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Indebtedness and Power in *A Gota d'Água*: Contributions from Cultural History to Financial Education

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ABSTRACT

Context: The play *A Gota d'Água* (1975), by Chico Buarque and Paulo Pontes, was written in the context of the Brazilian economic miracleand military dictatorship, a period marked by income concentration, wage devaluation, and indebtedness among the lower-income population. **Objectives:** To analyze the representations of indebtedness, power, and social inequality present in the work, identifying contributions to a critical approach to Financial Education in Mathematics teaching. **Design:** A qualitative documentary and interpretive study grounded in the assumptions of Cultural History and Financial Education, using discourse analysis of excerpts from the play. **Setting and participants:** This was a theoretical-bibliographic study; the sources analyzed were the original edition of *A Gota d'Água* and the theoretical framework of Cultural History and the analysis of power. **Data collection and analysis:** A systematic selection was made of scenes and lines that reveal financial practices, debt relations, consumption, and economic control. The analysis followed Roger Chartier's concepts of representation and cultural practice, articulating them with the notion of power as a relation of forces. **Results:** The study identified representations of normalized indebtedness (the character Xulé), economic domination as an instrument of social discipline (Creonte), female vulnerability, and social mobility through alliances with capital (Joana and Jasão). The work demonstrates that debt and consumption are not merely economic phenomena but also cultural practices that reproduce structural inequalities. **Conclusions:** The dialogue between literature and mathematics makes it possible to develop Financial Education that transcends a merely technical approach, fostering critical literacy and an understanding of the power structures that shape social reality. The analysis suggests methodological approaches (dialogical reading, case studies, and interest-rate simulations) aligned with the Brazilian National Common Core Curriculum (BNCC), capable of fostering reflective citizens regarding indebtedness and consumption.

Keywords: Financial Education; Cultural History; Mathematics Teaching; Indebtedness; BNCC.

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Endividamento e poder em *A Gota d'Água*: contribuições da história cultural para a educação financeira

RESUMO

Contexto: A peça Gota d'Água (1975), de Chico Buarque e Paulo Pontes, foi escrita no contexto do *milagre econômico* brasileiro e da ditadura militar, período marcado por concentração de renda, depreciação salarial e endividamento das camadas populares. **Objetivos:** Analisar as representações de endividamento, poder e desigualdade social presentes na obra, identificando contribuições para uma abordagem crítica da Educação Financeira no ensino de Matemática. **Design:** Pesquisa qualitativa de base documental e interpretativa, fundamentada nos pressupostos da História Cultural e da Educação Financeira, com análise de discurso dos fragmentos da peça. Ambiente e participantes: Estudo teórico-bibliográfico: as fontes analisadas foram a edição original da peça Gota d'Água e o referencial teórico da História Cultural e da análise do poder. **Coleta e análise de dados:** Seleção sistemática de cenas e falas que evidenciam práticas financeiras, relações de dívida, consumo e controle econômico. A análise seguiu os conceitos de representação e prática cultural de Roger Chartier, articulando-os à noção de poder como relação de força. **Resultados:** Identificaram-se representações de endividamento naturalizado (personagem Xulé), dominação econômica como instrumento de disciplina social (Creonte), vulnerabilidade feminina e mobilidade social por meio de alianças com o capital (Joana e Jasão). A obra evidencia que a dívida e o consumo não são apenas fenômenos econômicos, mas práticas culturais que reproduzem desigualdades estruturais. **Conclusões:** A interlocução entre literatura e matemática permite uma Educação Financeira que transcende o caráter meramente técnico, promovendo letramento crítico e compreensão das estruturas de poder que moldam a realidade social. A análise sugere encaminhamentos metodológicos (leitura dialógica, estudo de caso, simulações de juros) alinhados à BNCC, capazes de formar cidadãos reflexivos sobre o endividamento e o consumo.

Palavras-chave: Educação Financeira; História Cultural; Ensino de Matemática; Endividamento; BNCC.

INTRODUCTION

Contemporary education is called upon to respond to the challenges of a just transition, a concept that brings together environmental sustainability, social equity, and cultural inclusion (Theodoro de Lima & Figueira, 2026). In this context, school education needs to combine technical competencies with an ethical-political commitment capable of addressing historically produced social inequalities.

Literature and cultural practices emerge as privileged resources for this articulation. By making social representations, narratives, and everyday practices visible, it becomes possible to problematize relations involving power, economics, and affect.

Based on this premise, this article analyzes how the play *A Gota d'Água* (Buarque & Pontes, 1975) produces representations of indebtedness, economic power, and the commodification of affective relationships, and how such representations can support Financial Education from a critical perspective in Mathematics teaching.

The hypothesis is that the dialogue between literature and mathematics broadens the scope of Financial Education. Beyond calculation procedures, it is necessary to develop interpretive abilities that enable students to understand the social structures that shape financial practices.

The theoretical framework is organized around two central axes. First, Cultural History (Chartier, 1988), which guides the understanding of how practices and representations become naturalized, circulate, and legitimize collective meanings. Second, the Foucauldian notion of power, which makes it possible to analyze how economic relations are translated into mechanisms of domination, discipline, and social control.

