

THE NEOLIBERAL RATIONALITY IN PRODUCING DISCOURSES ON FINANCIAL EDUCATION IN DIDACTIC COLLECTIONS OF THE NEW HIGH SCHOOL

A RACIONALIDADE NEOLIBERAL NA PRODUÇÃO DE DISCURSOS SOBRE A EDUCAÇÃO FINANCEIRA EM COLEÇÕES DIDÁTICAS DO NOVO ENSINO MÉDIO

LA RACIONALIDAD NEOLIBERAL EN LA PRODUCCIÓN DE DISCURSOS SOBRE LA EDUCACIÓN FINANCIERA EN COLECCIONES DIDÁCTICAS DEL NUEVO ENSEÑANZA MEDIA



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ABSTRACT: The article analyzes how neoliberal rationality margs on constructing discourses about financial education in didactic collections of the New High School. Thus, it takes as a theoretical contribution the investigations of Foucault (2008; 2010), Dardot and Laval (2016), and Saraiva (2017), among other authors. As for the methodology, this is a descriptive-interpretative study of a qualitative approach. The corpus comprises statements extracted from two Applied Human and Social Sciences schoolbook in dialogue with Mathematics and its Technologies, approved by the National Plan of Books and Teaching Materials (PNLD), 2021 edition. The analyses allow us to see that the discourses on financial education are anchored in an ideal personal and family income model, amenable to planning, saving, and investment, which do not dialogue with the objective conditions of Brazilian students and their families to silence the existing social inequalities.

KEYWORDS: Discourse. Neoliberal rationality. Financial education. New High School.

RESUMO: O artigo analisa como a racionalidade neoliberal margeia a construção de discursos sobre a educação financeira em coleções didáticas do Novo Ensino Médio. Para tanto, toma como aporte teórico as investigações de Foucault (2008; 2010), de Dardot e Laval (2016), Saraiva (2017) dentre outros autores. Quanto à metodologia, trata-se de um estudo descritivo-interpretativo de abordagem qualitativa. O corpus é composto por enunciados extraídos de dois livros didáticos de Ciências Humanas e Sociais Aplicadas em diálogo com a Matemática e suas Tecnologias, aprovadas pelo Plano Nacional do Livro e do Material Didático (PNLD), edição de 2021. As análises possibilitam entrever que os discursos sobre a educação financeira ancoram-se num modelo ideal de renda pessoal e familiar, passível de planejamento, poupança e investimento, que não dialogam com as condições objetivas dos alunos brasileiros e suas família, de modo a silenciar as desigualdades sociais existentes.

PALAVRAS-CHAVE: Discurso. Racionalidade neoliberal. Educação financeira. Novo Ensino Médio.

RESUMEN: El artículo analiza cómo la racionalidad neoliberal margina la construcción de discursos sobre la educación financiera en colecciones didácticas del Nuevo Enseñanza Media. Para ello, se toma como aporte teórico las investigaciones de Foucault (2008; 2010), de Dardot y Laval (2016), y Saraiva (2017), entre otros autores. En cuanto a la metodología, se trata de un estudio descriptivo-interpretativo de enfoque cualitativo. El corpus está compuesto por enunciados extraídos de dos libros de texto de Ciencias Humanas y Sociales Aplicadas en diálogo con la Matemática y sus Tecnologías, aprobados por el Plan Nacional del Libro y del Material Didáctico (PNLD), edición de 2021. Los análisis permiten entrever que los discursos sobre la educación financiera se anclan en un modelo ideal de ingreso personal y familiar, susceptible de planificación, ahorro e inversión, que no dialogan con las condiciones objetivas de los estudiantes brasileños y sus familias, de modo a silenciar las desigualdades sociales existentes.

PALABRAS CLAVE: Discurso. Racionalidad neoliberal. Educación financiera. Nuevo Enseñanza Media.

