

Final Report - Expansion 2019

Financial Education Games



Let's Learn With Games!



Picnic

GOOD DEALS



www.letslearnwithgames.com

Final Report - Expansion 2019

Financial Education Games

Instituto Brasil Solidário



juntos construímos!



Companies that participate annually in the various projects of Instituto Brasil Solidário.
The institute also has important partnerships with and receives donations from individuals.

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1. INTRODUCTION

The Financial Education Games initiative was conceived in partnership with United Way Brazil, with the support of professionals in the education field and experts in game techniques, aiming to raise children's awareness of financial education as an important instrument of citizenship for society.

Picnic works on the concept of SAVING. Good Deals, on the other hand, works on the concept of INVESTING.

Instituto Brasil Solidário (IBS) was responsible for the production of the games, coordination and implementation design of a pilot project in three municipalities in the State of Ceará in 2017.

In the final report of the Pilot Project, the external evaluation concluded that 77% of the schools that received the games had improved indicators of Financial Education knowledge, in addition to a substantial increase in skills involving the calculation of risks and opportunities.

In possession of these results, the second stage of the project began: the games expansion plan. Starting with 20,000 students in the Pilot Project, the established goal was to reach 160,000 students from different municipalities throughout the Brazilian territory. This report presents precisely this new stage, expanding its scope in the State of Ceará and going to other states, such as Bahia, Maranhão, Paraíba, Pernambuco, Sergipe, Pará and São Paulo - and even crossing the country's borders, reaching Santiago, in Chile.

The stages involved in the expansion process, the challenges faced, the new lessons learned and the main results achieved by the games in public schools located in municipalities under adverse conditions. The purpose of this document is to report the concerned process and the efficiency in the liaison with public management bodies in order to allow the games to be further implemented in accordance with the acquired knowledge, providing feedback for the learning curve, in order to disseminate such initiative and ensure that the project proves to be sustainable.



1.1 INSTITUTO BRASIL SOLIDÁRIO (IBS)

Instituto Brasil Solidário (IBS) is an OSCIP (Civil Society Organization of Public Interest) with expertise in social actions funded by the private sector. It works with sustainable development projects through education and social mobilization in public schools and communities with a low Human Development Index (HDI), stimulating their autonomy. All activities are brought to the school and community space, inspiring educators and students in classroom and encouraging various pedagogical practices, until such practices are incorporated into local public policies. With proven short, medium and long-term results, including significant increases in the Basic Education Development

Index (IDEB) above the national average, the actions and method seek to guide and favor the formation of a new Brazilian citizen through commitment, innovation and mainly a change of attitude with self-esteem and creativity.

In order to implement the pilot project of the Financial Education games, IBS used its mobilization and training methodology developed through the Education Development Program (*Programa de Desenvolvimento da Educação - PDE*), which has been applying, for 20 years, an intersectoral approach between private companies, local governments and civil society.

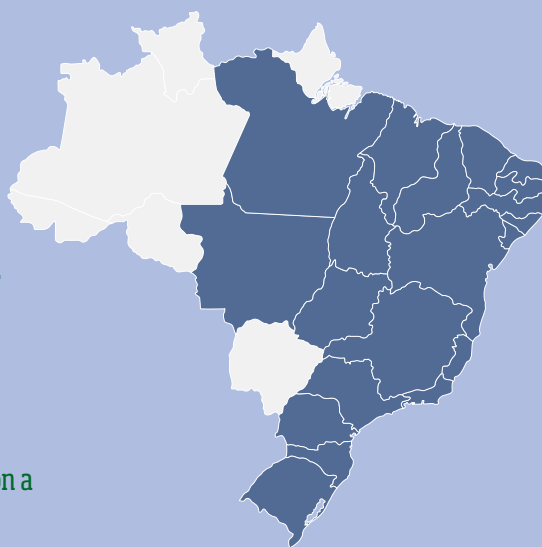


PDE
Programa de
Desenvolvimento
da Educação

177 cities affected;
in **21** states;
of the **5** regions of the country.

272 libraries built;
involving **1,033** schools.

48,255 students benefited;
and **18,122** teachers trained on a
yearly basis.



Let's Learn With Games!

33 cities affected
in **9** states of
3 regions of the country

860 schools

170,653 students benefited
and **9,238** teachers involved

The programs allow the community to act autonomously and multiply the actions experienced in eight main areas, namely: reading incentives, health and prevention, entrepreneurship, environmental education, art and culture, edu-communication, citizenship and financial education.



1.2 FINANCIAL EDUCATION ALLIANCE

The initiative, which addresses a national and global problem, aims to offer access to financial education, causing children, educators, families and public managers to have a critical attitude towards the material challenges of life. Such conduct is essential to the development of citizens, society and, therefore, the country.

By exploring a contemporary topic of paramount importance, with great potential for transformation, the Financial Education Alliance works in an intersectoral way, uniting companies, government and society, favoring citizenship in the short, medium and long term.

Funded by public-private partners that believe in the same cause, and are focused on national development, the financial education project through the games Picnic and Good Deals relies on the expertise of Instituto Brasil Solidário, a Brazilian non-governmental organization responsible for managing the resources that compose the Financial Education Alliance.

The institute and its partners seek to promote a qualified expansion, generating a wave of positive impact involving Financial Education throughout Brazil and Latin America.

Come join us in this initiative!



1.3 PROJECT

Launched in June 2017 with a board game – **Picnic** – and a card game – **Good Deals** – the Financial Education Project brought an unprecedented learning proposal, making it possible, with playful and creative activities, to exercise saving, entrepreneurship, and investment skills. The project is based on offering two games for elementary school classes, in early and late years, which were especially developed by a team composed of experts in games and financial education. The municipalities of Beberibe, Pindoretama and Cascavel, in the State of Ceará (CE), participated in the pilot project. About 2,000 games were used in more than 90 municipal public schools, reaching approximately 20,000 students. With the help of the games, it was possible to enhance learning of important concepts related to Financial Education, such as planning, evaluating, deciding, saving, choosing, identifying and dealing with risks and opportunities.



The proposal with the games involves the distribution of all materials in public schools, where educators receive training and pedagogical support, in addition to didactic sequences to use the material in a dynamic and interactive way inside and outside the classroom.

In 2019, the action expanded nationally and internationally, reaching more than 5,000 students in Santiago, Chile and here in Brazil, exceeding the performance expectation, and it managed to replicate the proposal in more than 30 Brazilian municipalities, reaching more than 170,000 students in the

Achievements and recognition in Brazil



The project received the **ENEF Seal** – a recognition by CONEF to entities that strengthen the objectives of the National Strategy for Financial Education. A little more than 200 national initiatives received the seal in 2019.

The **National Strategy for Financial Education - ENEF** was established as a Governmental policy which seeks to contribute to the strengthening of citizenship by providing and supporting actions that help the population to make more autonomous and conscious financial decisions. It was created through the liaison among nine government bodies and entities and four civil society organizations, which together compose the **National Committee for Financial Education - CONEF**.

The project's initiative is in line with the **BNCC**, enabling the study of Financial Education as a crosscutting theme.

The **National Common Curricular Base (BNCC)** is a normative document that defines the organic and progressive set of essential learning abilities that all students must develop throughout the stages and modalities of Basic Education.



OBJETIVOS DE DESENVOLVIMENTO SUSTENTÁVEL

In addition to financial education, the initiative was also planned to improve performance in Portuguese Language, Mathematics and Natural Sciences. Due to its cross-cutting development, the games also bring dynamics, debates and concepts of environmental education, nutrition, citizenship, urban mobility, tax education, kindness and volunteering, among other possible connections aligned with the **Sustainable Development Goals (SDGs)**.

first and final years. By revisiting regions already served by the actions of Instituto Brasil Solidário, it was possible to strengthen partnerships with educators and institutions that became multipliers of the proposal that uses the games, promoting the training in an effective way, continuing all follow-up processes in schools. For 2020, the initiative will reach new international borders, with plans to expand work in schools located in Brazil and other Latin American countries, with an initial planning in the regions of Peru, Colombia and Mexico.

