA + 2032 e IPCA+2026) | R\$ | - | R\$ | - | R\$ | 17 248,11 | R\$ | 22 055,96 |
| SALDO TOTAL ACUMULADO | R\$ | 13 698,22 | R\$ | 13 698,22 | R\$ | 53 543,48 | R\$ | 58 351,33 |
| Variação em percentual (%) em relação ao mesmo período do ano anterior | | | | | 290,88% | | 325,98% | |

Fonte: Elaborado pelo autor a partir dos dados financeiros da família.



After receiving guidance and investment suggestions, the family opted to redeem the funds from their financial investment previously managed by the bank branch, which yielded 70% of the CDI of Itaú bank. The decision was to migrate to an investment broker, thus eliminating possible fees or commissions on investment income. This transition took place in December 2022, using both the 13th salary received and the amounts redeemed from the application to integrate an emergency reserve and start investments aimed at the acquisition of a property. The emergency reserve was allocated to a highly liquid safe government bond, more precisely to the Selic Treasury bond investment. This bond is post-fixed, which means that its profitability is linked to the Selic Rate, the economy's basic interest rate.

As for the investment intended for the purchase of the property, the funds were allocated to a medium-term government bond, being the IPCA+ Treasury bond, whose profitability is linked to inflation, measured by the variation of the Extended National Consumer Price Index (IPCA). In other words, this bond provides a yield that follows the variation of inflation, added to a fixed interest rate. Each semester, the income is calculated on the basis of the rate of inflation plus a percentage increase. This approach aims to reconcile security and return potential, aligning with the family's long-term goals.

6 CONCLUSIONS AND RECOMMENDATIONS

The present study sought to analyze the impact of the implementation of family financial planning, with a focus on financial education, on the life of a family living in Londrina, in the state of Paraná. Through the detailed analysis of the financial data for September and October 2022, compared to the performance carried out during 2023, several transformations in the family's financial situation were identified. The promotion of a member resulted in a significant increase in revenue, which was a major factor in the overall growth. The introduction of financial education practices and the strategic adjustment in financial planning reflected positively on the results, promoting transparency in the expenses made by the family and control over the budget, in addition to the constitution of reserves and financial investments made.

The evaluation of expenditure revealed a more efficient and conscious management, with a reduction in fixed essential expenses, moderation in variable non-essential expenditures and a notable improvement in the efficiency of fixed non-essential expenses. The creation of an emergency reserve and the exploration of new investment options were recommendations implemented by the family, demonstrating a proactive response to the guidance provided during the work process carried out in 2022. This ensures economic security for future cases that may use financial resources.

The balance sheet analysis showed solid growth in assets, especially due to strategic investments made. The decision to migrate to an investment brokerage, eliminating unnecessary commissions, proved to be essential. The financial result at the end of the work showed a notable increase, indicating the construction of a more robust financial reserve and signaling opportunities for future investments, ensuring



financial security.

6.1 RECOMMENDATIONS

The introduction and practice of financial education are essential to promote continuous commitment to the subject. Actively searching for related content, such as videos, articles, courses, or lectures, not only provides additional strategies but also deepens one's understanding of the financial instruments available.

Despite advances in investment management, it is advisable for the family to explore even more diversification options. This approach not only provides familiarity with the financial market, but also deepens knowledge in the area, reducing risks and expanding opportunities for return on investments.

A constant review of financial planning is recommended, taking into account the dynamics of family circumstances. This practice allows for more effective financial control, enabling continuous adjustments to optimize resources and achieve established goals. Encouraging family members to develop a savings mindset is crucial. Setting specific goals together and sticking to monthly budgets are effective strategies for preserving and expanding the financial reserve over time.

To further deepen the knowledge, the family can seek additional guidance in advanced investment strategies, such as consulting with specialized financial professionals. This approach can provide new perspectives and decisions about the market and investment options. It is recommended to periodically evaluate the balance sheet, comparing assets and liabilities. This practice offers insight into financial health, aiding in the identification of areas that need adjustment.

Family members can share their experiences with other family members and friends, contributing to the enrichment and spread of financial knowledge. Sharing successes and challenges faced during the process creates an educational environment and promotes good financial practices. By adopting these recommendations, the family will not only preserve its financial progress but also enhance its trajectory toward economic stability and achieving long-term financial goals. This journey not only benefits the family in question, but also contributes to disseminating good financial practices in the wider community.



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