Introduction

The New High School, henceforth NEM, was conceived in a turbulent context of Brazilian political history. In 2016, after the removal of President Dilma Rousseff (PT), Vice-president Michel Temer (MDB) took over the country and intensified a series of reforms according to neoliberal rationality, among which we are interested in the high school reform, edited in an authoritarian way, via provisional measure (No. 746, September 22, 2016). This was the first step towards configuring a new paradigm for this stage of Education, considered a bottleneck in Brazilian Education, with high dropout and failure rates. However, the way the reform was discussed did not follow democratic procedures, nor did it count on the wide participation of the school community, which resulted in several counter-reactions coming to the surface, from research organizations in the field of Education to student mobilizations.

The main changes of the reform, enacted by law 13. 415/2017, consists of the shift in the workload (expansion from 2400h to 3000h at the end of three years) and the new curricular design, composed of a mandatory part (1800h), provided by the Common National Curricular Base for High School (BNCC-EM) and a diversified part, related to the so-called Formative Itineraries (1200h), corresponding to the areas of knowledge - Languages and their technologies, Applied Human and Social Sciences, Nature Sciences and their technologies, Mathematics and their technologies, and Technical and Vocational Training. The main change in the reform consists in delegating to the students the mission of choosing which educational itinerary they want to follow, considering their desires, aspirations, and life project. However, the education systems are not obliged to offer all the training paths, which is why students' much-vaunted freedom of choice can be relativized.

It is worth discussing that there is a whole rhetoric of neoliberal matrix on the edges of the NEM, given the incessant use of terms such as entrepreneurship, protagonism, socioemotional skills, and a world of work, among others, which lead to the production of subjectivities based on competition and entrepreneurialism of the self. In the wake of Dardot and Laval (2016), we understand neoliberalism not simply as a doctrine of economic bias but as a reason to affect all areas of social life, especially subjectivity. For these French authors, "[...] neoliberal rationality has as its main characteristic the generalization of competition as a norm of conduct and the company as a mode of subjectivation" (DARDOT; LAVAL, 2016, p. 17, our translation). In this sense, NEM students are led to frame their educational paths based on market trends and to behave according to strategic planning, risk calculation, and life project

management.

Thus, certain topics are addressed with more emphasis, among which we can mention financial education. Although it is not a current issue, since it dates back to the early years of the 21st century, with the initiatives of the Organization for Economic Cooperation and Development with the NEM, this discussion takes a new direction since it is of luxury to know how to manage financial resources under the logic of neoliberal individuality, avoiding indebtedness and unbridled consumption. In Leite's (2017) reading, financial education spreads through the most varied sectors of society and, notably in school spaces, through the optics of financial consultants, the expansion of the financial self-help market, the development of credit services, and the appeal to investments and savings.

Following this approach, this article aims to analyze how neoliberal rationality affects the production of discourses about financial education in schoolbook of the NEM. For this, we will answer the following questions: how does neoliberal rationality affect the production of discourses about financial education in NEM schoolbook? How, in the construction of these discourses, emerge ways through which learners are led to govern themselves and others in the context of managing finances?

The theoretical support to guide the analysis is based on authors such as Foucault (1995; 2008; 2010) regarding discourse, power, neoliberalism, and subject, Dardot and Laval (2016) when they postulate the specificities of neoliberal rationality and Leite (2017) on financial education. The analysis *corpus* covers statements extracted from two NEM schoolbook, approved by the National Book and Teaching Material Program (PNLD), 2021. Such materials aim to weave a dialog between the Humanities, Social Sciences, and Mathematics and thus constitute a novelty in elaborating schoolbook for Brazilian high schools, the criterion through which we have chosen them for analysis.

The study is organized into four topics in addition to this introduction. The next section discusses core concepts for analyzing the didactic materials, such as discourse, enunciation, power, subject, neoliberalism, and financial education. Next, we present some methodological information. Afterward, we have the analytical gesture of the corpus and, finally, the final considerations.

