



IMPORTANCE OF PROMOTING ECONOMIC AND FINANCIAL EDUCATION IN EDUCATIONAL INSTITUTIONS FRANCISCO DE LA VILLOTA AT GENOY MUNICIPALITY OF PASTO

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Abstract:

This paper is the result of the research: Analysis of economic and financial education in four locations of the Francisco de la Villota Educational Institution, at the Preschool and Basic Primary levels of the Genoy district of the Municipality of Pasto. The principal objective was to promote economic and financial education in educational institutions. Closely related to the epistemological nature and the conditions of the object of study in the social sciences, this research project has been designed under the parameters of the qualitative research paradigm, this allows us to study the reality of the context and obtain optimal results and easy to understand. The process of Analysis of Economic and Financial Education in the Municipal Educational Institution of the Genoy corregimiento in the Municipality of Pasto, shows that it is important to implement adequate strategies in the learning process of Economic and Financial Education, in such a way that contribute to the proper management of resources from an early age. Due to the above, adequate strategies of Economic and Financial Education (EEF) are formulated, which determine a progressive, transversal and continuous training, in this way awareness is created about the values that are related to human rights, taking into account the analysis that was carried out in the Francisco de la Villota Municipal Educational Institution, it was determined that 80% of the teachers surveyed have the conception of the importance of economic and financial education in the formation of children and young people. In this way, changes are generated in attitudes and perspectives regarding the economic or labor role, creating awareness in them to make an adequate and efficient management of economic resources.

Keywords: Financial Education, Savings, Income, expenses, entrepreneurship.

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IMPORTANCIA DE PROMOVER LA EDUCACIÓN ECONÓMICA Y FINANCIERA EN LAS INSTITUCIONES EDUCATIVAS FRANCISCO DE LA VILLOTA EN GENOY MUNICIPIO DE PASTO

Este artículo es resultado de la investigación: Análisis de la educación económica y financiera en cuatro sedes de la Institución Educativa Francisco de la Villota, en los niveles de Preescolar y Básica Primaria del corregimiento de Genoy del Municipio de Pasto. El principal objetivo fue promover la educación económica y financiera en las instituciones educativas. En estrecha relación con la naturaleza epistemológica y las condiciones del objeto de estudio en las ciencias sociales, el presente proyecto de investigación ha sido diseñado bajo los parámetros del paradigma de investigación cualitativo, esto nos permite estudiar la realidad del contexto y obtener resultados óptimos y fáciles de comprender. El proceso de Análisis de la Educación Económica y Financiera en la Institución Educativa Municipal del corregimiento de Genoy en el Municipio de Pasto, se evidencia que es importante implementar estrategias adecuadas en el proceso de aprendizaje de Educación Económica y Financiera, de tal manera que contribuya al manejo adecuado de los recursos desde temprana edad. Por lo anterior, se formulan estrategias de Educación Económica y Financiera (EEF) adecuadas, que determinan una formación progresiva, transversal y continua, de esa manera se crea conciencia sobre los valores que se relacionan con los derechos humanos, teniendo en cuenta el análisis que se realizó en la Institución Educativa Municipal Francisco de la Villota, se determinó que el 80% de los docentes encuestados tienen la concepción de la relevancia que tiene la EEF en la formación de los niños, niñas y jóvenes, de esta manera se genera cambios en las actitudes y perspectivas frente al rol económico o laboral, creando conciencia en ellos para hacer un adecuado y eficiente manejo de los recursos económicos.

Palabras claves: Educación Financiera, Ahorro, Ingresos, gastos, emprendimiento

IMPORTÂNCIA DE PROMOVER A EDUCAÇÃO ECONÓMICA E FINANCEIRA NOS ESTABELECIMENTOS DE ENSINO FRANCISCO DE LA VILLOTA EM GENOY MUNICÍPIO DE PASTO

Resumo:

Este artigo é o resultado da investigação: Análise da educação econômica e financeira em quatro escolas da Instituição Educativa Francisco de la Villota, nos níveis pré-escolar e primário, na aldeia de Genoy, no Município de Pasto. O principal objetivo era promover a educação econômica e financeira nos estabelecimentos de ensino. Em estreita relação com a natureza epistemológica e as condições do objeto de estudo nas ciências sociais, este projeto de investigação foi concebido sob os parâmetros do paradigma da investigação qualitativa, que nos permite estudar a realidade do contexto e obter resultados ótimos e de fácil compreensão. O processo de Análise da Educação Econômica e Financeira na Instituição Educativa Municipal de Genoy, no Município de Pasto, mostra que é importante implementar estratégias adequadas no processo de aprendizagem da Educação Econômica e Financeira, de forma a contribuir para a gestão adequada dos recursos desde tenra idade. Por isso, são formuladas estratégias adequadas de Educação Econômica e Financeira (EEF), que determinam uma formação progressiva, transversal e contínua, criando assim uma consciência dos valores relacionados com os direitos humanos, tendo em conta a análise realizada na Instituição Educativa Municipal Francisco de la Villota, Determinou-se que 80% dos professores inquiridos têm a concepção da relevância da EEF na educação das crianças e jovens, gerando assim mudanças de atitudes e perspectivas em relação ao papel econômico ou laboral, criando neles a consciência de fazer uma gestão adequada e eficiente dos recursos econômicos.

Palavras-chave: Educação Financeira, Poupança, Rendimento, despesas, empreendedorismo.

1. INTRODUCTION:

This paper socializes an investigation whose objective seeks to capture some background, analysis and different conceptualizations about economic and financial education, highlighting that this has been determined over time as a topic of interest and implementation in the day to day of the people, taking into account that raising awareness regarding the different management and financial analysis is transcendental to apply it in order to generate an adequate management of economic resources in the main incentive of reaching a point of balance in daily life related to economic stability, the beginning of its implementation must be generated through basic competencies, highlighting the following "In general terms, these competencies constitute a means of building new learning, which encourages the student to reach a mathematically competent level, to develop certain skills such as reasoning, using argumentation, proof and refutation as a means of validating and refuting conjectures (Barraza y Cabañas, 2018).

In the current era, financial education and entrepreneurship have taken on unprecedented prominence, caused by local economic movements, as well as external conditions that have promoted financial independence as a leadership tool driven by innovation and knowledge.

Therefore, it is of the utmost importance that educational establishments be where children and young people are trained, this being a favorable scenario for the activation of the motor, development, creation and appropriation, which allow strengthening basic and civic skills of all students through a proper curriculum and pedagogy; Through practical theoretical knowledge, they can address issues that focus on the proper administration of resources, savings and later the focus and application to be future entrepreneurs.

2. THEORETICAL BACKGROUND:

Conceptualization of financial education

Financial education, part of adequate financial planning that allows people to develop an action plan to meet

their personal objectives in the short, medium and long term (Villada and Muñoz, 2017).

Taking into account the background of what the main theme means, the importance of implementing this program in the different institutions of the city of Pasto should be highlighted, in order to generate awareness in the management of economic and financial resources from the childhood so that this acquired knowledge can be applied in daily life.

In addition, financial education presents some elements that are essential for its consolidation. The financial education comprises three key aspects: i) Acquire adequate knowledge in finance; ii) Develop the skills that allow the use of knowledge for their own benefit; and iii) Exercise financial responsibility through proper management of personal finances (Villada and Muñoz, 2017).

With all the antecedents evidenced in the population of the Municipality of Pasto and its corregimientos, it must be taken into account that implementing the culture of the EEF in order to encourage the development of skills and financial decision-making, generating economic stability in the young population and adult, since according to statistics there is an insufficiency of the EEF because there is no clear teaching and learning context due to the lack of application and understanding of related actions and executed in the financial sector, this occurs because there is no clarity in the different concepts established on the management of finances and the different savings incentives, avoiding small and unnecessary expenses that harm personal economy, according to the above, a very important concept should be highlighted, which is responsible for being the basis of financial economics.

The budget, a budget refers to the amount of money that is needed to meet a certain number of expenses necessary to undertake a project. In this way, it can be defined as an anticipated figure that estimates the cost that the achievement of said objective will entail (Rivas and Parra, 2017).

However, in the face of financial education it is necessary to mention that: A citizen must lead to empowerment and autonomy in the proper management and administration of the proper management of resources, to have the ability to make

better decisions in the personal, work, and not also family, in such a way that financially literate citizens will have a greater capacity to understand the economic policies of the social environment (Gamboa, Hernández and Avedaño, 2019).

