Experience report on financial education

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ABSTRACT
The experience report results from a pedagogical proposal experienced on Financial Education in daily school life, at the Eva Vieira de Almeida Municipal School, during the THIRD Quarter of 2015. During the proposal experience, the class was composed of 26 students, after surveys and evaluation about the learning of students’ indifferent levels and also in lag in learning reading, writing, and mathematical language, it was understood the need for a teaching proposal – meaningful and comprehensive learning. The fundamental objective was to stimulate mathematical knowledge through knowledge of the Monetary System, promoting learning situations, collaboratively and pleasantly. The proposal was developed in an interdisciplinary way through various experiences and methodologies, in order to insert students in mathematical knowledge in a conscious and participatory way, promoting exchange of knowledge and acquisition, among them: story telling, emphasizing the importance of the economy for financial control; fair emphasizing the purchase and sale of scrapped products, with the involvement of students replacing employees of a trade; handling and contact with coins and banknotes (paper buck); workshop of recycling piggy banks and wallets; listening and musical understanding on the subject. After the results obtained, we reflected on the pedagogical practice and realized that the pedagogical proposal was favorable, because the results were positive and motivated the students in the classes to have a new attitude towards knowledge, because the students demonstrated their experiences, mastery of the contents covered and exchange of consolidated knowledge.

Keywords: KEY - Mathematics, Financial Education, Experiences

1 JUSTIFICATION
Financial education has been one of the needs for the proposal of teaching and learning in the school routine since the importance of promoting meaningful mathematical learning aims to promote the insertion of all in the acquisition of mathematical knowledge, as well as in the social experience, which is present and necessary. We noticed that many students, in the process of mathematical literacy, still face difficulties in understanding and daily use, due to lack of access to financial education and appropriation of this mathematical knowledge, is therefore excluded from teaching and learner act.

2 THEORETICAL FOUNDATION
The purpose of this project is to reflect on the mathematical understanding of students in basic education in relation to financial education, in order to raise awareness and conduct the use of money in their daily lives in a conscious and comprehensive way. In view of the learning difficulties of some students in relation to this mathematical knowledge and the social skills in which they are inserted, it was necessary to ensure and provide these knowledge of playful, pleasurable and shared way, through various methodologies and discussions on the theme, in order to provide opportunities and promote new attitudes.
towards the daily situations in which the students are involved. The teaching proposal began, after evaluations regarding the difficulties related to this knowledge and by interesting methodologies, where the reflection of the act of teaching is necessary during the teaching and learning process, in order to contribute to significant assimilation. Thus, we emphasize what he says, Paulo Freire (1987, p.34) comments that:

The educator is what the educates; the students, the educated; the educator is what he knows; the students, the ones who do not know; the educator is what he thinks; the learners, the thought; the educator is what the word says; the students, the ones who listen to it docilely; the educator is what he disciplines; the students, the disciplined; educator is the one who chooses and prescribes his option; the students who follow the prescription; the educator is the one who acts; the students, those who have the illusion that they act; the educator chooses the programmatic content; the students are active in the way of him; the educator identifies the authority of knowledge with his functional authority, which antagonically opposes the freedom of the students; they must adapt to the determinations of that; the educator, finally, is the subject of the process; the students, mere objects. (FREIRE, p.34)

I propose, then, to rethink the practice, and to enable an appropriate teaching, which can ensure the appropriation of students regarding financial education within its context school, and in social life, through an adequate and interdisciplinary planning, highlighting what the MEC states:

Interdisciplinary planning can be constructed from problems encountered in the day-to-day, or even from doubts / curiosity raised by children...] (2015, Caderno 3, p. 31)

The pedagogical proposal was conducted in stages, involving the class collectively and individually, in the classroom. Considering the criteria for selecting the contents, as well as the knowledge of the students already acquired, essential factors, so that significant learning occurs, in order to propose reflective knowledge in their school experience and social.