Theoretical Foundation

This section is structured into two topics. We first reflect on the discourses and adjacent concepts, considering Foucault's approach. In the second, we ponder on the interlocutions between neoliberal rationality and financial education.

The discourse and its unfoldings

Thinking about discourse in Foucauldian work means going beyond the purely formal and linguistic elements and diving into the event, that is, taking as a frame the various elements that constitute the conditions of existence of a given discourse, especially knowledge, politics, truth, power, history, among others. For Daher (2020, p. 89, our translation), although Foucault's goal was not to elaborate a discourse theory, "[...] his researches, by articulating the linguistic with the social, provoked constant reflections, re-readings, retakes, and theoretical displacements along his research trajectory in an always unfinished process".

According to Foucault (2010), although signs form the discourse, its problematization involves going beyond this dimension, seeking what goes beyond it, without falling into abstraction. This is because the lesson presents itself in its materiality, in the game of its instance, inside the things effectively said. In the voice of the French thinker: "[...] one must be ready to welcome the discourse in its irruption of events, in this punctuality in which it appears and in this temporal dispersion that allows it to be known, forgotten, repeated and erased" (FOUCAULT, 2010, p. 28, our translation).

The author also teaches us that the discourse is understood as a set of smaller units called statements, which belong to the same discursive formation. Considering that the discourse is marked by dispersion and the absence of an *a priori* ordering, the discursive formations can be flagged from recognizing certain enunciative regularities expressed in the recurrence of specific themes, objects, and strategies. The utterances, in turn, according to Foucault (2010), represent an atom, an indivisible unit of discourse, and legitimize the emergence of other correlative units.

Conceived as an enunciative function, it is characterized by some properties. The first concerns the referential, that is, the laws of possibility that allow the appearance of a given enunciation in a time and place. The second comprehend the functioning of a subject position, which should not be confused with the person of discourse, the author of the formulation, or the empirical being, but, yes, as a position to be assumed in the enunciation, a situation that different subjects could occupy. The third property is the associated domain, a network through

which an utterance is related to others, already formulated or yet to be produced. The fourth and last property constitutes the repeatable materiality, that is, an instance, a date, a place, a field of stabilization that allows the identification of the utterance. According to Foucault (2010, p. 118, our translation), "[...] the utterance, while appearing in its materiality, appears with a *status*, enters networks, places itself in fields of use."

In Foucauldian studies, it is essential to note that discourse is strongly linked to power. According to Foucault (2006), discourse houses a series of elements that act within the general mechanisms of power. It is convenient, in this angle, to ponder the perspective of power derived from the theories of this French thinker. Thus, power is conceptualized differently from other approaches, such as Marxism and contractual theories. In this way, power is not only found in the economic sphere, such as the State, or in a specific social class (the bourgeoisie, for example) but also is not limited to the economy, although Foucault (2006) denies the existence of this type of power. Moreover, it is not a power limited to denial, to prohibition but rather to power relations that permeate the entire social body. In other words, where there are social relations, there are power relations. Power cannot be stopped or taken because it is not found in a fixed and identifiable point but dispersed and allows the emergence of resistance strategies, a field of possible answers, and freedom practices..

Power acts frontally in the processes of objectification and subjectification. These are understood as strategies that objectify the subjects through power and knowledge relations, as well as from how they are led to pay attention to themselves, binding themselves to an individual identity because of the functioning of regimes of truth to act on the production of subjectivity. According to Foucault (2016, p. 12, our translation), "[...] In our culture, civilization, and society like ours, there are certain discourses that, institutionally or by consensus, are recognized as true from the subject." In this prism, the issue is constantly urged to engender its existence based on the constitution of a true discourse about itself, mainly from techniques, such as confession, previously restricted to the domains of the Christian religion but currently embodied in diverse accounts and discursive fields also multiform.

