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Article

From Financial Education to Financial Freedom: A Transdisciplinary Approach to Subjectivity and Economic Empowerment

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Abstract

This article critically examines the role of financial education as a catalyst for financial freedom, understood not only as economic autonomy, but also as the real capacity for agency and deliberation about material life. Based on a qualitative, descriptive, and documentary study, a thematic content analysis was applied to academic literature, institutional reports, and classic and contemporary works on personal finance. The results show that financial literacy, although necessary, is insufficient if it is not articulated with psychological, socio-emotional, and cultural dimensions, such as financial mindset, discipline, emotions, and beliefs about money. From a transdisciplinary approach, the interrelationships between financial education, self-education, the psychology of money, and decision-making are explored, proposing a comprehensive model that links knowledge, action, and being. It is argued that financial education must transcend the mere transmission of technical content to become a process of ethical and political empowerment, oriented toward the development of sustainable habits, critical thinking, and socio-emotional skills that allow for conscious control over the economy and thoughtful participation in the structures that shape collective life. It concludes that, in order to be transformative, financial education must be multidimensional, situated, and adaptive, capable of responding to the challenges of a global environment characterized by inequality and technological acceleration. It proposes moving toward evidence-based programs that strengthen civic agency and deliberative participation as constitutive dimensions of contemporary political subjectivity.

Keywords: financial education; financial freedom; psychology of money; economic empowerment; transdisciplinary approach

1. Introduction

In Recent Decades, Access To Financial Information Has Expanded Significantly, Driven By Digitization, The Proliferation Of Online Educational Resources, And The Diversification Of Banking Products. However, This Increased Availability Of Information Has Not Translated Into Substantive Transformations In The Economic Behavior Patterns Of The Population. On A Global Scale, And Particularly In Latin America, Structural Phenomena Such As Chronic Indebtedness, Excessive Consumerism, Low Savings Rates, And A Lack Of Strategic Financial Planning Persist. All Of This

Highlights The Gap Between The Knowledge Available And Actual Economic Behavior (OECD, 2017; Meier & Sprenger, 2013; Mungaray Et Al., 2021). This Paradox Reveals A Structural Problem: Financial Knowledge Alone Does Not Guarantee Sound Decisions Or Sustainable Economic Well-Being.

Understanding This Phenomenon Is Critically Important In The Contemporary Debate, As The Consequences Of Financial Illiteracy Impact Not Only Individual Economic Stability But Also Social Cohesion And Equity. The Specialized Literature Agrees That The Level Of Financial Education Is A Key Determinant Of Individuals' Ability To Plan For Their Future, Manage Risks, Accumulate Savings, And Invest In An Informed And Responsible Manner (Lusardi & Mitchell, 2014; OECD, 2014; Rani, 2023). In This Context, Financial Well-Being, Conceived As The Ability To Meet Present Obligations, Project Oneself Securely Into The Future, And Make Decisions Consistent With One's Own Life Goals, Has Become A Priority Objective For Both Education Systems And Public Policies Aimed At Human Development (Brüggen Et Al., 2017).

Contemporary Financial Education Must Be Understood As More Than The Mere Acquisition Of Technical Knowledge. Its Educational Value Lies In Strengthening Individuals' Autonomy And Freedom To Exercise Economic Agency In Contexts Characterized By Market Inequality And Complexity. From A Philosophical Perspective, Autonomy Implies Not Only Independence, But Also The Capacity For Self-Regulation And Ethical Decision-Making That Reflects Distributive Justice And Social Recognition (Sen, 1999; Nussbaum, 2011). Thus, Financial Literacy Can Be Interpreted As A Form Of Social Justice, In That It Contributes To The Development Of Human Capacities That Enable People To Act Freely Within Often Restrictive Economic Structures (Fraser, 2005). On A Psychological Level, These Principles Correspond To Constructs Such As Self-Efficacy, Resilience, And Financial Socialization, Which Act As Mediators Between Financial Knowledge And Effective Economic Behavior. Financial Self-Efficacy, Understood As The Perception Of Control And Competence Over One's Own Economic Decisions, Has Been Shown To Be A Significant Predictor Of Financial Well-Being And Responsible Use Of Credit (Gulati & Singh, 2024; Hernández-Pérez & Cruz Rambaud, 2025). Complementarily, Financial Resilience Allows Individuals To Cope With Adversity And Adapt To Critical Economic Events, Strengthening Their Capacity For Agency In Uncertain Scenarios (Moazezi Khah Tehran Et Al., 2025; Masten, 2021). For Its Part, Financial Socialization Is The Process By Which Individuals Internalize Economic Norms, Values, And Habits Through Interaction With Family, Peers, And Educational Institutions (Kaur, 2024). This Process Plays A Central Formative Role In The Construction Of Political Subjectivity, Shaping Ways Of Thinking, Feeling, And Acting In Relation To Money That Transcend The Economic Sphere And Enter The Realm Of Citizenship. In This Vein, Financial Education Can Be Understood As A Device For Ethical And Political Training, Which Articulates Personal Autonomy With Social Justice And Material Freedom (Mouffe, 2000; Sen, 1999).

