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THE RELATIONSHIP BETWEEN FINANCIAL EDUCATION AND THE QUALITY OF LIFE OF STUDENTS AT THE SOCIO-ECONOMIC CENTER

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INTRODUCTION

Globalization has brought progress to the nation, with the spread of technology and the diversification of product offerings. However, the combination of globalization and capitalism has led to the development of a consumer culture that is linked to the desire to consume goods, impacting on the consumption behaviour of the population in general and causing concerns about individual and family financial habits. Therefore, the need to educate the population financially has arisen, making it necessary to develop action applications to spread and understand the workings of the financial system and its possible risks.

As a result of this need, the subject of financial education has become extremely important for everyone. Since raising awareness of financial education is a collective action aimed at providing knowledge about the financial system, as well as protection against financial risks with financial instruments, it is applied to the social and economic life of the population through public services (OECD, 2005).

Financial education is the way to promote knowledge and information about the basic behaviors that improve the quality of life of individuals and their communities (BCB, 2013). Quality of life is evidence of the existence of individual well-being, due to the living conditions offered through the economic and cultural development of society (GIMENES, 2013).

The development and use of basic knowledge about personal finance management, together with behavioral attitudes, improves the quality of life of individuals and their families (BCB, 2013). Given that the quality of life represents the union of the quality of the established styles and living conditions available in the face of the individual perception of the association of these elements (GIMENES, 2013). In view of this, the achievement of an individual quality of life is linked to the application of knowledge related to personal financial education in order to obtain a stable and consolidated life in the capitalist system (FERREIRA, 2017).

Therefore, financial success will not only depend on technical skills, but also on personal skills, given that personal behavior is more relevant to knowledge in everyday decision-making processes (HOUSEL, 2021).

In this context, there is a need for initiatives that provide the population with knowledge about the financial system, which has a positive influence on society by improving the quality of life of individuals through to economic development and the stability of the financial system. Justified by the current situation of the population, where according to data from the National Survey of Consumer Indebtedness and Default carried out by the National Confederation of Trade in Goods, Services and Tourism (PEIC, 2023), in May 2023, approximately 78.3% of Brazilian families acquired debt through forms of credit, financing and other forms of debt, a record in the annual series that began in 2010.

In addition, when analyzing the survey's audience for the whole of 2022, there is a worrying factor with regard to the young audience, since the most indebted consumers were predominantly young individuals, with a high school education and a medium or low income (PEIC, 2022).

In this scenario, the present study is relevant because of the opportunity to identify the relationship between the level of financial education and the quality of life of students at the Socioeconomic Center, with a view to understanding the financial knowledge and decisions reflected in the lives of individuals.

In view of these questions, the problem is to verify "what is the relationship between the level of financial education and the quality of life of students at the Socioeconomic Center?". Therefore, the general objective of

this research is to analyze the relationship between the level of financial education and the quality of life of undergraduate students at the Socioeconomic Center.

In order to achieve the general objective, the following specific objectives were established: i) to identify the levels of financial education of students at the Socioeconomic Center; ii) to identify the levels of quality of life of students at the Socioeconomic Center and iii) to verify the relationship between financial education and the quality of life of students at the Socioeconomic Center.

The work is based on the academic point of view, considering the few published articles found in the exploratory research carried out in April 2023. When searching for the term "financial education and quality of life" on the major article platforms such as Spell, Scielo, Scopus and Revista de Ciências da Administração - RCA, no academic articles were found dealing with this subject. On portals such as CAPES, Google Scholar and BU UFSC, few materials were found dealing with the subject. Therefore, the research aims to contribute to the deepening and development of new research that addresses the relationship between financial education and quality of life.

In addition, this study is justified by the possibility of understanding the research public, which could generate study subsidies for the Center for Personal and Behavioral Finance at the Federal University of Santa Catarina and for the development of training courses.

THEORETICAL BACKGROUND

This topic presents the theoretical basis for the development of this work, based on concepts from different renowned authors such as Housel, Araújo and Souza, Messy and Monticone, Gimenes, Day Jankey, among others. In this way, the theoretical basis presents the concepts of financial education and quality of life in the global and Brazilian contexts.

FINANCIAL EDUCATION

Financial education is a process of understanding information about the workings of the financial system, such as its products, definitions and risks, by disseminating knowledge to the population through the learning of financial content, which can influence the ability to control income, expenses and reserves efficiently. Therefore, financial education aims to provide the development of skills that generate more conscious and effective choices to improve financial well-being in the face of financial risks and opportunities, thus being a vital action for the protection and financial inclusion of consumers, as well as for the advancement and growth of the economy (OECD, 2005; DELAVANDE; ROHWEDDER and WILLIS, 2008; MESSY and MONTICONE, 2016).

It is also considered an "information remedy", aimed at policies that make more alternatives available to individuals, with accessible information and subsidies that motivate consumers to change their behavioral habits. Since financial decisions are based on the information available in conjunction with the mental model of how the world is perceived, these factors motivate more financially educated individuals to make better decisions, and as a result there is a reduction in financial problems (FERNANDES; LYNCH; NETEMEYER, 2014; HOUSEL, 2021).

In view of this, financial education can be defined as a process that provides the population with advances in their perception of financial products, concepts and risks, as a result of the development of skills that generate more conscious choices (OECD, 2005). Araújo and Souza (2012) also add that financial education is a means of training responsible, educated and free citizens to make the best decisions for their lives, with a view to improving their well-being.

Financial education is very important in

order to avoid ineffective financial management, which can compromise quality of life and therefore impact physical and mental health. As a result of this management, income can be compromised by interest, late fees and reduced resources (BCB, 2013). According to the Central Bank of Brazil (2017), financial education provides several benefits by clarifying the financial system with a view to its proper use, as well as encouraging the management and balance of personal finances with a view to improving life.

As a result, some countries and economies have understood the importance and need for financial education, and have developed national strategies for financial education, with the aim that these actions would be a complement to consumer financial protection structures (MESSY; MONTICONE, 2016). In view of this, understanding these factors in citizens' financial lives is fundamental to identifying the level of collective financial education, and assessing levels of financial education is essential for developing and implementing a successful national financial education strategy, as it helps to solve the gaps identified (BCB, 2017). Therefore, national financial education strategies use evaluation systems to identify the most efficient financial education actions, in addition to assuming the impacts of programs in order to establish well-defined policy objectives (OECD, 2012).

