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Professional profile of teachers of Financial Education and Sustainability in the municipal teaching network of Chapecó-SC

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Abstract
This research talks about the professional profile of the teachers who work with the courses of Financial Education and Sustainability in the municipal teaching network of Chapecó-SC. The objective was to problematize the presence of the subject in the municipal basic education and how the teachers make the relation of the socio-environmental themes with the mathematics themes, taking as basis the training area of these professionals, the methodology and the content taught in the course. For the data collection we used a structured interview with six teachers from three municipal schools, taking as a criterion for the selection of schools the Basic Education Development Index - IDEB. In the study it was noticed that all the interviewed teachers considered the course important for the students, however, they declared that they found difficulties to work

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the mathematical and social-environmental contents in an interrelated way due to the lack of preparation in the initial training, absence of improvement courses and, mainly, because they are not related areas. It is concluded that there is a need for continuous training for these professionals who are at school, as well as to broaden the curricular greening in the Teaching Training Degree that prepares teachers to work at basic education.
Keywords: Mathematics; Environmental education; Employee performance appraisal.

Perfil profissional das professoras de Educação Financeira e Sustentabilidade na rede municipal de ensino de Chapecó-SC

Resumo
Esta pesquisa trata do perfil profissional dos professores que trabalham com a disciplina de Educação Financeira e Sustentabilidade na rede municipal de ensino de Chapecó-SC. Teve como objetivo, problematizar a presença da disciplina na educação básica municipal e como as professoras fazem a relação dos temas socioambientais com a Matemática, tomando como base a área de formação destas profissionais, a metodologia e os conteúdos ministrados na disciplina. Para o levantamento dos dados utilizamos uma entrevista estruturada com seis professoras de três escolas municipais, tomando como critério de seleção das escolas o Índice de Desenvolvimento da Educação Básica - IDEB. No estudo percebeu-se que todas as professoras entrevistadas consideram a disciplina importante para os estudantes, porém, declararam que sentem dificuldades para trabalhar os conteúdos matemáticos e socioambientais de forma inter-relacionada devido à falta de preparação na formação inicial, ausência de cursos de aperfeiçoamento e, principalmente, por não serem das áreas afins. Conclui-se que há necessidade de formação continuada para essas profissionais que estão na escola, além de ampliar a ambientalização curricular nos cursos de licenciaturas que preparam os professores para o trabalho na educação básica.
Palavras-chave: Matemática; Educação Ambiental; Avaliação de desempenho profissional.

Perfil profesional de las profesoras de Educación Financiera y Sostenibilidad en la red municipal de enseñanza de Chapecó-SC

Resumen
Esta investigación trata del perfil profesional de los profesores que trabajan con la disciplina de Educación Financiera y Sostenibilidad en la red municipal de enseñanza de Chapecó-SC. Tuvo como objetivo, problematizar la presencia de la disciplina en la educación básica municipal y cómo las profesoras hacen la relación de los temas socioambientales con la Matemática, tomando como base el área de formación de estas profesionales, la metodología y los contenidos ministrados en la disciplina. Para el levantamiento de los datos utilizamos una entrevista estructurada con seis profesoras de tres escuelas municipales, tomando como criterio de selección de las escuelas el Índice de Desarrollo de la Educación Básica - IDEB. En el estudio se percibió que todas las profesoras entrevistadas consideran la disciplina importante para los estudiantes, sin embargo, declararan que sienten dificultades para trabajar los contenidos matemáticos y socioambientales de forma interrelacionada debido a la falta de preparación en la formación inicial, ausencia de cursos de perfeccionamiento y, principalmente, por no ser de las áreas afines. Se concluye que hay necesidad de formación continuada para esas profesionales que están en la escuela, además de ampliar la ambientalización curricular en los cursos de licenciaturas que preparan a los profesores para el trabajo en la educación básica.
Palabras clave: Matemática; Educación ambiental; Evaluación del rendimientos de empleados.