This theoretical-methodological articulation makes it possible to approach the play not merely as an aesthetic object, but also as a source of cultural data relevant to school education.

Methodologically, this is a qualitative documentary and interpretive study that selects and analyzes excerpts from *A Gota d'Água* based on their symbolic density and pedagogical potential. The analysis combines a hermeneutic reading of the dialogues with thematic interpretation oriented toward pedagogical implications.

The results point to three main contributions:

1. the play highlights the naturalization of debt as a social practice and an instrument of control;
2. it reveals the intersection between social mobility, consumption, and the devaluation of affective relationships;
3. it provides narrative material that can be transformed into teaching sequences, dialogical reading activities, case studies, and interest-rate simulations capable of integrating mathematical concepts with critical reflection.

Based on these findings, the article proposes methodological approaches aligned with the Brazilian National Common Core Curriculum (BNCC; Brasil, 2017) for incorporating Financial Education into basic education, emphasizing the need to articulate technical knowledge and

sociocultural analysis (Villa, Silva & Darroz, 2018).

In summary, literature functions here as a mediator. By exposing practices and representations, it contributes to enabling students to develop not only calculation skills but also the ability to critically interpret the structures that produce inequalities.

In short, the proposal put forward is that Financial Education should articulate technical knowledge with sociocultural analysis. By making practices and representations visible, literature functions as a mediator through which students can develop not only calculation skills but also the capacity for critical interpretation of the structures that produce inequalities.

In Basic Education, Financial Education has gained prominence as a contemporary cross-curricular theme in the BNCC (Brasil, 2017) and, according to Santos and Groenwald (2024), reflects a growing need to prepare students to face the economic challenges of everyday life.

However, according to Kistemann Júnior, Giordano, and Campos (2026), in the school context, traditional financial education generally starts from the assumption that people are rational agents and that, by acquiring technical information about financial concepts such as interest rates, inflation, and budgeting, they will be able to make conscious decisions in pursuit of their own economic interests.

This study seeks to distinguish itself from the perspectives mentioned above, as it aims to analyze representations of indebtedness, power, and inequality in *A Gota d'Água* (Buarque & Pontes, 1975) through the lens of Cultural History, identifying its contributions to a critical approach to Financial Education in Mathematics teaching.

Accordingly, excerpts from the play that reveal financial practices, debt relations, and mechanisms of power are identified and interpreted as historically situated cultural constructions. Finally, the study presents proposals for methodological approaches that can be used by teachers when addressing Financial Education transversally in Basic Education.

The following sections contextualize the work historically and detail the analytical procedures adopted.

BRAZIL IN THE 1970S

In the 1970s, Brazil experienced a period of economic growth known as the "economic miracle," within the context of the military regime (1964–

1985).

This growth, which reached its peak between 1968 and 1973, was driven by foreign capital inflows, industrial expansion, and policies promoting large enterprises, but it occurred alongside wage suppression, income concentration, and increased indebtedness among lower-income groups (Bresser-Pereira, 1983; Paulino, 2020).

The economic situation, which favored privileged sectors, coexisted with significant social exclusion and restrictions on political dissent in a context marked by censorship and repression.

It is within this context of economic and symbolic tensions that the play *A Gota d'Água* (Buarque & Pontes, 1975) emerged. Written and staged at the height of the contradictions of the period, the work transposes Greek tragedy to the urban periphery and exposes, through its characters and plots, representations of indebtedness, economic dependence, and power relations that permeate the everyday lives of vulnerable populations. The play thus functions as a cultural source that documents and problematizes historically situated social and economic practices.

Regarding the military regime, it was a political and military movement that took place between 1964 and 1985 and ousted President João Goulart; it became known as the period of the Military Dictatorship ("Golpe militar de 1964," n.d.). The period was marked by repression, censorship, and human rights violations. Gonçalves (2012) argues that most of the population, for various reasons, did not perceive the problems associated with the military regime or was not troubled by them. There were also those who perceived such problems but remained silent or agreed with government actions, particularly in relation to the effects of the economic miracle. This behavior reveals a paradox: the reduction in repression coincided with significant expressions of adherence to and support for the government.

Analyzing the author's perspective through the lens of Cultural History reveals that experiences during this period were not homogeneous; rather, they were marked by different interpretations and individual experiences. In this sense, each individual constructed their own understanding of the historical context in which they lived.

This perspective is consistent with Chartier (1988), who emphasizes that the perceptions of social agents are not neutral but are conditioned by the context in which they are produced. Therefore, such representations guide practices and tend to become naturalized within the collective, often being

accepted by individuals without question.

Regarding the so-called economic miracle, which occurred between 1968 and 1973, Paulino (2020) explains that it took place during the most repressive period of the dictatorship and was characterized by high rates of economic growth, driven by foreign capital inflows, industrial expansion, and the strengthening of large corporations, particularly multinational companies.

This scenario primarily benefited economic elites and groups that controlled the means of production, which accumulated substantial profits in a context of state incentives and enforced political stability.