Neoliberalism and financial education

In Foucault's work, neoliberalism was treated in the course taught at the Collège de France in 1979, posthumously published in the work *Birth of Biopolitics*, a compilation of the lectures given by that professor in the year before mentioned. The main objective of this course is to describe the conditions of existence of biopolitics, that is, the recognition of population as a political problem, against the backdrop of the problematization of liberalism and its later ramifications (German ordoliberalism and American neoliberalism) as arts of governing that imposed certain limits and coercions on the State. Foucault (2008) points out that American neoliberalism is not limited to the economic field but presents itself as a mode of government that affects areas hitherto indifferent to the logic of economics to govern the actions of men.

Although the author could not continue with these reflections because he died in the early 1980s, some of Foucault's (2008) notes on the subject were taken as a contribution to more contemporary discussions about the *modus operandi* of neoliberal reason. According to Dardot and Laval (2016), one of the main merits of neoliberalism is to expand the idea of competition as a social norm and propagate freedom as a *sine que non* condition for conducting conduct. In this perspective, under the sieve of competition, subjects are oriented to behave as entrepreneurs of themselves and see others as enemies to be fought. The government by freedom, on the other hand, seeks "[...] to act actively in the space of freedom given to individuals so that they come to conform themselves to certain norms" (DARDOT; LAVAL, 2016, p. 19, our translation).

It is essential to consider that this freedom is not given *a priori*, not being, therefore, universal, but is continuously produced and, as paradoxical as it may be, is controlled. In other words, the subject is free to make choices, but the range of possible choices is limited. The NEM is based on this premise: the student has the freedom to choose his educational itinerary, however, not all of these itineraries are available in the curricular design. In short, we have a freedom that the idealists of the NEM reform sell as a strategy for governing juvenile subjectivities. Ribeiro and Zanardi (2020, p. 12, our translation) denounce, "[...] the discourse of freedom of choice is one more fallacy that dissolves into the material and cultural needs that millions of young Brazilians possess and is not met."

In the neoliberal core, the entrepreneurship of the individual becomes constant, and this happens through a variety of strategies, such as: (a) the ranking culture that ranks the best and punishes the worst in a non-stop competition; (b) the imperative of performance and performance responsible for self-exploitation of labor and physical and mental exhaustion, as the subject is driven to produce continuously; c) the investment in a lifelong training as a

condition for the improvement of skills and abilities; d) the techniques of evaluation and auditing (*accountability*) have a significant impact on subjectivities, to be held responsible for their success or failure; e) risk management becomes essential in the administration of oneself, because "[...] the entrepreneurial subject is exposed to vital risks, from which he will not be able to evade, and the management of these risks will be linked to purely private decisions" (DARDOT; LAVAL, 2016, p. 346, our translation).

Thus, with the fraying of state insurance and protectionist policies, the entrepreneur becomes responsible for the risks and the possible choices that may induce these risks. Following the reasoning of Dardot and Laval (2016), from the moment the subject has access to information, it presupposes that he has the responsibility to take certain risks, for having the "freedom" to do so in various meanders of life, for example, health, education, the world of work.

Financial education can be inscribed in the domain of risk management, as it "[...]" points to the need to make everyone responsible for their consumption choices, able to continue playing the market game, which would be made impossible by the misuse of resources" (SARAIVA, 2017, p. 174, our translation). In this way, the individual needs the knowledge to manage his finances without incurring unnecessary consumption but knowing how to invest and save as if everyone were in the same economic situation. In short, it appeals to moderation, temperance, and rationality, assuming an adequate administration of oneself. The existence of human capital (FOUCAULT, 2008) requires efficient management of the resources available to each person. This is effective from the emergence of calculating subjectivities, wise in understanding the game between income and expenses (SOUZA, 2021), in an indelible synchrony with the neoliberal reason.

