

FINANCIAL EDUCATION FOR ELDERLY PEOPLE: IMPLEMENTING THE UN SDGS IN THE CURRICULARIZATION OF UNIVERSITY EXTENSION AT UNICV

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Summary

The objective was to analyze how Financial Education for the Elderly People contributed to the implementation of the UN SDGs in the Curricularization of the Extension of the UniCV Distance Education (DE) undergraduate course. The methodological procedures were: Case Study, qualitative, documentary, descriptive research and Data Collection. The sample was made up of 2,732 elderly people. The results showed that 74.22% of the interviewees received retirement benefits from the INSS. Regarding the Monthly Income, the predominance was 1 minimum wage. It was inferred that DE can contribute to the practice of Curricularization of University Extension.

Keywords: financial education; elderly people; curricularization of university extension; distance education; sustainable development goals.

1 INTRODUCTION

Financial Education is an area of knowledge that stands out in the Brazilian and global socioeconomic context. In Brazil, in 2010, the National Strategy for Financial Education (ENEF) was created to promote financial inclusion and Financial Education. At the global level, in 2015, the 2030 Agenda was approved by the member countries of the United Nations (UN), which contains the 17 Sustainable Development Goals (SDGs) and includes Financial Education targets: SDG No. 4 (Quality Education), target 4.7; SDG 8 (Decent Work and Economic Growth), target 8.3; and SDG 17 (Partnerships), target 17.17 (Leffler; Souza; Souza, 2021; Lima; Brito, 2023; Lima; Moraes, 2024; UN, 2015).

The Elderly Persons Statute (Law No. 10,741, of October 1, 2003) brings the concept of elderly people, who are people aged 60 or over (Brazil, 2003). According to Lima and Moraes (2024), when analyzing the projections of the age range of the Brazilian population until 2040, an increase in the proportion of elderly people in relation to the total population is estimated. Lima and Moreira (2024) discussed that elderly people may depend on their retirement and pensions to meet their consumption needs. However, due to their lower capacity to adapt to banking technologies and incipient Financial Education, they are susceptible to financial scams (Lima; Moreira, 2024). Lima and Brito (2023) and Lima and Moraes (2024) highlighted that in Brazil, a growing phenomenon is observed, which is the over-indebtedness of elderly people, related to the contracting of payroll loans in which the contractors do not evaluate the long-term implications, in order to neglect the risks and lead to a cycle of debt.

The financial vulnerability of older adults is a relevant topic in Brazil, especially as the population ages and faces challenges related to managing their finances (Lima and Moraes, 2024). Medeiros; Rodrigues and Araujo (2023) noted that it is important to promote debate on Financial Education among older adults so that they can develop a critical view of the subject. Savoia, Saito and Santana (2007) argued that Financial Education is fundamental in contemporary Brazilian society, as it directly influences the economic decisions of individuals

and families. Therefore, it is necessary to broaden the vision of Financial Education for older adults and discuss its socioeconomic paradigms.

Resolution No. 7 of December 18, 2018, of the Ministry of Education (MEC) presented the Guidelines for the Curricularization of University Extension in Brazil, in force from 2023 onwards in Distance Education (DE). According to article 3, University Extension is an activity integrated into the curricular matrix and research, promoting the interaction of Higher Education Institutions (HEIs) with society. Article 7 stated that extension activities involve the external community and must be linked to student education. Article 4 stated that University Extension Curricularization activities must be integrated into the curricular matrix and must make up at least 10% of the curricular workload of higher education courses (BRASIL, 2018).

The Centro Universitário Cidade Verde (UniCV) is a private HEI, headquartered in the city of Maringá/PR, which has been operating in the in-class modality for 20 years and in the DE modality for 8 years. The HEI develops all of its Extension Curricularization projects (DE and in-class) with a focus on the 2030 Agenda with the aim of contributing to society by fostering the SDGs. DE can help an HEI disseminate knowledge to Society, since the pedagogical actors (students, tutors, teachers, coordinators, DE hub managers, etc.) are capable of generating knowledge synchronously and asynchronously. Regarding the Curricularization of University Extension in DE, students will need to intervene in society, in order to contribute to solving problems or generating improvements in the population's quality of life (Enssli et al., 2018; Fortunato; Predes Junior; Calvosa, 2024).