However, The Strategies Implemented To Date Have Proven Insufficient To Generate Sustained Changes In Financial Behavior. Most Institutional Programs Have Favored One-Dimensional Approaches, Focusing Almost Exclusively On The Transmission Of Technical Content, Neglecting Emotional, Cultural, And Psychological Factors That Have A Decisive Influence On Economic Decisions (Netemeyer Et Al., 2024; López-Lapo Et Al., 2022). Furthermore, These Programs Have Lacked Continuity, Flexibility, And Sociocultural Relevance, Which Has Limited Their Impact, Especially Among Young People, Women, And Groups Historically Marginalized From The Financial System (Desfrancois, 2024; Bado Et Al., 2023; Garg & Singh, 2018). In Light Of These Limitations, This Article Proposes An Integrative And Transformative Approach To Financial Education That Combines Technical Knowledge With Emotional, Behavioral, And Cognitive Skills. Unlike Traditional Models, It Argues That Financial Freedom Cannot Be Achieved Solely Through The Accumulation Of Information, But Rather Through The Development Of A Healthy Financial Mindset, The Reprogramming Of Limiting Beliefs, The Strengthening Of Economic Self-Concept, And The Constant Practice Of Self-Education (Duhigg, 2012; Tang & Baker, 2016; Kobsch Et Al., 2023).

This Analysis Is Structured Around Five Key Components:

1. Financial Education As A Transformative Asset, Enabling Individuals To Adapt To Complex Economic Environments And Make Informed Decisions.
2. The Mindset And Psychology Of Money, With An Emphasis On The Power Of Beliefs, Financial Self-Esteem, And Family Socialization.
3. Savings And Smart Investing, As Practical Expressions Of Personal Economic Empowerment.
4. Debt Management And The Redefinition Of Financial Freedom, Overcoming The Logic Of Survival To Build Well-Being.
5. New Scenarios For Financial Education In The Face Of Digitalization, Technological Innovation, And Demands For Equity And Inclusion.

The Methodology Used Is Qualitative, Documentary, And Descriptive, With An Emphasis On Recent Studies And Empirical Evidence In Latin America And Other Regions. A Critical And Reflective Review Of Academic Literature, Institutional Reports, And Training Proposals Is Carried Out. The Results Indicate That Only A Comprehensive, Emotionally Intelligent, And Culturally Relevant Approach Can Generate Real Transformations In Financial Behavior And Facilitate The Path To Financial Freedom (Sconti Et Al., 2024; Abdul & Akhtar, 2024; Rani, 2023).

Within This Framework, The Objective Of This Study Is To Analyze, From A Qualitative And Documentary Perspective, How Financial Education Can Be Configured As A Comprehensive Path To Financial Freedom, Incorporating Technical, Emotional, Cognitive, And Sociocultural Dimensions. The Main Contribution Lies In Offering A Critical And Transdisciplinary Reinterpretation Of Financial Education That Transcends Traditional Approaches Focused On Content Transmission, Proposing It Instead As A Process Of Personal And Social Empowerment Oriented Toward Comprehensive Well-Being, Economic Justice, And Sustainability.