2. EXPANSION

With the purpose of increasing the regional outreach of the games, the expansion plan was designed so as to maintain the same quality in the development and monitoring of activities, reaching a larger number of municipalities and seeking to consolidate the games as a recurring pedagogical practice within schools.

New supporting tools were created, such as the games' website and blog, which have become valuable for teachers, coordinators and students.

2.1 IMPROVEMENT OF THE GAMES

Based on lessons learned since the initial stage, the games were updated in order to improve the pedagogical process and its possible developments.

Improvements made to game Picnic

The pad with the individual shopping lists was excluded, in order to encourage the players to write. Instead of such pad, a single table was created for reference purposes, organized in alphabetical order. The original list, with products separated by value, could induce the player to create a shopping list based only on values, limiting a more critical analysis on each choice.

Some earnings and expenses cards and decision-making cards were also updated and included, which contributed to dynamize and further develop the concepts within the game.

New decision-making card



Updated cards



New table

COCONUT WATER AS 2	BANANA AS 1	SANDWICH COOKIE AS 4	CARROT CAKE AS 3
SUGARCANE JUICE AS 2	CHOCOLATE AS 4	YOGURT AS 2	APPLE AS 1
CHEESE BREAD AS 3	PASTRY AS 4	PEAR AS 1	POPCORN AS 1
SODA AS 4	SANDWICH AS 3	ORANGE JUICE AS 2	TAPIOCA AS 3

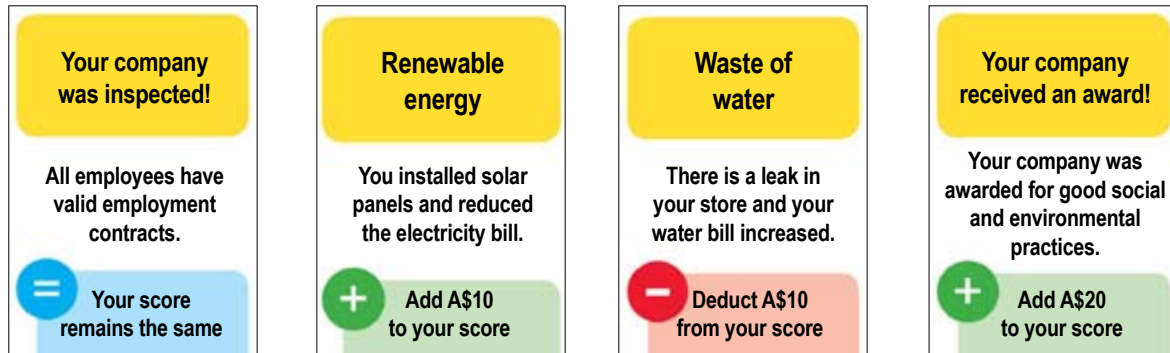
Original list

Picnic	
SHOPPING LIST	
1 AMERICA	
Banana	Pear
Apple	Popcorn
2 AMERICAS	
Yogurt	Orange Juice
Coconut Water	Sugarcane Juice
3 AMERICAS	
Carrot Cake	Cheese Bread
Tapioca	Sandwich
4 AMERICAS	
Sandwich Cookie	Pastry
Chocolate	Soda

Improvements Made to Game Good Deals

A third stage was introduced in the game, through challenge cards, working on tax and ethical concepts in a hypothetical business context. This stage, which was originally optional, produced great results and was then incorporated into the games' rules. The table of notes was adjusted, making calculations easier.

Examples of challenge cards



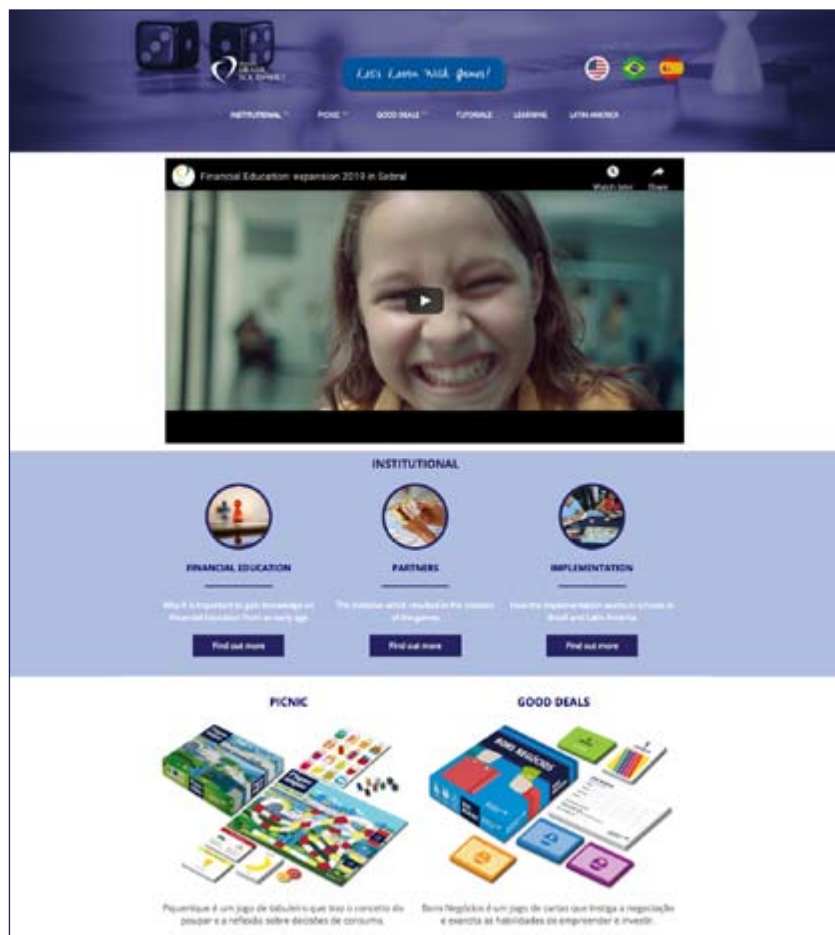
2.2 'LET'S LEARN WITH GAMES' WEBSITE

The creation of the 'Let's Learn With Games' website provided access to essential information about games Picnic and Good Deals in a quick and simple manner. Providing the history since the Pilot Project, going through the conceptual part about financial education, the website presents a specific section for each one of the games, with rules, frequently asked questions and pedagogical tips, as well as possible alignments with the National Common Curricular Base (BNCC). Taking advantage of the interactivity of social networks, tutorials and short videos about financial education and the concept of the games were produced, thus seeking greater identification with the young audience. Six mini-documentaries were produced on the success stories of the games. The series called **Beyond School Walls** shows various situations that clarify how players learn with the games. The media area, on the other hand, shows the main articles on financial education within the context of the games in the main communication vehicles, both in print and television media. Finally, there is the blog, where the main

news on the municipalities that are playing and learning are published (*only in portuguese*).