From this perspective, the objective of the study was **to analyze how the extension project Financial Education for the Elderly contributed to the implementation of the UN SDGs in the Curricularization of University Extension at UniCV**. The methodological procedures were Case Study (university extension project at UniCV), with a qualitative approach, documentary research, descriptive research and Data Collection. The data sources were primary (questionnaire responses) and secondary (articles, legislation and bibliographic sources). The data analyzed refer to the period from 01/01/2023, when the project was initiated, to 02/28/2025. To generate greater robustness to the results, the triangulation of the findings with the theoretical perspectives was carried out.

Souza et al. (2023) argued that HEIs can conduct discussions on Financial Education for the Elderly in order to improve interventions for this population. Lima and Brito (2023) stated that conscious consumption and personal finance management contribute to Sustainable Development. Furthermore, when elderly people make conscious financial decisions, they reduce unnecessary consumption, contribute to an equitable society, and achieve their goals (Leffler ; Souza; Souza, 2021).

Bufalo; Pinto (2023) emphasized that ENEF, as a public policy, directed efforts towards the development of projects aimed at basic education, and that there is no similar strength in higher education. In Brazil, in the basic education segment, Financial Education is a curricular content that can be developed in a transversal manner. In higher education, on the other hand, it is observed that the National Curricular Guidelines for undergraduate courses do not include Financial Education as mandatory content (Bufalo; Pinto, 2023). Thus, Brazilian HEIs that operate in distance learning can contribute to Financial Education by integrating such practices into the curricula of their undergraduate courses.

The theoretical contributions of the study were the discussion of Financial Education for the elderly, awareness of the need to reduce over-indebtedness among the elderly, financial planning and the promotion of financial citizenship. The practical contributions were the dissemination of Financial Education for the Elderly through Distance Learning, awareness of over-indebtedness and expense management among the elderly affected and the discussion of a Financial Education project that articulates the SDGs and the Curricularization of

University Extension in Distance Learning. The results of this study, carried out in the context of Brazilian Distance Learning, can contribute to similar studies in other countries.

2 LITERATURE REVIEW

2.1 FINANCIAL EDUCATION FOR ELDERLY PEOPLE

Savoia, Saito and Santana (2007) and Lima and Morais (2024) emphasized that Financial Education is a process of transmitting knowledge that allows individuals to develop skills and abilities so that they can make informed and safe decisions, improving the management of their finances. When they improve their capabilities, older people become more integrated into society, increasing their well-being. Lima; Morais (2024), the main difficulties that older people face in managing their finances are: understanding new types of credit and mastering banking technology. For example, the phenomenon of over-indebtedness among older people is associated with the inappropriate use of credit, especially payroll loans.

The fact that they have received guidance on Financial Education helps an individual understand financial products and their risks. This allows older adults to make informed decisions or seek guidance in the right places, preventing themselves from financial scams (Lima, Sela and Greatti , 2022). Pereira, Cavalcante and Crocco (2019) argue that Financial Education can empower citizens. The authors also highlighted that there is a widespread scenario of low financial literacy in contemporary society, which can generate “inadequate” financial behaviors (citizens who do not save and/or do not use the best financial products), as well as low financial performance (they do not accumulate assets).

Souza et al (2023) stated that the increase in the proportion of elderly people has led to an increase in bank advertising campaigns for credit lines aimed at this target audience. One of the types of credit commonly contracted by elderly people is payroll loans, which link the discount on loan payments to benefits paid by Social Security (retirements), applying reduced interest rates compared to those practiced in the market. According to Romão and Ambini (2024) and Souza et al. (2023), the aging of the Brazilian population has an impact on different sectors and activities. Issues such as health, the labor market, access to income, and consumption patterns undergo changes and increase the possibility of elderly people becoming vulnerable. In addition, payroll loans have become a common practice among elderly people. However, payroll loans can represent a financial trap for many elderly people (Lima; Morais, 2024).

Lima, Sela and Greatti (2022) highlighted that ENEF generated free educational actions for the population, such as the National Financial Education Week (held annually since 2014). Lima and Brito (2023) highlighted other types of actions within the scope of ENEF to promote Financial Inclusion and Financial Education, such as: Financial Education in Schools, Awareness Campaigns, Teacher Training, Publication of Educational Materials, Partnerships between HEIs and Financial Institutions, Events and Seminars, Statistical Research and Pension Education.

2.2 THE CURRICULARIZATION OF EXTENSION IN HIGHER EDUCATION

The Statute of the Elderly states that HEIs will offer elderly people lifelong education, courses and extension programs, in person or at a distance, consisting of formal and informal activities (Brazil , 2003). However, according to Romão and Aboni (2024), in different countries, Financial Education is treated differently in Higher Education.