1 Introduction

The present research aimed to identify the professional profile of the teachers who work with the course of Financial Education and Sustainability (FES) in the municipal teaching network in Chapecó-SC, and how the socio-environmental contents in the classroom are approached and the relation between Financial Education (linked to Mathematics) and Sustainability (linked to Environmental Education).

One of the goals of this study is to stress the public policy of Environmental Education of the municipality, aiming at the qualification of the professionals who teach this course, and also to problematize the initial training of the licensed teachers, in such a way, that they can establish an interrelationship between Sustainability and Financial Education.

When we look for the research problem we verified the lack of studies that interrelate Mathematics and Environmental Education, for this reason we decided to deepen this relationship, placing the following question to guide the research: What is the professional profile of the educator who works with the subject of Financial Education and Sustainability in the municipal school network of Chapecó-SC? From this problem, two hypotheses have arisen, the first one is that the subject in question was created by the education department to fill the hours of teachers; and second, is that teachers who teach this subject do not have specific training to work these matters interrelatedly. In this sense, the general objective of this research was to know and build the professional profile of teachers who work with the subject of Financial Education and Sustainability to problematize the relationship between Financial Education and Sustainability in Basic Education in Chapecó-SC.

As a criterion for selecting municipal schools that would be the focus of the research, we took as reference the Basic Education Development Index ("IDEB'), which allowed us to carry out the selection of the researched context, in this case, we selected three schools: the first with the best score, the second with an intermediate one and the third with the lowest score in the municipal IDEB.

As for the methodology used in the research, we sought to produce knowledge through field and descriptive research of the qualitative type, using documentary survey, records and impressions of the field activities and data collection through questionnaires. The treatment of the collected data was done by analyzing the content of the answers of the professionals to the questionnaire and the most significant speeches in the open questions, as established by Bardin (2009).

After the data collection, we performed the interpretative analysis of the collected data and analyzed them based on the theoretical reference. From the analysis, it tried to verify if there is an interrelationship between Financial Education and Sustainability, as well as, if it is promoting the interdisciplinarity between the other fields of knowledge, not simply to make a new course (subject), which is contrary to the orientation of the National Curricula Guidelines for Environmental Education (BRASIL, 2012).

The work was based on three assumptions that guided the whole of the research, in order to establish an epistemic-methodological basis for environmental education and critical Mathematics: a) environmental education is a dimension of education

that enables the formation of emancipated subjects and transformers of the reality of the living experience focused on socio-environmental sustainability; b) Mathematics as an area of knowledge that dialogues with people's daily lives - especially financial education - and an important contribution to knowing and transforming the world; c) the permanent training of teachers at school in the perspective of the development of a pedagogical praxis for planetary citizenship demands a complex and dialectical understanding of the world.

2 Theoretical-epistemological approach

2.1 Financial Education

Over the years, mathematics has been taught in a way in which the learner does not learn to think, only mechanically reproduces what the teacher teaches. Often, the pedagogical method applied does not differ on the part of the teachers, the world view of the educated is often not correlated with the content taught, in a way that it cannot establish relations with the everyday situations. In view of these misconceptions, we sought to relate and improve within the fields of Mathematics and other areas, topics related to Education, with the emergence of Financial Education, one of the focuses of this theoretical reference.

When we talk about Financial Education we initially think of money. As a financial currency, money has been present in society for a long time. It is believed that consumerism was generated through policies to encourage credit, as a means of improving the economic conditions of the population. According to Monteiro (2017), there is a concern of the governments in the financial education of the population, so that it is increasingly able to make the best decisions in a conscious way.

According to D'Aquino (2008, p.9. Our translation):

> Capitalism is closely linked to the consumerism of our present society. In this sense, building a philosophy where what matters is what you have and not what you are; A society that has to deal with all that money can provide, that gives you the idea that money is like ice cream: a momentary pleasure. That teaches you quickly to spend, but does not teach you how to get nor keep your money. This society is on the stage of our children, whom from an early age already know the pleasure that money can provide but most of them will know the value of money only while young (adults), with their first salary, some financial difficulty or never.