2. Theoretical Framework

2.1. Financial Education as a Transformative Asset

Financial Education Has Traditionally Been Conceived As The Transmission Of Basic Technical Knowledge, Budgeting, Saving, And Credit, But This Limited View Has Proven Insufficient To Sustainably Transform Economic Behavior (Atkinson & Messy, 2012; Atkinson & Messy, 2013; OECD, 2014). Today, It Is Seen As A Transformative Asset, Capable Of Empowering Individuals And Promoting Comprehensive Well-Being In Contexts Of Inequality And Exclusion (Aydin & Selcuk, 2019; Zhu & Xiao, 2022). In Latin America, Low Levels Of Financial Literacy Particularly Affect Young People And Women (De Beckker Et Al., 2019), Limiting Inclusion And Perpetuating Poverty (Mungaray Et Al., 2021). Furthermore, The Disconnect Between Educational Content And Sociocultural Realities Reduces The Effectiveness Of Programs (Asiah Et Al., 2024). In Response To This, A Situated, Critical, And Emotionally Intelligent Financial Education Is Proposed (Pulungan Et Al., 2024; Barua Et Al., 2018; Quibra, 2024).

2.2. Mindset and Psychology of Money

Financial Behavior Is Deeply Influenced By Psychological And Emotional Factors, Beyond Formal Knowledge (Khan Et Al., 2023; Noh, 2022). Behavioral Economics Has Shown How Biases Such As Procrastination Or Risk Aversion Affect Savings And Investment Decisions (Bai, 2023; Asiah Et Al., 2024; Pandey & Utkarsh, 2024). Financial Mindset Is Shaped By A Set Of Beliefs And Attitudes Molded By Experiences, Family, And Culture (Quibra, 2024; Gutiérrez-Andrade & Delgadillo-Sánchez, 2018). Financial Self-Efficacy Is Associated With Resilience And Autonomy (Abdul & Akhtar, 2024), While Early Socialization Influences Attitudes Toward Money In Adulthood (Pandey & Utkarsh, 2024). Recent Studies Highlight The Importance Of Reprogramming Limiting Beliefs (Duhigg, 2012; Vieira Et Al., 2021), Strengthening Economic Self-Concept (Lusardi & Tufano, 2015; Kharel Et Al., 2024; Bustamante & Cabrera, 2017; Mahendru Et Al., 2022), And Promoting Financial Self-Education In Digital Environments (Espino-Barranco, 2021; Desfrancois, 2024; López-Lapo Et Al., 2022).

2.3. *Smart Saving and Investing*

Savings Are The Foundation Of Financial Stability, But Rates Remain Low In Latin America Due To A Lack Of Planning And Disordered Consumption Habits (Ramon-Arteaga & Malla-Alvarado, 2022; Zhang & Chatterjee, 2023). Saving Should Be Understood As Behavior Influenced By Beliefs And Emotions (Pulungan Et Al., 2024). Smart Investing, On The Other Hand, Requires Risk Analysis, Time Horizons, And An Understanding Of The Economic Environment (Zelenova Et Al., 2023), With Financial Literacy Being Key, Especially When Dealing With Complex Instruments Such As Cryptocurrencies, Index Funds, Or Decentralized Finance (Leong, 2026; Mihalcova Et Al., 2020). Lack Of Knowledge And Overexposure To Social Media Generate Risks Of Speculation (Asiah Et Al., 2024; Pulungan Et Al., 2024). In Addition, Investment Must Incorporate Ethical And Sustainable Criteria (Zelenova Et Al., 2023), Linking Profitability With Social Responsibility.

2.4. *Debt and Financial Freedom*

When Managed Without Planning, Debt Becomes An Obstacle To Well-Being (Ramon-Arteaga & Malla-Alvarado, 2022; Cao-Alvira Et Al., 2021; Zhang & Chatterjee, 2023). Emotional Consumption And Immediacy Bias Exacerbate The Problem (Asiah Et Al., 2024). However, Debt Can Be An Instrument Of Mobility If Accompanied By Comprehensive Financial Education (Pulungan Et Al., 2024). Financial Freedom Is Conceived As An Evolutionary Process That Integrates Technical Skills, Self-Knowledge, And Social Justice (Brüggen Et Al., 2017; Álvarez-Avad Et Al., 2022; Tang & Baker, 2016; Vieira Et Al., 2021; Sangeeta Et Al., 2022). It Is Conditioned By Structural Inequalities (Bustamante & Cabrera, 2017) And Varies According To Age, Gender, And Educational Level (López-Medina Et Al., 2022). It Is Also Linked To Psychological Well-Being (Herrero Et Al., 2025; Zhang & Chatterjee 2023) And Financial Capabilities (Nussbaum, 2011; Nourallah Et Al., 2025). In Addition To The Above, The Notion Of Financial Citizenship Reinforces Economic Literacy As A Citizen's Right (Vieira Et Al., 2021).

