

Financial literacy in the Early Years of Primary School: children's literature as a proposal for children to reflect on conscious consumption

Abstract: Financial Literacy is understood as the ability to understand, analyze and apply financial concepts in everyday situations, not necessarily linked to money, but which cover topics such as conscious consumption, sustainability, the environment and other ways of being and relating to the world. Based on this concept, this paper, which is part of a dissertation developed as part of a professional master's degree, aims to present a pedagogical practice carried out at the interface of Literature and Mathematics, designed to address Financial Literacy topics with students in the Early Years of Primary School. The dialogues established with the children raise questions about conscious consumption, sustainability and respect for the environment, topics that run counter to the attitudes encouraged by the consumer society.

Keywords: Financial Education. Financial Literacy. Early Years. Literature and Mathematics. Consumption.

Letramiento financiero en la Escuela Primaria: la literatura infantil como propuesta para que los niños reflexionen sobre el consumo consciente

Resumen: Letramiento Financiera se entiende como la capacidad de comprender, analizar y aplicar conceptos financieros en situaciones cotidianas, no necesariamente ligadas al dinero, pero abarcando temas sobre consumo consciente, sostenibilidad, medio ambiente y otras formas de ser, estar y relacionarse con el mundo. A partir de este concepto, este artículo, extracto de una disertación desarrollada en el ámbito de una maestría profesional, tiene como objetivo presentar una práctica pedagógica realizada en la interfaz de la Literatura y las matemáticas, prevista para abordar temas de Educación Financiera con niños de la primera infancia. años. Los diálogos establecidos con los niños plantean interrogantes sobre el consumo consciente, la sostenibilidad y el respeto al medio ambiente, temas que se contraponen a las actitudes fomentadas por la sociedad de consumo.


Palabras clave: Educación Financiera. Letramiento Financiero. Primeros Años. Literatura y Matemáticas. Consumo.

Letramento financeiro nos Anos Iniciais do Ensino Fundamental: a literatura infantil como uma proposta para as crianças refletirem sobre o consumo consciente

Resumo: O Letramento Financeiro é entendido como a capacidade de compreender, analisar e aplicar conceitos financeiros em situações cotidianas, não necessariamente atreladas ao dinheiro, mas que abarcam tópicos sobre consumo consciente, sustentabilidade, meio ambiente e outras formas de ser, estar e se relacionar com o mundo. A partir desse conceito, este artigo, recorte de uma dissertação desenvolvida no âmbito de um mestrado profissional, tem o objetivo de apresentar uma prática pedagógica realizada na interface da Literatura com a Matemática, planejada para abordar tópicos do Letramento Financeiro com alunos dos Anos Iniciais do Ensino Fundamental. Os diálogos estabelecidos com as crianças levantam questões sobre consumo consciente, sustentabilidade e respeito ao meio ambiente, tópicos que se contrapõem às atitudes incentivadas pela sociedade do consumo.

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Palavras-chave: Educação Financeira. Letramento Financeiro. Anos Iniciais. Literatura e Matemática. Consumo.

1 Introduction: some basic ideas about Financial Education and Financial Literacy

The Financial Education¹ is characterized by a set of knowledge, skills and attitudes aimed at developing people's ability to deal with financial matters in a conscious and responsible manner. We could simply ask ourselves *what it means for a person to be financially educated?*, but a more important question arises in the educational environment, in the opinion of Silva and Powell (2013, p. 12): “what should be the idealized profile of a financially educated student at the end of Basic Education, through the teaching process geared towards this end?”. The authors' response to this question was as follows:

We can say that a student is financially literate or has a financial mindset when:

- a) faced with a demand for consumption or a financial issue to be resolved, the student analyzes and evaluates the situation in an informed manner, guiding their decision-making using knowledge of finance, economics and mathematics;
- b) operates according to a financial planning and financial management methodology to guide their actions (consumption, investment...) and financial decision-making in the short, medium and long term;
- c) develops a critical reading of financial information disseminated in society (Silva and Powell, 2013, p. 12).

Broadening the discussion, the authors point out what, in their understanding, a School Financial Education project with the potential to interfere in the daily lives of students and the community would look like. For them,

School Financial Education is a set of information through which students are introduced to the world of money and encouraged to produce an understanding of finance and economics, through a teaching process that enables them to analyze, make informed judgments, decisions and critical positions on financial issues involving their personal lives, families and the society in which they live (Silva and Powell, 2013, p. 13).

To achieve all these objectives, some of the points the authors highlight are: understanding the essential concepts of finance and economics to enable a critical analysis of the financial information present in society; acquiring skills in mathematics, both in the school and financial context, to support decision-making in financial choices; fostering an analytical mindset in relation to financial matters, enabling them to evaluate opportunities, risks and challenges; developing a strategy for planning, managing and investing in finances, based on mathematically grounded decisions for personal life and family support; critically examining contemporary topics related to consumer society (Silva and Powell, 2013).

In a broad sense, Financial Education applies to all age groups and income levels, as well as covering various topics, such as: family budgeting; conscious consumption; savings; investments; debts; credit; insurance; pensions and long-term financial planning. The

¹ This paper is part of a master's dissertation defended in the Postgraduate Program in Education (Professional Master's) at the Instituto Federal de Educação, Ciência e Tecnologia Sul-rio-grandense (Federal Institute of Education, Science and Technology of Rio Grande do Sul — Pelotas, RS), written by the first author and supervised by the second author. The research is part of the GENEP — Study Group on Narratives and Education in Postmodernity.

