

Financial Education as a Right for Vulnerable Families. Montería, Córdoba, Colombia

Carlos Eduardo Lázaro Bravo¹, Fabio Santander Bravo De la Ossa², Daniela Mendoza Puello³, Altagracia Inés Bravo de la Ossa⁴, Elsy Puello Alcocer⁵

¹ Universidad de Córdoba, Montería, Colombia, <https://orcid.org/0009-0000-9213-7896>

² Universidad de Córdoba, Montería, Colombia, <https://orcid.org/0009-0000-9729-8365>

³ Álvarez Abogados Ambiental, Colombia, <https://orcid.org/0009-0004-7246-3044>

⁴ Universidad del Sinú, Colombia, <https://orcid.org/0009-0001-1322-7015>

⁵ Universidad de Córdoba, Montería, Colombia, <https://orcid.org/0000-0003-0914-1857>

Abstract:

Global economic dynamics influence the stability of Latin American families, and Montería (Colombia) is no exception. In this context, financial education is an essential tool for the proper management of economic resources. The purpose of this study was to determine access to financial education processes among families living in socioeconomic strata 1 and 2 in the city of Montería. A mixed-methods study was conducted using a 23-question questionnaire administered to 138 families. The results showed limited financial literacy skills, poor planning abilities, and a conception of money focused on accumulation rather than on its role in improving quality of life. The conclusion is that it is necessary to strengthen financial education through pedagogical strategies that promote family economic empowerment and the useful distribution of monetary resources that contribute to personal, family, and social well-being.

Keywords. Financial education, global economy, resource management, financial planning, Montería.

1. INTRODUCTION

Financial education represents a challenge for Latin America and the Caribbean (Huepe, 2024). The region registers low levels of inclusion in this area compared to developed countries, where less than half of people over the age of 15 (45.8%) have access to the financial system, figures that are below (61%) the world average when compared to developed regions such as North America and Western Europe with approximately 93.3% (Huepe, 2024). In fact, statistics in the region of the Americas show inequalities between people living in different strata related to higher or lower incomes (Huepe, 2024).

Similarly, as economic growth is promoted and produced, there is a need to strengthen pedagogical processes aimed at the proper management of personal and family finances (López et al., 2022). This type of training seeks to bring the population closer to various benefits that translate into real opportunities to improve their living conditions, through the understanding, improvement, and use of the concepts, products, and services associated with the risks and opportunities of the financial system (López et al., 2022).

The current economic system is based on the exchange of products and commodities, obtained from the generation of goods, products and services that, in turn, are acquired with a considerable investment of capital. Consequently, in order for a citizen to be able to actively participate in the local, national, or global market, it is essential that they have solid and sufficient knowledge in financial education (López et al., 2022).

In this regard, several authors point out that in Latin America efforts aimed at financial education from childhood are still limited; they are unaware of basic strategies for generating, using, and managing money, as well as for saving, investing, or financing projects (López et al., 2022). This lack of knowledge translates into difficulties in making the right decisions in the management or administration of capital, which contributes to increased poverty levels and a decrease in quality of life (López et al., 2022).

In this context, the Ministry of National Education (2022) raises the need to incorporate economic and financial education into the school curriculum, in order to encourage reflection on the importance of training children and adolescents in these topics. This initiative is based on the recognition that finances are part of people's daily lives and, therefore, financial education should begin from an early age, promoting the habit of saving.

From this perspective, a collective effort by society is required to strengthen the skills related to savings and the proper management of resources in the new generations, so that they can make responsible and sustainable financial decisions that enable optimal performance over time in the future (Ministry of Education, 2022).

Similarly, local and national development is a constant concern for the State and the government. In this sense, several authors highlight the advantages for a society of promoting financial education as a driver of a nation's economic development (Mungaray, González, & Osorio, 2021). Making sound financial decisions contributes to the rationalization of spending and the strengthening of savings capacity, which in turn enables investment, increased production of goods and services and, consequently, job creation, economic mobility and economic and social development (Mungaray, González, & Osorio, 2021).

In line with the above, in Montería, capital of the department of Córdoba, a process of economic transformation has been undergone, transcending from purely agricultural and livestock sectors to sectors such as education, commerce, and construction, aspects that attract national and international investors (DANE, 2022).

This phenomenon brought with it new requirements regarding access to the financial system for a greater number of families that develop their economies in these sectors, however, the persistent precariousness in the offer of financial education programs limits households from accessing this right (DANE, 2022).

In the municipality under study, the marketing tactics of goods and services that imply a high level of competition between supply and demand, use intensive marketing strategies that translate into discounts, promotions and advertising that affect the buyer.

This is how the consumer, influenced and conditioned by these marketing tactics, acquires unnecessary products, spends, consumes and borrows beyond their savings capacity, and in order to get out of commitments, they turn to creditors, generally usurers called within the common language "daily cobras" which are informal lenders that provide money with high interest rates; This phenomenon denotes the lack of financial culture that consumers have. One possible cause is the lack of action at the governmental and non-governmental levels on educational processes in finance.