The inclusion of financial education in the school curriculum meets global demands in the figure of transnational bodies, such as the OECD, which has developed guidelines for member countries to implement actions regarding financial education. For example, the Presidential decree No. 7.397/2010 established the National Strategy for Financial Education (Enef), coordinated by the National Council for Financial Education (CNEF), to encourage financial and pension education to collaborate with the strengthening of citizenship, the efficiency of the national financial system and conscious decision-making by the consumer (BRASIL, 2010). This regulation was repealed by Decree 10.393/2020, which created a new ENEF and the Brazilian Forum for Financial Education (FBEF), formed by government agencies and entities and civil society organizations. In Merola's analysis (2023), although

OCEDE and ENEF initially presented a narrative of meeting all demands and all social classes, there is a discourse that prioritizes the interests of financial groups and, we can add, the emphasis on individual mastery for the regulation of economic resources, without considering the existing social inequalities.

Financial education, in the NEM, is inserted in the Transversal Contemporary Themes (TCTs) in the macro area of Economics, which also includes Labor and Tax Education. The main objective of the approach [of TCTs] is that students finish their formal education by recognizing and learning about topics relevant to their performance in society (BRASIL, 2022, p. 7, translation). In the BNCC of the high school stage, it is possible to read that "[...] these themes are contemplated in skills of the curricular components, and it is up to the education systems and schools, according to their specificities, to treat them in a contextualized way" (BRASIL, 2018, p. 20, our translation). Financial education, the expected skills are inscribed in the area of Mathematics and its technologies, notably in the field of Financial Mathematics, but it should be understood that this is an issue that involves several fields of knowledge, such as History, Psychology, Philosophy, Sociology, and Environmental Education, as argued by Baroni and Maltempi (2021).

Methodology

The present study is descriptive-interpretative because we aim to analyze and describe the discourses on financial education in schoolbook of the NEM, aiming to radiograph the operation of neoliberal rationality in constructing these statements. We can also point out that this is a predominantly qualitative approach, given the problematization of the phenomenon in focus, not considering statistical data and controlled variables, although, in the *corpus*, these elements may appear, given that these are books that integrate, interdisciplinarily, the domains of Mathematics.

The analysis material comprises two teaching collections of Applied Human Sciences and Social Sciences in dialogue with Mathematics and its Technologies, approved by PNLD (2021) and, therefore, in close alignment with the NEM Reform and the BNCC. According to the PNLD Guide to these collections, the interface between these fields "[...] is intended to concretize interdisciplinarity as an important way to promote the production of meanings linked to both areas" (BRASIL, 2021, p. 20). Thus, we chose the following didactic collections: a) Scenarios for Research: humanities and Mathematics in Context, organized by Brunna Paulussi

and Juliana Grassmann, published by Ática; b) *Diálogo: Applied Humanities and Social Sciences and Mathematics*, a collective work edited by Ana Flávia Dias Zammataro and Eduardo Neto, published by Editora Moderna.

The data analysis procedures were as follows: a) we collected five didactic collections, *Applied Human and Social Sciences in dialogue with Mathematics and its Technologies*, from the *website* of the respective publishers; b) we did an exploratory reading and found that two of them dealt with financial education in one of the units and chapters; c) after this initial selection, we cut out some statements from each collection that, from our perspective, denotes how discourses about financial education are constituted in these materials, considering what we discussed in the theoretical section of this article.

Schoolbook Analysis

We organized this section into two parts. Each corresponds to a schoolbook collection of *Applied Humanities and Social Sciences in dialogue with Mathematics*.

Analysis of the schoolbook collection *Scenarios for Research: Humanities and Mathematics in Context*

The collection in question is divided into five sessions: Health and Health Crises, Consumerism and Financial Education, Urban Agriculture and Sustainability, Inequality and Social Justice, and Political Institutions and Democracy. The unit that interests us here features, on a double-page spread, a photograph of several people shopping. In the post's caption, we read: "image of a department store during mega liquidation, in São Paulo, SP, in which consumers buy televisions" (PAULUSSI; GRASSMANN, 2020, p. 45, our translation). The image is presented in the context of the picture, pointing out that offers and liquidations "are situations in which the need for a product or service can be satisfactory, in balance with personal finances, however, they are situations that can encourage consumerism and cause indebtedness" (PAULUSSI; GRASSMANN, 2020, p. 45, our translation).