As a result, some proposals have been developed to measure financial education from a foreign perspective, such as the scale by Annamaria Lusardi and Olivia Mitchell, the FinLit Survey by Clark, Lusardi and Mitchell, the National Financial Capability Study and others. In Brazil, studies have been carried out by Lucci, Zerrenner, Verrone and Santos (2006), Matta (2007), Amadeu (2009), Vieira, Bataglia, Sereia (2009), Potrich, Vieira, Ceretta (2013), Jobim, Losekann (2016) and others.

However, national financial education strategies are impacted by the lack of a universal measurement model to define the level of financial education of individuals, thus making it difficult to recognize content and strategies to be adopted in different population groups, in addition to the fact that most of the existing proposals are aimed at creating measures that do not include validation and psychometric evaluation procedures.

On the other hand, the financial education indicator based on the Item Response Theory (IRT) was used to assess financial education according to financial knowledge at the basic, intermediate and advanced levels, and the individual's ability to understand and carry out easy financial procedures, analyze the functioning of types of investments and financial products and knowledge of risks, results and convergence of assets (VIEIRA; POTRICH; BRESSAN, 2020).

FINANCIAL EDUCATION IN BRAZIL

Financial education actions are aimed at developing relations between financial institutions and citizens. In this way, institutions provide citizens with notions, instructions and guidance on financial concepts and products, which help to advance financial markets, strengthen economic stability and protect against crises, exaggerations by operators, proposals for illicit financial products and misfortunes in general (ARAÚJO; SOUZA, 2012). In 2010, the National Strategy for Financial Education (ENEF) was established by Decree No. 7,397/2010. It is an unchanging state policy that mobilizes different sectors of Brazilian society to offer financial and social security education and to help consolidate citizenship, the efficiency and soundness of the financial system and facilitate responsible and independent financial decision-making (AEF-BRASIL, 2019).

According to the 2nd National Mapping of Financial Education Initiatives (2018), more than 1,300 financial education initiatives were found throughout Brazil in April 2018, ranging from high school to university, public to private and other initiatives. Therefore, there was an increase of 497 actions from 2014 to 2018, compared to only 803 initiatives in the 1st National Mapping of Financial Education Initiatives in 2014 (AEF-BRASIL, 2017; 2018).

Despite the various financial education initiatives presented in the 2nd National Mapping of Financial Education Initiatives, the macroeconomic results of education-related achievements at the national level do not show immediate returns, and the results are seen through long-term social responsibility indicators. On the other hand, once the educational actions have been carried out, they provide favorable conditions for the sustainable development of society and the economy (ARAÚJO; SOUZA, 2012).

In addition, according to the Program for International Student Assessment - PISA (2018), Brazil showed low levels of learning among 15-year-old Brazilian students, with 43% of participants achieving learning scores below level 2 in all three tests, while 2.5% achieved scores of levels 5 or 6 in the tests, while the OECD average scores were 13% for below level 2 and 16% for levels 5 or 6. Despite this, the results of the math test were the most critical, with only 32% of participants achieving level 2 or higher, and 68% of students scoring below level 2, as shown in figure 1.

The average math performance of Brazilian students showed a trend of improvement, which was clearly visible in the cycle between 2003 and 2009, but after this period the average performance did not change significantly. Therefore, the majority of Brazilian participants did not reach level 2 or higher, which shows that individuals are able to interpret and distinguish simple mathematical representations, such as converting the price of different currencies.

In this context, the low levels of this knowledge have an impact on the Brazilian population, which still has high levels of debt and default. According to Serasa Experian's monthly survey of the main data on default in Brazil, 71.44 million people were in default, with a total value of R$ 334.5 billion in debt in April 2023. In April 2023, 31.61% of debts were related to credit cards and banks, while 21.58% corresponded to debts on essential products. In the previous month, 31.03% of debts were credit card and bank debts, while 22.02% were essential product debts, so there was an increase of 0.58% in debts related to credit cards and banks, while there was a drop of 0.44% in essential product debts (SERASA, 2023).

According to data from the National Survey of Consumer Indebtedness and Delinquency carried out by the National Confederation of Trade in Goods, Services and Tourism (PEIC, 2023), the level of indebtedness in the second quarter of 2023 remained at 78.3% in April and May, but is expected to rise to 78.4% in July.

In this context, even with the development and application of national strategies for financial education for different levels of schooling, the Brazilian population still has difficulties in applying knowledge related to financial education, such as carrying out efficient and conscious financial management of the use of their money (AEF-BRASIL, 2017, 2018, 2019; BCB, 2013, 2017). These factors lead to various problems, such as indebtedness, interest rates, defaults, high inflation rates and even compromised quality of life (FERREIRA, 2017; CNN, 2023).

Pisa 2018 - learning from Brazil in MATHEMATICS

Since the beginning of the historical series considered by the OECD, Brazil has had more than two thirds of students learning below **level 2 (considered basic)** in mathematics
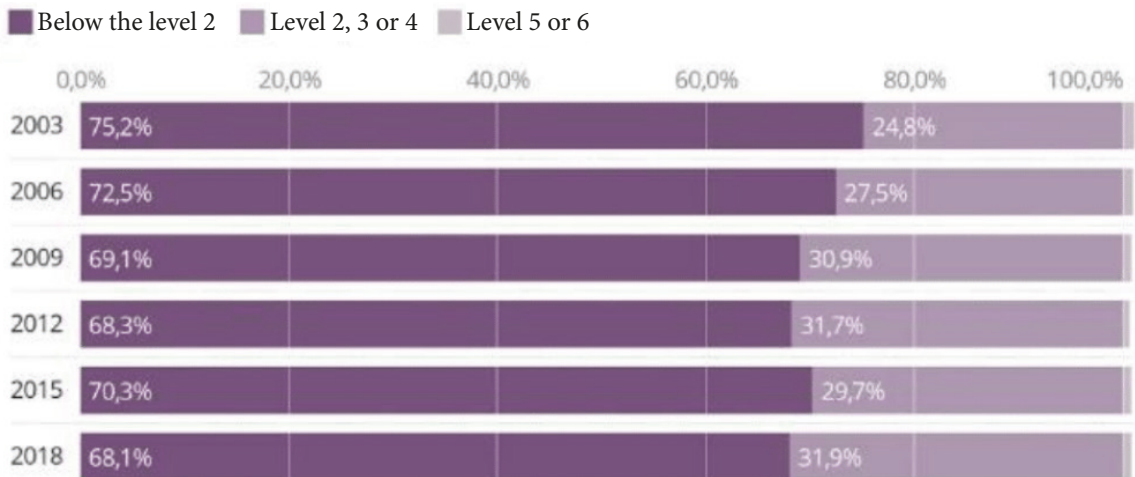
■ Below the level 2   ■ Level 2, 3 or 4   ■ Level 5 or 6