 www.letslearnwithgames.com

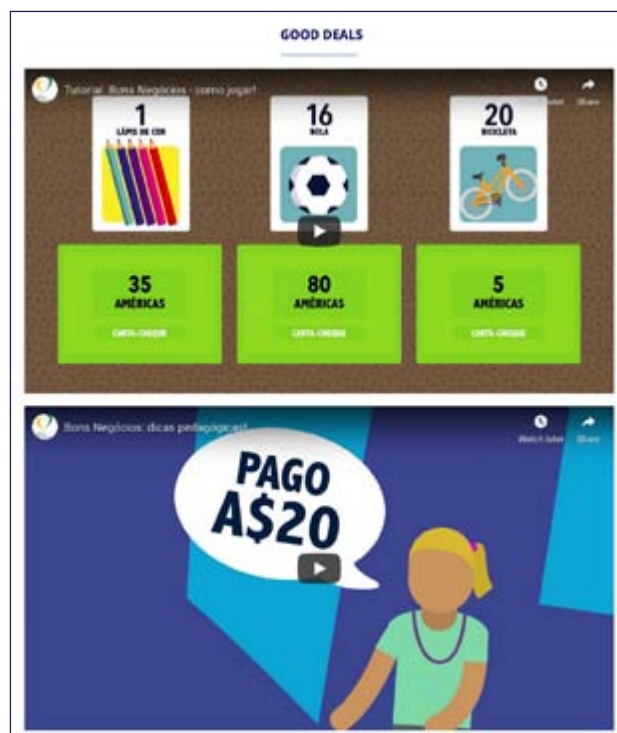
 www.blog.vamosjogareaprender.com.br



2.3 TUTORIALS AND SUPPORT MATERIALS

Tutorials and support materials, which are essential resources for the good pedagogical use of the games, are an important channel of communication with schools.

Within the website, each game has a specific tutorial, explaining the basic rules and a video with pedagogical tips. Support materials in PDF format are also available for download, containing all the presentations used by IBS in its training: lectures, graphs, didactic sequences and everything that can be replicated in each school.



All materials used in the Financial Education training are available for download.

vamosjogareaprender.com.br/en_US/tutorials



This material contains in-depth thoughts on concepts explored in the games, such as spending control, long-term planning and consumer decisions.

2.4 BEYOND SCHOOL WALLS

“Beyond School Walls” is a series of six mini documentaries showing cases in which the games were essential for learning, not only for students, but also for the teachers. The different contexts shown in the videos clarify how the players learn with the games and serve as a guidance for those who are taking their first steps in financial education. Check out episode 3 on the next page.

Episode 1



Know Emily, who, through a playful and interactive activity using the financial education games at school, has managed to bring to her family a new look on how to save and invest.

“Through the games we started to understand our expenses, what we were buying, our profits”.

Emily, 7th grade - LUPAM School - Cascavel, CE

Episode 2



Get to know the story of educator Ana Cristina and her daughter Nara, 11, who after playing with the financial education games managed to change the consumption and saving habits of the entire family.

“I’m 39 years old and I’d never seen an electric bill set to zero. This was an achievement due to the awareness that we started to have in our family, bringing that financial awareness into our home”.

Ana Cristina - Teacher at School Desembargador Pedro de Queiroz, in Beberibe, CE

Episode 4



In Cascavel, State of Ceará, a group of students gathered with the proposal of bringing the financial education games to their families, friends and even merchants in the region, who approved the initiative and even encouraged the class to continue to promote interaction between the school and the community.

Episode 5



Student Cauê saw in the game Good Deals a world of possibilities that could be put into practice and help him with his first job and an extra income for his family! The opportunity came from inside the school, where Cauê started helping in the vegetable garden and has already secured his first savings! Suelen learned how to save money with the games, already thinking about her future!

Episode 6



Know teacher Nairton Vieira, who saw in the Project with the games Picnic and Good Deals, the opportunity to turn his subject into a fun learning opportunity, motivated by his own students, for practical saving and investing activities! Due to the mobilization seen in classroom, the teacher created a graph with the class grades and saw the students exceed their performance every two months in subjects which involved calculations!

Episode 3

Get to know in more detail the story of Vitória, a student from the rural area of Cascavel (CE)



From the 6 success stories that clearly show how effective the games are, this one stands out.

Maria Vitória Nascimento Martins was another average student at Elementary School Choró Vaquejador, located in the rural area of Cascavel, State of Ceará. Vitória, as she is called, showed no particular interest in anything specific and her grades did not impress the teachers.

When she started playing Picnic during the Pilot Project, at the age of 9, she realized the importance of financial education. By thinking about strategies to win the game, she exercised her decision-making skills and internalized the knowledge of saving and planning, which reflected not only in her grades at school, but also in her family's financial organization.

The chicken farming activity conducted in her family's backyard has a new financial "manager", who records the number of eggs sold to the community. The story of Vitória is so inspiring that it caught the attention of the producers of the show "Como será?" from Globo Network, which highlighted her entrepreneurial talent in a sketch called "Aluno Nota 11".



2.5 TRAINING WITH GAMES

For the expansion stage, a training methodology was developed with a full day of theoretical and practical activities. The day starts with corporate videos about the project, followed by a lecture to raise awareness of financial education, in which a debate on consumer practices is proposed – mental triggers that make us buy without thinking properly and notions of investment. This initial moment is the starting point for teachers, coordinators and school managers to understand the importance of financial education and how it can fit into the curriculum.

After the practical activities with both games, a debate is held on the multiple pedagogical opportunities, alignments with the BNCC and any questions that may arise.