However, this growth did not translate into improved living conditions for the population as a whole, particularly for the working class, which faced wage suppression, deteriorating working conditions, and increasing social inequalities (Netto, 2023).

Furthermore, the period was marked by the growth of external debt and the intensification of labor exploitation, demonstrating that economic development occurred in a concentrated and exclusionary manner, sustained by an authoritarian regime that restricted social dissent and the dissemination of the population's actual socioeconomic conditions.

Within this environment, consumption was regarded as an expression of development and modernity (Diário do Comércio, 2022). However, this growth did not affect the population uniformly. Between 1960 and 1977, the Gini Index increased from 0.50 to 0.62, indicating a significant concentration of income (Superinteressante, 2012). During the same period, the purchasing power of the minimum wage fell by half, while the share of national income received by the poorest 20% of the population declined from 3.9% to 2.8% (Agência Brasil, 2014).

In the Brazilian context, from the second half of the twentieth century onward, the ways in which popular classes organized themselves were shaped more by the immediate demands of survival than by systematic planning or formal economic management tools (Arroyo, Balbim, & Santiago, 2023; Gama, 2023).

Faced with unstable and limited incomes (Paulino, 2020), numerous families began developing practical strategies to cope with scarcity, using resources such as installment purchases, the traditional practice of buying on credit at neighborhood stores, and the use of account books to record debts, mechanisms that functioned as alternative forms of credit (Guimarães, 2007).

Informality occupied a central position in this context, manifesting itself both in the performance of informal labor activities without formal employment relationships to supplement income and in obtaining loans through networks of proximity involving neighbors, friends, and family members (Gama, 2023; Granovetter, 2007).

From this perspective, indebtedness assumed a dimension that extended beyond the strictly economic sphere, also becoming an established social practice capable of facilitating access to essential goods while simultaneously strengthening community relationships based on trust and mutual assistance (Guimarães, 2007; Granovetter, 2007).

However, the strong dependence on these informal forms of financing and on high-cost credit also increased situations of vulnerability. In contexts marked by inflation and a continuous rise in the cost of living, financial charges tended to increase rapidly, compromising household financial stability (Paulino, 2020; Habert, 1992).

Thus, financial culture in Brazil reveals an ambivalent scenario: on the one hand, it demonstrates adaptation and resilience in the face of adversity; on the other, it exposes the persistent effects of structural inequalities and limited access to formal credit systems and financial education (Arroyo, Balbim, & Santiago, 2023; Gama, 2023).

The production *A Gota d'Água* establishes clear parallels between the characters and the social classes present in the context of the period (Buarque & Pontes, 1975). The most disadvantaged segments of the population, the "povão" (the common people), are represented by the residents of the housing complex. The middle class, in turn, oscillates between the forces of those in power and those of the people (Carcuchinski, Linck, & Filipouski, 2020; Gonçalves, 2021).

Based on this historical contextualization, the analysis proposed in this article focuses on the symbolic and economic representations present in the work (inequality, informal labor, financial dependence, and the commodification of affective relationships) in order to understand how these elements can be mobilized pedagogically for Financial Education.

The following section details the contextualization of the characters and the analytical procedures adopted.

CHARACTER AND PLAY CONTEXTUALIZATION

Written by Chico Buarque and Paulo Pontes and first staged in 1975,

at the height of the Brazilian military dictatorship, *A Gota d'Água* is an adaptation of Euripides' Greek tragedy *Medea*, transposed to the urban periphery of Rio de Janeiro.

The play is set in the fictional Vila do Meio-Dia, a precarious housing complex whose residents live under the constant threat of eviction and depend on informal economic relationships for their survival. While recreating the drama of betrayal and revenge, the work exposes the social contradictions of the so-called *economic miracle* (1968–1973), highlighting income concentration, wage suppression, and the indebtedness of the lower-income classes as mechanisms of domination.

Through characters such as the protagonist Joana, the opportunistic Jasão, and the real-estate speculator Creonte, the play denounces the exclusionary logic of peripheral capitalism, transforming a Greek myth into a powerful critique of Brazilian society in the 1970s (Buarque & Pontes, 1975; Carcuchinski, Linck, & Filipouski, 2020).

Set in the fictional Vila do Meio-Dia, the work features a range of characters who are key to its social and economic critique. The protagonist, Joana, is a mature and troubled woman who devoted her life to advancing the career of her partner, Jasão.

However, after being abandoned by her partner, Joana embodies resilient female strength in confronting betrayal and oppression, transforming her pain into a cry against the system that marginalizes her.

By contrast, Jasão is a young and ambitious samba musician who, after achieving success with the song that gives the play its title, exchanges his affective bonds for opportunistic social advancement, becoming a symbol of adherence to the logic of capital.

Driven by this same logic, Creonte is a construction entrepreneur and owner of the housing complex, representing oppressive and corrupting economic power that controls the residents' lives through indebtedness and exploitation.

Within this group, Alma, Creonte's daughter, represents petty-bourgeois values and marriage as a means of social advancement.