Organization for Economic Cooperation and Development — OECD considers that

Financial education is the process by which financial consumers/investors improve their understanding of financial products and concepts and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being. [...] (OECD, 2005 p. 13).

The subtle difference between Financial Education and Financial Literacy lies in the fact that the former is a learning process that seeks to teach basic financial management skills. On the other hand, Financial Literacy goes further: it encompasses the ability to understand, analyze and apply financial concepts in everyday situations, not necessarily linked to money as a species (savings, interest, investments, loans etc.). It also covers topics such as conscious consumption, sustainability, the environment and other ways of being and relating to the world around us.

According to some of the main researchers on this subject in Brazil (Kleiman, 1995; Tfouni, 1988; Soares, 2000), Financial Literacy, in a broader sense, is procedural, dynamic and continuous, influenced by socio-cultural and historical phenomena. Furthermore, it is considered by most researchers to be an element that transforms the social order, insofar as it allows access to and manipulation of information and, sometimes, interventions in reality. From this perspective, Financial Literacy would be made up of four totally related variables, namely: financial knowledge; financial perception; financial behavior and financial skill, as shown in Figure 1.

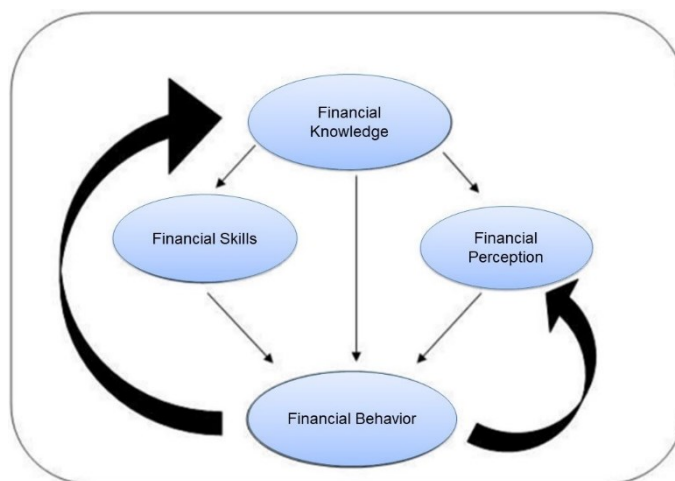


Figure 1: Conceptual model of Financial Literacy (Hung, Parker and Yoong, 2009, p. 12)

We can see that Hung, Parker and Yoong's (2009) flowchart offers a visual structure that relates and clarifies the main elements of financial knowledge. We will analyze each of the components:

The *Financial Knowledge* refers to understanding and familiarity with fundamental financial concepts and terms, such as: interest; savings; investment; budgeting; consumption; sustainability; among others. Having good financial knowledge is the basis for making informed financial decisions.

The *Financial Skills* involve the practical ability to apply financial knowledge in everyday situations. This can include: budgeting; analyzing investment options; managing

debts; choosing to reuse or exchange items that are no longer new etc.

The *Financial Behavior* refers to behavioral patterns and habits related to personal finances. This involves the ability to make financial decisions thoughtfully, resisting impulses to overspend, as well as maintaining discipline in money management and making decisions based on the principle of sustainability etc.

And with *Financial Insight* we can look at the ability to interpret and evaluate financial information critically. This includes understanding the financial implications of choices and decisions, as well as the ability to perceive financial risks and opportunities and notice how actions interfere with the community and the environment.

These four components are interlinked and complement each other in the process of developing financial competence. For example, financial knowledge provides the basis for building practical financial skills. In turn, financial behavior is influenced by knowledge and skills, while financial perception plays a critical role in interpreting and applying acquired knowledge and skills.

By understanding and integrating these elements, people are better equipped to make sound financial decisions and achieve their financial goals in a sustainable way. We can think of achieving financial goals in a sustainable way as *actions that involve adopting strategies that balance the achievement of financial goals with the preservation of resources and well-being (personal, community and planetary) in the long term*². This is the context of this paper.

Having made these brief considerations, it is clear that addressing Financial Education/Financial Literacy in schools is relevant for everyone. However, this topic “is distant for most people, and it is important to question why this is and how we can help students develop financial planning skills from an early age” (Navarro and Silva, 2023, p. 2). With this in mind, the main objective of this paper is *to present a pedagogical practice carried out at the interface of Literature and Mathematics, designed to address Financial Literacy topics with children in the Early Years of Primary School*.

We say that the aim is to present *one* practice because, in fact, *three* interventions were organized to be carried out with a first grade class, but they will not be commented on here due to the space restrictions of this paper. The practices were designed so that, together with the theoretical references of the dissertation, it would be possible to answer the following research question: *What reflections do children express about Financial Education based on activities that make use of Children's Literature?*

The central focus of the activities was to encourage the students to understand a little more about the consumer society that surrounds them, what this society expects of them and how they can develop healthy and sustainable consumer habits to deal with what the consumer society constantly throws at them. In this sense, we would point out to the reader that the activities did not address issues involving calculations, spreadsheet analysis, financial management, data, etc. They sought to encourage reflection on the individual attitudes that should be encouraged so that the individual develops a Financial Literacy that is concerned with aspects related to sustainability.