Faced with this, concerned about consumerism and its consequences, a group of government representatives and some entrepreneurs, in 2010, the National Financial Education Strategy (ENEF), with the objective of contributing to and improving financial performance of Brazilian society. The definition of Financial Education according to the Organization for Economic Cooperation and Development (OECD) is presented as follows:

> [...] financial education is "the process by which individuals and societies improve their understanding of financial concepts and products so that, with information,

> training and guidance, they can develop the values and skills they need to become more aware of the opportunities and risks involved, and then be able to make well--informed choices, know where to seek help, and take other actions that improve their well-being. Thus, they can contribute more consistently to the formation of responsible individuals and societies committed to the future." (BRAZIL, 2016, p.23. Our translation).

We should be clear that Financial Education is not just a set of tools for calculations, but it is also a form of individual and collective financial planning. Good financial planning and control, besides guaranteeing financial health, reduces the consumption that, consequently, reduces the volume of waste in the environment (LEITE; FERREIRA; SCRICH, 2009). Although for a better quality of financial life, it is necessary to instruct people in a posture and attitudes that provide comfort and security when it comes to finances. According to Jacoby and Chiarello (2016), financial education should be developed at school, not as a rigid set of rules, but as creating a healthy relationship with money, where children and adolescents begin to reflect on the subject in a critical perspective.

In dealing with their finances, families have difficulties in balancing their consumption, for example, due to the mass process of advertisements conveyed by the media, which makes it necessary at school an education that reflects under all dimensions of mathematical knowledge, such so that the students, in a critical way, establish an interrelationship of this aspect with their social life, increasing their responsibility with the sustainability of their living environments (DICKMANN et al., 2012).

However, there are still schools in which the inclusion of these issues does not happen. Financial Education is considered a cross-cutting theme, so it should dialogue with all the subjects that compose the Education of Elementary and High School. According to Campos (2012, page 58. Our translation):

> [...] we consider that Financial Education discussed as a cross-cutting theme within the Mathematics curriculum should not be restricted to the study of Financial Mathematics in order to choose the most advantageous way from a financial point of view when buying a product, or opting for an investment. From the set of tasks that we will present, it is possible to signal the possibility of approaching Financial Education in Mathematics of Elementary Education articulated to other mathematical contents.

It is noticed that in dealing with Financial Education we are also talking about our reality, which connects us to socio-environmental issues, and as such, we always need to dialogue with these two dimensions of our concrete context, bringing students closer to Mathematics and approaching it to the social practice of learners (SEIBERT; GROENWALD, 2004; SANTOS, 2011). Therefore, the act of teaching only exists along with the act of learning and it is this process that justifies the relationship between the learner and the educator. In Freire's conception, the educator cannot only talk with his students, he must dialogue with them about the concrete reality, in view of the transformation of the world, because it is in the dialogue that both realize the construction of knowledge, becoming the educational process an overcoming transmission, but rather a dialogical

relationship. According to Freire (2002: 68. Our translation): "No one educates anyone, one cannot educate himself, men educate one another, mediated by the world."

For this reason, we will address socio-environmental issues through the perspective of critical environmental education, expanding this relationship with mathematical and daily contents, contributing to the construction of a mathematics more connected to people's daily lives, especially with regard to their relation with social and environmental issues, aspects that have been debated for some years in Brazil (COSTA, PANTAROLO, TEIXEIRA, 2017).

3.2 Environmental Education

Before conceptualizing Environmental Education, we need to know more about the environmental issue that involves the planet. Besides being a topic discussed in several national and international meetings, we must be aware that:

> [...] the environmental problem is not in the amount of people that exist on the planet and that they need to consume more and more from the natural resources to feed, to dress up and have shelter. It is necessary to understand that the problem is in the excessive consumption of these resources by a small part of humanity and in the waste of useless and harmful articles to the quality of life. (Reigota, 1998, p.9. Our translation).

A landmark for Environmental Education is the Missive of Belgrade (1975), a document that has been published and defined its objectives, having as Environmental Goal: "Improve all ecological relations, including the relationship of humanity with nature and people with each other." Also cited as goals and objectives: awareness, preservation, participation and evaluation of society, commitment, well-being, attitudes, which should be exploited by society for an "innovative environment."