At the heart of the community, Corina serves as Joana's close confidante and friend, embodying the voice of popular wisdom that comments on and helps unfold the drama while sharing the same everyday struggle.

Finally, Xulé represents the tragic and resigned voice of the people. His laments about installment payments and the constant threat of eviction crystallize debt as an instrument of domination and a naturalized social practice, highlighting the vulnerability of the working class.

EVIDENCE OF FINANCIAL PRACTICES

The play *A Gota d'Água* presents conflicts that intertwine affective relationships and social tensions, revealing structural inequalities and struggles for hegemony, while also providing several indications of the financial relationships characteristic of the period.

The main character is Joana, a resident of the housing complex, who becomes involved with the samba musician Jasão and supports him in his artistic rise.

After achieving recognition through his music, Jasão ends his relationship with Joana in order to marry Alma, the daughter of Creonte, the owner of the local housing complex. Creonte represents capitalism and the control exercised over residents through property ownership and financial dependence.

The literary work brings the tragic conflict into a reality marked by social inequality, indebtedness, and relations of domination. These elements make it possible to interpret the play as a critique of the socioeconomic structures prevailing during the period of the military dictatorship.

Furthermore, the play develops a plot that goes beyond the dilemmas of a romantic relationship and delves into the social conflicts of the period, centered on the story of Joana and Jasão. As an older and more experienced woman, Joana devoted herself to supporting and shaping Jasão, transforming him into a prominent male figure.

The work establishes a clear comparison between the characters and the social classes present in the context of the period. The most disadvantaged segments of the population, the *povão* (the common people), are represented by the residents of the housing complex. The middle class, in turn, oscillates between the forces of power and those of the people.

The analysis focuses on symbolic representations and economic aspects, addressing issues such as social inequality, paternal abandonment, and informal labor. It seeks to understand the cultural practices of marginalized people in their everyday lives, as well as the strategies they develop to cope with their financial and survival conditions. Through this adaptation, the

playwrights expose Brazilian reality through characters who symbolize concrete social forces.

The following text presents selected fragments of the play and an analysis based on issues related to Financial Education.

Representations of Money and Indebtedness

As previously mentioned, the drama reflects the social tensions of the 1970s, such as the military dictatorship, the economic miracle, and urban expansion, which pushed lower-income groups toward the peripheries, often under precarious living conditions.

According to Arruda (2020), the pillars that sustained the large-scale accumulation of capital during this period were wage suppression and the intensified exploitation of labor power. In this context, practices involving money, housing, consumption, liabilities, and labor reveal the fragility of human relationships in the face of inequality.

In the literary composition, the characters' lines are not neutral. They carry values, frustrations, and social criticism. For example, when Xulé comments on installment debts, he exposes the normalization of economic dependence. He speaks with resignation, as though indebtedness were an inevitable part of popular life: "A gente vive nessa divisão. Se subtrai, se multiplica, soma, no fim, ou come ou paga a prestação" (Buarque & Pontes, 1975, p. 30).

The majority of the population remained on the margins of state policies, facing deplorable working and living conditions, with an increase in the number of working hours required to purchase monthly food supplies (Paulino, 2020).

In Xulé's dialogue, expenses are represented as something commonplace, almost normal, but also as a burden that imprisons, reinforcing the idea of powerlessness in the face of the system. The language used by the character not only describes an economic situation but also produces and reinforces a particular way of understanding social reality, demonstrating how such representations are culturally constructed and shared.

For Chartier (1988), cultural practices and modes of reading constitute privileged spaces for the production of meaning, in which individuals interpret, rework, and give new meanings to texts, discourses, and symbols.

This can also be observed in Joana's speech. Feeling used and

abandoned by Jasão, she expresses a deeply critical view of affective relationships mediated by money. In her lines, she associates betrayal with the logic of consumption:

> Love with a fixed expiration date is worth nothing. I thought you were by my side with your eyes closed, without a set time, sleeping, without fear and without a message to wake you. But no, you were alert, lying there with one foot out of bed, waiting for a better offer to come along. To crush the old flame in the ashtray and run after an ambition that, overnight, I had failed to satisfy. (Buarque & Pontes, 1975, p. 132).

In this way, Jasão did not merely leave her; he *discarded* her as one would replace an old object with a new one. This representation exposes the commodification of affective relationships, showing how the desire for social advancement corrupts human bonds. Other characters also reinforce these representations.

In this passage, the affective rupture is not merely an individual choice but part of a broader process in which relationships come to be measured according to utilitarian and self-interested criteria. The discourse constructed by Joana represents a form of love permeated by economic concerns, such as exchange and replacement.

Thus, Jasão does not simply abandon Joana; he *discards* her as one would replace an object with another that is more advantageous. As mentioned above, this representation not only highlights the commodification of affective relationships but, above all, reveals how the desire for social advancement reshapes human bonds.

Other characters also reinforce these representations, contributing to a broader picture of social relationships mediated by money. The neighbors, for example, when commenting on installment payments and purchases made on credit, reveal a survival culture based on credit, in which consumption is limited and continually postponed.