Room set up for theoretical activities



Teachers and managers trained and ready for multiplication



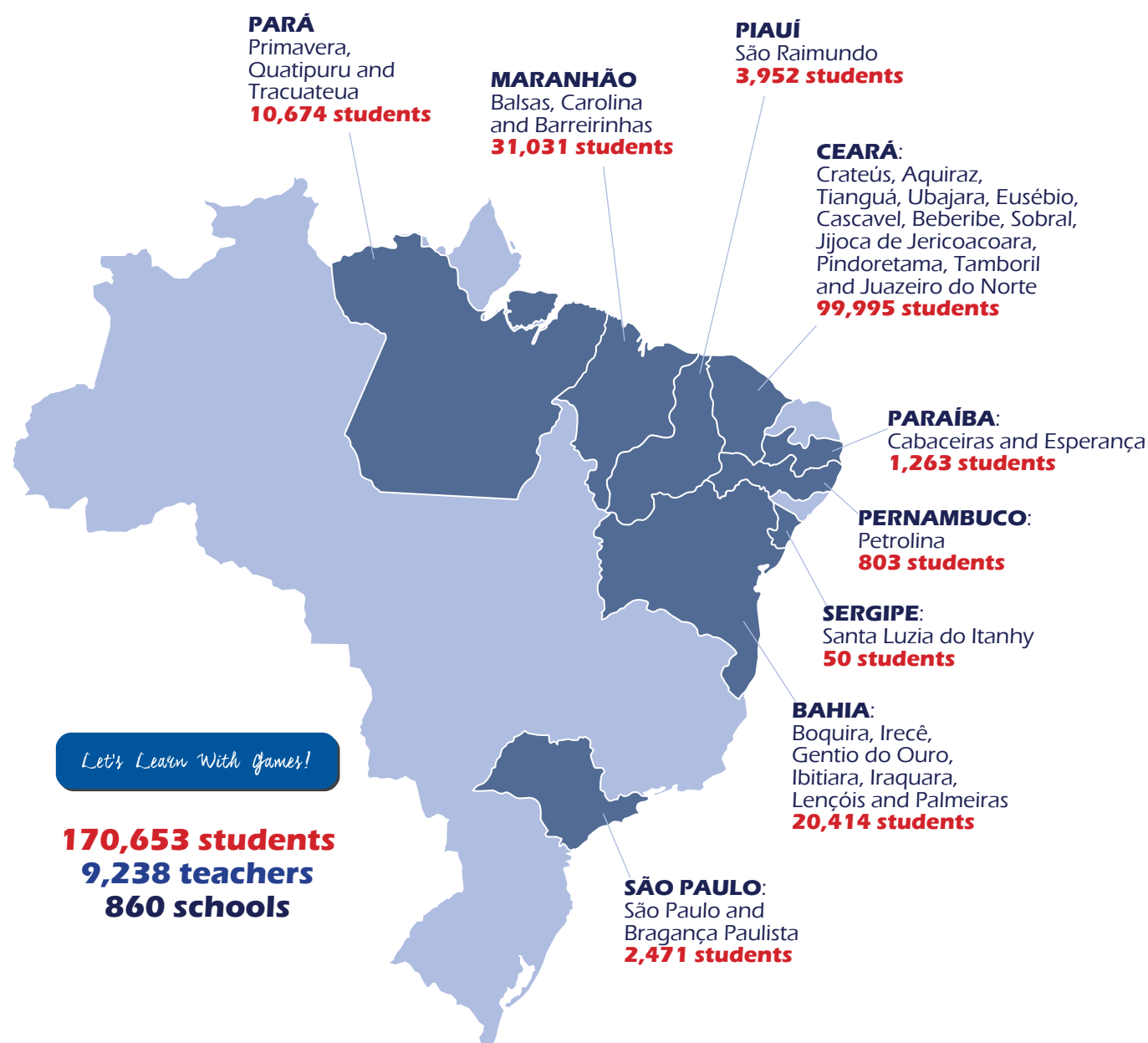
Practical demonstration of the game

After training, the school managers are ready not only to use the games in classroom, but also to replicate the same training among their fellow teachers. Therefore, a much more comprehensive and effective result was achieved in schools.

Managers also have access to the “Let’s Learn With Games” website, a valuable tool not only because it contains rules, frequently asked questions and tutorials, but also all training content, as well as alignments with BNCC, all available for download in PDF format.

2.6 EXPANSION MAP

Based on the consolidation of the three municipalities of the state of Ceará that were part of the Pilot Project, the expansion plan sought to take the games to all municipalities that have been partners of IBS throughout its 20 years of operation, as well as to create new partnerships - which is the case of the municipalities of Sobral (CE), Petrolina (CE) and Bragança Paulista (SP), among others. In order for the expansion to achieve the intended results, face-to-face training with games was carried out in all municipalities, in order to raise the teachers and coordinators' awareness of essential concepts of financial education, as well as to highlight the 320 crossovers between the games and the BNCC, allowing for a better use of the games and a more consistent learning. Through a partnership with the Department of Education of the State of Ceará, the games Picnic and Good Deals are already part of the pedagogical activities of high schools in Juazeiro do Norte, Aquiraz and Eusébio. In Cascavel, Pindoretama and Beberibe, in addition to high schools, the games were also used in vocational schools. This partnership with state schools reached more than 15,000 students in 2019.