Environmental Education is one of the alternatives for raising people's awareness of socio-environmental problems by contributing to the formation of citizens who are aware of the preservation of the environment and protagonists of eco-political-citizen attitudes towards changing unsustainable behaviors that degrade environments of life (DICKMANN, 2016.). We should not restrict its application only in the school universe, but we must facilitate the understanding of the people for these issues and so we can apply it on a daily basis. In this sense, Environmental Education as a dimension of education in general:

> The processes through which the individual and the community construct social values, knowledge, skills, attitudes and competences aimed at the conservation of the environment, as well as the common welfare use of the people, essential to the sound quality of life and its sustainability. (BRASIL, 1999 p.63. Our translation).

What is expected is that through Education we can build sustainable ways of living in society and the environment in order to radically change what we have seen daily, in the end, Environmental Education has the task of building possibilities for us to live together on Planet Earth (SAUVÉ, 2016). For this, it is necessary to invest in the training of teachers so that they effectively act and insist on practices that help students to observe

the environment otherwise through criticism, questioning, innovative and creative ideas, from the school environment, community life, of their place of living (DICKMANN, 2015). In this same direction, Loureiro (2003, p.23. Our translation) states that:

> The challenge for building a consistent citizenship lies in the ability to institute everyday democratic practices, to promote the progress of a school that can lead the student to reflect critically on their living environment and to consolidate a culture of citizenship, in the plans local, regional and international, linked to the processes of systemic transformation.

Environmental Education needs to be discussed in all places, it is clear the need to be present in all areas of society: schools, universities, community, media, internet, etc. Each one of them has its peculiarities that contribute to the formation of the citizen, however, the school is one of the favorable places to contribute in this political-citizen formation. According to Reigota (1998, p.24. Our translation):

> The school is one of the most privileged places to carry out environmental education, as long as it gives opportunities for creativity. [...] having a permanent, dynamic nature of education, varying only with respect to its content and methodology, trying to adapt them to the age groups for which it is intended.

When we relate Environmental Education to the school universe, we need to think about how to include this theme in the teaching-learning process. Reigota (1998, 26. Our translation) considers the involvement of teachers, learners and the community to be beneficial to the environment in which they live, and highlights that: "The traditional separation between subjects (sciences), human, exact and natural ones, loses the meaning, since what is sought is the integrated knowledge of them all for the solution of environmental problems."

However, when it comes to this interdisciplinary approach to Mathematics, we note that there are few projects, activities and theoretical references that interrelate Mathematics with Environmental Education, as pointed out by Kazay and Bredariol (2011: 227. Our translation):

> Thus, when Environmental Education is not implemented as a subject , it is usually used in the content approach of subjects such as Biology and Geography, more related to the physical environment. There are also occasional efforts in fields such as History or Portuguese. However, the insertion of Environmental Education in the context of Mathematics is extremely rare. This occurs, eventually, in interdisciplinary projects, however, there are few initiatives to structure the process of teaching mathematics through Environmental Education.

In order for Environmental Education to be included as a transversal theme in the subjects, we must have teachers prepared for such inclusion, so that they can mediate the information about the environment involving the content of their subject. Involvement that must be seen with enchantment, arousing the interests of the students, instilling in them the desire for change, growth and the desire to learn, a process that is not easy to build and that there is a need to take care not to fall into the banality of which we call

transversality (Reigota, 2000). The educator must understand that teaching is not only to transfer his knowledge to the student, but to create possibilities for the production of new knowledge, as wisely, says Freire (2003: 47. Our translation):

> *To know that teaching is not to transfer knowledge, but to create possibilities for its own production or its construction*. When I enter a classroom I must be open to inquiries, curiosity, students' questions, their inhibitions; a critical and inquiring being, restless in the face of my task - *to teach and not to transfer knowledge* .(Author's emphasis).