2.5. *New Scenarios: Financial Education for the Future*

Digitalization, The Emergence Of Fintech, And Growing Inequality Pose New Challenges For Financial Education (Zhu, 2024; Mihalcova Et Al., 2020; Zelenova Et Al., 2023). Traditional, Decontextualized, And Prescriptive Programs Have Proven To Be Ineffective (Ramon-Arteaga & Malla-Alvarado, 2022). A Transdisciplinary Approach That Integrates Sustainability, Innovation, Entrepreneurship, And Consumer Ethics Is Required (Gallo & Sconti, 2024). Financial Literacy Should Be Considered A Citizen's Right And Incorporated Into Public Policy (Vieira Et Al., 2025; World Bank, 2013), With Strategies Such As Teacher Training, Adapted Content, And Accessible Digital Resources (Espino-Barranco, 2021). Digital Platforms And Collaborative Networks Can Enhance Self-Education, Although They Require Emotional Support And Critical Thinking. In A World Of Uncertainty, Economic Resilience And Mental Discipline Become Essential (López-Lapo Et Al., 2022).

In Order To Synthesize The Internal Logic Of The Theoretical Framework And Show The Conceptual Progression Of Its Sections, An Evolutionary Map Was Developed That Organizes The Content In A Coherent Sequence. Table 1 Presents This Structure, Highlighting How The Reflection Starts From Financial Education Understood As A Transformative Asset, Moves Towards The Incorporation Of The Mindset And Psychology Of Money, Takes Shape In Savings And Investment Practices, Expands Into The Discussion On Debt And Financial Freedom, And Finally Projects Itself Towards New Educational And Social Scenarios. This Outline Allows Us To Visualize The Articulation Between The Different Thematic Axes, The Theoretical References That Support Them, And The Transitions That Connect Each Dimension, Offering A Comprehensive And Dynamic View Of The Phenomenon Studied.

Table 1. Evolutionary Map Of The Theoretical Framework.

Apartado	Ideas Clave	Referencias Principales	Transición Evolutiva
2.1 Financial Education As A Transformative Asset	From A Technical Vision To A Comprehensive Vision.	Atkinson & Messy (2012, 2013); OECD (2014); Aydin & Selcuk (2019); Zhu & Xiao (2022); De Beckker Et Al. (2019); Mungaray Et Al. (2021); Asiah Et Al. (2024); Pulungan Et Al. (2024); Barua Et Al. (2018); Quibra, (2024).	It Paves The Way For Understanding That Technical Knowledge Is Not Enough: Psychological And Emotional Factors Must Also Be Integrated.
	Competencies: Knowledge, Skills, Attitudes, And Behaviors.		
2.2 Mindset And Psychology Of Money	Gaps In Latin America: Low Literacy Levels, Inequality, And Exclusion.		Leads To Concrete Practices: How These Beliefs And Attitudes Are Reflected In Saving, Investing, And Resource Management.
	Financial Education As Inclusion And Social Justice.		
2.3 Smart Saving And Investing	Psychological, Emotional, And Social Factors Influence Decisions.	Khan Et Al. (2023); Noh (2022); Bai (2023); Asiah Et Al. (2024); Pandey & Utkarsh (2024); Quibra, (2024); Gutiérrez-Andrade & Delgadillo-Sánchez (2018); Abdul & Akhtar (2024); (Pandey & Utkarsh, (2024); Duhigg (2012); Vieira Et Al. (2021); Lusardi & Tufano (2015); Kharel Et Al. (2024); Pulungan Et Al. (2024).	Opens Up The Discussion On How Resource Management Is Conditioned By Debt And How This Can Be An Obstacle Or Lever Toward Financial Freedom.
	Cognitive Biases And Limiting Beliefs.		
2.4 Debt And Financial Freedom	Dimensions: Reprogramming Beliefs, Economic Self-Concept, Financial Self-Education.		Looks Ahead To Future Scenarios: How Financial Education Must Adapt To Digitalization, Inequality, And Sustainability.
	Impact On Young People And Generational Differences.		
2.5 New Scenarios: Financial Education For The Future	Systematic Saving As The Basis For Stability.	Ramon-Arteaga & Malla-Alvarado (2022); Zhang, & Chatterjee (2023); Pulungan Et Al. (2024); Zelenova Et Al. (2023); Leong (2026); Mihalcova Et Al. (2020); Asiah Et Al. (2024); Zelenova Et Al. (2023).	Close The Flow By Showing The Need To Reinvent Financial Education As A Tool For Personal Transformation, Economic Justice, And Social Sustainability.
	Investment As Financial Maturity: Risk, Knowledge, And Opportunity.		
	Principle Of The "Circle Of Competence."		
	Digital Risks: Speculation, Fraud, Overexposure To Networks.		
	Sustainable And Ethical Finance.		
	Debt As An Obstacle When Managed Without Planning. Debt As A Leverage Tool If Used Strategically.	Ramon-Arteaga & Malla-Alvarado (2022); Cao-Alvira Et Al. (2021); Zhang & Chatterjee (2023); Herrero Et Al. (2025); Asiah Et Al. (2024); Pulungan Et Al. (2024); Brüggén Et Al. (2017); Álvarez-Avad Et Al. (2022); Tang & Baker (2016); Vieira Et Al. (2021); Sangeeta Et Al. (2022); Bustamante & Cabrera (2017); López-Medina Et Al. (2022); (Herrero Et Al. (2025); Zhang & Chatterjee (2023); Nussbaum (2011); Nourallah Et Al. (2025).	
	Financial Freedom As A Comprehensive And Evolving Process.		
	Psychological Well-Being And Social Justice.		
	Financial Citizenship As A Right.		
	Challenges Of Digitalization, Fintech, And Inequality. Limitations Of Traditional Programs.	Zhu (2024); Mihalcova Et Al. (2020); Zelenova Et Al. (2023); Ramon-Arteaga & Malla-Alvarado (2022); Gallo & Sconti (2024); Vieira Et Al. (2025); World Bank Group (2013); Espino-Barranco (2021); López-Lapo Et Al. (2022).	
	Transdisciplinary Approach: Sustainability, Innovation, Consumer Ethics.		
	Financial Education As A Citizen's Right And Public Policy.		
	Digital Self-Education And Economic Resilience.		