Analyzing the characters' actions from the perspective of Financial Education, it becomes evident that money functions not merely as an economic instrument but also as an element that reshapes human and affective bonds. This is evident in the case of Jasão, who *discards* Joana in pursuit of social advancement, revealing the commodification of relationships.

Furthermore, by portraying neighbors who rely on purchases made on

credit and installment payments, the work makes explicit a survival culture based on credit, characterized by deferred consumption and limited resources.

Creonte, on the other hand, speaks of debt with coldness and calculation, representing it as an opportunity for profit rather than as a human drama, a view characteristic of capitalist logic: "...quem compra tem que pagar, senão não há santo que me sustente. Diga que para haver desenvolvimento cada um tem que pagar seu preço…" (Buarque & Pontes, 1975, p. 53).

Labor, as a means of subsistence, appears in the residents' lines as physically exhausting work with little prospect of change. For them, working is an obligation rather than a form of fulfillment. Jasão, by contrast, views work as a springboard for social advancement, but not through the merit of effort. He seeks shortcuts and alliances with economic power, presenting success as a rupture with his origins.

Creonte and economic power

Creonte is constructed as the central figure of economic domination within the community portrayed in the play. His position as the owner of the properties and financier of public works grants him direct authority over the lives of the residents, who depend on his resources to remain in the housing complex. This concentration of economic power enables Creonte to exercise influence that extends beyond the financial sphere, reaching social and political dimensions that reinforce structural inequalities (Buarque & Pontes, 1975).

One example occurs when he pressures Jasão to end his relationship with Joana and marry his daughter, Alma. Although this event is connected to the personal sphere, Creonte's motivation is essentially strategic. This union represents material advantages and positions of prestige for the popular hero, revealing that his economic authority functions as an instrument of manipulation.

In this context, Creonte's actions and discourses cannot be understood as neutral but rather as constructions that express specific interests linked to his position of domination within the social structure.

For Chartier (1988, p. 17), representations of the social world, "although they aspire to the universality of a diagnosis founded on reason, are always determined by the interests of the group that constructs them. Hence, in each case, the necessary relationship between the discourses produced and the position of those who use them."

From this perspective, the contributions of Chartier (1988) and

Foucault (1996) can be understood in an articulated manner. While Chartier (1988) demonstrates that representations of the social world are produced according to the interests of the groups that construct them, Foucault (1996) argues that power is not limited to the economic sphere.

According to Foucault (1996), power is not primarily defined by the maintenance or reproduction of economic relations; rather, its fundamental nature lies in a relation of force between subjects. Creonte makes it clear to Jasão that the relationship of hegemony and force derives from possession and its manipulation.

In one of the central scenes, when Creonte decides to evict Joana from her home, his role as an agent of social control becomes evident. By justifying the eviction on the basis of debt, he mobilizes a logic in which housing ceases to be a space of shelter and becomes an instrument of discipline, reinforcing relations of dependence and submission.

Even in the face of Joana's vulnerability as an abandoned mother, Creonte maintains an inflexible stance, demonstrating that the economy operates as a mechanism of exclusion and the maintenance of influence. Deleuze (2005) argues that power is not defined by an essence but by its capacity to operate. In the play, Creonte embodies this idea by manipulating the mechanisms of capitalist and social control to achieve his ends.

When announcing the construction of the new housing complex, Creonte seeks to reinforce his public image by associating himself with the discourse of progress. However, the construction proves to be more a strategy of self-promotion than a transformative action. The promise of collective improvement conceals the maintenance of hierarchical relationships and economic dependencies that do little to change the residents' reality.

The drama suggests that the progress offered by the businessman is, in fact, aimed at consolidating his social and political position. Van Dijk (2008) argues that discourse is not an isolated verbal object but a situated social practice determined by the communicative context in which it occurs.

In this context, Creonte embodies a discourse of progress aligned with the interests of subordinating the residents. Taken together, these elements show that Creonte symbolizes more than an individual character; he represents the economic structure itself that sustains social inequalities. His influence is exercised directly through property ownership and financial control and indirectly through his ability to influence trajectories and impose behaviors. In this context, *A Gota d'Água* uses Creonte as an allegory of Brazilian urban

capitalism, in which wealth and political domination intertwine, producing exclusion and subordination.

Joana, Jasão, and the social mobility

In the play, money is more than a medium of exchange: it is an instrument of supremacy and social advancement. Jasão, who should embody loyalty and love, abandons Joana and their children to associate himself with Creonte, a businessman who personifies speculative capital: “there is a time to be a friend and a time to be power” (Buarque & Pontes, 1975, p. 52).

This choice reflects the dominant ideology of the period, which exalted individual success and social mobility, even at the expense of ethics and affective bonds. While Jasão seeks status and comfort, the residents of the housing complex live with scarce resources, resorting to loans and purchases on credit, always under the threat of eviction.

This dynamic can be understood from the perspective of the representations proposed by Chartier (1988), which are embedded in a field of disputes marked by relations of power and domination.