BAHIA



	Teachers	Schools	Students
Gentio do Ouro	142	43	1,591



	Teachers	Schools	Students
Ibitiara	89	15	1,848



	Teachers	Schools	Students
Boquira	259	27	2,625



	Teachers	Schools	Students
Palmeiras	79	12	1,424

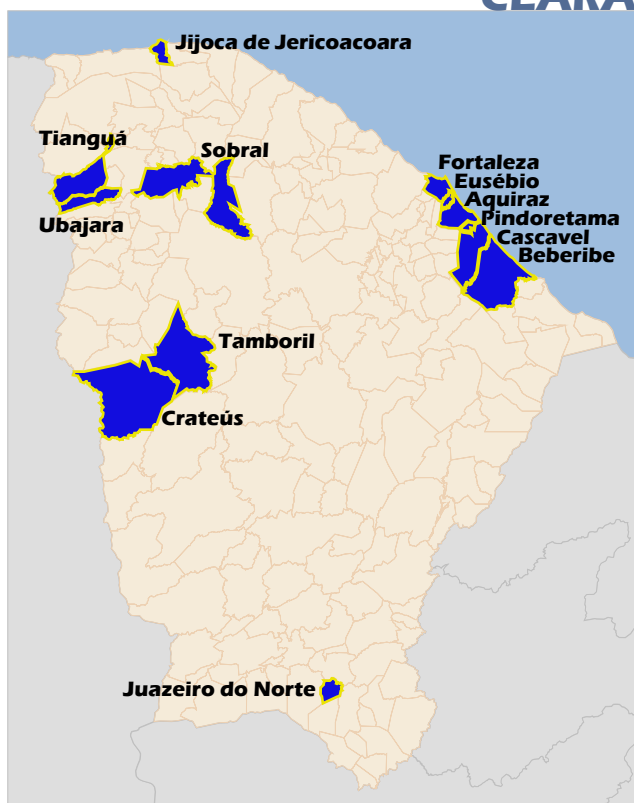


	Teachers	Schools	Students
Iraquara	197	19	3,583
Lençóis	116	13	1,597



	Teachers	Schools	Students
Irecê	493	23	7,746





	Teachers	Schools	Students
jijoca de Jericoacoara	117	9	3,478



	Teachers	Schools	Students
Sobral	1,034	44	21,479



	Teachers	Schools	Students
Juazeiro do Norte	458	14	10,673

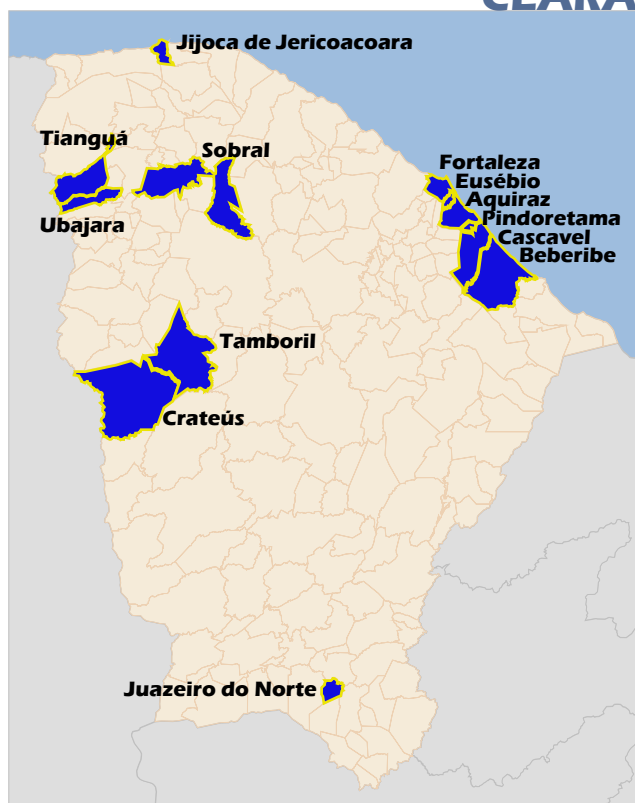


	Teachers	Schools	Students
Crateús	617	39	8,309
Tamboril	307	27	3,391



	Teachers	Schools	Students
Cascavel	338	50	12,277





Tianguá	Teachers	Schools	Students
	479	51	11,531




Ubajara	Teachers	Schools	Students
	340	21	5,167




Fortaleza	Teachers	Schools	Students
	17	2	283



Eusébio	Teachers	Schools	Students
	560	30	10,114



Aquiraz	Teachers	Schools	Students
	34	1	519



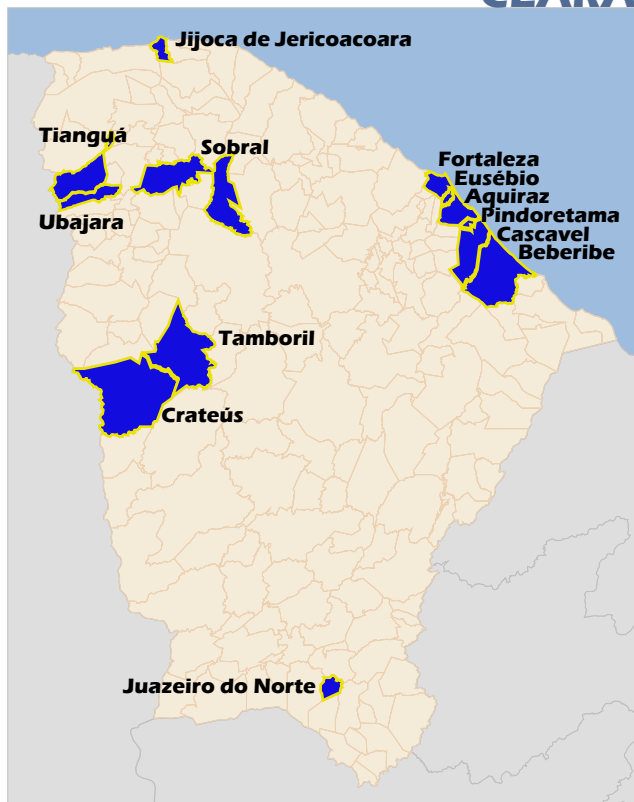
“

I THOUGHT THIS WAS AN EXCELLENT MATERIAL TO WORK WITH THE STUDENTS AND FACILITATE THEIR INTEREST IN SEVERAL SUBJECTS, NOT ONLY IN MATH, BUT HISTORY, GEOGRAPHY, SCIENCE. I WAS DELIGHTED, I THOUGHT IT WAS EXTREMELY RICH FOR THE CHILDREN TO LEARN!

”

Maria do Carmo, teacher (Sobral-CE)

CEARÁ



Pindoretama

Teachers	Schools	Students
166	13	3,845

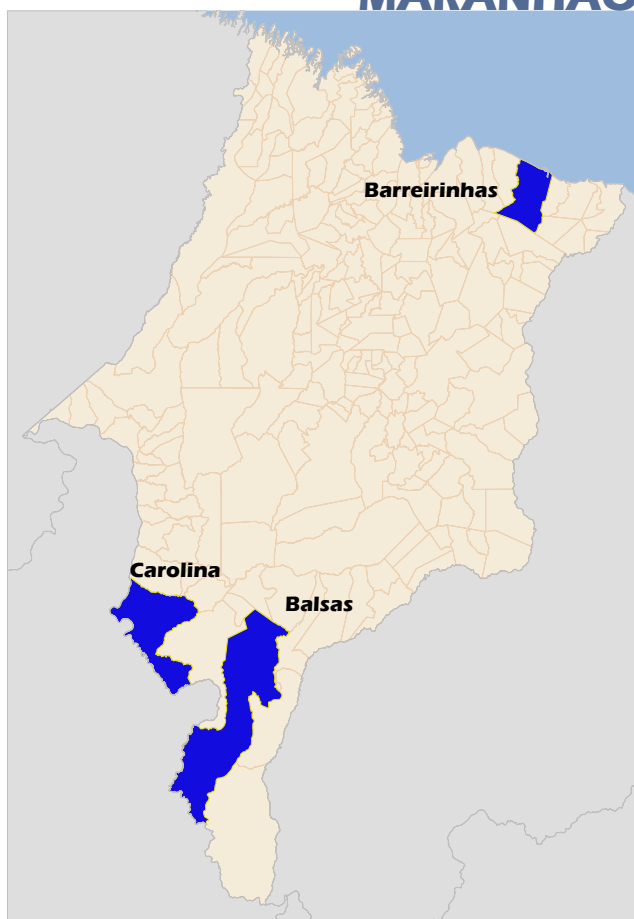


Beberibe

Teachers	Schools	Students
332	36	8,929



MARANHÃO



Balsas

Teachers	Schools	Students
938	45	13,468

Carolina

Teachers	Schools	Students
237	11	2,726



Barreirinhas

Teachers	Schools	Students
927	151	14,837



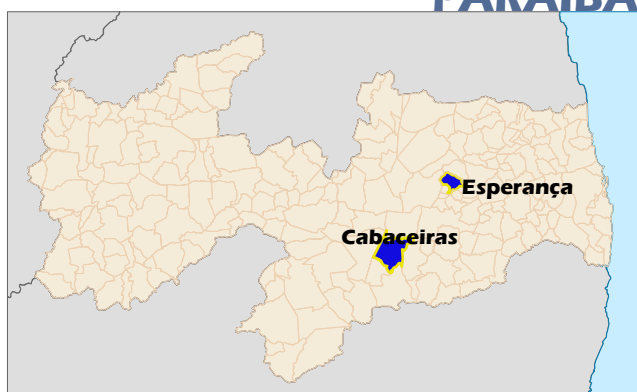
PARÁ



	Teachers	Schools	Students
Primavera	97	11	2,290
Quatipuru	91	13	2,032
Tracuateua	287	58	6,352



PARAÍBA



	Teachers	Schools	Students
Cabaceiras	44	5	767
Esperança	33	1	496



PERNAMBUCO



	Teachers	Schools	Students
Petrolina	26	1	803



PIAUI



São Raimundo Nonato

Teachers	Schools	Students
290	18	3,952



SÃO PAULO



	Teachers	Schools	Students
Bragança Paulista	60	23	1,488
São Paulo	23	29	983



Bragança Paulista



ASA (São Paulo, SP)

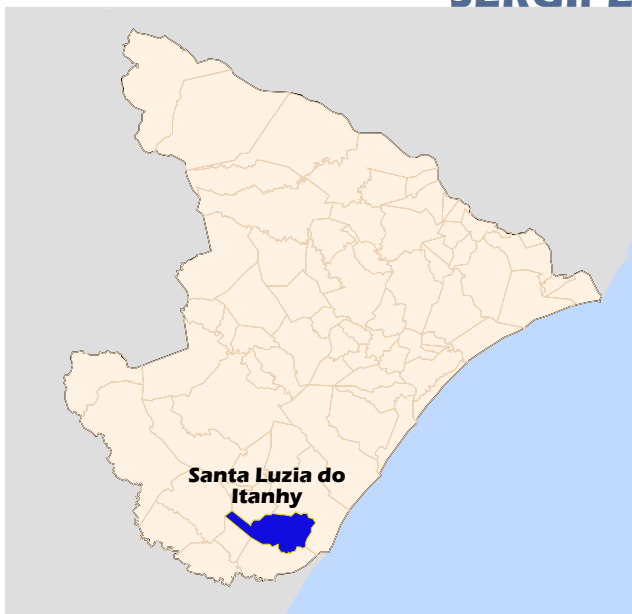


São Paulo, SP



HURRA Association (São Paulo, SP)

SERGIPE



	Teachers	Schools	Students
Sta. Luzia do Itanhy	11	5	50



2.7 LAUNCH OF THE EXPANSION: SOBRAL

Sobral Convention Center, in the State of Ceará, hosted in April 2019 the opening of the national expansion stage of the Financial Education Games Project. More than 600 educators attended the event to get to know closely the innovative proposal of working with financial education in a creative and multidisciplinary way, through educational games Picnic and Good Deals.

The event featured an open dialogue on the ideas that led to the format and development of the games, as well as reports on the experiences and practices achieved in the schools that started the project, which today have great impact on the entire school community.

The technician from the Department of Education of Cascavel (CE), the Secretary of Education of Sobral (CE), the team of Instituto Brasil Solidário and the person in charge of the Environment, Social and Governance area of Bank of America in Latin America participated in this dialogue. Sobral was chosen as headquarters for its importance in the expansion project: in the municipality and in the region of Serra da Ibiapaba, including the municipalities of Tianguá and Ubajara, more than 2,300 games were distributed, serving elementary school students from all public schools in the region.