Financial Education can be: Integrated into the Academic Curriculum (United Kingdom, Albania, Austria, United States, Peru, Paraguay, Jordan, China, Indonesia, Taiwan, Singapore) or Integrated into another discipline (Greece, Italy, Serbia, Chile, South Africa, South Korea,

Australia, New Zealand). In addition, it can be developed voluntarily (Belgium, Spain, Luxembourg, Netherlands), or as a mandatory discipline (Germany, Belgium, Czech Republic, Croatia, Denmark, Finland, Hungary, Iceland, Norway, Poland, Portugal, Sweden). In Brazil and Japan, Financial Education is treated transversally to the academic curricula (Romão; Aboni, 2024).

In Brazil, regarding University Extension, Gadotti (2017) stated that there is a provision in the National Education Plan (PNE) 2014–2024, in Goal 12, Strategy 7, for the incorporation of extension into the academic curriculum as a way of strengthening the relationship between higher education and society (Brazil, 2014). With the publication of Resolution No. 7/2018 of the MEC, it was determined that University Extension activities needed to be incorporated into the curricular matrices (Curricularization of University Extension) of higher education courses, including the DE modality. According to the Resolution, University Extension activities must make up at least 10% of the curricular workload of DE higher education courses (Brazil, 2018).

University Extension through Distance Learning is capable of generating skills and competencies in students related to academic training while performing a service for the benefit of the community (Culcasi; Russo and Cinque, 2022). Dapena, Castro and Ares-Pernas (2022) noted that it is possible to develop extension activities with the support of different Information and Communication Technology tools integrated into an online platform, demonstrating that Distance Learning teaching can contribute to the dissemination of knowledge through extension practices.

2.3 PREVIOUS STUDIES

Santos, Rodrigues and Lanza (2021) conducted a study on Financial Education for the Elderly in Tocantins. The authors analyzed the effectiveness of the Financial Education Program for the Elderly with 5 indicators: a) income spent on basic expenses (food, health, housing, water and electricity); b) default; c) savings habits; d) financial behavior and e) knowledge about debts. The indicators allowed the evaluation of aspects in which the program proved to be effective, whether in gaining knowledge or in financial behavior. The content was structured in a workshop format, in which the elderly learned about financial planning and organization, debts, loans, future planning, among other recommended topics.

Souza et al. (2023) developed a study whose objective was to present an experience report of Financial Education with elderly people, from a perspective of preventing over-indebtedness. The sample included 11 elderly people who were assisted by the Over-indebtedness Support Center (NAS) of the Consumer Protection and Defense (PROCON) of Canoas/RS and gave personal reports on financial management.

Bufalo; Pinto (2023) verified how the ENEF contributed to Financial Education being considered an instrument for citizenship, efficiency of the national financial system and conscious decision-making. The authors highlighted that Financial Education has attracted the attention of legislators and its inclusion in the university curriculum is recommended, even if transversally in the curricular components.

The authors Fortunato, Predes Junior and Calvosa (2024) developed a study on the Curricularization of university extension in the DE modality developed by DE students from a HEI in Rio de Janeiro. Among the results, it was highlighted that DE offers benefits that can be useful for carrying out research such as: autonomy, flexibility of time and place, in addition to digital skills that DE students acquire, allowing them to communicate with other students and society by sharing knowledge.

Another study on extension practices in distance learning was developed by Silva and Rotta (2020). They investigated how students in the distance learning Production Engineering course

integrated with society through the optimization of public spaces. The extension project emerged in 2015 with the aim of revitalizing a condominium intended for the elderly, based on the difficulties experienced. Returning to the site in 2020, significant improvements were observed, resulting from guidelines contained in the project, inferring that the knowledge generated in distance learning can contribute to society.

We also mention the study by Farias and Silva (2023), who developed a study relating Financial Education and the UN SDGs. The study sample was composed of high school students from Pará. The authors inferred that Financial Education can contribute to SDG No. 4, which was also addressed in this study.

The previous studies mentioned in this topic and the studies cited in the theoretical framework contributed to the theoretical basis of the researchers, as well as to the comparison of previous results (Souza et al., 2023; Lima and Moreira, 2024, Savoia, Saito and Santana, 2007) with the results of this study. Furthermore, in the previous studies, the authors linked Financial Education with the Sustainable Development Goals (Farias; Silva, 2023), and addressed university extension in distance learning (Silva and Rotta, 2020). Corroborating the development of the present study.