Likewise, it has been established that the people with the most knowledge in financial education will be the ones who will make the best financial decisions in the course of their lives; contributing to stability, which promote development, well-being and contribute to children, youth and society as a whole, thereby generating stability of economic growth.

On the other hand, it is considered extremely important to understand concepts such as budgeting that allow you to carry out adequate planning for the proper management of your economic resources, determining times either in the short, medium or long term, in order to achieve goals, making decisions correct to obtain optimal results.

In this way, training in financial economic education generates a change in the conception of people and thus take advantage of the knowledge of the different concepts given in this process, which allow them to develop skills, abilities, attitudes and aptitudes to face and provide solutions to the socioeconomic situations using relevant strategies that lead people to keep up to date.

Likewise, financial education incorporates the terms of knowledge, skills, aptitudes, or in a more generic way, the concept of competence, incorporating themes on savings, investment, profits and other meanings of the financial world (Herrera and Raccanello, 2014).

In this sense, financial education, focused on the school environment, is totally relevant, since certain issues and concepts that are so complex, those that make up the financial market and personal finance, should be addressed from the last grades or levels of formal education.

The foregoing, because the inclusion of this type of training at the elementary school level is the same citizenship as a dimension that seeks to develop in every individual from the first moment they enter school, because citizenship it implies a responsible exercise of rights and duties; Therefore, there is a glimpse of the need for children as citizens to learn to

make adequate financial decisions, contribute to family and social well-being, that is, it has an effect on the sphere that is considered public.

In addition, Herrera and Raccanello (2014), express regarding the implementation of financial education: When carefully observing the conception of implicit education within Law 115 of 1994 (Congress of the Republic, 1994, February 8) in its article 1 it can be inferred that financial education has an opportunity to be included for the achievement of the comprehensive training that is defended there. In addition, this same notion projects education towards a process that includes the social dimension, the rights and duties of all people.

In this sense, regarding financial education for children and adolescents, it is established that it seeks to inspire school-age subjects to be socially and economically qualified and empowered citizens, providing them with the knowledge, skills and abilities necessary to become agents of change and social transformation, since promoting financial education in children and young people is essential to ensure a population that is capable of making economic decisions with understanding.

In conclusion, some authors state that the key is for people to have the tools to make informed decisions on how to take better advantage of the alternatives that are on the market, the commitment is to build a society with greater knowledge, but at the same time more responsible. From the use of money, an articulated and well-directed economic and financial education policy will contribute to the reduction of poverty and inequality (García, Grifoni, López and Mejía, 2013).

Financial education is considered an important element to achieve a healthy and higher level of financial inclusion, governments and the private sector have focused on implementing financial education programs aimed at communicating the importance of making informed decisions regarding savings and financing. (CIEEF, 2017).

Finally, the objective that is intended with the implementation of financial education is that at the end of basic education people understand the consequences of its provisions in financial matters, in the short and medium term, to be able to use, continuously in a committed way, the elements Credit

and savings for your utility. Likewise, it is necessary to carry out effective efforts that allow the members of the different groups social contexts, so that they can learn to handle these concepts and avoid making wrong decisions.

Development of financial education in the international level

Financial education is a relatively new subject, which should have a deep study because the impact it has is totally relevant to the lives of people both on a personal level, until it transcends the sphere of the social conglomerate and is glimpsed in the general economic environment; However, at the international level, a lack of knowledge in finance has been detected on the part of individuals, who are unaware of the essential elements and concepts to be able to select and manage financial products (CIEEF, 2017).

Continuing with the idea, some Latin American countries, financial education is a relatively new issue, so since 2005, the OECD made a recommendation to all member countries to integrate financial education issues into education programs basic, promoting the establishment of public policies that support this work in all segments of society. In such a way that, based on the above, various actions have been developed in all Latin American countries (Gamboa, Hernández and Avedaño, 2019).

Likewise, it is highlighted how Peru was one of the countries that participated in the first international measurement of financial literacy, on the other hand, Mexico does not yet have a Financial Education strategy, but among its purposes is to seek financial education strategies, with the in order to include schools in the training of future generations.