As mentioned, the problem has a greater impact on households whose residences are located in strata 1 and 2 that have less economic capacity, so it is necessary to reflect on the level of financial culture that these households have, to identify strategies that make it possible to acquire greater knowledge about finances, focused on achieving a better standard of living. Taking into account the above description, the following question arises:

What is the access to financial education processes in households in strata 1 and 2 of the municipality of Montería?

In this sense and from any point of view, the importance of money today is unobjectionable and being aware of this reality implies the realization of reflective and formative processes that lead to a correct and orderly management of finances. A mistaken, incoherent or misguided administration of resources becomes a risk factor that threatens the satisfaction of the basic needs of families.

In this way, understanding the relationship between resource management and family well-being allows us to recognize the importance of strengthening financial competencies as an essential part of human development. From the above, it is evident that the human being, according to his context and culture, requires various conditions or minimum elements to exist; however, it is the quality of life that determines how much people's needs and purposes are satisfied. Therefore, considering issues concerning financial education or the proper management of economic resources allows the population to achieve a higher level of satisfaction of their real needs and desires.

For this reason, the following objective arises: to determine access to financial education processes in households in strata 1 and 2 of the municipality of Montería.

2. THEORETICAL FRAMEWORK

Managing money efficiently is an essential element for social development over time. Along these lines, various economic theories have sought to explain the relationship between financial decisions and the satisfaction of human needs, both basic and complementary. Madroñero and Guzmán (2018) argue that the progress of nations does not depend only on the increase in material goods or income, but on the real opportunities that people have to do what they want, aspire to and develop their potential.

From Sen's (1999) perspective, development should be understood as a process of expansion of human freedoms and capacities, where education, including financial education, becomes a means to expand opportunities and strengthen individual autonomy. In this sense, financial education not only facilitates a useful and adequate management of economic resources, but also promotes the breaking of the cycle of poverty by providing people with knowledge and tools that enhance their well-being and their active participation in society, allowing them to advance towards higher levels of development. (Madroñero and Guzmán 2018 and Sen 1999). For his part, Guzmán (2000) analyzes the nature of money from the perspective of economic psychology, highlighting that its role has evolved, transcending from a simple medium of exchange to a symbol of power and multiple meanings that go beyond merely economic aspects. The author argues that trade played a fundamental role in the emergence of money, constituting this as a direct consequence of the beginning of the process of development of human societies. **Consequently, understanding the importance of financial education, the evolution of money, and the meanings it acquires in daily life allows us to recognize its direct influence on individual and collective well-being; therefore, it is pertinent to delve into the characteristics that make up what is understood today as well-being and optimal living conditions.**

In coherence with these reflections on the role of money and its impact on human well-being, it is pertinent to address the concept of quality of life, which has characteristics that

differentiate it from other related constructs. According to Urzúa and Casqueo (2012), it integrates both subjective assessments and objective assessments that people make about their existence, including their emotional, social and physical well-being, as well as the environmental conditions that influence their general perception of satisfaction. These authors propose that this concept is expressed through four main dimensions: **(a) the general feeling of satisfaction with life; (b) the cognitive ability to assess one's own life as satisfactory or not; (c) the perception of acceptable conditions of physical, mental, social, and emotional health, determined by each individual; and (d) an objective assessment made by the person regarding his or her living conditions.**

Along the same lines, Benítez (2016) states that the concept of quality of life must be approached and interpreted according to the cultural and social contexts in which people develop, which makes it difficult to construct an absolute truth or establish a universal definition. In addition, it points out that, given the inherent complexity of the human being, its understanding requires an interdisciplinary approach that integrates diverse perspectives of knowledge.

In addition, Ferrada et al. (2022) argue that financial education is a mechanism that enhances analytical capacity and increases decision-making skills in capital investment and obtaining economic benefits. The same source highlights that this education provides essential tools for the responsible and efficient management of the management and administration of monetary resources.

3. METHODOLOGY

A study was carried out with a mixed approach, combining elements of descriptive statistics with qualitative elements when interpreting quantitative information.

Descriptive research uses criteria that allow establishing the structure or behavior of the phenomena under study, providing information comparable to that of other sources (Guevara, Verdesoto, & Castro, 2020).

As a technique for primary data collection, a questionnaire with closed multiple-choice questions with a single answer is used as an instrument, in some cases the possibility is presented to the surveyed population to justify the answer; Some open questions are also posed in order to collect opinions that are useful for the proposed objective.

By virtue of this, 23 questions were administered to the study population. The questions in this questionnaire were reviewed by experts in order to ensure their validity and reliability. They gave their observations so that the questions asked would allow answering the questions of the investigation.

The sample was made up of 138 households whose residence is in the municipality of Montería and belong to socioeconomic strata 1 and 2. According to data published by the Great Integrated Household Survey (GEIH), there are approximately 87,000 households in Montería (DANE, 2022). Of these, a representative sample is established with the following formula:

$$n = \frac{Z^2 * N * P * Q}{e^2 * (N - 1) + Z^2 * P * Q}$$

Where:

Z: confidence level. (95% = 1.96)

N: population. 87,000

P: probability in favor. (90%)

Q: Probability against. (10%)

E: Estimation error. (0.05)

N: sample size.