3. Methodology

This Study Was Developed Using A Qualitative, Descriptive, And Documentary Approach, With The Purpose Of Analyzing How Financial Education Can Become An Effective Path To Financial Freedom From A Comprehensive Perspective Of Personal Finance. The Methodological Design Was Based On The Review And Critical Analysis Of Academic Literature, Institutional

Reports, And Specialized Publications, Which Allowed For The Construction Of A Robust Theoretical Framework And An Argumentative Interpretation Of The Findings In Relation To The Phenomenon Studied (Flick, 2014).

The Main Technique Used Was Thematic Content Analysis, Which Made It Possible To Identify Conceptual Patterns, Establish Connections Between Analytical Categories, And Construct A Narrative Consistent With The Study's Objectives. This Technique Is Particularly Suitable For A Deep Understanding Of Complex Phenomena In Real Contexts, A Central Feature Of Qualitative Research Focused On Social, Behavioral, And Educational Aspects (Álvarez-Gayou, 2003).

The Sources Consulted Were Selected Based On Criteria Of Thematic Relevance, Timeliness, Academic Validity, And Geographic Diversity, Incorporating Studies From Latin America, Europe, And Asia. Priority Was Given To Publications Issued Between 2001 And 2025, Including Indexed Scientific Articles And Reports From Multilateral Organizations Such As The OECD And The World Bank, As Well As Recent Research On Financial Education, Financial Behavior, The Psychology Of Money, And Economic Empowerment Strategies.

The Analysis Was Structured Around Five Thematic Areas:

1. Financial Education As A Transformative Asset.
2. Financial Mindset And Reprogramming.
3. Key Behaviors Related To Saving, Investing, And Debt Management.
4. Financial Freedom As An Evolutionary And Multidimensional Dimension.
5. New Educational Scenarios In The Face Of Emerging Technological, Social, And Economic Challenges.

A Transdisciplinary Perspective Was Also Integrated, Connecting Theories From Behavioral Economics, Financial Psychology, Critical Education, And Economic Sociology. This Approach Made It Possible To Examine Not Only The Technical Factors Of Financial Management, But Also The Emotional, Cognitive, Cultural, And Structural Elements That Determine The Economic Decisions Of Individuals And Households (Rodríguez Et Al., 2024; Tan Et Al., 2025; Abdallah Et Al., 2025).