Similarly, the Federative Republic of Brazil officially established its National Strategy for Financial Education (Estratégia Nacional de Educação Financiera [ENEF]), in 2010, so it is implemented in the school curriculum, which is based on the economic growth, the consolidation of the country's middle class, as well as surveys that showed low levels of financial knowledge, this has allowed Brazil to lift millions of citizens out of poverty, bringing about economic and social changes that determined a national strategy that aims to financially empower the middle classes (Gamboa, Hernández and Avedaño, 2019).

The strategy is led by a committee that represents the four regulators of the sector, representatives of the Justice, Education, Finance and Social Security sectors and high-level representatives of the private sector; This is how the financial education project in schools establishes three spheres of knowledge. The first two spheres are linked to individual training, seeking the generation of knowledge related to the management of personal finances; in the third, the individual is trained in issues related to the way in which his personal finances are related to the behavior of the national economy.

Finally, it is necessary to state that, given the situation in Latin America, few countries in Latin America and the Caribbean have formulated a national strategy for financial education, but at the same time, many have developed initiatives and programs -with some interesting innovations , such as the use of financial education in conditional cash transfer programs (TMC)-. This rich body of experience still lacks widespread and robust evaluation processes, although efforts are being made in this direction.

Construction of financial education in the school environment in the colombian case

The legal context established for formal education, and therefore for this component of the EEF, arises from Law 115 of 1994 (General Education Law). In the enunciation of the object of this Law, education is considered as a process of permanent, personal, cultural and social formation, which is based on an integral conception of the human person, of his dignity, of his rights and of his duties. Likewise, the general norms are indicated to regulate the public service of education, which fulfills a social function in accordance with the needs and interests of people, the family and society (Asobancaria, 2016).

In Colombia, entities such as Asobancaria, the Colombian Stock Exchange, Self-regulator of the Stock Market, Banco de la República, Fasecolda, among others, develop initiatives in the field of financial education, in compliance with the regulation, even before it.

The foregoing, since some researchers have analyzed that this process opened up in Colombia because the idea of creating a National Strategy for Economic and Financial Education (Eneef) of Colombia had its origin

in the evidence observed in surveys related to the lack of basic skills of households in terms of financial decision-making, as well as the need to streamline various initiatives that were being carried out, which lacked guidance, coordination and resources. The interest in adopting a national strategy, from the perspective of public authorities, was then a response to the lack of leadership and a means to effectively impact the daily life of Colombians, in addition to giving them the necessary tools for better decision-making. economic and financial.

In addition, the Eneef has gained more and more relevance since, according to the Colombian authorities, it has a great potential impact on economic growth and well-being, additionally it is evident that through this strategy it seeks to complement regulatory policies finance, in particular consumer protection regulation

Also, it is important to note that Eneef brings great benefits, since it benefits a reasonable economic policy by strengthening people: the conjecture is that better-trained populations in economics and finance would have a greater ability to understand and take a position against Economic facts (Gamboa, Hernández and Avedaño, 2019).

Thus, the most developed activities in financial education programs are workshops and talks, and to a lesser extent other activities have been implemented, such as TV, radio, multimedia games, etc.

On the other hand, one of the pioneering financial education programs for children in Colombia was called "Finanzas Para el Cambio" in 2005 (Cited by García, 2012), and intended to gradually insert concepts in this area into basic and secondary education. of knowledge, as part of the school curricula of the School Institutions of the country. This program was developed by the Fundación Dividendo por Colombia, the Fundación Corona and Citibank-Colombia, and through strategic alliances with the Departments of Education of Bogotá, Cartagena and Medellín, and organizations such as Actuar por Bolívar, Microempresas de Antioquia and the Mamonal Foundation.

Due to the above, Cesmag University is interested in the Economic and Financial Education of children and young people, this is how, in alliance with

CONTACTAR, it decides to undertake this project of Economic and Financial Education, being trained as trainers, it begins to train to the boys, girls and young people of various municipal educational institutions, in this way it is determined that there is a lack on this subject and a study of analysis of economic and financial education is begun in the Francisco de la Villota Municipal Educational Institution in the Township of Genoy municipality of Pasto "It seeks to develop in the participant through training in savings and skills such as vision, persistence, resistance and ability to assume risks through the promotion of an entrepreneurial culture, adequate financial education, science and technological innovation, raising awareness, training and accompaniment for the process of creating and generating innovative ideas, without forgetting that the entrepreneur seeks to generate economic profits, therefore it cannot be neglected that the entrepreneur must internalize a financial vision; This knowledge allows future entrepreneurs to define a financially viable project, use the appropriate tools provided by the financial system, and have the ability to make appropriate financial decisions that ensure the success of the project. On the other hand, it is expected that the participant will be able to generate a variety of ideas in a short time and educate in the savings incentive that generates change in families, strengthening their quality of life with the good management of resources.