Figure 1. Values of the levels of the Program for International Student Assessment

Source: Reproduced from G1 (MORENO, 2019).

QUALITY OF LIFE

The expression quality of life became popular in the 1960s, being used by US politicians in political programs, with speeches focused on commitment to society, actions aimed at providing minimum social structures, giving people the opportunity to achieve their happiness (DAY; JANKEY, 1996). Therefore, the term received relevance and public interest that enabled actions aimed at quality of life, and then the different approaches were understood, such as the socioeconomic one with social indicators as the primary item, unlike the psychological one with indicators for the subjective point of view of the person, without considering the individual's social context (DAY; JANKEY, 1996).

According to Gimenes (2013), quality of life has different strands, such as technical strands focused on the concepts or practices of biomedical sciences, economic strands related to the principles or clarifiers of production and consumption of products and services, clinical strands related to the action indicators

of intervention processes or as an organizing measure for groups of patients. As well as administrative policies for evaluating and comparing public health policies, and subjective policies for evaluating one's own health in terms of their own perception of it, or as a means of making it possible to improve it.

Quality of life can thus be defined as a person's interpretation of their position in life, in the light of the culture and values of the environment in which they live, considering their goals, expectations, standards and concerns (WORLD HEALTH ORGANIZATION, 2012).

Quality of life has a number of measuring instruments, which are very much geared to the approaches presented. However, the WHOQOL-100 instrument has the most applications for understanding quality of life in a multidimensional way, consisting of 100 questions to assess the psychological, physical, level of independence, social relationships, environment and spirituality domains. As a result of its widespread use, a more simplified version was developed to measure WHO-

QOL-BREF, which contains just 26 questions, 2 of which focus on quality of life in general and the others represent the 24 facets of the original instrument based on the physical, psychological, social relations and environmental domains. Both instruments had answers formulated on a 5-point Likert scale to understand intensity, capacity, frequency and evaluation (WHOQOL, 2020).

Quality of life can be verified using a number of indicators, such as the Human Development Index (HDI), which measures life expectancy, average income and average years of schooling. Meanwhile, the Gini coefficient measures income equality using values between 0 and 1, representing full equality and full inequality respectively (UNDP, 2022).

According to the data published in the Human Development Report 2021 - 22 (UNDP, 2022), the global value of the Human Development Index showed a decline for two years in a row, so the indices achieved were lower than projected in figure 2.

In 2019, the global Human Development Index was 0.739, with the decline occurring in 2020 and 2021, with global indices of 0.735 and 0.732 respectively (UNDP, 2022). The Human Development Report 2021 - 22 (UNDP, 2022) presented some factors and influences such as economic insecurity, which manifests itself in times of low income, unemployment, precarious jobs, poverty, housing uncertainty and financial impacts that induce mental and physical health problems. These problems reduce the likelihood of employment, consequently affecting income, long-term expectations and suppressing life satisfaction.

Thus, quality of life presents a multidimensional field for understanding its concepts and knowledge, which vary according to the use of the expression, its approaches, indicators and research objectives.

QUALITY OF LIFE IN BRAZIL

The Better Life Index was developed with the aim of allowing individuals to draw up their own well-being indices based on housing, income, work, community, education, the environment, civic engagement, health, personal satisfaction, security and work-life balance, as they impact on their lives. According to the Organization for Economic Cooperation and Development's Better Life Index (OECD, 2020), Brazil scored below the Organization for Economic Cooperation and Development average in 10 out of 11 areas, with civic engagement being the only area that performed above average, with a score of 6.7.

Brazil ranked 37th out of the 41 participants in the index, achieving 4.7 in housing, 0.5 in income, 4.3 in work, 2.7 in community, 2.3 in education, 4.8 in environment, 6.2 in health, 4.1 in personal satisfaction, 1.9 in safety and 6.2 in work-life balance.

Although Brazil is classified in the high human development group, according to the Human Development Index, the country was lower than expected in terms of quality of life, ranking 87th overall, with an index of 0.754 in 2021. In addition, the Gini coefficient was 0.489, demonstrating a worrying situation, given that the measurements identified significant income inequalities in certain social groups (UNDP, 2022).