In Line With The Critical Perspective Of The Study, A Methodology Was Chosen That Not Only Gathered Information But Also Encouraged Reflection, Problematization, And The Proposal Of New Approaches To Teaching And Practicing Financial Education. Thus, This Analysis Constitutes Both A Theoretical And Applied Contribution Aimed At Strengthening The Design Of Educational Programs, Public Policies, And Autonomous Training Strategies In Financial Matters (See Figure 1).

Figure 1 Represents The Methodology Used In The Research, Organized Into Six Interrelated Components: (1) Approach And Design, (2) Analysis Technique, (3) Selection Of Sources, (4) Thematic Axes, (5) Transdisciplinary Perspective, And (6) Methodological Purpose. The Radial Layout Reflects The Integrative And Reflective Nature Of The Process, In Which Each Dimension Is Linked To The Others To Promote A Critical And Holistic Understanding Of Financial Education.

Based On This Methodology, The Following Section Presents A Discussion Of The Findings, Contrasting The Main Theoretical And Empirical Approaches Reviewed, As Well As Their Implications For Educational Practice And The Design Of Policies Aimed At Economic Well-Being And Financial Freedom.

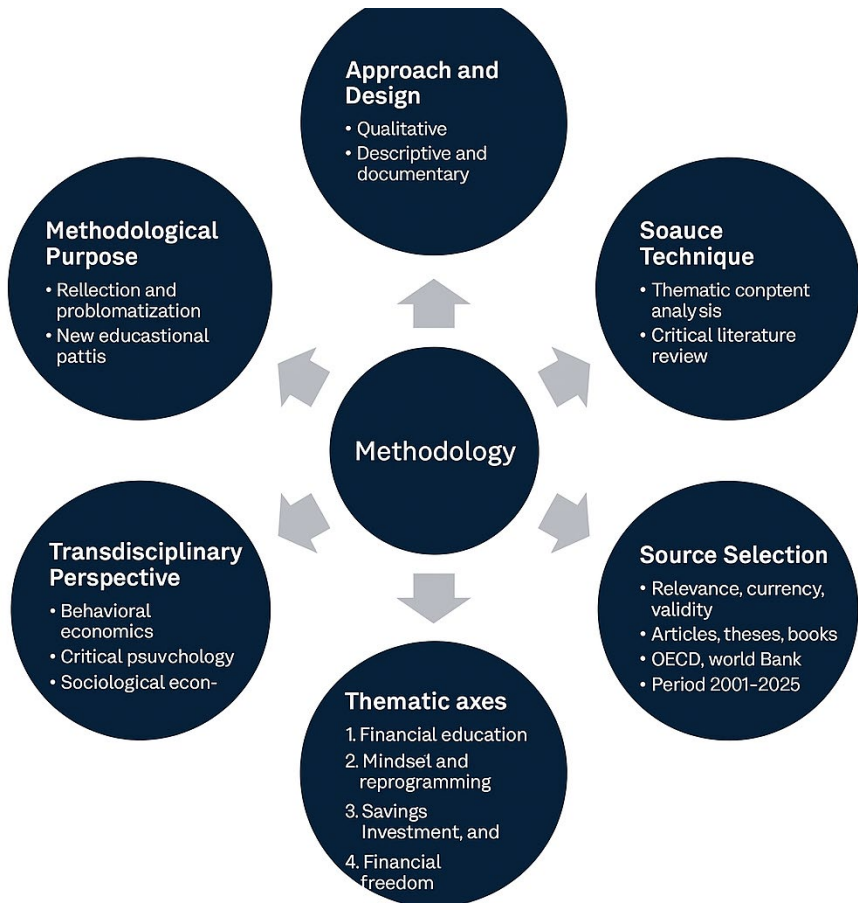


Figure 1. Methodological Outline Of The Study (Radial Model).

4. Discussion

Based On The Documentary Analysis Carried Out, It Is Concluded That Financial Education Is A Transformative And Strategic Tool For Achieving Financial Freedom, Provided That It Is Conceived From A Comprehensive, Contextualized Approach Oriented Toward The Development Of Practical, Emotional, And Critical Skills. Unlike Traditional Approaches That Reduce Financial Education To The Technical Mastery Of Budgeting Tools Or Spending Control, This Study Argues That It Should Be Understood As A Formative Process Of Economic Empowerment, Autonomy, And The Construction Of Sustained Well-Being (Ahmed Et Al., 2021; Collins & Urban, 2020).