On the other hand, in the Bases of the National Development Plan 2010-2014, which is part of Law 1450 of 2011, the national Government was assigned the function of creating, with the participation of the private sector, a National Strategy to provide EEF of quality to the population of all socioeconomic strata and levels of access and use of financial services.

In development of the aforementioned norm, the Government issued Decree 457 of 2014 through which it defined the EEF as:

[...] the process through which individuals develop the values, knowledge, skills, and behaviors necessary for making responsible financial decisions, which require the application of basic financial concepts and an understanding of the effects that changes in the main macroeconomic indicators generate in their level of well-being.

The Colombian regulatory framework contains provisions that promote EFE both in the field of formal education and in that of education for work and human development.

In formal education, the legal justification originates from article 31 of the Law 115 of 1994 (General Education Law), which includes economic sciences among the fundamental and compulsory areas of secondary secondary education: "To achieve the objectives of academic secondary education, the same areas of academic education will be compulsory and fundamental. basic education at a more advanced level, in addition to economics, politics and philosophy". On the other hand, article 31 of Law 115 of 1994 also refers to the...

[...] development of the critical, reflective and analytical capacity that strengthens the cultural improvement and the quality of life of the population, to the participation in the search for alternative solutions to the problems and to the social and economic progress of the country.

As of 1998, the Ministry of National Education (MEN) publishes the guidelines and standards of the different areas, in which the objective of developing basic and civic competencies that are considered important for the training of citizens with the capacity to make better use of economic resources, make the right decisions about their lives and be socially responsible for their actions. These competencies defined by the MEN support an EFE that contributes to the integral development of the individual and of society as a whole.

For its part, Law 1328 of 2009 established that the EFE is a guiding principle of relations between financial consumers and supervised entities and is one of the objectives of State intervention in the financial sector. In particular, it determined that it is a financial consumer's right to receive adequate education on the different products and services, their rights and obligations and, at the same time, a special obligation of financial entities to develop educational programs and campaigns in this area, to your clients.

Regarding the institutionality of the EFE in Colombia, with the aforementioned Decree 457 of 2014, the National Administrative System of Economic and Financial Education (SANEEF) is created as a coordination network for public and private activities to

achieve an adequate level of quality EFE for the population and the Intersectoral Commission for Economic and Financial Education (CIEEF) as the higher coordination and guidance body of that system.

The functions of the CIEEF are: to propose the guidelines, methodologies and tools for the adoption of a national strategy and to recommend the management, coordination and financing mechanisms between the public and private sectors necessary for the implementation and execution of the strategy.

The CIEEF is made up of members with voice and vote and permanent guests. The presidency alternates each year between the Ministry of Finance and Public Credit and the Ministry of National Education. The Technical Secretariat is exercised by the Special Administrative Unit for Regulatory Projection and Financial Regulation Studies (URF). The Commission has operating regulations issued in April 2014.

The decree creating the CIEEF authorized the creation of technical subcommittees for the development of specific topics and provided that officials from state entities and representatives of the private sector and civil society could participate. To date, the Commission has created six technical subcommittees, which lead EFE discussions.

This is how the CIEEF also created the consultative subcommittee as a coordination body with the private sector. This subcommittee is made up of representatives of the private sector, and its main function is to present recommendations to the Commission for the preparation, evaluation and development of the ENEEF.

On the other hand, in 2014 the MEN prepared with the collaboration of institutions such as Asobancaria, Fasescol, the Financial Superintendence of Colombia, the Bank of the Republic and the CAF, among other public and private entities, document No. 26 of Orientations Pedagogical for Economic and Financial Education "My plan, my life and my future" with the aim of formulating a guide for teachers and promoting EFE in schools in the country. This document was taken to about 120 educational institutions, in order to bring it closer and socialize with teachers, during a process accompanied by workshops and visits with educational institutions and education secretariats.