In order to explain all these points, this paper is divided into three parts: in the first, we present, albeit briefly, what the consumer society is and how it is organized; in the second, we

² For example: Practicing conscious consumption helps to reduce waste and unnecessary spending; assessing real needs before making a purchase is fundamental; it is essential to consider how choices affect not only the lives of those who consume, but also the community and the environment.

discuss the pedagogical potential of Literature for teaching Mathematics; and in the third, we share an activity carried out with the students and, through the analysis of their speeches, we reflect on some aspects of Financial Literacy. After these sections, we present our final considerations.

2 The consumer society

The consumer society is constantly growing, and children are exposed to an increasing number of advertising messages that promote consumption. This is why Financial Education is becoming more essential than ever to help children develop healthy financial habits and make wiser decisions. The authors Petersen and Schmidt (2014) understand that

consumption becomes a constituent element of children's identities at this time and its attributes are perceived almost as natural aspects of being human, since from an early age children begin to make choices, to identify with characters and then, at school, to join certain groups that relate to these choices (p. 40).

In order to understand these choices and habits, we need to understand what the consumer society is, so that we can assess how it might be possible to develop a greater awareness of consumption and spending.

Consumer society is a term used to describe a culture in which the production and consumption of material goods are the main drivers of the economy and people's lifestyles. In this society, the acquisition of material goods is seen as a goal in itself and is often associated with the idea of *status* and happiness. Zygmunt Bauman, a Polish sociologist, discusses the search for happiness as a social phenomenon in constant change and complexity, captured by the ideal of consumption (Bauman, 2008).

Advertising drives the consumer society, which aims to persuade people to buy more and more products, often impulsively and unnecessarily. Companies use various marketing techniques, such as promotions and discounts, to stimulate demand for products, even when they are not essential to everyday life. An example of this would be digital influencers, who have become increasingly popular and have an impact on the way people consume information and products. Both children and adults are influenced by these content creators, albeit in different ways. All the time, the internet is sharing videos, photos and advertisements that highlight and exploit products and services of various themes. Efung (2011, p. 19) points out that

as a means of spreading information, digital media are also a very important part of the consumer market. In the virtual environment, you can find advertising pieces on the pages of email providers, in games on all platforms, social networks, blogs and information sites, among other online content vectors.

In the case of children, digital influencers can have a strong influence on their opinions and behavior. Many influencers produce content aimed at children, such as videos of toys, games, challenges and other playful activities. This type of content can be very engaging and attractive to children, who are often influenced to consume products and services promoted by them. In addition, this content can reinforce patterns of behavior and values that are not necessarily positive, such as excessive consumerism, the pursuit of fame and success at any cost and a lack of care for mental health. Children are often attracted to toys and products with cartoon or movie characters, which arouse great interest and a desire to own them. This

association of products with children's characters is a common marketing technique aimed at persuading children and parents to buy certain products. Andrade and Costa (2010, p. 5) point out that

children's marketing occupies a central place in the agencies that train today's children to be consumers. Many aspects of their lives are guided by this condition and by the desire to be a consumer, a primordial role — whether for adults or children — in the societies in which we live.

As a result, we can see how necessary it is to discuss the issue of consumption — particularly children's consumption — which is of great relevance today, as children are increasingly exposed to advertising messages and a consumerist environment. Advertising aimed at children aims to influence their consumption habits, encouraging them to ask their parents to buy products that are often unnecessary, repeated or superfluous.

Schor (2009) looks at the relationship between advertising, children and consumption and highlights the change in family connections. In his analysis, the author points to the intervention of children when it comes to deciding what family members should buy, and states that there are influences on certain choices. According to Schor (2009), children's authority of voice and consumption in their family circuit is called the *market of influence*, which in many cases can be unbridled and generate negative consequences, such as increased financial pressure on families, the loss of children's critical sense and the creation of a throwaway culture, in which products are quickly replaced by others.

To deal with these issues, it is important to promote Financial Literacy among children, teaching them the difference between needs and wants. In addition, parents need to be aware of advertising messages and limit children's access to these messages in order to help them develop a critical sense of consumption. According to Minuchin (1999) *apud* Manfredini (2007, p. 20), “the family is the most suitable and complete environment for the full development of the human being”, since its role in the child's progress is presented through communication, both verbal and non-verbal, and the parents' attitudes are commonly repeated by the children, through observations.

In this way, we can see that each member of the family environment exerts some kind of influence on the other. This means that it is important to start raising awareness of these issues in the family environment, i.e. outside of school. However, as we will show in this paper, pedagogical proposals made at school can reverberate in the family environment.

In short, the consumer society is based on a culture in which the acquisition of material goods is seen as an important goal in people's lives, driven by marketing techniques, which pass on the subtext that it is through consumption that full happiness is achieved. However, it seems that all is not lost: we should point out that conscious consumption has increased, promoting the consumption of sustainable products, the reduction of waste and the use of quality items that last longer, as pointed out by the United Nations Environment Programme (UNEP), of the United Nations Organization (UN, 2018).