One Of The Central Findings Is That Persistent Financial Failures, Even In Contexts With Increasing Access To Information, Are Directly Related To Deficiencies In The Emotional And Cognitive Dimensions Of Financial Education, As Well As The Absence Of Pedagogical Strategies Focused On Experience And Critical Reflection. Recent Studies Confirm That Financial Literacy, While Necessary, Is Insufficient If It Is Not Linked To Attitudes, Self-Concept, And Risk Tolerance (Ahmed Et Al., 2021; Tiananta & Anwar, 2025). This Situation Has Limited The Scope Of Many Institutional Programs, Especially In Regions Characterized By High Inequality And Low Financial Inclusion (Rubio & León, 2025; Khan Et Al., 2022).

Likewise, Gaps Were Identified In The Attention Given To Elements Such As Financial Mindset, Limiting Beliefs, Economic Self-Concept, And Continuous Self-Education, Which Are Fundamental Dimensions For Achieving Sustainable And Conscious Financial Management. Research Shows That Family Communication And Early Financial Socialization Have A Decisive Influence On The Formation Of Habits And Attitudes Toward Money (Hanson & Olson, 2018), While Peer Pressure And Lifestyle Mediate Consumption And Economic Self-Perception In Young People (Murniawaty Et Al., 2024; Tiananta & Anwar, 2025). Effective Financial Education, Therefore, Should Not Only

Teach How To Save Or Invest, But Also How To Think, Feel, And Decide In Relation To Money (She Et Al., 2024).

The Study Also Concludes That Financial Freedom Is Not Equivalent To The Accumulation Of Wealth, But Rather The Ability To Make Autonomous, Informed Economic Decisions That Are Aligned With One's Own Values And Life Goals. This Concept Implies Balance, Holistic Well-Being, A Long-Term Vision, And An Ethical Understanding Of The Role Of Money In Personal And Community Life (Riitsalu Et Al., 2024; Fan & Henager, 2022). Therefore, Promoting Critical And Proactive Financial Literacy Is Key To Transcending The Logic Of Survival And Moving Toward More Equitable And Sustainable Forms Of Economic Inclusion (Huang Et Al., 2022; Prakash & Hawaldar, 2024).

From A Public Policy Perspective, It Is Concluded That Financial Education Should Be Recognized As A Citizen's Right, Formally Incorporated Into Education Systems From An Early Age, And Adapted To Different Sociocultural Contexts. To This End, It Is Essential To Strengthen Teacher Training, Develop Innovative Teaching Resources, And Promote Partnerships Between Public, Private, And Community Actors (Barua Et Al., 2018b; Spivak Et Al., 2024). Likewise, The Need To Include Digital Skills, Critical Thinking, And Emotional Self-Management Tools In Financial Education Programs Is Highlighted, Taking Advantage Of The Potential Of Technology-Mediated Education In Developing Countries (Menberu, 2024).

Among The Main Limitations Of This Study Is Its Documentary And Descriptive Nature, Which Restricts The Possibility Of Generalizing The Findings To Broader Empirical Contexts. Being Based On Secondary Sources, The Analysis Depends On The Quality, Timeliness, And Relevance Of The Literature Reviewed, Which May Leave Out Local Experiences Or Emerging Practices That Have Not Yet Been Systematized. Furthermore, The Absence Of Fieldwork Prevents The Direct Comparison Of Theoretical Proposals With The Actual Perceptions And Behaviors Of Individuals, Which Opens Up The Need For Future Empirical Studies To Validate And Deepen The Conclusions Presented Here (Collins & Urban, 2020; She Et Al., 2024).

Finally, This Study Opens Up Multiple Possibilities For Future Research. It Is Recommended To Advance Studies That Examine The Relationship Between Financial Education, Subjective Well-Being, And Economic Decision-Making, With An Emphasis On Variables Such As Gender, Age, Educational Level, Occupation, And Place Of Residence (Riitsalu Et Al., 2024; Prakash & Hawaldar, 2024). In Addition, It Is Pertinent To Design And Implement Experimental Programs That Integrate Emotions, Life Purpose, Sustainability, And Personal Leadership As Pillars Of Truly Transformative Financial Education (Huang Et Al., 2022; Khan Et Al., 2022).

In Short, Financial Education, Understood As A Process Of Comprehensive Human Development, Can Become A Realistic And Powerful Path To Financial Freedom, Provided That It Is Based On Respect For The Diversity Of Contexts, Recognition Of Each Person's Potential, And The Ethical Articulation Between Knowledge, Behavior, And Purpose (Rubio & León, 2025; Spivak Et Al., 2024).