The role of the teacher is fundamental to the transformations of an Education that tries to make a commitment to the sustainable development and seeks to teach the current and future generations the importance of conserving the Environment (DIEGUES, 2000). Thus, we need to reflect on the need to train reflective professionals capable of developing practices involving Education, Mathematics and the Environment in a critical aspect (CALDEIRA; MEYER, 2001; GUIMARÃES, 2004).

Thus, one of the central themes at the present time that refers to the relation between Mathematics and Environmental Education is the issue of consumption and its impacts on the environment. So let us deal with these questions concerning the way of life and production from now on in order to understand it better.

2.3 Consumerism: criticism of the production and consumption system

Consumption is an activity performed every day, whether it is conscious consumption, the one that people buy for what they really need, or the excessive or impulse consumption that occurs in moments of leisure, relaxation and celebration, which most of the time is done without planning for each situation.

The consumption act cannot be seen as a problem, consumption is necessary to survive, however, we must be aware of consuming only what is necessary and what fits in our financial planning. For Bauman (2008, p. 37. Our translation) consumption is "[...] a condition, and an aspect, permanent and irremovable, without temporal or historical limits; an inseparable element of the biological survival that we humans share with all other living organisms."

The National Curriculum Parameters help us to understand the relationship between Mathematics and Consumption and Environmental Education from a critical social perspective:

> [...] Consumption is presented as a form and objective of life. It is essential that our students learn to position themselves critically in the face of these issues and understand that much of what is consumed is the product of work, although this relationship is not always thought of when a commodity is acquired. It must be shown that the object of consumption, whether it is a sneaker or a branded clothing, a food product or an electronic device, etc., is the result of a working time, carried out under certain conditions. When one can compare the cost of production of each of these products with the market price, one can understand that the rules of consumption are governed by a policy of maximizing profit and precariousness of labor value. Aspects related to consumer rights also require mathematics

> to be better understood. For example, to analyze the composition and quality of products and assess their impact on health and the environment, or to analyze the ratio between lower price/higher quantity. In this case, offer situations such as: buy 3 and pay 2, are not always advantageous, as they are usually made for products that are on low demand - therefore, there is often no need to buy them in large quantity - or that they have expiration dates close. Getting used to analyzing these situations is crucial so that students can recognize and create forms of protection against misleading advertising to find the marketing stratagems that are submitted to potential consumers. (BRAZIL, 1998, p.35. Our translation).

This section shows us that Financial Education brings many concerns, makes us seek to understand the social, economic, political and cultural environment that surround us. Consumerism is a portrait of social life in the capitalist system we live in and refers to a way of life that seeks, through the consumption of goods and services, the only moments of happiness and pleasure, but Mathematics has the potential to construct reflections on the life environment of the subjects that question the dominant ideology, overcoming the market perspective and thinking about the inclusion of all (FIORI; BERNARDI, 2014).

Practicing conscious consumption contributes to the development of the country and to the financial health of the family. By economic bias, the greater the production is, the greater the volume of financial resources circulating among the population.

> The more it is produced, the more it is consumed, being the modern society condemned to a great vicious cycle, where it is necessary to consume in order to produce and produce even more to consume. Increasingly products are getting shorter lifespans, and when they are broken, they are extremely difficult to be repaired in order to boost consumption and production, as it will always be cheaper and more practical to buy a new product than to store or fix the old one. In addition, of course, the market is always pushing new models of the same products by changing small things, or giving little touches, devaluing and depreciating old products that are often still in a position to use. (COSTA, IGNÁCIO, 2010, page 48. Our translation).

We need to understand that conscious consumption is not about not buying things or having a comfortable life, but reducing consumption, adopting sustainable habits that contribute to the maintenance of living environments, articulated in consuming networks, so we can contribute to the preservation and conservation of the environment, saving all forms of life on the planet, thus enhancing the pedagogical aspects of this theme in question (CAVALCANTI, 2011, PAULI, ROSA, 2004).

3 Methodological Procedures

The approach of this work was qualitative research type, being this method chosen because it allows a greater approximation and coexistence with the schools and with the teachers who are the subjects of study, making it possible to verify the socio-environmental reality in which the schools are inserted.