As it is possible to observe in this schoolbook statement, the discourse of warning is effective about the desire to acquire products and services and the need to manage people's finances because, otherwise, the subject can take the risk of getting into debt. We can identify the neoliberal principles since it is up to everyone to manage themselves well, and students need to perfect this knowledge to make future decisions. According to Lazzarato (2017, p. 169,

our translation), the welfare state government becomes privatized, and "[...] it is corporate governance that imposes itself as a method of management." This is also highlighted in another statement in the schoolbook, in yet another caption of an illustration showing several people in a shopping center in Florianópolis, Santa Catarina: "Situations related to consumption, such as personal finances and matters of savings or loans need to be managed and organized rationally" (PAULUSSI; GRASSMANN, 2020, p. 46, our translation).

The schoolbook in question argues that to make decisions "according to survival needs, it is important to manage income, and this involves purchasing power, which refers to the number of goods and services that a person acquires according to their income" (PAULUSSI; GRASSMANN, 2020, p. 47, our translation). The positioning presented in this teaching material is to consider the importance of educating students financially so that they can act as multipliers of this discourse in their families. This is emphasized when the book proposes an activity of preparing spreadsheets to manage the family budget and asks the following questions: "Based on the analysis made previously, reflect: is it necessary to make any changes in your consumption habits or those of your family? Are expenses appropriate to earnings and possible plans that require financial reserves?" (PAULUSSI; GRASSMANN, 2020, p. 69, our translation).

It should be noted that these questions aim to encourage the student to have control of his expenses and those of his family to prepare a budget according to income and consumption habits. In this way, the activity aimed to diagnose possible consumerist excesses and, thus, to perform a self-assessment, auditing, and behavior modification work from the construction of vigilant and attentive subjectivities regarding the relationship between expenses and income. It is worth noting that it is important to save and build a reserve fund for unexpected expenses because, according to Leite (2017, p. 127, our translation), currently "[...] the image of the successful individual is composed of one who saves and invests"; that is, "one who uses money with 'rationality' to achieve financial independence".

The collection in question ignores that most Brazilians cannot invest or save since their income is often insufficient for essential expenses, which demonstrates the close connection with the *modus operandi* of neoliberal rationality. It is possible to notice a certain posture of agreement in the face of economic inequalities when the schoolbook suggests that "[...] a person needs to modify his standard of living (and what he usually consumes) to fit his income and purchasing power" (PAULUSSI; GRASSMANN, 2020, p. 63, our translation), which supposes "[...] for example, the consumption of cheaper products that are not his preference"

(PAULUSSI; GRASSMANN, 2020, p. 63, our translation). When related to others in which one perceives guidelines to contain spending, these statements are subjective according to their economic condition, and therefore they must make sacrifices to suit themselves. In short, this discourse will not produce spaces of resistance, insurgency, or confrontation with neoliberal rationality but obedience to this regime of truth. What we are stating finds support in Saraiva (2017, p. 160, our translation), when he ponders that financial education belongs "[...] to a set of strategies of control societies that aim to minimize political force and maximize the conformation of subjects."

In continuity, the schoolbook emphasizes the need for financial literacy, through which it is possible to "[...] avoid situations that can generate unnecessary expenses such as interest charges (with the payment of bills in arrears, installment purchases, etc.) and consumption without first researching prices and discounts" (PAULUSSI; GRASSMANN, 2020, p. 65, our translation). In this statement, the subject is held responsible for the actions that lead to the debt since they do not know concepts, such as interest and spending, that is considered improper. However, it is important to note that buying in installments is the only way to acquire a certain good or service for many individuals and families. Although knowledge of how the financial system works is relevant, this may not be enough to avoid default since other factors are at play.