“

FINANCIAL EDUCATION IS ALREADY CONSIDERED AN ESSENTIAL CONTENT OF THE SCHOOL CURRICULUM, BUT THAT POSES A GREAT CHALLENGE FOR TEACHERS. ACCORDING TO THE GAMES' PROPOSAL, THE WAY IN WHICH A CHILD INTERACTS WITH A MATERIAL IN THIS FORMAT IS VERY DIFFERENT FROM AN EXHIBITIVE CLASS, THE RESOURCES HAVE A VERY LARGE POTENTIAL.

”

Herbert Lima, Secretary of Education of Sobral-CE (photo below)



Cascavel (CE) and its educators reported the actions in their municipality, such as the holding of a Regional Championship with prizes for the best results with the games.

During the event, elementary school students, teachers, pedagogical coordinators and technicians from the Department of Education also participated in practical training with the games Picnic and Good Deals.

Seeking the autonomy of the multipliers of activities and all the support for the implementation of the project in schools, the educators received a support material, with guidance on the pedagogical proposal and suggestions of didactic sequence to be developed in the classroom.



Team of Managers from Cascavel, CE



Conversation round with managers from the first, second and third sectors



I THOUGHT IT WAS SO COOL THAT THE GAMES ALREADY BRING THIS NOTION OF SAVING, NOT JUST MONEY, BUT THEY ADDRESS MATTERS SUCH AS SAVING WATER, ENERGY, SO THEY GIVE US A BASIS ON FINANCIAL LIFE FROM AN EARLY AGE. IT IS SO MUCH FUN.

Francisco Solon, student (Sobral-CE)



Official delivery of the games to the municipality of Sobral-CE

2.8 OTHER STATES AND MUNICIPALITIES

Taking the first steps in the expansion to other states, the event in Sobral was attended by representatives of municipalities in the states of Bahia and Paraíba, in addition to two other municipalities in the state of Ceará.

The teams of teachers and Departments of Education of Ibitiara, Gentio do Ouro, Iraquara and Irecê (BA); Cabaceiras (PB); and Crateús and Tamboril (CE) received specialized training, as well as all the guidelines for starting the activities with the financial education games. (*photo below*)



The event in Sobral initiated the expansion in several municipalities in the Northeast Region

3. INTERNATIONAL EXPANSION

The project has crossed borders and Spanish versions of the games Picnic and Good Deals were created to serve schools in Santiago, Chile. In its first year, the project managed to reach more than 5,000 students from public elementary schools, with a proposal of expansion in the coming years.

The game Picnic was customized according to the local culture and specifications - such as typical fruits of the region - and the game Good Deals changed in terms of market and economy. The Spanish version opened up a range of opportunities to expand the project in other countries in Latin America. In addition to Chile, visited in 2019, the project has been tracing new possibilities with the proposal to involve 3 other countries in 2020: Peru, Colombia and Mexico (see map on the right).



3.1 VISITING SCHOOLS IN CHILE

In August 2019, there was an intense schedule of visits to schools that have already implemented educational games, seeking to follow up on the work carried out by educators in the region and expand the dialogue on the experiences and good practices promoted by the project, already aligning the opportunities for adaptation to other Latin American regions.





In order to obtain the same positive performance achieved in Brazil, the entire pedagogical work and the main results of the training provided to the Brazilian educators who received the project material were presented, directing the many possibilities that could be replicated.



“
THE DIALOGUE WITH THE EDUCATORS WAS VERY ENRICHING FOR THE PROJECT, WE VISITED THE SCHOOLS NUEVA ZELANDIA, LUIS GALDAME, CORNELIA OLIVARES AND COLEGIO JUAN PABLO II, IN SANTIAGO, CHILE, AND WE SAW A WORK THAT WAS VERY SIMILAR TO THE ACTIONS WE PROMOTE IN BRAZIL, WHICH ALLOWS US TO BELIEVE THAT WE CAN GO EVEN FURTHER, WITH MANY POSSIBILITIES OF EXPANDING SUCH ACTIONS TO OTHER LATIN AMERICAN COUNTRIES.
 ”

Luis Salvatore, director of IBS



4. FEATURED INITIATIVES

Some educators who participated in the actions related to the Financial Education Games Project prepared new practical and interactive initiatives, inspired by the transformation of students – who already show greater motivation towards saving and investing. Several creative solutions were presented to expand students' learning possibilities, whether in mathematics, or in other subjects such as Science, Geography, History and Portuguese.

Among the main initiatives, there are many original ideas: fictitious coins being used in the school itself, a quiz on the theme studied in classroom and even new cards made by students for teaching multiplication tables.

Educators in Tianguá (CE) promote the Financial Education Fair and use fictitious coins created in the classroom



Students and educators at School FA Antônia Suzete de Olivindo Silva, in the community of Valparaíso, in Tianguá (CE), created fictitious coins (used only at school) seeking to apply the proposal of the Financial Education Games Project in a practical and interactive way.

The coins, which are distributed in all subjects, are given to students who have a frequent attendance and participate in classes and pedagogical activities. They add up the coins and make up a reserve to be used at the Financial Education Fair.

Held in October 2019, the first edition of the event featured clothing, jewelry, shoes and even food stands, received as donations from employees, teachers and the community.

"We are improving the proposal, thinking of a control notebook for participants to organize themselves", said one of the organizers of the initiative.

High schools receive training in the Financial Education games



Through a partnership with the Department of Education of the State of Ceará, the games Picnic and Good Deals are already part of the pedagogical activities of high schools in Aquiraz, Beberibe, Cascavel, Eusébio, Juazeiro do Norte and Pindoretama.

In Cascavel, Pindoretama and Beberibe, in addition to high schools, the games were also used in vocational schools. This partnership with the government of Ceará enabled the participation of more than 15,000 students in 2019.

Trainings and workshops were held across the region in November 2019 and maintain the proposal to serve 100% of the state schools in the three municipalities.

School in Sobral conducts a quiz with questions related to the theme studied in the classroom

Educators at School José da Matta, in Sobral (CE), implemented an additional challenge in math classes: at the beginning of activities with the game Picnic, students participate in a quiz related to the last theme studied in the classroom. It was so successful that other subjects that use Financial Education games have also started to carry out the activity, such as Geography, History and Science.

According to the school's pedagogical coordinator, given the various possibilities of themes and activities, educators realized that the pedagogical actions carried out with the material of the educational games resulted in greater focus on the part of the students. Important day-to-day issues came to be addressed, such as saving water, energy and caring for the environment.



"We understood that we could expand the range of knowledge even further, so we had the idea of making a quiz, in which they can choose the questions and the theme according to the content to be studied in class. The game itself is already a great tool for working on different content and skills, as it encourages children to think before choosing or buying, causing the students to consider different areas of life and realize how their choice can positively or negatively affect their own life, as well as life in society. They learn about writing, monetary system, calculation of purchase and sales, logical reasoning in a cognitive way", explained the coordinator.

With different colors for each theme, the teachers prepared different questions, which can also be renewed for each subject. The model has become routine in school classes and students are advancing in learning in a fun and interactive way.

A school in Jericoacoara promotes a project that combines the game Picnic with teaching multiplication tables



With a focus on improving the teaching of multiplication tables, the playful side of the game Picnic was inserted into the math project at School Francisco Raimundo Dutra, in Jijoca de Jericoacoara (CE).