3. METHODOLOGY

To carry out the analysis of the degree of knowledge about economic and financial education, children from the fourth and fifth grade of elementary school of the Francisco de la Villota Municipal Institution were selected, taking as reference a survey consisting of 8 questions, which were carried out through the Meet platform, its content being the following: Resources, production, distribution, importance of money, identifying between need and desire, what I bought, what I paid for, as savings, as well as from the contexts: education, work, home, personal and social.

In addition, the interview as a means of communication becomes the fundamental basis of the published news, one of the objectives being to obtain data from the interviewee directly, a series of questions are asked to the focus group. In this case, the boys and girls of the fourth and fifth grades of primary school of the IEM Francisco de la Villota were interviewed, inquiring from their role as students, if they have knowledge about fundamental concepts of EEF.

Likewise, the teachers that make up the Francisco de la Villota Municipal Educational Institution were interviewed, where an analysis is carried out about their knowledge of the EEF, as well as the management of basic concepts of economy and finance at home and from the institution. educational.

Subsequently, the focus group technique was used taking into account what was defined by "a data collection technique, developed through a survey through the Google Forms digital platform, in this way it was carried out with the teachers of the Francisco de la Villota of the corregimiento de Genoy, taking into account their pedagogical experience, questions are asked that reveal different important aspects of the EEF, such as the inclusion of the EEF as a pedagogical project, in such a way that it generates an impact on the formation of children from municipal educational institutions.

4. RESULTS:

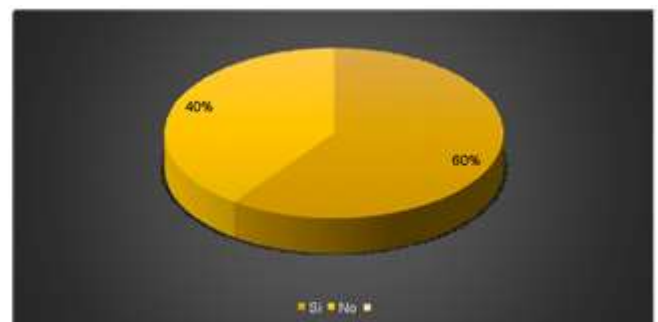
Según los diferentes resultados arrojados en las tablas de entrevistas semiestructuradas de Educación económica y financiera se puede inferir inicialmente que los niños presentan de forma muy concreta su información demográfica como lo expresa el primer

grupo de categorización, así como también se observan respuestas en común en lo referente al conocimiento de recursos monetarios y recursos que produce la misma naturaleza con los cuales muchos familiares de los entrevistados solventar diferentes gastos y necesidades de su núcleo familiar, también se puede observar que según las otras categorizaciones incentivan a los niños a diferentes prácticas de ahorro ya sea para planes presentes o futuros, teniendo en cuenta el conocimiento del origen de los recursos, el cuidado y administración de los mismos.

En las categorías finales se puede observar que algunos niños tienen conocimiento en diferenciar una necesidad y un deseo, lo que ayuda a que las bases de conceptos sean más fuertes y sólidas mediante las diferentes capacitaciones de formación las cuales han evidenciado un crecimiento y desarrollo en el análisis y capacidad de resolución de problemas o toma de decisiones.

Los resultados obtenidos a partir de la aplicación de los instrumentos a los grupos focales se presentan de la siguiente manera: el primer grupo focal corresponde a los docentes y el segundo a los niños y niñas de la IEM Francisco de la Villota. Las respuestas están agrupadas de acuerdo con las categorías de análisis establecidas en el diseño de la investigación.

Conocimiento acerca de la Educación Económica y financiera



Fuente: Elaboración propia, resultados de la encuesta

Como se evidencia en la gráfica el 60% que corresponde a 25 docentes encuestados conocen acerca de la educación económica y financiera, y el

40% de los docentes encuestados no conocen acerca de la EEF. Lo anterior deja entrever que es muy importante conocer acerca de la EEF, con el fin de impartir este conocimiento a los niños y niñas de las Instituciones Educativas, promulgado por el Ministerio de Educación Nacional, con el fin de resaltar la importancia de la misma, teniendo en cuenta que el aprendizaje de la EEF les ayuda a los niños y niñas a desarrollar una capacidad de resolución de problemas y a analizar las distintas situaciones de optimización y utilización de recursos en su vida cotidiana.