[...] it is also fundamental that the different curricular components be contemplated in the school routine, in an articulated way, tending to general didactic principles, such as the choice of relevant themes for children’s lives, appreciation of knowledge students’ previous experiences, stimulate reflection, promotion of interaction situations, providing learning, favoring the systematization of knowledge, diversification of didactic strategies. (LIMA,2012, p.6)

School learning occurred in an interdisciplinary way, exploring various teaching materials, that is, necessary teaching resources, as explained:

Books, as well as newspapers, magazines, computers and television, among others, are didactic resources that can be used in the articulation between the different areas of knowledge. (MEC, 2015, Notebook 3 p. 26)
Considering the importance of these teaching resources for learning, the activities were developed in the collective and individually, respecting the student's time and valuing their learning. Reflecting on the following statement:

Thus, we can highlight how much interdisciplinary experiences, if conducted in a dynamic and challenging way, can motivate children to participate and build new knowledge. (MEC, 2015, notebook 3, p. 63)

I sought to ensure the learning rights mentioned in the PNAIC Notebooks of Literacy in Portuguese:

In the Literacy Cycle, the central concern is that the teacher ensures the appropriation by the child of the alphabetical writing system, and knife the use of reading and writing for the various situations of daily life. (MEC, 2015, notebook 3, p.64)

It was an interesting moment, because students at different levels, and in lag in learning, participated in the activity, interested and demonstrating the knowledge acquired, after observation and understanding. Through the activity, I base myself on what the MEC considers:

[...] the interactive process, [...] guides the importance of mediation because without the interaction between peers - whether student-student or student-teacher - there is no significant production of knowledge, which is fundamental to the formation of an integral being. (MEC, notebook 3, p.32)

According to the MEC, he explains, regarding the form of a reflective critical subject in a society, I considered affirmation as a priority in interdisciplinary teaching.

It aims to emphasize the idea that it is not enough to train users of various permissions from a purely technical and pragmatic perspective, but I need the formation to target that of criticality, in order to unsee and/or attribute intentionalities, interests, ideologies that surround any use of the language (ns). (MEC, 2015, p.33)

Therefore, it is the teacher's duty and professional commitment to provide students, through appropriate and stimulating teaching, with a knowledge of quality and meaning. Knowing intentionally, according to (Freire, 1987: p.68) in order to enable access to essential knowledge to social experience, where the rights of learning subjects are rethought, reviewed and promoted during the teaching-learning process, and their knowledge valued.

3 METHODOLOGY

During the THIRD Quarter of 2015, after evaluating the class in relation to learning in mathematics regarding Financial Education, I reflected and realized the need to promote changes and innovations in pedagogical practice, notin order to enable students to know essential school life and social practice. The proposal was planned, and prepared for pedagogical development. Thus, at the Eva Vieira de Almeida Municipal School, several activities were proposed, which were developed in an interdisciplinary way with the 2nd year, by the reference teacher of the class, since the heterogeneity of the class and the fact
that some students had a learning deficit. Work and concern to propose quality teaching within practical situations were encouraged, where students were awakened in interest and school involvement and in the acquisition of knowledge through activities exploring readings, interpretations, conversation wheel, fair and other activities.

Considering the importance of these teaching resources for learning, the activities were developed in the collective and individually, respecting the student’s time and valuing their learning. The book *A Economia de Maria*, by Telma Guimarães Castro Andrade, was chosen from the collection of books offered by MEC (PNAIC), because the theme to be addressed was considered pertinent. Soon after the necessary contents were selected to be explored through it, aiming to involve and relate in an interdisciplinary way the planning of the proposal. Among the verified contents, in Portuguese language - Textual genre - Recipe, Reading of the book - The economia of Mary and the textual genre - Music and parodia, songs of wheels. In Mathematics - Brazilian Monetary System, Addition and subtraction, Graphs and tables. In Science - Garbage Recycling, Healthy Eating. Geography - Work - trade, services, manufacturing, recycling of garbage, natural and modified resources. In History - What is the origin of the money? Toys and games in childhood- In Art - Construction with recyclable material, folding, music - Genre and rhythm - MPB.

The story telling, one of the activities that began with the presentation of the book, where the students were gathered in the wheel of reading, in a circular way. The work was started with oral reading, and then with an invitation to students to do the shared reading. Then, it was proposed to the oral discussion after literary reading, with the participation of the students, where questions related to reading were asked to the students spontaneously, and they contributed satisfactorily. At another time, students were instructed to observe inside the classroom, objects that could be bought and sold, and to quote them. Then the mobile alphabet was distributed and the students had to form referent words. Faced with the need to promote comprehensive reading and learning about the marketing of products, aiming at the acquisition of knowledge in relation to buying and selling, being written on the board, with their participation, a list of their observations, we work oral reading, depois explained about the sale and purchase of products, giving examples of everyday life. At that time, the students participated orally and enthusiastically, commenting on their shopping and selling experiences.