Brazil's reality is far from the average set by the OECD, with around 57% of Brazilians aged between 25 and 64 having completed high school, while the OECD average is 79%. As a result of market demands, approximately 57% of people aged between 15 and 64 are in paid employment, unlike the OECD average of 66%, thus having an impact on average income. In terms of health, the Brazilian population has a life expectancy of 76 years, which is lower than the average of 81 years, and may be related to the effects of the conditions established in the other indicators (OECD, 2020).
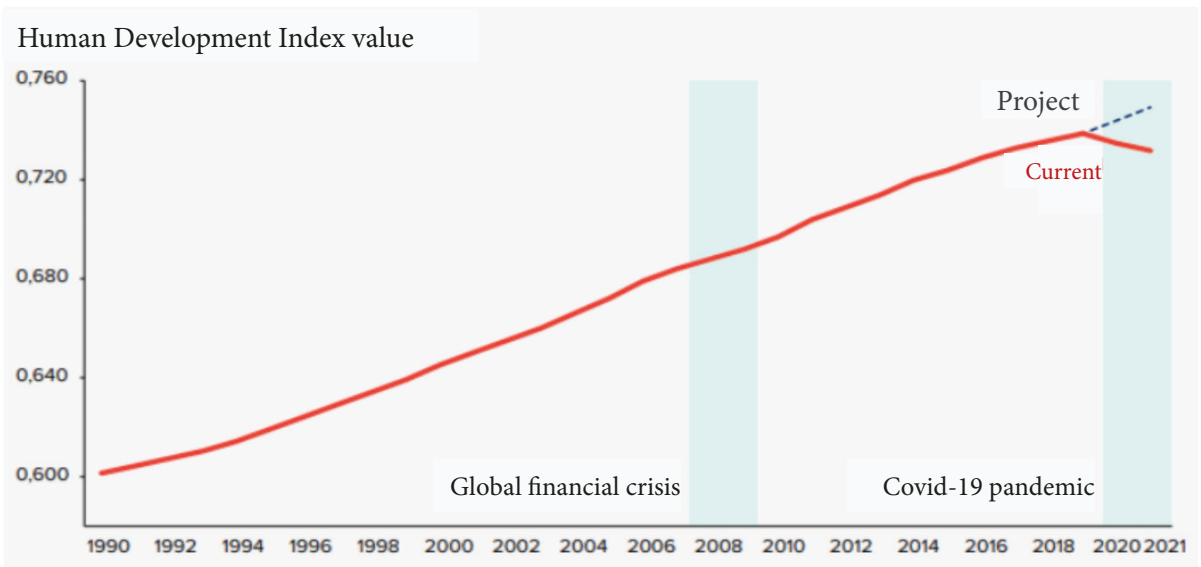
Human Development Index value

Figure 2: Overall value of the Human Development Index

Source: Reproduced from the Human Development Report 2021 - 22 (UNDP, 2022).
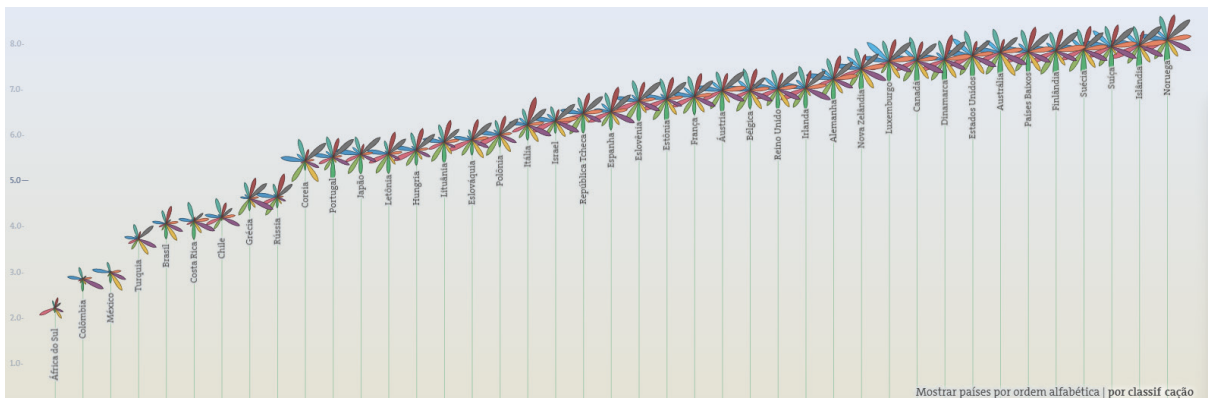

Figure 3 - Index for a Better Life

Source: Reproduced from the Better Life Index (ODCE, 2020).

In this way, financial education and quality of life have a relationship with each other, with quality of life generally connected to the standard of living that depends on financial conditions and ways of using money, which vary according to knowledge of financial education, which can generate benefits for developing good financial planning, with the possibility of creating money reserves to face possible financial problems without impacting quality of life, so financial education can be a tool for achieving the desired quality of life (FERREIRA, 2017; DUARTE et al., 2021). In view of this, financially educated individuals are able to manage and plan the use of their money in relation to their needs, thus avoiding any problems that could affect their quality of life.

METHODOLOGICAL PROCEDURES

The nature of this work was defined as applied scientific research, as its purpose was to generate scientific knowledge about problems identified in the context of the real relations of the Socioeconomic Center, with a descriptive aspect in view of investigating the characteristics and probable relations of the target audience in the variables of inte-

rest: financial education and quality of life (SILVA; MENEZES, 2001; GIL, 2017). As for the approach, quantitative research was used, which uses the results of variables linked to numbers on a scale to determine dependencies between the defined variables, with treatment of the results using statistical techniques (BARBETTA, 1999; ALMEIDA, 2014; GIL, 2017). That said, there was an important limitation regarding the delimitation of quality of life parameters referring to the terms physical, psychological, social relations and the environment, given that quality of life encompasses approaches defined as economic, psychological, biomedical and general or holistic (DAY; JANKEY, 1996).

The survey population was restricted to regular students in the second semester of 2023 at the Socioeconomic Center of the Federal University of Santa Catarina (n= 3,124), with an ideal sample of 95 participants, with a 95% confidence level and a 10% margin of error, according to the respective shares of students by course.

Course	No. of students	%	Minimum sample
Administration	837	27%	25
Accounting Sciences	687	22%	21
Economic Sciences	673	22%	21
Social Services	555	18%	17
International Relations	372	12%	11
Total	**3.124**	**100%**	**95**

Table 1 - Number of students

Source: survey data, 2023.

In view of this, the *Survey* strategy was defined, with data being collected using an electronic questionnaire formulated on the *Google Forms* platform, with the link being made available on digital channels. In order to produce a questionnaire sufficient for the objectives related to the research topic, a pretest was applied to a sample of 10 respondents, with the aim of developing progress in the questionnaire. Pre-testing is essential in order to find unnoticed flaws in the preparation of the questionnaire, thus verifying the performance of the instrument developed for data collection, as well as establishing the time needed to apply the questionnaire (BARBETTA, 1999). The final questionnaire used to construct this article can be found in Appendix A. It consists of 43 questions with a logical grouping, which explicitly presented the specific objectives of the research through the questions to verify or reject the research assumptions (SILVA; MENEZES, 2001; GIL, 2017).