The research was carried out in three municipal schools in the city of Chapecó-SC that were selected based on IDEB score: the lowest score in IDEB is 4.5, the Municipal Basic School Vila Rica, of intermediate score 6.0 is the Escola Parque Cidadã Cyro Sosnosky and with the highest score is the Basic Municipal School Rui Barbosa, with 7.2.

The first procedure was to know the school space and its physical structure, we talked to the directors/managers of the schools about the research and, mainly, with the teachers who teach the FES subject. We did the documentary survey and field records, we had an approximation with the schools and with the six teachers in combined schedules, we delivered the questionnaires in order to know the profile of these professionals and we talked about the FES subject.

4. Results and data analysis

The analysis of the data contained in the six questionnaires applied at the three schools in October 2016 is described below. We present and analyze the data generated by the questionnaire applied to teachers, seeking to identify significant elements of the profile of these professionals. In the qualitative analysis of the content of these questionnaires, we sought to identify the coherence, in the teachers' discourse, between the conceptions and pedagogical practices they reported, based on Bardin's (2009) guidelines.

We analyze the data in four axis: i) Qualifying data of the respondent; ii) Professional performance; iii) Working conditions in this school; iv) Data on Financial Education and Sustainability.

i) Respondent qualification data

Table 1 - Teacher training

Teachers	Age (years old)	Year of graduation	Graduation	**Postgraduation (latu sensu)**
T1	28	2012	Biological Sciences	Incomplete
T2	47	1996	Geography	Complete
T3	32	2008	History and Visual Arts	Complete
T4	29	2013	Physical Education.	Incomplete
T5	25	2013	Physical Education.	Complete
T6	56	1986	Biological Sciences with specialization in Mathematics	Complete

Source: questionnaire (2016).

In the first axis, in which the qualification data of the teachers in the questionnaires were investigated, according to Table 1, it was observed that 100% of the teachers have complete graduation in different areas of practice and years of completion. In addition, those who have a postgraduation or are still studying, they have specialization in their area of training. As for the courses of improvement and extension, the T1 affirms not having done any specialization or extension course, the other teachers have done several, being the most common "Course on High School", "Education of Young and Adults", "History of Indians in Brazil ", and in the area of FES the" Small Formations" course.

Among the six teachers interviewed, T1 and T6 have more proximity to the FES subject according to their graduation, however, it does not justify that others are not able to practice their profession. When asked about the sources of research that they use to prepare FES classes, they answered, respectively, that they generally use books, magazines, the curriculum of the Municipal Education Secretariat, the *internet* and booklets.

ii) Professional performance

Table 2 - Professional Activity

Teachers	TA or Staffing	Time spent working with FES	Classes with the FES	Works in another school with FES
T1	TA	18 months	2nd Year to 9th Year	No
T2	Staffing	24 months	1st Year to 9th Year	No
T3	TA	8 months	1st Year to 8th Year	No
T4	TA	8 months	2nd Year and 4th Year	Yes
T5	TA	8 months	1st year and 5th year	No
T6	Staffing	Months	2nd Year to 9th Year	No

Source: questionnaire (2016).

In Table 2, which refers to the professional activity, 4 teachers are hired in the Temporary Admission (TA) regime, that is, 66.67%, and two teachers had direct entry (Staffing) in the municipal education network, which corresponds to 33,33%. As for working time with the FES subject, it varies from 8 months to 36 months. The three teachers who have taught this subject for 8 months have reported that they do not participate in FES specialization courses because they are TAs and the subject is only a complement of hours and because they do not know if they will continue to teach next year. Out of the six teachers interviewed, only T4 teaches this subject in another teaching network.

Possibly the T6 that has been working with the FES subject for more time, and because she is staffing, it is easier to work with the themes, projects and activities proposed in the course curriculum.