UNEP considers sustainable consumption to be the use of services and products that meet the basic needs of the entire population, as well as providing quality of life and reducing damage to the environment. This means that sustainable consumption means, above all, reducing the use of natural resources and the production of waste and other toxic materials.

Based on what has been said so far, we can conclude that helping students to understand

the nuances of Financial Literacy goes beyond teaching specific content, such as interest rates, investments, installment conditions, etc., as it also encompasses their place in the community and in the world. Apathy towards Financial Literacy or a lack of knowledge about it can lead to unbridled consumption of products and natural resources, as well as indebtedness. As Nascimento and Moraes (2023, p. 5) have already pointed out that,

people need to learn Mathematical Literacy and Financial Education so that they can learn to deal critically and reflectively with financial products, which are constantly being improved, adapted and marketed, as well as with their erratic consumerist behavior.

School is a possible setting for discussing Financial Literacy critically, as it can play a key role in promoting a culture of conscious and sustainable consumption, teaching children about the value of money, the difference between needs and wants, and how to make responsible financial decisions.

In this paper, we will present a pedagogical practice carried out at the interface of Literature and Mathematics, designed to help develop Financial Literacy with children in the Early Years of Primary School, especially with regard to the idea of conscious and sustainable consumption. However, before we present the practice, we need to think a little about the pedagogical possibilities and potential of the interrelationship between Mathematics and Literature, a discussion that will be addressed in the next section.

3 Possibilities and pedagogical potential of the interrelationship between Mathematics and Literature

Literature and Mathematics are two areas of knowledge that are often seen as distant or even opposites, because common sense mistakenly sees the former as the territory of the fictional and the magical, while the latter is impregnated with rationality and objectivity (Campos and Montoito, 2010). However, they can have a great deal of interaction and complementarity, and this interrelationship can bring important benefits for students' learning.

The authors Passos, Oliveira and Gama (2007), when investigating the formative competences of the interrelationship between Mathematics and Children's Literature, highlight this as a

new way of approaching the theme of an area of knowledge integrated into a story. This approach to the content shifts the teaching practice with this content from the attitude of passing the point, teaching a set of rules previously formulated, to the restless attitude of the question, of the narrative conflict that leads to reflection, to the bet on the posture of discovering mathematics rather than the posture of teaching the mathematics that is known (p. 3).

By approaching mathematical skills through Children's Literature, the teacher can break away from a more traditional stance, allowing the student to expose their previous or still developing knowledge. In addition, mathematics can be used to help develop problem-solving and critical thinking skills, which are usually fostered in stories. These skills, when applied to the context of mathematics, are important for making informed financial decisions. As a result, Smole, Cândido and Stancanelli (1999, p. 12) say that

children's Literature has been presented as an open, current pedagogical practice that allows children to live with a non-passive relationship between written and spoken language. In some way, Literature appears to the child as a game, a fantasy very close to reality, a manifestation of feeling and knowledge, which allows them to invent, renew and disagree.

Through play, students can gain a better understanding of the topics discussed in class, as explained by Smole, Cândido and Stancanelli (1999). If the stories have passages that in some way relate (or can be approximated) to situations related to Financial Literacy — such as: financial data to be analyzed; price comparison and risk assessment; issues of saving or waste; product recycling etc. — they can help students think about and learn how to make smarter, more responsible and sustainable financial choices.

Children's literature has proven to be an excellent ally for teaching mathematics, especially in areas such as problem solving and understanding abstract concepts (Cunha and Montoito, 2022). Stories and fables can illustrate mathematical concepts in a concrete way, making them more accessible and interesting for students, especially young ones. For example, a story involving the sharing of cookies can help teach division and fractions; the variation in Pinocchio's nose can help with the study of magnitudes and measurements (Bohrer, Souza and Montoito, 2022).

Smole and Diniz (2009, p. 75) explain some details that should be considered when choosing literary works that can be worked on in conjunction with mathematics. The authors point out that

when looking at a book they intend to introduce to their students, teachers should consider whether the subjects it covers are related to the child's world and interests, facilitating their discoveries and their entry into the social and cultural world [...] with regard to mathematics, more specifically, teachers can select a book either because it addresses a specific mathematical notion, or because it provides a favorable context for solving problems [...] many books include mathematics within the text itself; there are those that involve certain mathematical skills they want to develop; there are others that provide a favorable context for solving problems [...]. [...] many books include mathematics in the text itself, others will serve to relate mathematics to other areas of the curriculum; there are those that involve certain mathematical skills that you want to develop and still others provide motivation for the use of teaching materials.

On the other hand, mathematics can also be used to enhance understandings of literature. For example, the study of Geometry can help to understand the descriptions of spaces and shapes in a book (Montoito and Minks, 2022), while Algebra can be used to analyze patterns and structures in stories (Souza, 2022).

Children's Literature is one of the possibilities for exposing children to everyday mathematical notions in a clear, playful and concrete way (Smole, Cândido and Stancanelli, 1999). The authors also emphasize the importance of incorporating literature into math classes, because in these moments, students reflect and study math synchronously with the story. According to Diniz, Marim and Smole (2011, p. 10),

the connection between Literature and Mathematics allows the teacher to design situations in the classroom that encourage students to understand and become more familiar with mathematical language. This establishes links between the mother tongue, real-life concepts and formal mathematical language, providing opportunities

for students to write and talk about mathematical vocabulary, as well as developing problem formulation skills while acquiring mathematical notions and concepts.