The project, which consists of applying multiplication according to the cards drawn during the game Picnic, managed to improve the performance of students from 6th to 9th grades - who were responsible for presenting the project at the municipality's science fair. According to a math teacher at the school, the project has been used with students for two months. The adaptation of the game Picnic enabled a greater interaction between the class and the activities and a very positive change in learning. The proposal is simple and can make the game more dynamic.

Activity suggestion*:

1. Cards numbered 1 to 10 are added to the game.
2. The player rolls the die and draws a card without reading it. Upon finding out the value of the card, the player multiplies that value by the number on the die.
3. If the student gets the multiplication right, he/she moves forward. The number of spaces will depend on the result of the multiplication:
 - From 1 to 10: one space;
 - From 11 to 20: two spaces;
 - From 21 to 30: three spaces, and so on.

**The activity is only a suggestion inspired by the school project*

SENAI students participate in training in the Financial Education Games in Irecê (BA)



The Financial Education Games Project was presented to a group of students from the Industrial Improvement vocational course, inside SENAI, in Irecê (BA). The activity was carried out in June 2019 by the teacher of the subject Logical Reasoning and Data Analysis, who learned about the project from the training promoted by Instituto Brasil Solidário together with the technical team of the Department of Education of the Municipality of Irecê.

Involving a class of 20 students aged between 14 and 21, the proposal presented the actions already carried out in schools in various regions of Brazil, as well as the rules, tutorials and concepts of financial education within the games.

According to an educator at the Department of Education of Irecê, the experience opened up opportunities to go beyond elementary education in schools, enabling the exploration of different skills and knowledge within vocational education, which is closer to the job market.

"At first, the purpose was to verify the behavior in relation to the understanding of the rules, decision-making and the interaction of the groups, but we started to encourage some discussions about healthy eating, solidarity economy and social responsibility, among others", emphasizes the educator.

The proposal was quickly accepted by the students, who raised important questions about entrepreneurship, investment and savings. *"The game allows us to train our mathematical, interpersonal skills, and makes us think about and analyze our decisions based on the data and consequences in question, and all of this is necessary and useful in the course, as well as in life in general",* said a student who participated in the activity.

Federal University of Ceará uses Financial Education games in the Pedagogy course material

Instituto Brasil Solidário established a partnership with the Federal University of Ceará - UFC, making all materials from the Financial Education Games Project available to teachers and students at the Faculty of Education - FACED. 40 games were donated to the university, which has already started activities and has attracted the interest of its students:

- A Pedagogy student who participated in the establishment of the project promoted by Instituto Brasil Solidário, included the use of the games as a methodology for teaching financial education in his undergraduate thesis.
- For students of subject Mathematics Education Topics, there was great enthusiasm in obtaining a playful and creative material for planning didactic sequences and lesson plans. According to a teacher of the course, the games open a range of opportunities for the development of teaching actions which are more interactive and dynamic, not only in mathematics, but in various subjects.

Every semester, UFC has around 400 students enrolled in Mathematics, Portuguese Language, Science, Art, Education and History, Geography, Ludo-pedagogy and internships in elementary schools.

Financial education games will be available to educators and students for the study and application of pedagogical projects, not only in the classroom, but also in activities with the community - such as the University playroom.



4.1 YOUNG MEDIATORS

One of the most successful practices during the expansion project was the training of young students from the Final Years of Elementary School and High School to mediate games and teach children and adults to play both games, **Picnic** and **Good Deals**.

The young monitors, due to their familiarity with the group and the community, have a better perception of the strengths and weaknesses in the development of activities and thus are able to collaborate effectively with the learning process.



Jijoca de Jericoacoara-CE



São Paulo - SP



Students from private schools, such as Colégio Miguel de Cervantes in São Paulo, also participate as **student monitors**.



Barreirinhas-MA

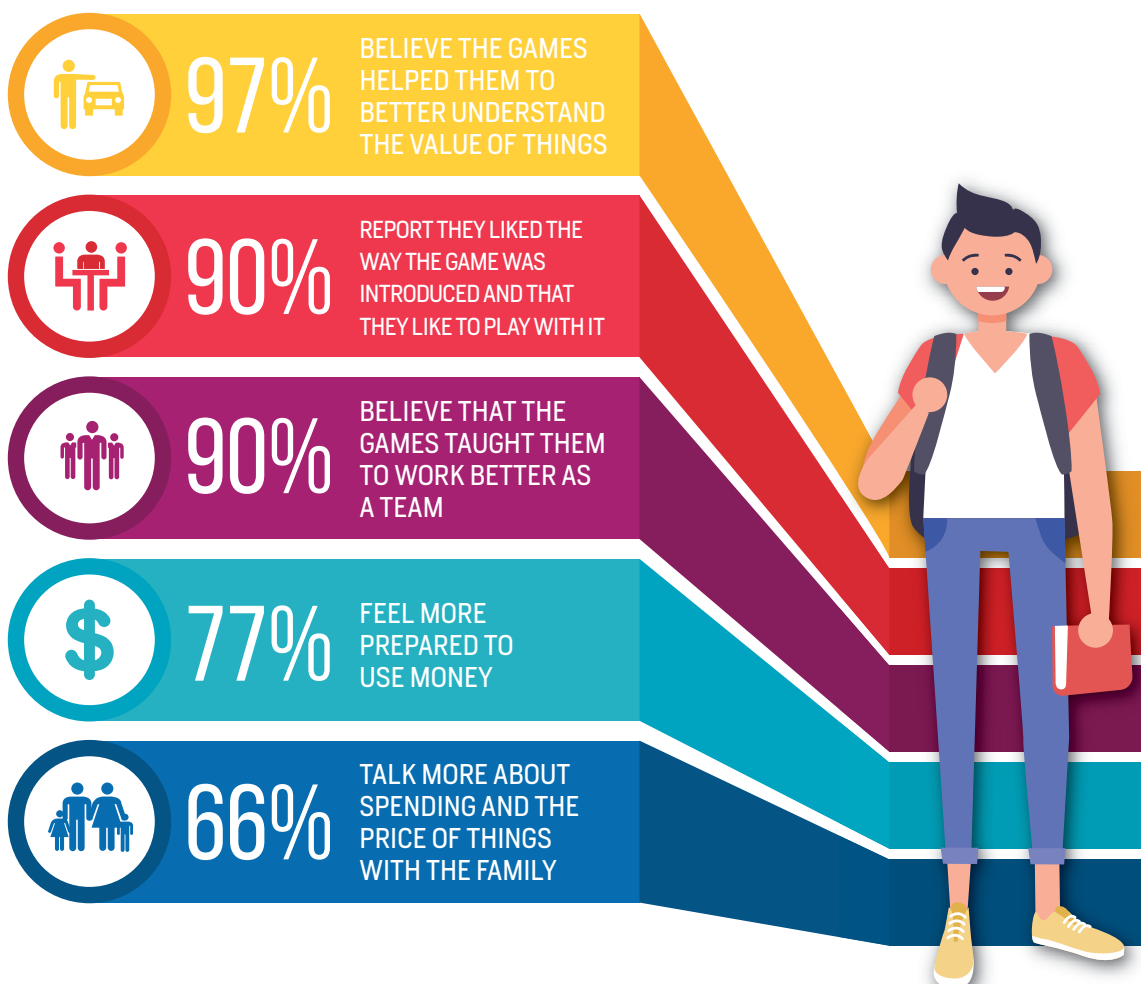
5. RESEARCH

Seeking to listen to those involved in the application of the games, a research was developed to address the main issues of the project and record the opinion of managers and students with respect to the games. From September 18 to October 5, 2019, Instituto Brasil Solidário collected information from approximately **1,400 students** and **400 educators**.