3. METHODOLOGY

The methodological procedures used were Case Study with a qualitative approach. It is worth noting that the qualitative approach allowed for an in-depth analysis of the research paradigms, exploring the perspectives of the participants in greater detail and discovering the opinions of the interviewees. The following research methods were also applied: documentary, descriptive and data collection (CRESWELL, 2014; YIN, 2010).

The selected case was the Curricularization project of the UniCV university extension Financial Education for the Elderly People, which is developed by students, professors and coordinators of the undergraduate distance learning technology courses. The university extension project has been developed since 2023, at Centro Universitário Cidade Verde (UniCV), a private HEI, headquartered in Maringá/PR. UniCV has been operating in Higher Education for 20 years in the face-to-face modality and for 8 years in the distance learning modality. Because UniCV operates in distance learning, it has more than 900 centers in all Brazilian states.

UniCV already carries out other projects that contribute to the SDGs, including in the scope of university extension. Since 2021, the HEI has obtained external municipal and national Social Responsibility Seals due to its work within the scope of the SDGs. UniCV was chosen due to the specificity of the project and the target audience. Since the beginning of the extension project, in 2023, 2,732 UniCV distance learning undergraduate students have participated.

Distance learning students who work on the project are linked to technology courses in the area of management, such as Distance Learning Management Processes, Distance Learning Financial Management and related courses. In addition, students articulate extension practices with the UN SDGs (2015). The extension project "Financial Education for Older People" can directly contribute to the following UN SDGs (2015): SDG No. 4 (Quality Education), target 4.7; SDG 8 (Decent Work and Economic Growth), target 8.3; and SDG 17 (Partnerships), target 17.17.

Primary sources (responses from structured interviews) and secondary sources (articles, legislation and bibliographic sources) were analyzed. The data analyzed refer to the period from 01/01/2023 to 02/28/2025, in which the project was initiated (CRESWELL, 2014; YIN, 2010). Data collection took place through a structured interview (Table 01):

Table 01: Questionnaire used in the Structured Interview (data collection stage).

ID	Question	Type
01	How old are you?	Objective
02	In which State (UF) do you reside?	Objective
03	What is your marital status?	Objective
04	Are you retired from the INSS?	Objective
05	What is your monthly income?	Objective
06	What is the total number of people living in your household?	Objective
07	Do you have any occupation/job?	Objective
08	Do you own your own home?	Objective
09	Do you take medication regularly or continuously?	Objective
10	If you take medication regularly (or continuously), how do you obtain your medication?	Objective
11	What is your biggest difficulty in Financial Management?	Discursive

Source: Leffler ; Souza; Souza (2021); Lima; Brito (2023); Lima; Morais (2024)

According to Table 01, 11 questions were asked, 10 objective questions and 1 discursive question. These questions help students identify the greatest difficulties in financial management for elderly people, the expense profile, family profile, among others so that students can prepare a diagnosis and intervention in the community (extension practice).

The Financial Education for the Elderly project has 4 stages of implementation, which are developed throughout the course. As previously mentioned, the first stage involves training distance learning students through synchronous and asynchronous classes on the following content: Financial Education, sources of income and expenses for the elderly, the emergence of the UN 2030 Agenda, and the relationship between extension activities and the SDGs.