In the work, money does not represent merely an economic resource; it also functions as a symbolic element that organizes and legitimizes social hierarchies.

Jasão’s decision to abandon Joana in order to associate himself with Creonte is not merely an individual choice; it reveals his adherence to a dominant logic in which economic power takes precedence over affective bonds.

Another central element is the house, which symbolizes not only housing, address, stability, and belonging, but also oppression. This is evident in Xulé’s statement: “falhei de novo a prestação da casa (...) mas, pela minha contabilidade, pagando ou não, a gente sempre atrasa” (Buarque & Pontes, 1975, p. 29).

Joana struggles to maintain her home, while Jasão exchanges her for a more luxurious space, reinforcing the idea that social advancement entails abandoning one’s roots. The houses in the complex, small and standardized, reflect the precariousness of popular life and the lack of autonomy characteristic of housing policies of the period, which prioritized quantity over quality.

With regard to consumerism, which was limited among the poor,

consumption was largely restricted to food and simple clothing, whereas Jasão, as he moved closer to the elite, began to desire status goods such as cars and expensive clothing. This change in values resonates with the consumer culture that was becoming established in the 1970s, driven by the economic miracle and advertising that promoted the idea of progress and modernity.

Debt as an instrument of domination

In the work, another element of inequality becomes evident: labor. Poor characters perform physically demanding, poorly paid, and unstable activities, while Creonte profits without physical effort, relying solely on speculation. By abandoning his origins, Jasão seeks social advancement through an association with capital, demonstrating how honest work does not guarantee social mobility—a direct critique of the myth of meritocracy. "Não vai ser assim, pega, senta e basta. Primeiro você vai me convencer que tem condições de assumir a pasta" (Buarque & Pontes, 1975, p. 50).

From the perspective of Cultural History, as proposed by Barros (2011), cultural practices are not restricted to formal or institutional productions but also encompass ways of living, acting, and relating within society, including habits, customs, and forms of everyday organization.

In this sense, labor can be understood as a cultural practice insofar as it expresses historically constructed social relations, hierarchies, and values. In *A Gota d'Água*, labor is presented as an element of inequality, as evidenced by the distinction between poor characters, who perform physically demanding, unstable, and poorly paid activities, and Creonte, who accumulates wealth without physical effort through speculation.

This representation reveals not only an economic division but also a social practice that naturalizes unequal positions. Furthermore, Jasão's trajectory, as he seeks social advancement through his association with capital, reinforces the critique of the myth of meritocracy by demonstrating that honest work, in itself, does not guarantee social mobility.

In the work by Buarque and Pontes (1975), the authors seek to rewrite the tragedy of *Medea* in a new setting in order to denounce the symbolic and material violence permeating social life in Brazil during the 1970s. If, in ancient Greece, Medea is betrayed by Jason and responds with fury, in the Brazilian periphery Joana faces not only romantic betrayal but also economic oppression, transforming her struggle into a cry against structural injustice. Therefore, the play is not merely a story of love and revenge, but also a portrayal of inequality and the exclusionary logic of capitalism, which transforms affective bonds into

instruments of influence.

Following the analysis of part of *A Gota d'Água*, it becomes evident that the work not only portrays commercial relationships but also presents complex representations of money, debt, power, and social mobility, demonstrating how these elements are intertwined with cultural and social dynamics.

The characters' lines are not neutral, as they express and reinforce worldviews shaped by structural inequalities, in which indebtedness, consumption, and labor acquire meanings that transcend the economic dimension and become instruments of domination and exclusion.

In view of this, the articulation between literature, Cultural History, and Financial Education makes it possible to understand that economic phenomena are also symbolic constructions, produced and naturalized within specific contexts.

These elements therefore reveal the potential of the work as a teaching resource, enabling the development of pedagogical approaches that integrate critical analysis of social reality with the development of mathematical and financial concepts in the context of Basic Education.

Based on this understanding, the following section presents some suggestions for how teachers can address Financial Education through the work analyzed in this article.

EDUCATIONAL POTENTIAL

Working with the narrative *A Gota d'Água* in Financial Education classes makes it possible to address financial topics from a critical perspective, integrating literature, historical context, and conceptual analysis.

By relating the conflicts portrayed in the work to concrete situations involving indebtedness and social inequality, the proposal encourages reflection on interest rates, credit, and relations of control, broadening students' understanding of the social implications of financial decisions (Ferreira & Bisognin, 2020).

In this way, Financial Education moves beyond a merely technical role and comes to be understood as a language capable of interpreting social reality, particularly with regard to financing, installments, rates, monetary adjustment mechanisms, and other elements present both in the literary work analyzed and in students' everyday lives, where calculation procedures are used in

conjunction with critical analyses and well-founded conclusions.

From a sociopolitical perspective, the proposal encourages the problematization of the structures that define the rules of the financial system, highlighting how such regulations often impose barriers on consumers, conditioned by income, housing conditions, and limited access to credit.

The suggested pedagogical strategies, such as dialogical reading, case studies, calculation workshops, interdisciplinary debates, investigative projects, dramatizations, and written productions, constitute a set of active learning methodologies that encourage student participation and the development of intellectual autonomy.