In view of the above, we argue that the integration of Literature (in the case of this paper, more specifically Children's Literature) with Mathematics is crucial and enriching, given the diversity of skills and emotions that stimulate the student towards learning. In short, the connection between Literature and Mathematics can bring many benefits to students' learning. For this reason, it is essential that we teachers are constantly learning, both about the form of Children's Literature and its pedagogical potential. We must always research new contributions in order to present literature in such a way that it helps to “re-enchant mathematics, and to do so, exploring its visceral approximation to the mother tongue is fundamental” (Machado, 2011, p. 181).

In view of the discussions held by the authors presented here, it is possible to conjecture that the stimuli to creativity and experience provided by Children's Literature can help children to develop healthy consumer habits in relation to Financial Literacy. In the long term, we believe that these children can become aware adults, capable of making responsible financial decisions, promoting a culture of greater awareness and sustainability, in other words, acting in a financially literate way.

An activity developed at the interface of Literature and Mathematics, aimed at contemplating these discussions, is the one presented in the following section.

4 Literary worksheets: creating excerpts and dialoguing about Financial Literacy

For her dissertation, the first author of this paper developed activities that consisted of producing literary worksheets based on selected books, with the aim of helping with the Financial Literacy process. These worksheets, which complement the story read to the students in class with new events, make up the educational product *Storytelling — Financial Education: new excerpts from Children's Literature as a teaching strategy* (Silveira and Montoito, 2024), together with some chapters of theoretical syntheses by the authors worked on in the dissertation.

The creation of new excerpts from children's books was based on the pedagogical importance of literature, since it is a powerful material for shaping children's identity and cognitive development. In addition, we considered taking advantage of story time, which is always very playful and takes place in the school library. Three books were chosen from among those that the teaching team had selected to be worked on with the class throughout the school year, for which new scenes were written. This paper presents the description and analysis of the activity carried out with the cards from *Se criança governasse o mundo* (If children ruled the world), by Marcelo Xavier, published by Formato (Figure 2).

The activity was carried out with students in the first year of Elementary School at Colégio São José, in the city of Pelotas, Rio Grande do Sul. The class was made up of 24 students, 11 girls and 13 boys.

It's important to note that the book and the new excerpts were designed and chosen according to the age group of the students, taking into account their comprehension and interpretation, as well as incorporating the proposal to encourage a love of reading, as well as Financial Literacy from an early age. In addition, the new Literature excerpts can be used by the teacher to explore different topics and themes, such as diversity, inclusion, sustainability and entrepreneurship.



Figure 2: Book cover (Xavier, 2009)

With amusing illustrations, *Se criança governasse o mundo* presents a land ruled only by children — this is the situation imagined by the author, who creates a world of delights and wonders, without violence and with much, much joy. In the plot, children are portrayed as rulers and decision-makers, in a world where their desires, ideas and visions are taken seriously. They have the opportunity to build a society the way they imagine it, based on their purity, curiosity and, often, their perspective free from the prejudices and restraints of the adult world.

In this context, the book explores how children can solve problems in innovative and creative ways, using their imaginations and unique abilities. Subjects such as friendship, respect, caring for the environment and the value of diversity can be approached in a light and educational way, allowing young readers to identify with the characters and situations presented. While reading, the teacher can bring up reflections on how the world would be different if children had a voice and the power to decide on important issues. In addition, the book can inspire readers to value their own perspectives and believe in the importance of their contributions, regardless of age.

In short, *Se criança governasse o mundo* is a book that seeks to entertain and educate, encouraging young people to dream and believe in a better world, where their voices and ideas can be heard and valued. It's a creative adventure that invites children to explore the importance of imagination, friendship and positive values, in a place where they are the leaders.

The methodology used in the research can be summarized in four steps: (1) during story time in the school library, the class teacher read the book *Se criança governasse o mundo* to the children, followed by the reading of the worksheets, in order to encourage the children's participation; (2) the research was supported by a professional from the school's audiovisual department, who recorded the entire intervention with the parents' prior consent; (3) the children's dialogues were later transcribed for a detailed reading; and (4) the dialogues were analyzed based on the theoretical references of the dissertation, with regard to the topic of *conscious consumption*.

The following are the Literature excerpts (worksheets) used during story time, which complement the story *Se criança governasse o mundo*. The worksheets and indications that follow are suggestions for teachers who wish to replicate the activity with their classes.