Concepto de la Educación Económica y Financiera

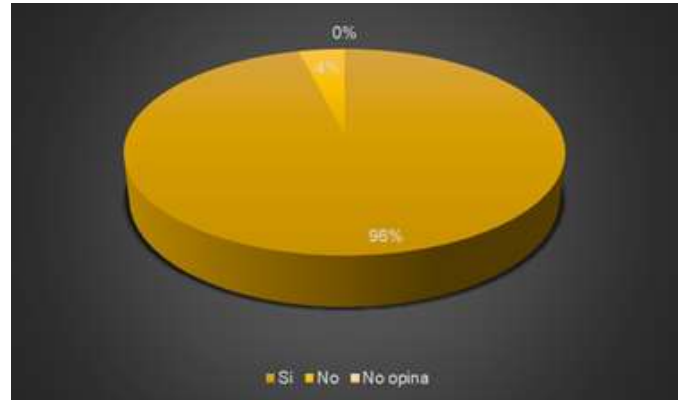


Fuente: Elaboración propia, resultados de la encuesta

De los 25 docentes encuestados, el 72% conoce el concepto de EEF responde; el 12% contesta que es la forma de enseñar y transmitir conocimientos acerca del adecuado manejo de los recursos; el otro 8% manifiesta que es tener la capacidad de administrar recursos económicos y el otro 8% contesta que es tener conocimientos financieros para desarrollar habilidades. Por lo anterior se evidencia de acuerdo con la encuesta que la mayor parte de los docentes tiene claridad en cuanto al concepto de EEF, lo cual aporta de manera positiva para la Instituciones educativas en la transmisión del conocimiento, resaltando que todas las respuestas dadas hacen parte de un concepto general de la EEF puesto que la misma se compone no solamente de la argumentación, resolución de problemas, toma de decisiones y hábitos financieros como fundamentales para que los niños desarrollen un grado de confianza y expresión de ideas de forma clara, sino también la importancia de que los conocimientos, así como también los riesgos

financieros ayude a que las decisiones y comprensión del proceso y toma de las mismas generen un bienestar individual y social desde un corto a largo plazo.

La educación económica financiera como un proyecto pedagógico

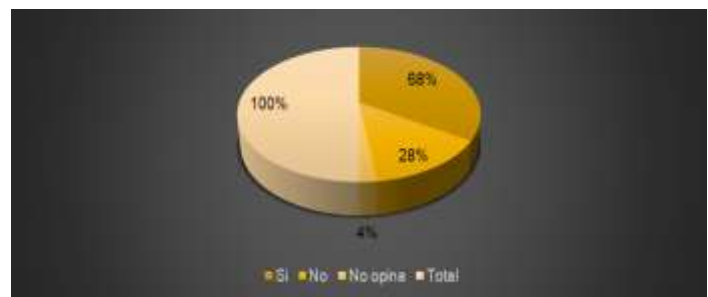


Fuente: Elaboración propia, resultados de la encuesta

De acuerdo a la gráfica anterior, se observa que el 90% de los docentes encuestados si manifiestan que la educación económica y financiera es un proyecto pedagógico y el 4% considera que no es un proyecto pedagógico, Por lo anterior se considera que es un tema de mucha importancia en la enseñanza diaria de niños y jóvenes, por cuanto esto les favorece para que hagan un adecuado manejo de los recursos económicos en sus actividades cotidianas

Al observar el proceso de sus alumnos en el estudio de la educación económica financiera, ¿ha notado un cambio en el proceso estudiantil?