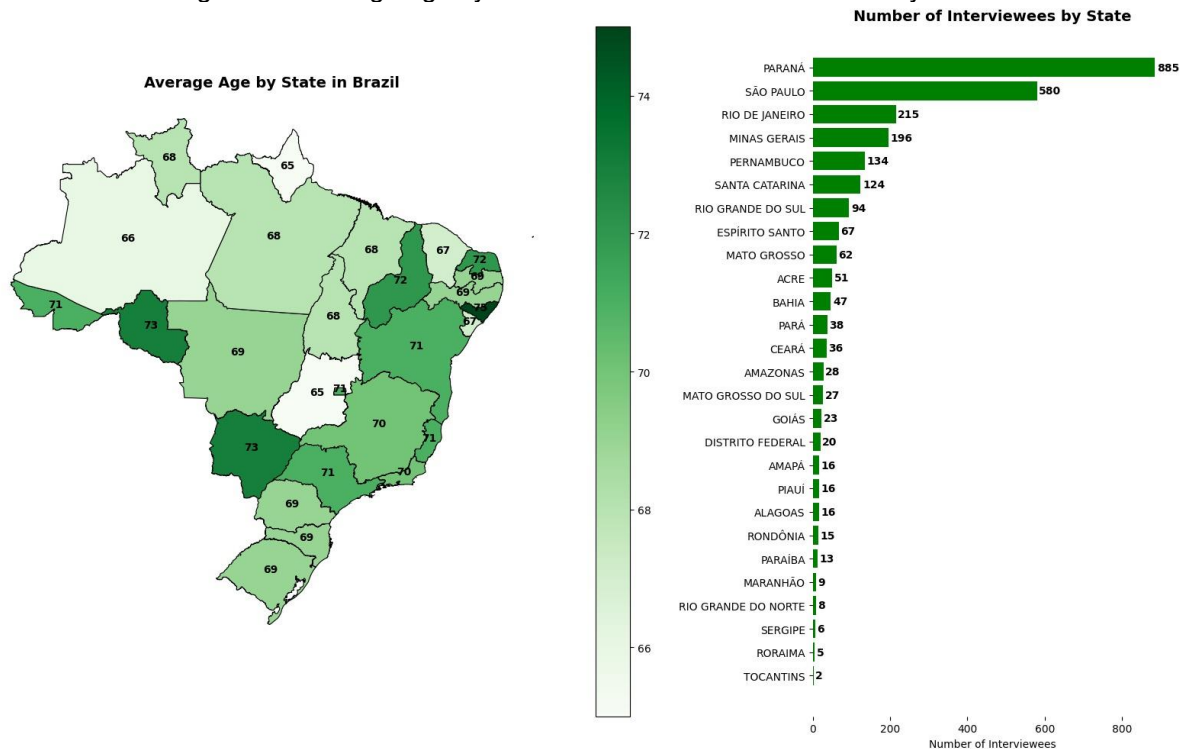
In the second stage, distance learning students conduct a face-to-face interview with an elderly person (one of the requirements is a photographic record of the interviewer and interviewee). To collect data, a questionnaire prepared by the UniCV distance learning course coordinators based on the literature on Financial Education was applied. The questionnaire is available in the UniCV Extension Curricularization system (one of the Virtual Learning Environments (VLE) for UniCV distance learning students). This system is used to verify that the face-to-face stages have been completed, as well as to submit the activities.

In the later stages (third and fourth stages), distance learning students intervene in society by creating educational materials such as digital art (*flyers*) and video classes (recorded by distance learning students) to be distributed to society and at distance learning centers. Other ways of giving feedback to society in this project are through face-to-face guidance by distance learning students on Financial Education to the elderly people interviewed.

4. RESULTS AND DISCUSSIONS

During the period 2,732 elderly people were interviewed, in Questions 01 and 02, data were collected on the age group and the number of interviewees per Brazilian state (Figure 01).

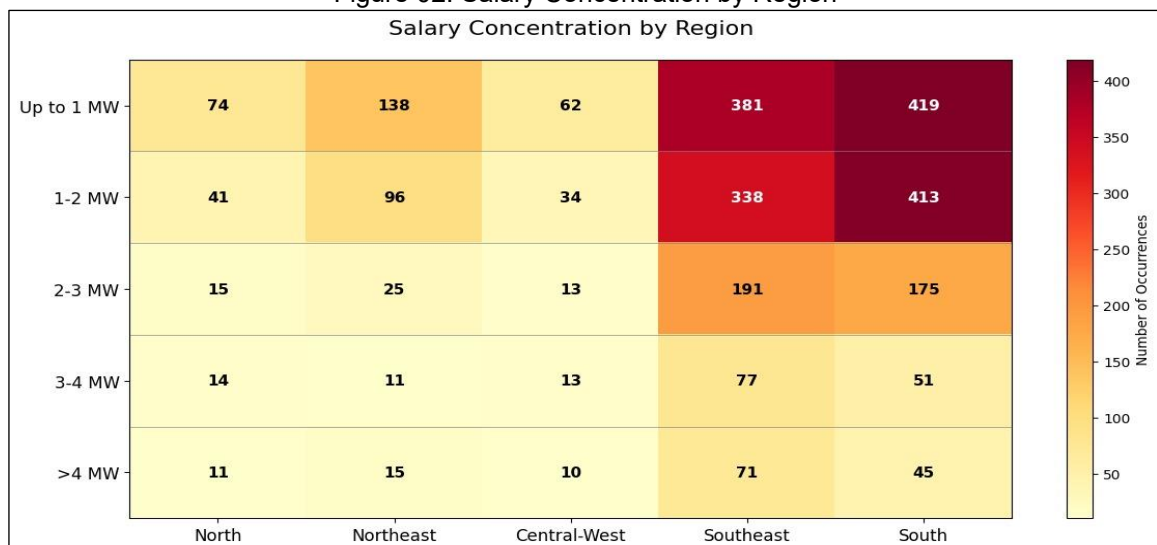
Figure 01: Average age by state and number of interviewees by state



Source: Prepared by the authors using research data (2025).