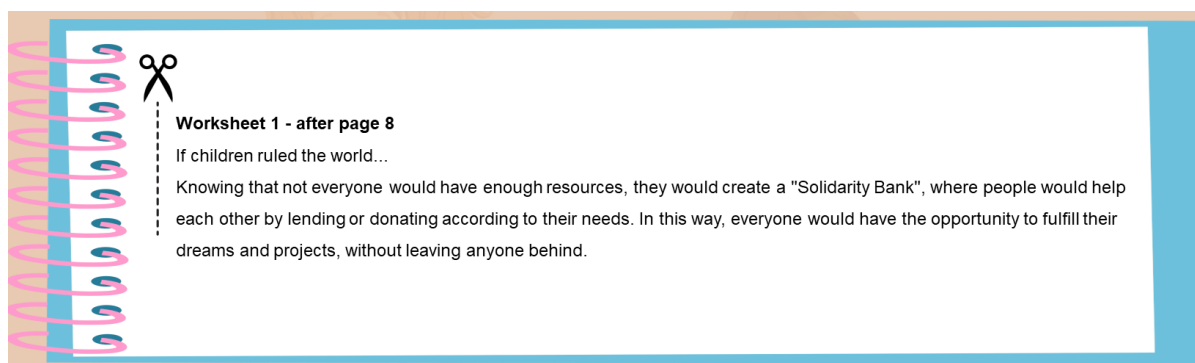


Figure 3: Worksheet 1, created for the story *Se criança governasse o mundo* (Silveira and Montoito, 2024, p. 44)

Based on this, the teacher can ask the following questions about the Solidarity Bank:

- How do you think a Solidarity Bank could help people in our community?
- Do you know of other ways to help each other besides the example of a Solidarity Bank?
- If you could create a project to help people, what would it be?

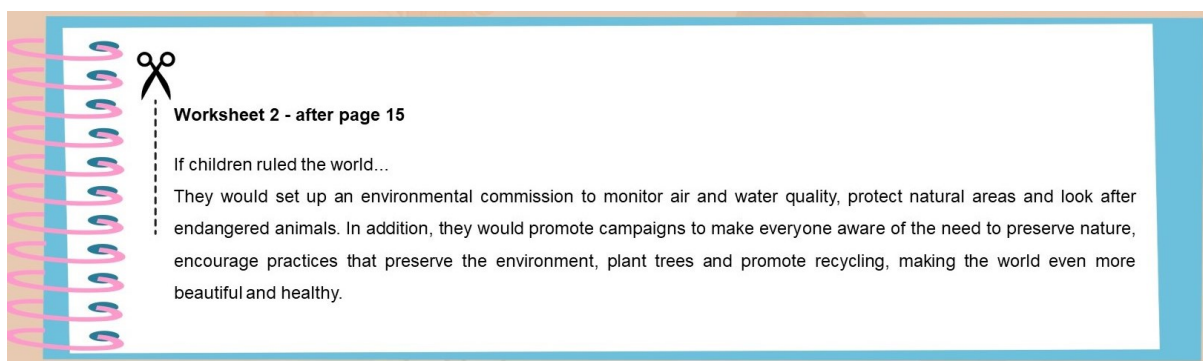


Figure 4: Worksheet 2, created for the story *Se criança governasse o mundo* (Silveira and Montoito, 2024, p. 45)

This worksheet suggests creating environmental awareness campaigns. With this, the teacher could ask:

- What do you think is important to do to take care of our environment?
- What are some creative ways to encourage others to take care of nature?
- Would you like to take part in an environmental awareness campaign? What would you do?
- How can recycling help make the world even more beautiful and healthy?

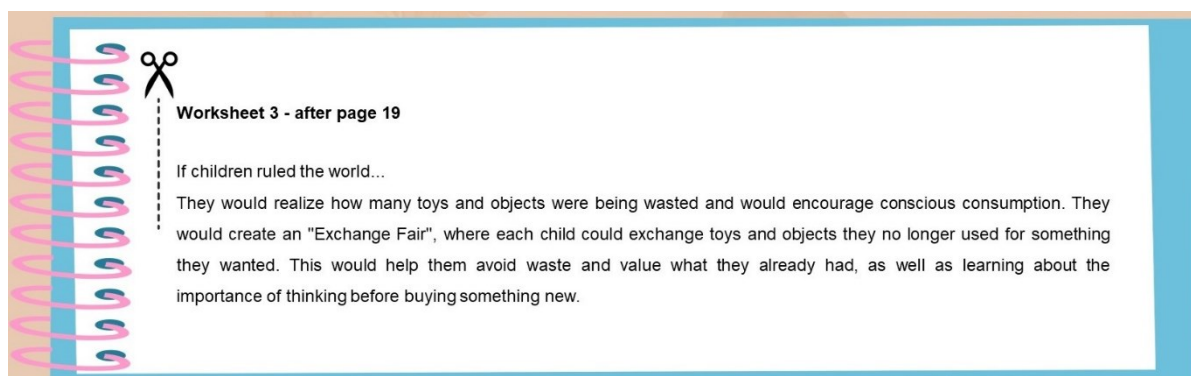


Figure 5: Worksheet 3, created for the story *Se criança governasse o mundo* (Silveira and Montoito, 2024, p. 45)

Considering the idea of a swap fair, students can be encouraged to think about:

- What do you think of the idea of exchanging toys you no longer use for ones you'd like?
- Why is it important to think before buying a new toy?
- What are the benefits of taking part in a toy/object swap fair?

These are some examples of questions designed to encourage children to reflect on the themes and worksheets covered in the story, promoting understanding and internalization of the concepts of solidarity, environmental awareness and conscious consumption. However, the worksheets are just ideas, *clues to action* for the teacher, since they don't necessarily have to be followed faithfully. The account of the activity applied, narrated below, will show this, as we know that the dynamics of the classroom are different from what we plan on paper, especially when the students are young children. We can say that the important thing is to stay focused on the subject you want to cover, not on the form of the statements.