The option presented by the schoolbook to organize the family budget is related to the preparation of spreadsheets because "[...] it is an instrument through which it is possible to anticipate, prevent and avoid possible problems with lack of money, based on the forecast of fixed monthly expenses" (PAULUSSI; GRASSMANN, 2020, p. 65, our translation). This discourse assumes an ideal model of family income, which does not find an echo in the reality of students in Brazilian public schools, which, in our view, allows affirmation in the field of action of neoliberal rationality, given that, according to this bias, all families can avoid the lack of money, all that is needed is financial planning.

Analysis of the *Diálogo* teaching collection: Applied Humanities and Social Sciences and Mathematics

The collection is divided into nine units that present varied themes, such as waste production, racial inequality and the labor market, urban growth and mobility, management of water resources, and financial education, which interest us in this study. The unit, called Budget: how is it at Home?, has as one of its objectives "to develop knowledge in the field of financial mathematics to encourage reflection on decisions and attitudes that involve expenses and

income" (ZAMMATARO; NETO, 2020, p. 113, our translation). The schoolbook speech, since its title, calls the student's attention to analyze how his family's Budget, requiring an attitude of control of the expenses made to delay or even avoid indebtedness. The justification presented in the book to address this issue is reinforced by the high rates of debt that Brazilians have recently, especially the younger ones.

This information appears right at the beginning of the unit: "In 2018, young people between 18 and 30 years represented 25% of the indebted in our country, that is, about 25.5 million people" (ZAMMATARO; NETO, 2020, p. 113, our translation). The actual effect of the numbers - either in the percentage or in the estimate of the absolute quantity - legitimizes this discourse to be recognized as data that causes concern and gives credibility to the questions presented by the didactic material: "You who are already part of, or who are about to enter the labor market and have your income, do you have any notion of how to manage your income and expenses?" (ZAMMATARO; NETO, 2020, p. 113, our translation). The young person is then encouraged to reflect on how he should manage his finances, projecting a future action - he will enter the labor market - or considering that he is already part of the economically active population. Either way, the individual is led to behave as a business unit, aware of the risks taken and the imminent danger of indebtedness.

The schoolbook, on the contrary, maintains that "[...] the impulsiveness and for consumption and unplanned purchases also make up the causes of indebtedness, because it is usually spent an amount that has not yet been received, thus creating premature debts" (ZAMMATARO; NETO, 2020, p. 118, our translation). In this discourse, the consumer subject is built as the one who cannot contain his impulses and desires, leading him to indebtedness. Once again, financial education is the antidote for this evil because, based on this knowledge, the individual will act rationally and planned way. On the other hand, self-management is in line with neoliberal rationality because if the consumer has gone overboard with his purchases, he has taken the risk of getting into debt, and it is up to him to change this situation.

The students for whom this material is intended are permanently encouraged to identify with this discourse that defends the representation of the consumer, who is seen as conscious, cautious, and autonomous in his decisions. As a result, the book presents a chart from material on financial education prepared by the Central Bank, in which two types of consumers are shown: the conscious consumer and the consumerist consumer. In the first profile, blue predominates, indicating a desired quality, while in the second profile, red is the predominant color, which conveys a feeling of danger and alertness. It is necessary to include and exclude

the subjects, for a while, the conscious consumer is the one who evaluates before buying, and the consumerist consumer spends compulsively. While the conscious consumer buys what is necessary and prevents himself from the future, his opponent buys everything he wants and is considered immature because he doesn't care about what is to come, among other differences shown in the picture.