In general, in the three selected schools the classes that have FES vary from the 1st Year of the Initial Grades to the 9th Year of Elementary School - Final Years. The FES subject is not included in the high school curriculum, since this level of education is part of the state schools, and the research was restricted to municipal schools.

iii) Working conditions in this school

Table 3 - Condition of work in the school that works with fes

Teachers	Total weekly workload at school	Weekly workload with FES	Periods you each with FES	No. of groups that works with FES	Number of students working with FES
T1	20h	10h	Morning and Afternoon	8	240
T2	20h	10h	Afternoon	9	270
T3	40h	10h	Morning	8	240
T4	20h	2h	Morning	2	50
T5	20h	2h	Morning	2	50
T6	20h	10h	Morning and Afternoon	8	240

Source: questionnaire (2016).

The teachers of the three schools said they worked weekly from 20 hours to 40 hours, with only T3 with maximum working hours. The other teachers work only 20 hours in schools, having other activities to complete the workload - both in schools and other jobs.

Actually with the FES subject, four teachers work 10 hours a week and around 1 to 2 hours/class, according to their workload at school to prepare their activities. Two teachers work with only 2 hours/class with the subject. Only one teacher works with the FES subject at another school, as shown in Table 2. They teach other subjects in the municipal and state network, this means that the teachers probably work specifically in their training area.

As for the period that they teach the subject, only two teachers are in the morning and afternoon periods and the others work only in one period. The number of classes of each teacher ranges from 2 to 9, and the average number of students in each class is 25 to 30 students. The T4 and T5 teach this subject in only two classes, because according to them, these classes are a complement of hours to ensure the workload.

All the teachers commented on the difficulty of working with the students, since it is not only because it is a weekly class, but the students are young ones, requiring more attention and detailed explanations, besides the classes being large ones.

After talking and applying the questionnaires with the teachers, we can see that they all classify the subject as an important factor for the school curriculum, but still find some difficulty in the method of application with the students, due to the lack of specific training. In general, they believe that it is ideal for teachers from related fields (Science, Geography, Biology) to work with this subject, since they have a broader knowledge and are more prepared to work with social and environmental contents with learners.

Final and Indicative Considerations

Several difficulties were found in the municipal public schools of Chapecó-SC in relation to the professional profile of the teachers who teach the FES subject, from its initial training to the ability to interrelate Financial Education with Sustainability, being this the objective of the subject.

The teachers who answered the questionnaire, when talking about the FES subject, emphasized its importance, however, there is still a lot to study about it to be able to work with it. We felt and saw in the answers that these teachers are seeking for the interrelationship between Financial Education and Sustainability through their daily pedagogical projects and practices, however, they are not prepared as to their specific training contained in the curriculum of the subject, since only two of them have training affine, being one in Biological Sciences and the other in Biological Sciences with specialization in Mathematics. Another factor found in schools is the lack of the perspective of interdisciplinarity with some projects and subjects - including the subject in question.

In the dialogue with the teachers, we realized that they did not feel prepared to work with the subject, we felt a certain insecurity on their part when we questioned the preparation of the classes, what material they used, how they worked with the students. In several moments they commented that they think the subject is necessary and that they need a greater support on the part of the Secretary of Education.

Faced with this reality that emerged from the research, it is possible to establish some indicatives of what to do to qualify the pedagogical praxis in this subject:

1. One of the needs that we find deals with permanent/continuous training, and this process must be implemented from the potentials, limits and advances in the practice of the teachers who are in the classrooms working with this subject;
2. We suggest that the initial teacher training processes be reviewed in the specific and environmental areas, specifically, to extend cross-curricular and interdisciplinary knowledge and their interrelationships, providing a greater curricular globalization, better qualifying teachers for the work of the socio-environmental questions at school;
3. Revision of the economistic character of the treatment of socio-environmental issues in the researched subject and reorganization of curricular content to overcome the perspective of conservationist/preservationist approach to an interrelated view of Environmental Education with Critical Financial Mathematics.

Even in the face of these challenges, we believe that this study can contribute to the municipal public policy of Environmental Education and to improve the ongoing training of teachers who take up this subject in the future, although we know that this problem requires more reflection and analysis in view, including, from other surveys.

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