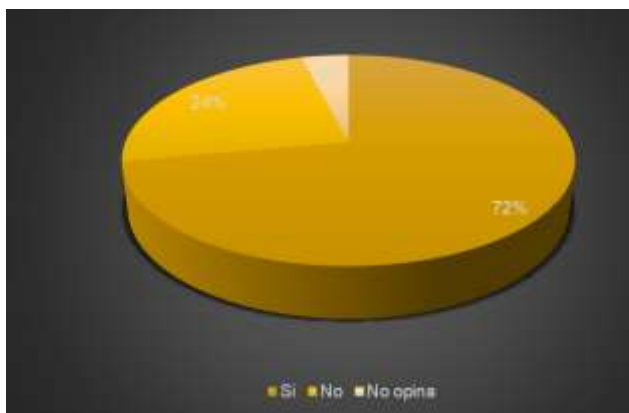
En el proceso de estudio de la Educación Económica y Financiera se ha notado un cambio en los estudiantes.



Se evidencia que el 68% de los docentes encuestados si han notado cambio en el proceso estudiantil; el 28% no ha notado un cambio en el proceso estudiantil y el 4% no opina. De esa manera se infiere que los docentes están pendientes en el cambio que se da en el proceso de estudio de la educación económica y financiera, de esa manera permite a los docentes seguir motivando y promoviendo acerca de la EEF.

¿Cree usted que la educación económica financiera ha ayudado a fortalecer las competencias y habilidades de sus estudiantes?

La Educación Económica y Financiera ayuda a fortalecer las competencias y habilidades de los estudiantes.



En la gráfica se evidencia que el 72% de los docentes encuestados creen que la educación económica y financiera si ayuda a fortalecer las competencias y habilidades de los estudiantes, de esa manera se genera conciencia en seguir promoviendo una educación de calidad; el 24% manifiesta que no cree que la EEF ayuda a fortalecer las competencias y habilidades de sus estudiantes y el 4% no opina. Según lo anterior se puede asumir que en su gran mayoría se considera a la EEF útil como método de enseñanza por sus conocimientos y el contenido que representa en la aplicación de la cotidianidad y el impacto que genera la misma si se enseña desde la niñez puesto que esto les facilitará a los jóvenes del mañana una mejor ejecución a la hora de manejar ya sea desde recursos propios hasta recursos de diferentes entidades o empresas.

5. CONCLUSIONS:

Colombia le ha dado relevancia a la educación económica y financiera y se resalta su participación como único País de América Latina en la presentación de pruebas Pisa ocupando el último lugar en el conocimiento de este tema, es así como el gobierno a través del Banco de la República empieza a promover la EEF, con material didáctico sencillo, igualmente se unen otras entidades como, Fasescol, Fedesarrollo, Bolsa de valores, por otra parte cabe destacar a la Banca de Oportunidades la cual se unió con el Banco de la República, Asobancaria y el Ministerio de Educación Nacional y la Fundación Plan las cuales realizaron del 9 al 15 de marzo de 2015 la semana internacional de la educación e inclusión financiera para niños, niñas y jóvenes de todo el país, con el fin de profundizar en temas de ahorro, manejo financiero.

De esa manera se tiene en cuenta como el Ministerio de Educación Nacional, considera como un compromiso muy importante en consolidar una educación de calidad y con ello se forja un reto como es promover la Educación Económica y Financiera (EEF) en el país, esto le permitirá a los niños, niñas, adolescentes y jóvenes desarrollar competencias y habilidades que les permita manejar adecuadamente sus recursos económicos en su cotidianidad, con el objetivo de formar mejores seres humanos, con valores éticos, de tal manera que les permita vivir en comunidad.

Por lo anterior, se formulan estrategias de Educación Económica y Financiera (EEF) adecuadas, que determinan una formación progresiva, transversal y continua, de esa manera se crea conciencia sobre los valores que se relacionan con los derechos humanos,

Teniendo en cuenta el análisis que se realizó en la Institución Educativa Municipal Francisco de la Villota, se determinó que para el 80% de los docentes encuestados tienen la concepción de la importancia que tiene la educación económica y financiera en la formación de los niños, niñas y jóvenes, de esta manera se genera cambios en las actitudes y perspectivas frente al rol económico o laboral, creando conciencia en ellos para hacer un adecuado y eficiente manejo de los recursos económicos.

Es importante seguir fomentando la educación económica y financiera, como un compromiso de las Instituciones Educativas Municipales en la formación, siendo el motor de activación en un escenario propicio para su desarrollo, creación, apropiación y fortalecimiento habilidades, competencias básicas y ciudadanas esto les permitirá mejorar su calidad de vida, crecimiento personal y de esa manera formado así una mejor sociedad.

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