Question 03 indicated that the dominant marital status of the interviewees was Married (48.81%), followed by Widowed (31.29%), Divorced (11.40%) and Single (8.50%). In question 04, the elderly were asked if they received a pension from the INSS. It was found that 74.22% receive a pension from the INSS. These results confirm Lima and Moreira (2024). Based on the data collected on Monthly Income (Question 05), we have Figure 02.

Figure 02: Salary Concentration by Region



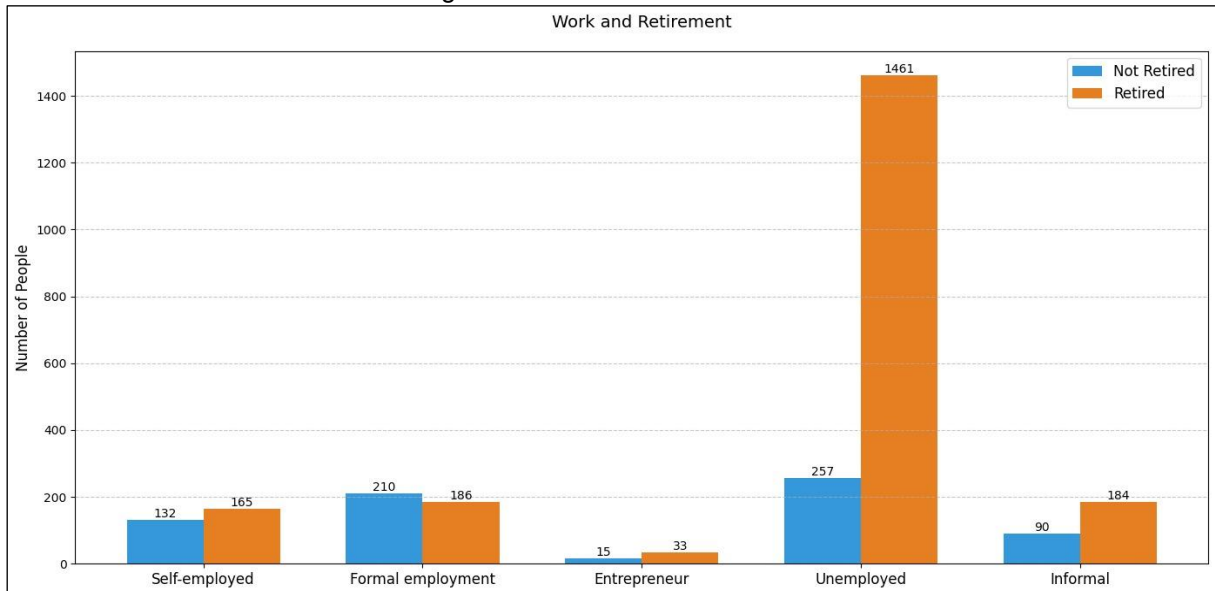
Source: Prepared by the authors using research data (2025).

According to Figure 02, the predominant income was 1 minimum wage (40% of the elderly people interviewed). The findings of this research confirm Lima and Moraes (2024).

In Question 06, respondents answered about the total number of people living in their residence. Based on the data obtained, most respondents live in a residence with more than

3 people (42.68%), demonstrating that elderly people can participate in family finances (Lima; Morais, 2024). Elderly people who live alone were 19.71% and elderly people who live with 1 more person, 37.69%. Figure 03 shows the results of Question 07.