5. Conclusions

Based On The Documentary Analysis Conducted, It Is Concluded That Financial Education Constitutes A Transformative And Strategic Tool For Achieving Financial Freedom, As Long As It Is Conceived From A Comprehensive, Contextualized Approach Oriented Toward The Development Of Practical, Emotional, And Critical Competencies. Unlike Traditional Approaches That Reduce Financial Education To The Technical Mastery Of Budgeting Tools Or Spending Control, This Study Argues That It Should Be Understood As A Formative Process Of Economic Empowerment, Autonomy, And The Construction Of Sustained Well-Being.

One Of The Central Findings Is That Persistent Financial Failures, Even In Contexts With Increasing Access To Information, Are Directly Related To Deficiencies In The Emotional And Cognitive Dimensions Of Financial Education, As Well As The Absence Of Pedagogical Strategies Centered On Experience And Critical Reflection (Zhang & Chatterjee, 2023; Mancone Et Al., 2024).

This Situation Has Limited The Scope Of Many Institutional Programs, Especially In Regions Characterized By High Inequality And Low Financial Inclusion.

Likewise, Gaps Were Identified In The Attention Given To Elements Such As Financial Mindset, Limiting Beliefs, Economic Self-Concept, And Continuous Self-Education, Which Are Fundamental Dimensions For Achieving Sustainable And Conscious Financial Management. Effective Financial Education Should Not Only Teach How To Save Or Invest But Also How To Think, Feel, And Decide In Relation To Money. The Evidence Analyzed Shows That These Components Have Been Scarcely Considered In Previous Educational Solutions, Which Explains Their Limited Impact On The Actual Financial Behavior Of Individuals (Tiananta & Anwar, 2025; Murniawaty Et Al., 2024).

The Study Also Concludes That Financial Freedom Is Not Equivalent To The Accumulation Of Wealth, But Rather To The Ability To Make Autonomous And Informed Economic Decisions That Are Aligned With One's Own Values And Life Goals. This Concept Implies Balance, Integral Well-Being, A Long-Term Vision, And An Ethical Understanding Of The Role Of Money In Personal And Community Life. Therefore, Promoting Critical And Proactive Financial Literacy Is Key To Transcending The Logic Of Survival And Moving Toward Fairer And More Sustainable Forms Of Economic Inclusion.

From A Public Policy Perspective, It Is Concluded That Financial Education Should Be Recognized As A Citizen's Right, Formally Incorporated Into Educational Systems From Early Stages, And Adapted To Different Sociocultural Contexts. To This End, It Is Essential To Strengthen Teacher Training, Develop Innovative Didactic Resources, And Promote Partnerships Between Public, Private, And Community Actors (Spivak Et Al., 2024). Likewise, The Need To Include Digital Competencies, Critical Thinking, And Emotional Self-Management Tools In Financial Education Programs Is Emphasized.

Among The Main Limitations Of This Study, Its Documentary And Descriptive Nature Is Recognized, Which Restricts The Possibility Of Generalizing The Findings To Broader Empirical Contexts. Being Based On Secondary Sources, The Analysis Depends On The Quality, Timeliness, And Relevance Of The Literature Reviewed, Which May Exclude Local Experiences Or Emerging Practices That Have Not Yet Been Systematized. Similarly, The Absence Of Fieldwork Prevents The Direct Comparison Of Theoretical Proposals With Real Perceptions And Behaviors, Opening The Need For Future Empirical Studies That Validate And Deepen The Conclusions Presented Here.

Finally, This Study Opens Up Multiple Possibilities For Future Research. It Is Recommended To Advance Studies That Examine The Relationship Between Financial Education, Subjective Well-Being, And Economic Decision-Making, With An Emphasis On Variables Such As Gender, Age, Educational Level, Occupation, And Place Of Residence. Furthermore, It Is Pertinent To Design And Implement Experimental Programs That Integrate Emotions, Life Purpose, Sustainability, And Personal Leadership As Pillars Of Truly Transformative Financial Education.

In Short, Financial Education, Understood As A Process Of Integral Human Development, Can Become A Realistic And Powerful Pathway Toward Financial Freedom, Provided It Is Based On Respect For The Diversity Of Contexts, The Recognition Of Each Person's Potential, And The Ethical Articulation Between Knowledge, Behavior, And Purpose.

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