Therefore, two instruments were used to collect the data, the synthesized model of the Financial Education Indicator instrument being based on the Item Response Theory (IRT) of Vieira, Potrich and Bressan (2020), to measure the levels of financial knowledge of the financial concepts of interest rates, inflation and risk diversification. In the Financial Education Scale instrument, only the 7 anchor questions and their alternative answers were used, which were classified as 1 for getting the question right and 0 for getting the alternatives wrong.

In order to measure quality of life, the WHOQOL-BREF instrument proposed by the World Health Organization's Quality of Life Group was used, which looks at the individual's perspective on their life. This instrument presented five alternatives for each question, which followed a Likert scale from 1 to 5, and the higher the score, the better the students' perspective on quality of life. All the data was tabulated according to the results on the scale, and it was necessary to recode questions 13, 14 and 36 on an inverted response scale, so they received the values (1=5) (2=4) (3=3) (4=2) (5=1), the other questions remained without the inversion of the values. After tabulation, the averages were calculated by facet and course domain to classify the results

as 1 to 5, with 1 to 2.9 requiring improvement, 3 to 3.9 regular, 4 to 4.9 good and 5 very good.

Data analysis was based on descriptive statistics, using the mean, standard deviation and variance to understand the central position and dispersion of the set of data being analyzed (BARBETTA, 1999). The relationship between the financial education and quality of life variables was analyzed by checking Pearson's correlation coefficient in the -1 to 1 range, following the principle that the closer to 1 the stronger the correlation of the observed data and the closer to 0 the weaker or null the correlation between the variables (BARBETTA, 1999).

Therefore, the work is defined as an applied research with a descriptive objective of quantitative approach, following the technical procedures of survey or strategy of *Survey*, being delimited to the students of the socioeconomic Center and parameters of quality of life referring to the terms physical, psychological, social relations and environment, with application of questionnaire through the platform *Google Forms* and data analysis with descriptive statistical techniques.

RESULTS

The analysis process aimed to identify the levels of financial education and quality of life in terms of the individuals' own understanding, as well as to verify the existence of a relationship between financial education and the quality of life of the Socioeconomic Center's students, with a final sample of 95 students from the administration, accounting, economics, international relations and social work courses.

In this process, 22% of undergraduates were in phase 9, 21% in phase 1, 12% in phases 8 and 7, 11% in phase 2, 7% in phase 3, 6% in phase 4, 5% in phase 5 and 4% in phase 6. 52% of undergraduates were in phase 9, 24% in phase 8, 12% in phase 7 and 12% in phases 1, 3 and 4. On the other hand, in accounting, the majority of students were in the early stages of their degree, with 19% in stages 1 and 2, 14% in stages 4 and 8, 10% in stages 3, 5 and 7 and only 5% in stage 6. Meanwhile, in economics, 38% were in stage 1, 19% in stage 9, 14% in stage 2, 10% in stage 7 and 5% in stages 3, 4, 5 and 6. In the international relations course, 27% of students were in phases 1 and 9, 18% in phases 3 and 5, 9% in phase 8 and in the social work course, 24% of students were in phases 1 and 7, 18% in phase 2, 12% in phase 6, 6% in phases 3, 4, 8 and 9.

As for the genders of the undergraduates, 58% of the sample was female and 42% male, with the administration, accounting and economics courses showing a balance between the genders, with 52% of the students being male and 48% female. The international relations and social work courses were mostly female, with 64% on the international relations course and 94% on the social work course.

In this context, students were more likely to be aged between 21 and 25 (45%), 17 and 20 (24%) and 26 and 30 (18%), while the other age groups between 31 and 51 accounted for around 13% of the sample. The administration course was concentrated in the 21 to 25 age group (48%), 26 to 30 (40%) and a minority in the 31 to 40 age group (12%), similarly to international relations with 21 to 25 (55%), 17 to 20 (36%) and a minority in 26 to 30 (9%), social work with 21 to 25 (47%), 41 to 50 (24%) and 31 to 51 (18%), accounting sciences prevailed in the 21 to 25 age group (43%), 17 to 20 age group (38%), 26 to 30 age group (10%), 31 to 35 age group (5%) 46 to 50 age group (5%), but in economic sciences the largest representations are in the 17 to 20 age group (48%), 21 to 25 age group (38%) and the minority in the 26 to 30 age group (14%).

86% of the students are single, 12% are married or in a stable union and only 2% are separated or divorced. The international

Course phase	Administration	Accounting Sciences	Economic Sciences	International Relations	Social Services
1 phase	4%	19%	38%	27%	24%
2 phase	0%	19%	14%	0%	18%
3 phase	4%	10%	5%	18%	6%
4 phase	4%	14%	5%	0%	6%
5 phase	0%	10%	5%	18%	0%
6 phase	0%	5%	5%	0%	12%
7 phase	12%	10%	10%	0%	24%
8 phase	24%	14%	0%	9%	6%
9 phase	52%	0%	19%	27%	6%

Table 2 - Academics' course stage

Source: survey data, 2023.

Occupation	Administration	Accounting Sciences	Economic Sciences	International Relations	Social Services
Student	28%	38%	38%	45%	29%
Trainee / Fellow	32%	29%	24%	18%	35%
Salaried employee	36%	24%	24%	36%	18%
Informal work	0%	5%	0%	0%	12%
Self-employed / Freelancer	4%	0%	14%	0%	6%
Retired	0%	5%	0%	0%	0%

Table 3 - Occupation of academics

Source: survey data, 2023.

relations course had only single students (100%), while the other courses showed participation in other marital status options such as economic sciences, with 95% of students being single, 5% married or in a stable union, administration 92% single, 8% married or in a stable union, accounting 76% single, 19% married or in a stable union and 5% separated or divorced and social work 71% single, 24% married or in a stable union and 6% separated or divorced.

Based on the information collected, we found that 35% are only students, 28% are taking part in an internship or scholarship program, 27% are salaried employees, 5% are self-employed or freelance, 3% have informal jobs and 1% are retired. In general, we can see a higher prevalence of occupations such as student, salaried employee and internship or scholarship program in most courses.