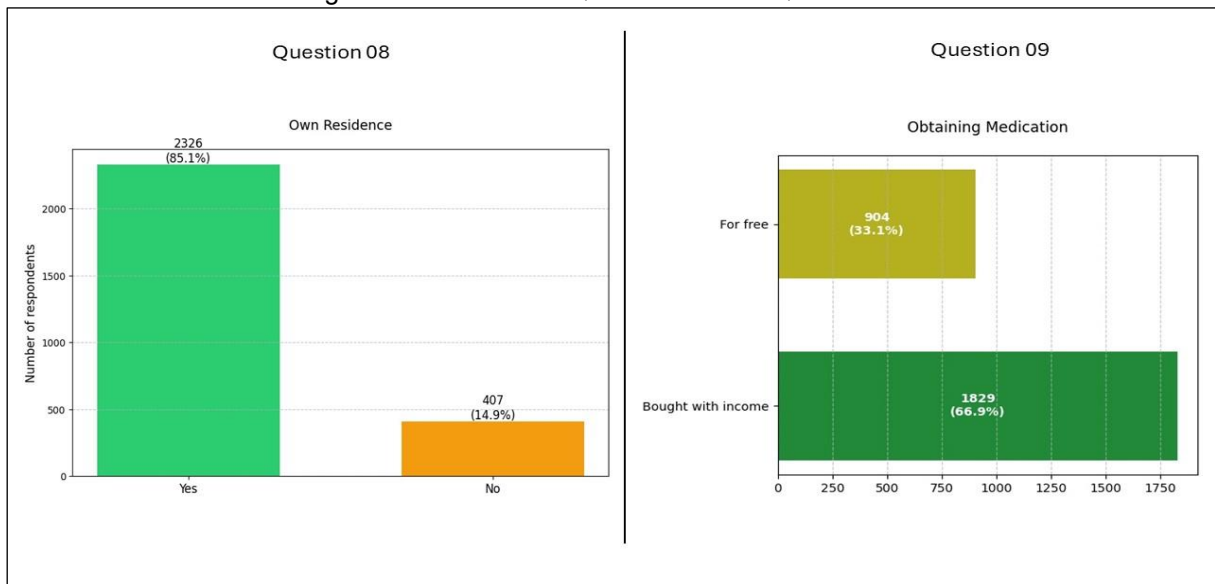
Figure 03: Work and Retirement



Source: Prepared by the authors using research data (2025).

Regarding Question 07, the majority of respondents (62.62%) are unemployed. The results also show that 14.74% have formal employment (signed employment contract) and 10.71% are self-employed. This confirms the study by Savoia, Saito and Santana (2007). Figure 04 shows the results of Questions 08 and 09, on sources of income and expenses.

Figure 04: Answers to Question 08 and Question 09



Source: Prepared by the authors using research data (2025).

Question 08 was about owning a home. The results showed that 85% of the people interviewed owned their own home, while 14.90% paid rent. In Question 09, about the use of regular medication, 82.90% of the respondents stated that they use medication continuously. Question 10 complements Question 09, and it was found that 66.37% of the interviewees use part of their income to buy medicines, since they are not distributed free of charge. Confirming the

findings of Souza et al. (2023). The last question (ID 11) served to identify what is the greatest difficulty of the elderly in Financial Management. Some statements from the interviewees were highlighted in Table 02:

Table 02: Interviewees' responses

ID	Excerpt from the interviewee's speech
3	<i>The lack of financial planning skills, as well as the numerous frauds in consignments that end up compromising income in such a way that it is not possible to make any investment in the short or long term.</i>
4	<i>Even with an income of 2 minimum wages (because I have my retirement and my ex-husband's pension), I have difficulty saving, I can't have savings</i>
30	<i>Balance all the monthly bills and high costs with the low value of the pension since he currently does not work in another occupation.</i>
42	<i>I don't have any difficulties because I have great control over my finances.</i>
114	<i>When buying medicines, food because it is expensive and I also help with the financial life of my four children.</i>
168	<i>Organize monthly bills and when something unexpected happens (illness).</i>
260	<i>Pay all bills and don't use your credit card, because the money runs out and I use my credit card</i>
264	<i>Fear and confusion about finances, difficulties with banking apps</i>
342	<i>The absurd cost of health plans and medicines, because not all of them are free.</i>
888	<i>The biggest difficulty is with payroll loans, which I took out to buy an apartment.</i>
959	<i>I took out loans and had difficulties</i>
1154	<i>Overconsumption and purchasing unnecessary items</i>
1217	<i>The income is basic, making investments impossible. Income that only covers basic and/or necessary expenses.</i>
1400	<i>Balancing your income with your medication expenses</i>
1763	<i>Understand financial services (banks, cards, investments, etc.)</i>
1830	<i>I feel vulnerable dealing with banks and fraud.</i>
1917	<i>Today, my financial life is easier after I have help from my children.</i>
2024	<i>The biggest difficulty is controlling my expenses in relation to what I earn. I always have to carefully analyze what is most necessary at the moment so that I don't have expenses that exceed my monthly income. It's very difficult because the cost of living is too high and my income as a domestic worker is low.</i>
2064	<i>I have difficulty making payments using my credit card or cell phone.</i>
2140	<i>Dependence on a single source of income, such as retirement or pension, which may not be enough to cover all expenses. For example, rising prices for food and essential services and products, such as health care and housing. Unexpected expenses, such as medical emergencies or home repairs, can impact the budget.</i>
2322	<i>Being able to maintain health and nutrition with just 1 minimum wage .</i>
2475	<i>Deal with the payroll loans that were made without my consent .</i>

Source: Prepared by the authors using research data (2025).