The activity took place on October 19, 2023, in the afternoon. After reading the story, questions were asked using the worksheets created to encourage deeper reflection and explore the nuances of the shared moment. This was an invitation for the children not only to absorb the story, but also to interpret it, connecting it to their own experiences and worldviews.

In order to comment on the dialog during the application of the new literary excerpts and the questions asked, we present the transcript of some of the students' speeches. To preserve privacy, the names of the participants will be represented by letters of the alphabet and, in the case of repeated initials, they will be differentiated by numbers next to them.

We'd like to emphasize that the questions were asked and the dialogue conducted in the order of the worksheets (Figures 3, 4 and 5). So, after reading the story *Se criança governasse o mundo*, we started a conversation with the children, posing the following question: *If children ruled the world, would the world be much better?* We encouraged the students to express their opinions by raising their hands. This question provoked a lively discussion, so the children were invited to share their ideas on the subject. In their speeches, the students expressed that for the world to be better, we need to:

A1: *Donating toys and clothes.*

L: *People who live on the street having a place to call home.*

H: *Street dogs and kittens having a home and an owner.*

Researcher: *Oh, very well, donating toys, clothes, people having homes, animals having homes and owners. What else would be different and better if children ruled the world?*

B1: *No war, because so many people died.*

These early reflections revealed the children's natural empathy and compassion, highlighting not only their concern for their own well-being, but also that of others and even animals. The diversity of these responses highlights the wealth of perspectives and values present in the children's minds, showing the importance of cultivating the ideals of solidarity, sustainability and peace from an early age.

During the dialogues and reflections on each person's interpretation, we returned to the passage that mentions the Solidarity Bank mentioned in the story, asking the students what it means to be supportive. The children remembered the passage and expressed their

understanding of the topic.

Researcher: *Remember I told you about a bank? About a solidarity bank. Do you know what solidarity is?*

B2: *It's like, if I have a toy that I don't want anymore, I can show solidarity and donate it to someone else.*

Researcher: *Well done! And how do you think a Solidarity Bank could help the people around us?*

L1: *By donating money to buy a house.*

Questioner: *Hmm, what else?*

J: *Donating money to people who don't have any.*

Researcher: *And apart from money, what can we donate? Help in what way?*

H: *Donating toys, clothes, shoes and socks.*

B1: *Food.*

E: *A house.*

B2: *We could donate toys that we no longer use, coloring books and things.*

Researcher: *So we can imagine that we have a solidarity bank; it would be things that we no longer use, that are in good condition, but we don't use them. What could I do? If a child ruled the world? People could pick up the objects, take them to this place and people who don't have that object, or even want to exchange it for another, could pick them up.*

B1: *A book for children to study, earn money to have a house and food.*

L2: *For example, our school is supportive.*

This diversity of ideas revealed the children's understanding of basic human needs and the importance of knowledge, as mentioned in the book donation. This discussion highlighted the children's understanding of solidarity in its many facets, going beyond money and incorporating practical actions to help those in need. The breadth of these notions of solidarity highlights the importance of teaching financial values, empathy, generosity and social action from an early age. These factors run counter to the discourse propagated by the consumer society, which encourages individualism and makes everyone responsible for their own choices.

At another point, the following dialog took place:

Researcher: *There's another question. Anyone who would like to contribute, raise your hand. Do you know of any other ways to show solidarity apart from the solidarity bank? What could we do to help other people?*

E: *Don't burn down the forests.*

L2: *Take care of nature.*

L1: *Don't mistreat animals.*

Researcher: *And if we could create a project to help people... let's close our eyes to imagine and think about what we could do. Remembering that we can help by donating things we already have, but what could we do differently?*

B2: *So... we could build several houses for each person on the street to live in.*

L2: *A food exchange.*

D: *Donate warm clothes.*

C: *Buying things to donate.*

Researcher: *And tell me something, when we go to buy something, do we go out and buy it or do we ask someone in our family for it? Or do we think about whether I really need it?*

S: *No, because otherwise we don't use it and we waste money.*

M: *We spend money for nothing.*

Researcher: *And when you really want a certain toy, but I already have a similar one, do I ask for the same toy?*

S: *If I already have one and it's going to be the same toy, why would you want another one?*

Researcher: *Exactly, very well!*

P: *We buy to give to someone who doesn't have one!*

The children's responses reveal not only a conscious understanding of social and environmental issues, but also a mindset geared towards action and practical solutions. These reflections, coming from such young minds, highlight the effectiveness of teaching values such as solidarity, sustainability and conscious consumption from the earliest school years, as well as the importance of dialog and giving children a voice.

It's important to note that, according to what the children say, they often show a natural concern for waste. However, it is essential that this care is continually encouraged and reinforced by families and the school. Raising awareness of the impact of excessive consumption and waste from an early age is essential for building a more responsible and sustainable society in the future. Children's education and socialization play a crucial role in promoting values such as conscious consumption and respect for natural resources, preparing future generations to face socio-environmental challenges with greater responsibility and awareness.