The didactic work can be organized into a framework comprising the stages of planning, implementation, and assessment, appropriate to Basic Education and aligned with the principles of Financial Education (Meneghetti Neto, Falcetta & Marchionatti, 2014).

From this perspective, teachers can select scenes that highlight topics such as indebtedness, consumption, and interactions of domination, relating them to mathematical content such as percentages, interest, sequences, exponential functions, tables, and graphs (Souza & Flores, 2020). In addition, broader educational objectives can be pursued, including critical reading, argumentation, and the exercise of financial citizenship.

Reading circles and guiding questions can structure classroom discussions (Ferreira, 2020), encouraging students to question, for example:

1. What contractual information is missing?
2. How do interest rates affect the final amount?
3. What alternatives would be feasible in this negotiation?

This dialogical approach is aligned with the principles of Critical Mathematics Education, which advocates problematizing students' realities and collectively constructing knowledge (Skovsmose, 2008).

To deepen the reflection, students can conduct simulations involving different rates, terms, and installment amounts. The use of spreadsheets is particularly useful in this context, as it enables dynamic visualization of data and facilitates the understanding of abstract concepts in Financial Mathematics (Rheinheimer & Souza da Silva, 2015).

Through these simulations, it is possible to explore both simple and

compound interest, as well as the effects of late payments and the application of monetary adjustments (Souza, 2019), providing a contextualized and critical learning experience (Figueira, 2025; Ferreira, 2020).

When approached from a critical perspective, Financial Education aims not only at technical mastery of content but also at developing students' autonomy and citizenship, as advocated by Skovsmose (2008) in his discussion of Critical Mathematics Education.

The proposal also includes interdisciplinary integration, connecting Mathematics with History, Sociology, and Geography to address topics such as credit, housing, inflation, and social inequality. To provide historical context for the work under study, students can produce podcasts, videos, posters, or wall newspapers, expanding the forms of expression and critical analysis.

The proposed approach to secondary education, based on the curricular guidelines of the Brazilian National Common Core Curriculum (BNCC, 2017), emphasizes the mobilization of mathematical concepts through concrete sociocultural situations. For academic purposes, it is advisable to explicitly identify, at each stage of the pedagogical process, the connection between the instructional activities developed and the competencies and skills established in educational policy documents.

Financial Education is included among the contemporary cross-curricular themes established by the BNCC (2017), situated at the intersection of economics, consumption, citizenship, and the world of work. Its approach is characterized by cross-curricular integration and is developed collaboratively across different curricular areas.

Mathematics provides analytical tools for modeling and interpreting problems; Literature expands the symbolic repertoire and the possibilities for interpreting contexts; and the Humanities provide the basis for the historical and social interpretation of economic phenomena (Figueira, 2025).

Thus, the educational pathway integrates content, procedures, and attitudes, ensuring a connection between pedagogical practice, the competencies and skills established by the BNCC (2017), and critical education for life in society.

Proposed teaching sequence

In order to operationalize the dialogue between literature, Cultural History, and Financial Education, a teaching proposal structured into four lessons was developed, as summarized in Table 1.

Table 1

Lessons for Financial Education Using A Gota d'Água

Lesson	Main Activity	Assessment
1	Reading circle based on the play; discussion of metaphors of debt; creation of interpretive posters.	Participation in the discussion and presentation of the posters.
2	Case study (Xulé's speech); compound interest calculation (R$300,000, 30 months, 2% per month); production of a graph comparing amount paid versus outstanding balance.	Submission of the table and graph.
3	Structured debate ("Is Creonte a character or a symbol?"); presentation of IBGE/Central Bank data; creation of a comparative infographic.	Clarity and critical perspective of the infographic.
4	Production of a final product (podcast, poster, video, or wall newspaper) including an analyzed excerpt, calculations, and critical reflection.	Quality of the product, integration of literature and mathematics, and participation.

Note: The amounts and interest rates used in Lesson 2 are illustrative. **Teaching resources:** excerpts from the play, projector, spreadsheets/graph paper, IBGE/Central Bank data, poster boards, and digital resources.

Each lesson was designed around a central fragment or conflict from *A Gota d'Água*, integrating mathematical concepts with practices of critical reflection on indebtedness, consumption, and power relations.

Lesson 1 – Literature as a Mirror of Financial Reality

The initial lesson aims to situate the play as a cultural document and a form of socioeconomic critique. Based on Chartier (1988), the concept of cultural representation is explored by analyzing how the lines of characters such as Xulé and Joana express the naturalization of debt and the vulnerability of lower-income groups.

The shared reading circle and discussion guided by open-ended questions (e.g., "Why does Xulé feel trapped in debt?") introduce students to the topic of Financial Education while distinguishing it from merely technical approaches. The production of posters using metaphors related to money and debt encourages visual expression and the collective construction of interpretations.