This production of discourses is grounded in neoliberalism, as it creates subjectivities that resent themselves because they are always in debt with themselves due to so many demands for self-regulation. For Lazzarato (2017, p. 175, our translation), "[...] frustration, resentment, guilt, and fear constitute the neoliberal 'passions' toward the self, as the promises of self-realization, freedom, and autonomy are turned against a reality that systematically denies them." In other words, the social inequality in the country makes it difficult to apply the lessons of financial education postulated in the schoolbook since it is a different model from the economic scenario in force in Brazil. Therefore, we do not intend to argue that financial education is irrelevant, but it is essential to highlight the visible distancing of the discourses present in these materials from the objective conditions of students and their families.

To this end, in the schoolbook, the term financial health is not random: "But how should we start this change to improve financial health, personal and of the people who live with us?" (ZAMMATARO; NETO, 2020, p. 122, our translation). Here is the answer: "[...] by planning, executing, and analyzing the control of the personal or family budget" (ZAMMATARO; NETO, 2020, p. 122, our translation). Through the associated domain, the term health represents the well-being and balance arising from a financial situation without debt, investment, and savings. For this, taking strategic measures through improved budget control is convenient. The terms planning, execution, and analysis are used to meet the business universe that imposes itself on the subject's government to contain consumerist cravings and the deregulation of spending. According to Dardot and Laval (2016), these neoliberal management techniques create an entrepreneurial ethos in the different subjective dimensions.

The schoolbook asks to analyze the planning of each family: "Do you know what are the types of expenses that consume most of your or your family's income? Do you and your family plan your expenses?" (ZAMMATARO; NETO, 2020, p. 123, our translation). These questions reveal an interpretation of the truth by the student and his family regarding the identification of expenses and the lack (or not) of financial planning. Thus, the ground is prepared for an intervention to change the domestic economy scenario.

According to the subject position presented in the book in question, financial planning

allows the containment of unnecessary expenses to generate a positive balance to be invested: "When the balance is positive, we can invest the money to build an emergency fund or achieve a personal or family goal" (ZAMMATARO; NETO, 2020, p. 123, our translation). Here, again, it is possible to note financial education's advantages to individual and family management, reinforcing the positive image of the individual who saves and invests. As Saraiva (2017, p. 163, our translation) reminds us, "[...] Success involves a life with goals to be met through financial planning; that is, a life that distances itself from exacerbated and impulse consumption. And once again, we can question which family income profile fits this model propagated by the schoolbook". These discourses celebrate an ideal to be pursued and do not deal critically with crucial points related to the causes of social inequality under the neoliberal norm.

Final considerations

Throughout this text, we aim to meet the objective of analyzing how neoliberal rationality affects the production of discourses about financial education in schoolbook of the NEM. The analysis corpus comprises statements from two Applied Humanities and Social Sciences teaching materials in dialogue with Mathematics and its Technologies, approved by PNLD (2021).

It was possible to delineate a very close correlation between the orientations present in these materials and neoliberal logic due to some recurrences, such as: a) students are constantly called upon to examine their finances and those of their families to plan to spend, from the knowledge that refers to the business field; b) the causes of Brazilian indebtedness are related to individual responsibility, especially the absence of financial education, and not to the precarious conditions in which much of the population lives, in situations of unemployment, underemployment, and deregulation of labor; c) the discourses present in these books advocate a conformist behavior since the reason for economic inequalities is not questioned, otherwise one will live with what one has; d) moderate attitudes are prioritized in the management of finances, such as saving, investing and not showing off, both in relation to the student himself and about others (families, more precisely).

Given what has been presented, it is possible to conclude that, although schoolbook understand financial education beyond financial mathematics, thus representing a relevant advance in the understanding of the complex nature of this phenomenon, they fail to create an

agenda in which conditions of resistance, forms of emancipation and more critical discourses around neoliberal rationality can be created, which seems to constitute a consensus, a given, natural and irreversible and this is largely due to the way NEM was planned and implemented. Therefore, we must create other ways to deal with this issue, given the difficulties of the Brazilian reality, without losing the transformative potential of the educational field.

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