

Financial Quotizm – Financial Education project for families in social vulnerability, in the city of São Paulo, Brazil.

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This work aims to present a financial education project performed with families in situation of social vulnerability, in the city of São Paulo, Brazil.

The activities were carried out in the Quixote Project (Civil Society Organization of Public Interest), founded in 1996 by professionals from the Department of Social Psychiatry of the Federal University of São Paulo-UNIFESP, collaborators of the Programa de Orientação e Atendimento a Dependentes (Guidance and Care Program for Dependents) - PROAD. The assessment of these professionals, transcended the premises of their service, and touched by the issue of children and adolescents in street situation and drug use, as well as their families in precarious subsistence conditions, created a place to welcome, treat and accompany this public, with the aim of rescuing their dignity, self-esteem and the possibility of building "another story". The work is developed by a multidisciplinary team, whose practice is based on the tripod "clinical, pedagogical and social". Individual and mainly group visits are performed, including the Multifamily Groups.

Through observing the precariousness of the financial issue of the families and the fact that this theme was an "unspoken" topic in group contexts, the idea of developing the work of Financial Education was born.

In a first stage (2nd semester 2018) four meetings took place (one per month), initially with 10 participants, in which basic concepts of Financial Education were transmitted through conversations and playful activities, such as the use of money on a daily basis, conscious consumption and how to save. In a second stage (April to October 2019) with 8 meetings (one per month) and more participants (mostly women), again basic concepts were worked, but this time with the insertion of information by digital media (WhatsApp group), in which information on Financial Education was transmitted in order to help change financial behavior and keep everyone connected to the project.

The meetings lasted 45 minutes and simple teaching materials were used: cardboard, crayons, and colored pencils. Concepts such as saving, making decisions, prioritizing expenses, negotiating debts, planning dreams and emotions to the use of money especially in the present, were taught in a simple and objective way.

The objective was to share knowledge on financial education with people who seemed to have little education and who were worn out by the struggle of daily survival, permeated by the scarcity of material resources, among others.

Within the proposal of financial education, such as program customization and promotion of immediate practices of learned skills and knowledge, digital channels such as WhatsApp were used, aiming to facilitate and actively promote new financial behaviors daily.

Due to the pandemics, since March 2020 we have had one hour online meetings on Whereby and they will continue until the end of the pandemics. The meetings still happen this year and we have an average of 6 participants per month, who always reinforce the importance of learning about financial literacy and financial education and its benefits.

As a result, changes in the understanding of the use of money by the participants have been observed, such as developing skills in the administration of money, which fostered saving and consequently paying off debts, and changes in personal and family consumption patterns. Improvement in self-esteem and more satisfaction with life were mentioned because of the possibility of dealing positively with money and being able to fulfill small dreams such as visiting distant relatives, buying a new stove and especially affording a little more food for children and grandchildren.

This study showed that it is possible to offer Financial Education to low-income, exposed-to-social-problems population, and with the use of little material resource, provided that didactics are adapted to the demands of the group (program customization), that were latter adapted to online platform.

Thus, a useful program has been built along with the participants to develop their financial skills.

Key- words: financial education, families, social vulnerability