In another situation, the students were taken for a walk through the school environment, in groups, to visualize in the: courtyard, court, kiosk, corridors and bathrooms, objects and living beings (plants) that could be marketed through the purchase and sale of products. Then in the classroom the students were distributed without groups of four, choosing a coordinator of the group, so that together with colleagues, they could record on the table and chart shape the observed products and objects.

In the computerized Ambient (AI), youtube videos were exposed about the History of money. At that moment, the students participated with great satisfaction, because they appreciated the environment as an enabler of learning. They commented on the interest in interactive games, the listening of videos and music on the digital platform. After viewing the videos, the students returned to the classroom and in
conversation wheel commented on what they found interesting. We realized that learning can also be provided in various environments and with the use of alternative and stimulating resources.

At another time, the theme was resumed, aiming to provide understanding of the monetary system, where students were instructed to divide into a group of four students. And with pedagogical mediation, they made the collective text – Fruit salad recipe, where the students made the fruit salad and tasted it with appreciation. Soon after, they made price tags for the products brought. This, so that students when they realize that when buying or selling certain products, it is necessary to think about, what is proposed in a sale or purchase. In this activity, we realized the need to talk about the selection criteria of the products to be sold and bought, we focused on the importance of selecting healthy foods for consumption, of giving prices to and to research prices at the time of purchase as a priority for people's financial economy and health. I noticed that the students had little knowledge about the subject, and that they were attentive to the explanation. Some said they had already observed prices in inserts previously used in some classes and others said they had seen prices when shopping with family members.

In the activity of the supermarket, students were encouraged to carry out a buying and selling activity, and that they would need the contribution of all. After a democratic vote, students were asked to choose the name of the supermarket. Then, who chose among them, the employees of the supermarket (cashier, package, sellers) and the teacher commented on the role of each one, being made the practical demonstrations. After this stage, the products were exposed, along with the prices and each student stayed in their workplaces, and the other students made the purchases, in an organized and comprehensive way. We perceive the need to do practical activities more frequently, because students through this activity, to understand in a meaningful and engaging way. Soon after the experience practice, it was commented on the importance of learning from the activity, with a view to making family purchases, where students could help parents since childhood, and could help in the family budget, from price consultations, notes of purchases to be made, unnecessary product cuts if others.

At another moment, the students, positioned in their portfolios, organized themselves to perform a reading and writing and playful activity. A sheet printed with banknotes and coins of our money, the Real, were distributed to the students. The students had to cut out the coins and banknotes with guidance and were then instructed to cut them out. Next they were taught how to make by folding papel, a wallet to put the money. The art of folding was commented, where examples of objects that can be made, through illustrations on display, that were exhibited in the classroom. This activity allowed the development of motordoordination and good interaction among the students. Students were asked to write on paper solutions on how to deal with money.

In the activity of drafting a parody, the students listened to Gal Costa's song, "Where's the money", and can taramtogether, after reading in pairs, the lyrics of the song. They then discussed the musical rhythm and the importance of listening and observing a musical lyric. It had been explained about parodia and
how it could be produced. The students with the help of the teacher elaborated a creative parodia and presented it to the class.

At another time, they talked about the garbage accumulated in the environment. Accumulation and damage caused them to the environment. They commented on the lack of social collaboration in relation to urban waste. We ask students, scrapped products, recyclable materials, such as used milk and juice boxes, for the manufacture of toys and piggy bank. We talked about each student's contribution to the environment. We did with the students the collection of garbage thrown in the school, with the use of colored visors, with the colors of the cells of selective collection and the resumption of the subject of previous classes. With the materials collected, the students threw them into the proper canons, tearing them apart as they learned. In the room, with the material brought by them, they participated in the recycling workshop, where the students collectively built with the materials various toys and the piggy bank. After the workshop, the toys were delivered to the students, to play with the brinquedos and interact pleasantly with each other. Soon after, they were suggested to take the piggy bank home to save their savings.

4 CONCLUSION

This work allowed the understanding of the difficulties of the students in relation to the apprehension of financial education in its context, in oral language, writing and mathematics. After the experience and the students' reports about the proposal, I noticed the advances of the students in the objectives presented, including those that presented a gap in learning. I considered as positive the involvement and interaction of the students during the activities and how much they contributed to each other, to the learning of the group, finally acquiring the understanding of financial education, much needed in our daily lives and especially in the moment of crisis in which we are witnessing. It was possible to observe and mediate the students during the activities, and intervene as needed, at the moment of learning, through the exchanges of knowledge in the students, with arguments and comments.
REFERENCES