 **400 EDUCATORS**

 **1,400 STUDENTS**

5.1 STUDENTS



Among the students, figures show an excellent acceptance of the game as part of the pedagogical strategy brought by the project. The proposal of working on the playful and face-to-face aspect encourages interaction and joint participation, in addition to improving knowledge of financial education and expanding (or improving) the dialogue with the family inside their houses. The public under analysis was mostly composed of students aged between 9 and 12, precisely the range in which there is a crossover between the two games and the students establish their preferences.

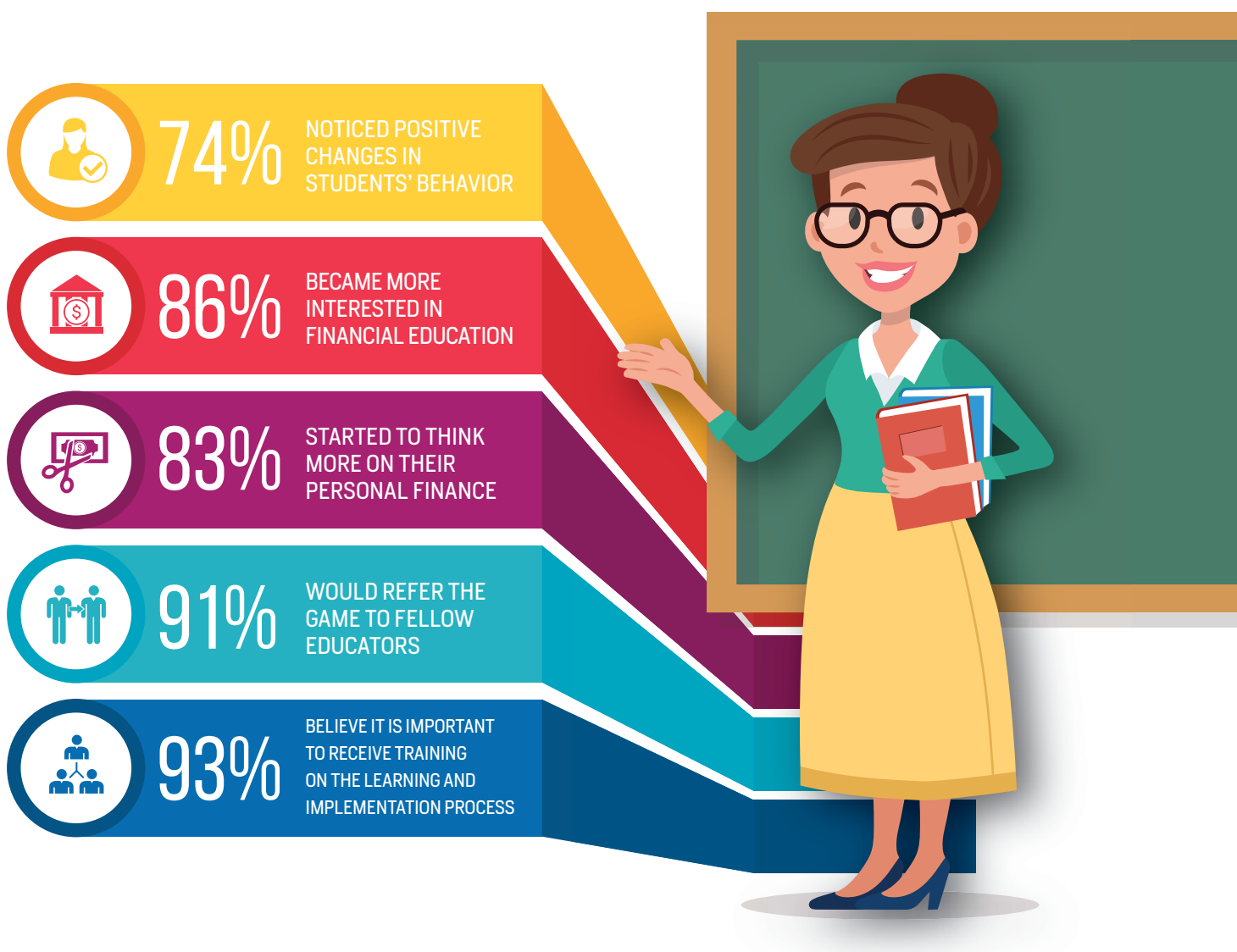


— “ —
IT HELPS
A LOT IN
LEARNING.
— ” —



Training with high school teachers from Juazeiro do Norte, CE

5.2 TEACHERS AND SCHOOL MANAGERS



Among teachers, coordinators and school managers, the general figures show broad acceptance of the games and a good understanding of the pedagogical possibilities provided by the project.

The trainings provided by Instituto Brasil Solidário are based on several paths, where most educators have found good results with students. We have been noticing greater awareness of Financial Education, both among students and educators themselves.

We still need to focus on the modest rates of use of online tools (website and blog) to collect information and materials from BNCC.



6. FINAL CONSIDERATIONS

One of the determining factors for the success of the expansion was the engagement and involvement of the Municipal Departments of Education, which worked effectively in the mobilization of their education networks.

What we had already observed in the municipalities of the Pilot Project was confirmed on a much broader scale, without reducing the quality of the actions. The dedication of teachers and students has kept up with all efforts so far.

The dissemination of Financial Education concepts and practices, the alignments with the National Common Curricular Base (BNCC), the constant debates on conscious consumption, rational use of resources and entrepreneurship have been powerful tools for transformation, opening new paths and changing paradigms. The multiple pedagogical contributions of the games have offered a cross-cutting and dynamic financial education, full of new possibilities.

The evaluation and monitoring of the project have demonstrated the progress of the expansion with solid data about the participation of each municipality.

After the training, the mobilizations continue in WhatsApp groups, publicizing the application of the games, in addition to good practices and events on Financial Education.

Thus, we can state that not only did the first stage of the expansion reach its objectives: the games project is today one of the most successful experiences in Financial Education in Brazil.



7. TEAM

WORK TEAM

General coordination of the expansion project:
Luis Eduardo Salvatore and Danielle Haydée

Training, evaluation and monitoring in the municipalities:

Aline Mesquita, Diogo Salles, Gabriela Martins, Jone Paraschin Jr., Regea Coelho, Thiago Bernardes, Vicente Melo and Zenaide Campos

Press Office: Gabriela Martins

Graphic Design and Formatting:
Diogo Salles Amaral and Jone Paraschin Jr.

Video Production: Enquadro Filmes

“Beyond School Walls” mini documentaries:
João Victor Macul

Graphic design of promotional works: Diogo Salles Amaral

External Evaluation: Plano CDE

BOARD OF DIRECTORS (Instituto Brasil Solidário)

Chairman

Luis Eduardo Cardoso de Almeida Salvatore

Board of Directors

Aline Procópio Mesquita

Danielle Haydée Andrade Peres de Oliveira Salvatore

Diogo Salles Amaral

Thiago Cardoso de Almeida Bernardes

Wolber Sontak Campos

IBS would like to thank all those who participated in the initiatives that enabled the materials related to the expansion project, the departments of education and respective municipal governments for mobilization and support.





Let's Learn With Games!

www.letslearnwithgames.com

GOOD DEALS

THE GAMES PICNIC AND GOOD DEALS ARE PLAYFUL TEACHING RESOURCES THAT ALLOW THE EDUCATOR TO ADDRESS FINANCIAL EDUCATION IN A DYNAMIC AND PRACTICAL WAY AND PARTICIPANTS TO MAKE DECISIONS SIMILAR TO THOSE EXISTING IN REAL LIFE, WITHOUT THE NEED TO SUFFER THE REAL IMPACTS OF SUCH CHOICES.



Picnic

juntos construímos!



www.brasilsolidario.org.br