Lesson 2 – Xulé's Mathematics

This lesson is based on the character's well-known statement about the seemingly endless payment of installments. Through a case study, students work with a simulated debt of R$300,000.00 to be paid in 30 monthly installments of R$10,000.00, with compound interest of 2% per month. They calculate the evolution of the outstanding balance and construct comparative graphs showing the amount paid and the amount still owed.

In this way, mathematical concepts, geometric progression, compound interest, and monetary adjustment, are mobilized to denaturalize Xulé's statement, numerically demonstrating how indebtedness can become perpetual. The activity reinforces the understanding that financial mathematics is not neutral, since its operations can reproduce or expose inequalities.

Lesson 3 – Creonte, Banks, and the Logic of the Market

In this lesson, the character Creonte is approached as a metaphor for the financial system and concentrated economic power. Following a structured debate around the question "Is Creonte a character or a symbol?", students are presented with current statistics on Brazilian household indebtedness obtained from the Brazilian Institute of Geography and Statistics (IBGE) and the Central Bank of Brazil.

Working in groups, students produce infographics comparing Xulé's situation (housing debt and the threat of eviction) with contemporary data, such as interest rates, household income commitments, and default rates.

The objective is to demonstrate the structural persistence of practices of domination through indebtedness, connecting the fiction of the 1970s with the reality of the twenty-first century.

Lesson 4 – From Vila do Meio-Dia to Our Neighborhood

The final lesson proposes the production of a final product, a podcast, poster, video, or wall newspaper, entitled "Survive or Pay the Installment? What Can We Learn from Xulé and *A Gota d'Água*?"

Each group must integrate three elements: an analyzed excerpt from the play; mathematical modeling and mathematical calculations demonstrating the effect of interest or monetary adjustment on a debt; and critical reflections on conscious consumption, budget planning, and financial citizenship.

This stage consolidates the interdisciplinary approach by valuing cultural production as a social practice (Chartier, 1988) and fostering students'

empathy and autonomy when dealing with real-life situations involving indebtedness.

The teaching resources employed, excerpts from the play, a multimedia projector, spreadsheets, official data, poster boards, and digital tools, were selected to promote active learning methodologies (reading circles, case studies, debates, infographics, and media production) and to ensure accessibility across different school contexts.

Thus, the four lessons provide a formative pathway that begins with literary engagement, moves through critical mathematical modeling, advances toward an analysis of economic power, and culminates in student-authored production, in alignment with the BNCC guidelines for addressing contemporary cross-curricular themes.

FINAL CONSIDERATIONS

The analysis of *A Gota d'Água* from the perspectives of Cultural History and Financial Education made it possible to understand that economic phenomena are not isolated in numbers or spreadsheets but are deeply embedded in social relationships and structures of power.

Throughout this study, it became evident that the play by Chico Buarque and Paulo Pontes transcends affective drama, functioning as a historical-literary document that denounces the contradictions of the "economic miracle" and housing exclusion in the 1970s.

The research demonstrated that characters such as Creonte and Joana are not merely fictional figures but representations of concrete social forces.

While the former embodies the operative power of capital and the use of debt as an instrument of social discipline, the latter symbolizes the resistance and vulnerability of a marginalized working class. This interpretation makes it possible to demystify the neutrality of economics, revealing it as a mechanism that often maintains hierarchies and limits social mobility.

In the pedagogical context, the dialogue between Literature and Mathematics proved to be a fruitful pathway for implementing the guidelines established by the BNCC. The use of excerpts from the play to teach concepts such as interest, inflation, and indebtedness enables students to develop not only technical calculation skills but also critical financial literacy.

This approach promotes an understanding that consumption and credit are historically situated cultural practices and that Financial Education should

aim at the autonomy and emancipation of individuals rather than merely at their adaptation to the prevailing system.

Therefore, it is expected that this study and the methodological approaches proposed may inspire Mathematics teachers and educators from other fields to adopt interdisciplinary and cross-curricular practices.

By bringing socially mediated reality, through artistic sensitivity, into the classroom, it becomes possible to educate citizens capable of critically interpreting the "drops of water" of everyday life, transforming education into a tool for awareness and social justice.

AUTHOR CONTRIBUTION STATEMENTS

A.V.S.S.: Conceptualization of the research topic and objectives; comparative analysis of the literary work *A Gota d'Água*; theoretical framework; manuscript writing.

L.A.P.: Critical reading and analysis of the manuscript; methodological refinement; theoretical framework; manuscript formatting; compliance with APA technical standards and the journal's template; manuscript writing; literature search and review.

C.V.F.: Critical reading and analysis of the manuscript; methodological refinement; theoretical framework; manuscript formatting; compliance with APA technical standards and the journal's template; manuscript writing; literature search and review.

DATA AVAILABILITY STATEMENT

Data sharing does not apply to this article, as no new data were created or analyzed in this study.

ARTIFICIAL ARTIFICIAL INTELLIGENCE USE STATEMENT

The authors declare that they used Artificial Intelligence (AI) tools exclusively for support tasks. No part of the critical analysis, interpretation of the results, or substantive writing was generated by AI. The authors assume full responsibility for the content of the article.

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