Following the activity, at another point, the dialog took place as follows:

Researcher: *When the teacher showed the part about the trees in the story, remember? So, what do you think we can do to take care of our environment?*

B2: *I know, I know, I know...*

L: *Don't cut down the trees, and don't set fire to nature.*

E: *Don't kill the animals.*

B2: *I was going to say that...*

P: *Don't put poison in the forests.*

H: *Taking care of everything around us.*

J: *Planting plants.*

B1: *So, oh... we can put a specific paint on the trees to make them last longer and we can take care of nature with that.*

R: *Taking care of planet Earth.*

The dialog reveals an awareness of the importance of preserving the environment. The students' responses showed a sensitive attitude towards concrete actions to protect nature. Ecological attitudes should be encouraged, as they oppose the view of nature as something servile to man and as an endless commodity. This perception is widespread in the global consumer society.

Another interesting dialog, among those filmed, is presented below:

Researcher: *Now, another question... does anyone know what recycling is?*

A: *Recycling is like, I ate something that has packaging and I put it in the garbage can.*

Researcher: *You can put it straight in the garbage can, or you can use the packaging to turn it into something useful.*

B2: *For example, two pans and a box, you can make a trolley out of the two pans and the box.*

Researcher: *Very well, turn it into a toy.*

B1: *Then you don't have to spend any money.*

Researcher: *Now, I want you to tell me: yes or no. With recycling, turning things that go to waste into other things, can we transform and make the world more beautiful and healthier?*

Students: *YEEEEES!!!*

Q: *Why healthy?*

Researcher: *Because when the world is full of things we no longer use, it's full of garbage, and that makes the world sick.*

B1: *So, we can look after the environment with flowers, we can campaign to look after the environment.*

Researcher: *Doing a campaign to look after the environment, all well and good, but what kind of campaign would that be?*

E: *We could get a lot of people together to look after where we live, everyone looks after one thing.*

Researcher: *Okay, what would that be?*

B2: *Like, a boss who would help take care of everything, then everyone would do their bit.*

Researcher: *That way, everyone would take care of the environment, very well. And the part where we talked about toys. Would you like to swap toys that you no longer use? Would you like that? Would you like to take part?*

P: *As if I had a doll, then I'll grow up and I won't like dolls any more.*

Researcher: *Then what can you do?*

P: *Exchange it, give it to the children who want to play with the doll, exchange it...*

Researcher: *And now, let's imagine that we've done the swap fair, I've left with a toy that I've swapped, how would I feel? How would you feel?*

Students: *HAPPY!*

Researcher: *Apart from happy, what else?*

B1: *Proud of yourself!*

Researcher: *Well done for helping other people. If children ruled the world, the world would be sooooo much better!!!! Congratulations, first year, let's hear it for you!*

[Everyone clapped.]

The approach to exchanging unused toys showed a positive understanding of the practice. The students expressed happiness and pride when sharing and exchanging, which highlights the importance of encouraging the sharing of objects that can be donated, a theme that can always be explored, regardless of the age of the students. It is important to note that some of the children said that they would feel happy with these attitudes.

5 Final considerations

The children's engagement and interest in the activity was remarkable, demonstrating the effectiveness of the material used. The educational product, which combined Children's Literature and Mathematics to encourage discussions about the scope of Financial Literacy, served as a tool for the teacher to awaken and/or revive the children's concerns and critical thinking, enriching the learning process.

Let's remember that Smole, Cândido and Stancanelli (1999) state that literature and mathematics are the same:

Children's Literature has been presented as an open, current pedagogical practice that allows children to live with a non-passive relationship between written and spoken language. In some way, Literature appears to the child as a game, a fantasy very close to reality, a manifestation of feeling and knowledge, which allows them to invent, renew and disagree (p. 12).

Literature and mathematics can interact and complement each other, providing benefits for students' learning. Zilberman (2003) argues that fantasy is an important aid to the child's understanding of the world, as it fills in gaps during childhood due to the lack of knowledge of reality, as well as helping to order new experiences often provided by books. Abramovich (1995, p. 17) points out that reading stories to children provides moments of humor, play and fun, allowing adults to be accomplices in this process.

We noticed that by experiencing story time, a playful and engaging moment, the children were able to express their feelings, exercise their creativity, express their opinions and reflect on the topic discussed, especially solidarity and sustainability, which, according to the authors we worked with, are themes that make up Financial Literacy, as they stand as resistance to the habits inflated by the consumer society.

The students' attention during the narrative was remarkable, as was their participation in the moment of interaction. With regard to the research question — *What thoughts do children express about Financial Education based on activities that make use of Children's Literature?* — we can say that the transcribed dialogues reveal some children's sensitivity and awareness of social and environmental issues.

Their responses should be understood as more than just words, as they show a practical willingness to act and find creative solutions to promote positive change. Collaboration, caring for nature and valuing exchange and sharing stood out as fundamental principles, indicating a basis for developing conscious citizens capable of contributing to building a better world. This also indicates that the school is an appropriate and receptive space for discussions that are necessary in a consumer society.

Finally, we emphasize that Financial Literacy encompasses issues that go beyond just

knowing how to manage available capital: being financially literate means understanding diverse everyday situations and knowing how to make decisions aimed at conscious and sustainable consumption, which transcends the simple ability to pay or not pay the price of something. Being financially literate also means knowing how to exercise citizenship in a community that cares about others and the Earth. Attitudes that need to be fostered both at school and in the family, right from childhood.

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