For this reason, we investigated the options for the derivations of the students' sources of income, which were classified into the categories of having no income of their own (11%), up to 1 minimum wage (25%), between 1 and 2 minimum wages (34%), between 2 and 3 minimum wages (12%), between 3 and 4 minimum wages (8%) and more than 4 minimum wages (11%). Income in the administration course is concentrated in the range between 1 and 2 minimum wages (44%), between 2 and 3 minimum wages (20%), no income (16%), up to 1 minimum wage (8%), over 4 minimum wages (8%) and between 3 and 4 minimum wages (4%). In accounting sciences, the predominance is respectively in the range of up to 1 minimum wage (57%), between 1 and 2 minimum wages (14%), more than 4 minimum wages (14%), between 3 and 4 minimum wages (10%) and between 1 and 2

minimum wages (5%). With regard to economic sciences, the incomes were between 1 and 2 minimum wages (33%), had no income of their own (24%), between 3 and 4 minimum wages (24%), over 4 minimum wages (14%) and between 2 and 3 minimum wages (5%). As for international relations, the ranges were between 1 and 2 minimum wages (36%), between 2 and 3 minimum wages (27%), up to 1 minimum wage (18%), over 4 minimum wages (9%) and no income (9%). With regard to social work, the incomes were up to 1 minimum wage (47%), between 1 and 2 minimum wages (41%), between 2 and 3 minimum wages (6%) and over 4 minimum wages (6%).

With regard to financial dependents, overall 88% declared that they had no financial dependents, 7% had only 1 dependent, 3% had 2 dependents and 1% had 3 financial dependents. According to the data, in the economics course 95% have no dependents and 5% have only 1 dependent, so we conclude that only the administration, social work and accounting courses have 2 or more dependents.

Therefore, a predominance of females was observed, with greater relevance in the international relations and social work courses, with significant representation in the final phases such as administration and initial phases such as accounting sciences, economic sciences, social work and international relations. In this context, 86% of the students are single, which is why they stand out in international relations, economic sciences and administration, while those who are married or in a stable union and those who are separated or divorced are represented in accounting sciences and social work, with the age range of 21 to 25 years, 17 to 20 years and 26 to 30 years being visible in administration, international relations, accounting sciences and economic sciences.

In general, in most of the courses there was a higher prevalence of students, salaried employees and occupations in internship or scholarship programs. Their sources of income were largely classified in the 1 to 2 minimum wage brackets in business administration, economics, international relations and up to 1 minimum wage in accounting and social work, with lower representation in the other income brackets. The majority of these students had no financial dependents, but the economics, business administration, social work and accounting courses had at least one dependent.

ANALYSIS OF FINANCIAL EDUCATION

According to the contextualization of the participants' profiles, the aim was to understand whether students had already studied any subjects related to finance, with 68% stating that they had studied finance and 32% that they had not studied any subjects related to finance. Administration (94%), accounting sciences (76%), economics (76%) and international relations (64%) are courses that study society's economic relations from different perspectives, so they had more contact with subjects in the financial area. On the other hand, the social work course (12%) showed little familiarity with financial subjects, which may be influenced by the fact that its focus is on the development of social welfare and human rights.

Based on the assumption that most of the students had financial knowledge generated by the subjects in the financial area, we investigated the levels of correct answers to the questions, which presented criteria for knowledge related to divisions, simple interest, discount rates, spending control and inflation at the basic level, value of money over time, knowledge of financial products, impacts of inflation, investment periods, risks and returns at the intermediate level, and finally, knowledge of inflation levels, shares, bonds, probable returns and risk diversification at the advanced level.
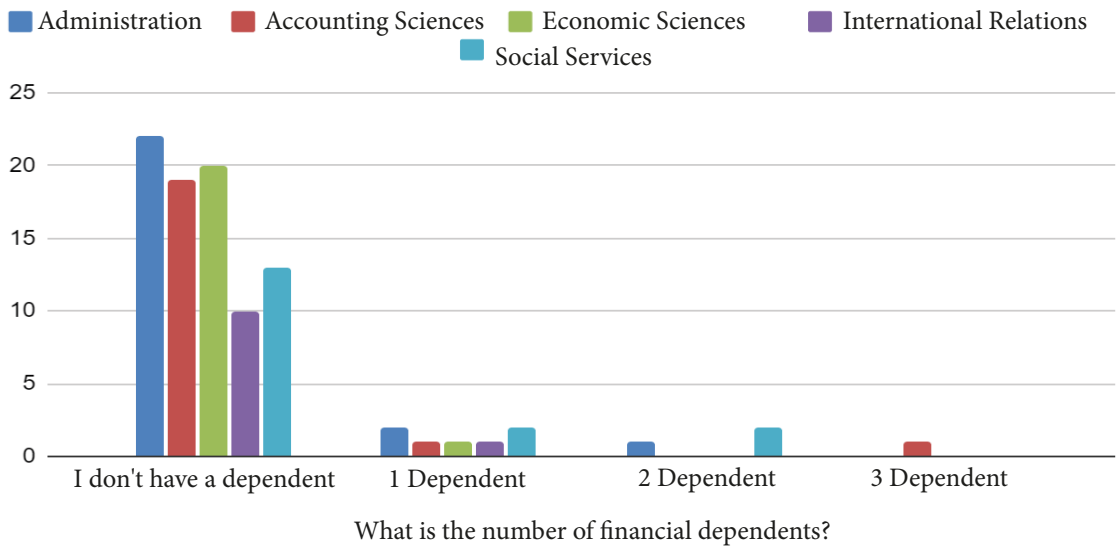
N° of financial dependents

What is the number of financial dependents?

Figure 4: Number of dependents

Source: survey data, 2023.

