ALLOWANCE CARDS FOR CHILDREN AND YOUNGSTERS: A PEDAGOGY DEvised AS BLACK THEATRE?

Abstract

In this article, we analyze discourse networks that are involved in providing allowance cards to children and youngsters. We believe this study is pertinent and relevant because these discourses produce a specific form of educating and dealing with money/finances. We base on concepts of Foucault such as governmentality and microphysical power, and we resort to the scenic perspective of the Black Theater in order to think about the pedagogy involved. As analysis material, we take the advisements of allowance cards published on the websites of two banks – Banrisul and Caixa Econômica Federal – as well as of the credit card company Visa. The analyses showed a direct association between allowance cards and financial education in these materials. Among other aspects, we discuss how parents' decision to adopt them for their children – stimulating familiarization with virtual operations and money – may be related to the search for an increase in the so-called human capital, which requires much educational investment. The problematization we launch does not rest on any nostalgia; instead, we intend to stimulate people to think about an education that articulates issues such as consumption, finances, income, etc. In this sense, we understand that it is crucial to break with the “cultural elegance” that naturalizes the money possession, shedding light on this “shaded” area that are the sources and ways of obtaining personal/family income. Our aim is to open questions concerning neoliberal governmentality and its subjective effects.

Keywords: Financial education. Allowance card. Children. Subjectivity. Governmentality.