The responses highlighted that the greatest difficulty is in relation to expenses, which increase more than the adjustment of retirement benefits. Some interviewees stated that they were unfamiliar with banking products, confirming the studies by Lima and Morais (2024), Medeiros; Rodrigues and Araujo (2023) and Savoia, Saito and Santana (2007). Another highlight was the mention that the amounts received are insufficient to pay expenses (indications of social vulnerability). The interviewees also stated that they had difficulty understanding financial products and services, some mentioned payroll loans. In the later stages of the extension project, each student had to create a digital artwork to deliver to the elderly person interviewed. Some examples of digital artwork are shown in Figure 05.

Figure 05: Digital Arts created by distance learning students to raise awareness among the elderly.



Source: Prepared using data from the study (2025).

The distance learning students who participated in the Financial Education for Elderly People project had the opportunity to apply the theoretical knowledge they had acquired in practice. Thus, it can be inferred that they acted within the scope of SDG No. 4 – Quality Education. Regarding the students' intervention in society, it is mentioned that they provided financial guidance to the elderly people interviewed and produced educational materials. 2,732 digital artworks on Financial Education topics were created and more than 300 videos with content about Financial Education for Elderly People were recorded.

In SDG 8, there is target 8.3, which encourages the creation of projects that disseminate access to information and contribute to the generation of wealth. The students also gave lectures and provided guidance to the elderly, which may have taken place at the Distance Learning Centers or in partnerships with Civil Society Organizations (CSOs), thus contributing to SDG 17, Partnerships. Thus, it was noted that the Financial Education for the Elderly project contributed to the implementation of the UN SDGs in the Extension Curricular.

5. CONCLUSIONS

Based on the results presented and discussed, it is clear that the objective was achieved. Through data collection, it was possible to verify that interviews, guidance and interventions on Financial Education were provided to society (elderly people) by distance learning students. A total of 2,732 interviews were conducted in all Brazilian states.

The distance learning students who participated in the extension project received initial training on the SDGs before the field research. In addition, the theory on Financial Education was applied in practice, mainly in the stage in which the students prepared guidance materials such as Digital Arts and Videos on Financial Education topics aimed at the elderly. Promoting Quality Education (SDG 4, target 4.7) and economic growth (SDG 8, target 8.3).

The analysis of the data contributed to mapping a socioeconomic profile of elderly Brazilians, allowing the identification of expenses, lifestyles of elderly people, as well as difficulties in managing personal finances. In the results section, such data supported the construction of graphs with the average age, monthly retirement income by state, expenses with medicines and rent.

Based on the difficulties with Personal Finance Management, it can be inferred that the dissemination of knowledge about Financial Education can contribute to Sustainable Development. Furthermore, it was found that the fact that the project was implemented through DE contributed to interviewing elderly people from different states (UF), expanding the scope of the research. DE allowed UniCV to expand its interventions in society.

The limitations of the study were related to the method, since inferences in the Case Study cannot be extrapolated, they only serve the case studied. Another limitation was in relation to the delimitation of the Financial Education for Elderly People project, since the HEI has other curricular extension projects linked to the SDGs.

As future studies, it is suggested to increase the data analysis period and make comparisons with the results of this study. However, it is suggested to replicate this study in other HEIs that develop extension projects on Financial Education for the Elderly, aiming to compare the results obtained. Another suggestion would be to replicate this study in other geographic locations, aiming to compare different realities.

In this study, it was considered that Financial Education can contribute to SDGs 4, 8 and 17. Future studies can expand the investigation to analyze whether Financial Education for Older People, through extension practices (financial awareness and guidance) can contribute to other SDGs (2015).

The theoretical contributions of the study were the discussion of Financial Education for the elderly, awareness of the need to reduce over-indebtedness among the elderly, reflections on savings and investments, financial planning and the promotion of financial citizenship. The practical contributions were the dissemination of Financial Education for the Elderly through DE, awareness of over-indebtedness and investments among the elderly affected and the discussion of a Financial Education project that articulates the SDGs and the Curricularization of University Extension in Distance Education (DE). The results of this study, carried out in the context of Brazilian DE, can contribute to similar studies in other countries.

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