Level of Financial Education	Questions	Hit percentage
Basic	Suppose you saw the same television set in two different stores for the starting price of R$1,000.00. Store A offers a discount of R$150.00, while store B offers a 10% discount. Which is the better alternative?	
	Administration	96%
	Accounting Sciences	95%
	Economic Sciences	100%
	International Relations	82%
	Social Services	82%
	Suppose you borrowed R$100.00 from a friend and after a week you paid back R$100.00 (one hundred reais). How much interest are you paying?	
	Administration	84%
	Accounting	86%
	Economic Sciences	100%
	International Relations	91%
	Social Services	88%
Intermediate	Suppose you put R$100.00 in a savings account that earns 2% a year. You don't make any other deposits or withdraw any money from this account. How much would you have in this account at the end of the first year, including interest?	
	Administration	84%
	Accounting	90%
	Economic Sciences	100%
	International Relations	91%
	Social Services	65%
	Imagine that the interest rate on your savings account is 6% per year and the inflation rate is 10% per year. After 1 year, how much will you be able to buy with the money in this account? Consider that no money has been deposited or withdrawn.	
	Administration	48%
	Accounting Sciences	67%

	Economic Sciences	76%
	International Relations	64%
	Social Services	59%
	Which asset usually shows the biggest fluctuations over time?	
	Administration	80%
	Accounting Sciences	100%
	Economic Sciences	90%
	International Relations	64%
	Social Services	41%
	An investment with a high rate of return will have a high rate of risk. That statement is:	
	Administration	84%
	Accounting Sciences	100%
	Economic Sciences	95%
	International Relations	64%
	Social Services	53%
Advanced	José takes out a loan of R$1,000.00 with an interest rate of 20% per year compounded annually. If he makes no payments on the loan and at this interest rate, how many years would it take for the amount owed to double?	
	Administration	48%
	Accounting Sciences	57%
	Economic Sciences	48%
	International Relations	45%
	Social Services	24%

Table 4 - Percentage of correct answers per course

Source: survey data, 2023.

In general, the economics courses obtained the highest percentages of correct answers to the questions in all the financial education level groups, with percentages of correct answers above 90% of the questions, with the exception of questions 40 and 43, which reached levels of correct answers above 50%. The business administration and accounting courses achieved good results, with answer percentages of over 80% in the questions at the basic and intermediate levels, while at the advanced level, the answer percentages were around 40% and 60%. However, the international relations and social work courses obtained more varied results, with percentages between 60% and 90% correct at the basic and intermediate levels, and the lowest percentages at the advanced level.

Therefore, the data shows that accounting and economics students have a curriculum that is more focused on financial education, covering topics such as interest, inflation, investments and risk, which are essential for understanding the basic concepts of financial education compared to the other courses investigated. At the same time, we observed that the business administration and international relations courses also obtained good results; however, these courses have curricula that cover financial education in less depth than the accounting and economics courses.

On the other hand, the social work course had the lowest percentage of correct answers compared to the other courses, which could be a consequence of financial education not being a central theme of the curriculum. Thus, the causes of these results are possibly diverse, but there are strong indications that they are related to the syllabuses of the courses studied.

In order to develop the percentage of correct answers scale, it was necessary to score wrong answers at zero and correct answers at one, which showed that all the courses

obtained good levels of correct answers to the questions relating to the basic level, but at the intermediate level the social work course showed a decline in the percentage of correct answers, while the other courses maintained good levels. However, at the advanced level, the courses generally had low levels of correct answers, with only the accounting sciences course achieving an average of 50% correct answers. Therefore, we can see that the courses with a curriculum structure with more subjects in finance have better levels of correct answers.

QUALITY OF LIFE ANALYSIS

With regard to quality of life, we analyzed it according to the 26 facets that made up its respective general domains, such as physical, psychological, environmental, social relations and quality of life, as shown in Table 5.

The physical domain was made up of the facets pain and discomfort, energy and fatigue, sleep and rest, mobility, activities of daily living, dependence on medication or treatment and work capacity, which received the lowest ratings. In view of this, the facets of pain and discomfort, mobility and dependence on medication or treatment, which need to be improved in all courses, while the facets of energy and fatigue, activities of daily living and work capacity were considered to be fair. With regard to the facet of sleep and rest, the administration, international relations and social work courses showed fair averages, but the economic sciences and accounting sciences courses showed averages that need to be improved, as they obtained ratings of less than 2.9.

As for the psychological domain, it was made up of the facets positive feelings, thinking, learning, memory and concentration, self-esteem, spirituality/religion/personal beliefs, which were generally considered to be fair as they achieved an average between 3 and 3.9. The facet of body image and appearance obtained a

good average in the accounting course evaluations, while the other courses achieved a fair average. In terms of negative feelings, the accounting, international relations, social work and economics courses achieved a fair average, while the administration course achieved an average of less than 2.9, which requires improvement. While the social relationships domain was established by facets such as personal relationships, social support and sexual activity which were considered regular, reaching an average between 3 and 3.9.

In the environmental domain, based on the facets of physical safety and security, home environment, financial resources, health and social care, opportunities to acquire new information and skills, participation in and opportunities for recreation/leisure, physical environment and transportation. The facets of physical safety and security, transportation, participation in and opportunities for recreation/leisure, physical environment, and health and social care obtained regular scores on average between 3 and 3.9. The home environment facet achieved a regular average in the administration, social work, economic sciences and accounting sciences courses, but in the international relations course the average was higher, thus achieving a rating of good. The averages for the financial resources criterion for the social work, international relations, economic sciences and accounting sciences courses were fair, with only the administration course achieving less than 2.9, and this criterion needs to be improved. In terms of opportunities to acquire new information and skills, the courses in administration, social work and accounting were fair, while international relations and economic sciences had good averages.

As far as the general quality of life domain is concerned, the perception of quality of life by the administration, social work and accounting courses had an average of between

Domain	Administration	Accounting Sciences	Economic Sciences	International Relations	Social Services	General
Physical	2,65	2,65	2,73	2,57	2,83	**2,69**
Psychological	3,27	3,49	3,50	3,32	3,35	**3,39**
Social relations	3,28	3,67	3,49	3,61	3,75	**3,53**
Environment	3,34	3,60	3,53	3,65	3,29	**3,47**
Quality of life	**3,78**	**3,86**	**4,14**	**3,86**	**3,62**	**3,86**

Table 5 - Quality of life of academics

Source: survey data, 2023.

	Course	Administration	Accounting Sciences	Economic Sciences	International Relations	Social Services	General
Level of Financial Education	Basic	0,90	0,90	1,00	0,95	0,85	**0,91**
	Intermediate	0,74	0,89	0,90	0,70	0,54	**0,77**
	Advanced	0,48	0,57	0,48	0,45	0,29	**0,46**
Domains	Physical	2,65	2,65	2,73	2,57	2,83	**2,69**
	Psychological	3,27	3,49	3,50	3,32	3,35	**3,39**
	Social Relations	3,28	3,67	3,49	3,61	3,75	3,53
	Environment	3,34	3,60	3,53	3,65	3,29	**3,47**
	Quality of life	3,78	3,86	4,14	3,86	3,62	**3,86**

Table 6 - Financial education and quality of life

Source: survey data, 2023.

3 and 3.9, which is considered to be fair, while only the international relations and economics courses had an average of between 4 and 4.9, which is good. With regard to satisfaction with health, the administration, international relations, social work and accounting courses considered this criterion to be fair, with only the economics course achieving an average considered to be good, which would be between 4 and 4.9.

In this way, the perspectives on the quality of life of those sampled in relation to the domains and their respective, the information showed that the students from all the courses gave intermediate marks to the psychological, environmental, quality of life and social relations domains, which were considered regular, with only the economics course showing a result considered "good" in relation to the quality of life domain. However, the physical domain received the lowest scores and is considered a point that needs to be improved in all the courses.

ANALYSIS OF THE RELATIONSHIP BETWEEN FINANCIAL EDUCATION AND QUALITY OF LIFE

According to the data presented, an analysis was carried out according to the scores of the courses in the variables of financial education on a scale of 1 to zero and quality of life on a scale of 1 to 5, as shown in Table 6.

As shown in table 6, the highest scores were achieved at the basic and intermediate levels, visible in all the courses, while the lowest financial education scores were seen at the advanced level, among which the social work, international relations, accounting sciences and administration courses stand out. In view of this, it can be seen that the international relations and social work courses showed a decline in financial education levels compared to the administration, economic sciences and accounting sciences courses.

With regard to the quality of life domains, the physical, psychological and environmental domains achieved the lowest scores and the

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social relationships and quality of life domains the highest. Therefore, it was observed that all the courses evaluated the physical domain with the lowest averages, unlike the individual perspective of quality of life, which obtained the highest scores.

In view of this, it was possible to check the Pearson correlation between financial education and quality of life, which revealed the occurrence of a relationship between the two variables with values between -1 and +1, with the sign showing whether the correlation is positive or negative.

Domains of Quality of Life	Level of Financial Education		
	Basic	Intermediate	Advanced
Physical	-0,36	-0,37	-0,60
Psychological	0,43	0,70	0,51
Social Relations	-0,31	-0,30	-0,38
Environment	0,64	0,61	0,67
Quality of life	**0,96**	**0,83**	**0,71**

Table 7 - Correlation between financial education and quality of life

Source: survey data, 2023.

In relation to the levels presented, we identified a strong correlation in the quality of life domain, a moderate correlation in the environment domain and a weak correlation in the social relations domain at all levels of financial education. The physical domain shows a weak correlation at the basic and intermediate levels, but a moderate correlation at the advanced level, while the psychological domain shows a moderate correlation at the intermediate and advanced levels, but a weak correlation at the basic level. Thus, there is a correlation between the levels of financial education and the domains of quality of life, with a higher correlation in the quality of life and environment domain.

CONCLUSION

The achievement of an individual quality of life is linked to the application of knowledge related to personal financial education in order to obtain a stable and consolidated life in the capitalist system (FERREIRA, 2017). With this in mind, the topic presented shows great relevance for the analysis and development of knowledge and policies aimed at progress in the dissemination of financial education, aiming at a more empowered society with better living conditions.

This study presented results that allowed us to understand the relationship between the level of financial education and the quality of life of students at the Socioeconomic Center. In this way, the theoretical foundation provided support for the elaboration and development of the established objective, which was formulated with the aim of analyzing students' levels of financial education and quality of life, as well as verifying the relationship between financial education and the quality of life of students at the Socioeconomic Center.

In view of this, it can be seen that the courses with curricula that include subjects in the area of finance have better levels of accuracy, these being the administration, accounting sciences, economic sciences and international relations courses, with higher concentrations at the basic and intermediate levels. However, we would point out that the accuracy rates at the advanced level of financial education showed that knowledge about inflation levels, shares, bonds, probable returns and risk diversification require intervention measures to improve overall performance.

With regard to perspectives on quality of life, the psychological, environmental, quality of life and social relations domains were considered to be fair, but the physical domain had the lowest ratings and is considered to be a point that needs to be improved in all the courses. Although they were considered to be

fair, we recommend that they be worked on to improve the group's quality of life, but with the physical domain as a priority for collective improvement.

With regard to the relationship between financial education and quality of life, a significant correlation was identified in the quality of life domain, and a correlation and environment in all levels of financial education, which related to the criteria of physical safety and security, home environment, financial resources, health and social care, physical environment, transportation, participation and opportunities for recreation and leisure, opportunities to acquire new information and skills, perception of quality of life and satisfaction with health.

This study aimed to contribute to society and to financial education programs in Brazil, considering the lack of academic work on the subject, so the research provides the opportunity to deepen and develop new research that addresses the relationship between financial education and quality of life. The benefits of this work include the opportunity to un-derstand the research audience, which could provide study support for the Center for Personal and Behavioral Finance at the Federal University of Santa Catarina and for possible future training on the subjects that need to be developed.

In this way, the research innovates in relating two essential themes, financial education and quality of life, which are extremely relevant to socioeconomic development strategies, in addition to presenting correlation points with the quality of life domains established in the WHOQOL-BREF. Therefore, it is recommended that these instruments be used on a larger scale of academics, making it possible to analyze different audiences, and not just limited to regular academics in the second semester of 2023 at the Socioeconomic Center of the Federal University of Santa Catarina. It is therefore important to emphasize that the results are only a sample of a larger student population, and to obtain more accurate results, a more comprehensive study with a larger number of participants is needed.

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