The data is replaced and you get:

$$n = \frac{1,96^2 * 87.000 * 0,9 * 0,1}{0,05^2 * (87.000 - 1) + 1,96^2 * 0,9 * 0,1}$$

$$n = \frac{30.079,728}{217,4975 + 0,34574}$$

$$n = \frac{30.079,728}{217,8432}$$

$$n = 138$$

4. RESULTS

In line with the general objective of determining access to financial education processes in households located in strata 1 and 2 sectors of Montería, it was identified that most of the people surveyed are in a common-law union. Likewise, it was evidenced that these households have a low economic dependence, that is, a reduced number of people attached to the main breadwinner, a condition that translates into a lower number of subjects for the support of the family; This aspect is especially relevant if one considers that the average income reported by the sample was \$547,101, equivalent to approximately 55% of the legal minimum wage in force in the study period (2022). **This level of economic resources is limited; therefore, if the number of dependents were greater, the economic situation of these households would be even more compromised, given the limited capacity to support themselves that the level of remuneration received allows.**

A high percentage of the participating population stated that they had access to the health system, most of them beneficiaries of the subsidized regime, which evidences their socioeconomic condition and the consequent dependence on state protection mechanisms. Also, a low proportion of people linked to the formal sector of the economy was identified, as a result, there are few who make contributions to the pension system and the occupational risk system.

The situation described reflects limited financial planning for retirement and little recognition of the importance of being linked to a pension fund and an occupational risk administrator (ARL), which protects them against accidents or illnesses caused by or on the occasion of work, as well as guaranteeing economic stability in old age.

Overall, these findings expose a high present and, in the future, vulnerability derived from various aspects, including labor informality, lack of opportunities and/or decisions aimed at the prevention and control of risks throughout the life course and the absence of financial education, among others.

In terms of education, the figures are positive, as there is evidence of a significant level of secondary and higher education, which could promote greater awareness of the responsible management of personal resources. This includes the systematic monitoring of debts,

expenses, income and savings, as well as the preparation of budgets aimed at adequately planning the administration of income, or economic resources. Such practices translate into key actions such as the preparation of shopping lists, the development of a critical stance towards marketing strategies and the recognition of the importance of savings as a mechanism of economic protection. However, these behaviors are not uniformly observed throughout the surveyed population, which is why it is necessary to strengthen financial education processes to expand their scope and impact.

However, despite the levels of secondary and higher education identified in the participating population, it was evident that limited conceptions about the nature and function of money persist. In particular, most people associate its importance fundamentally with accumulation, unaware that its main purpose is to contribute to the satisfaction of needs and the improvement of quality of life. This restricted view suggests that the education received has not sufficiently contributed to the development of skills and abilities for the proper management of personal finances, which reaffirms the need to strengthen financial education processes in these contexts.

Finally, the actions and strategies that must be implemented to develop financial intelligence processes in households in strata 1 and 2 of the municipality of Montería are determined.

In the first place, financial education processes promoted by the Secretary of Education of the Municipality of Montería in partnership with SENA or higher education institutions should be carried out that address the following topics: basic concepts on financial education; contributions of financial education to the personal and family life project; importance of money as a facilitator of economic transactions; proper management of the personal and family budget, training my mind for better emotional, physical and financial well-being, the need to strengthen labor protection that includes affiliation to the ARL, the health system, the pension fund and the relevance of financial planning for retirement; the development of technologies aimed at managing finances, promoting the creation of a culture of entrepreneurship for the promotion of financial freedom and strategies on how to advance in economic terms in times of crisis.

It is of the utmost importance that State institutions, in addition to all the actions established for the population in vulnerable conditions, have training or capacity-building programs that encourage continuous and relevant training in financial education for the population with limited resources, involving educational institutions in this process as transforming elements of society and the most vulnerable households.

The municipality's Secretariat of Economic and Agroindustrial Development must manage banking and financial inclusion processes with the various banking institutions in the region, through campaigns in the neighborhoods of strata 1 and 2.

At the local level, the Ministry of Education of Montería is a key actor that can coordinate the production of pedagogical booklets aimed at explaining the main concepts of financial education, as well as their free dissemination to the population of strata 1 and 2. Likewise, public and private sector companies can request training processes on financial education for their employees at SENA's business development center or at the various accounting and/or business offices of the universities that have a presence in the region.

The Secretariats of Education at the municipal and government levels must manage the possibility of introducing academic units or subjects in the curricula of the primary and baccalaureate levels related to education and financial intelligence.

5. DISCUSSION AND CONCLUSIONS

The study stated that the average number of residents in the household was 1.8 dependents. This value indicates small households, which suggests dynamics of transformation in family composition, where factors such as economic instability, the reduction in average family income, and the country's slow economic growth could be encouraging decisions aimed at limiting the number of dependents. These data coincide with what Ariza and Olivera (2007) have argued, who point out that adverse economic contexts tend to lead to greater family planning and to keep fewer people under their economic responsibility.

Consistent with these findings, recent evidence shows that household size in Colombia continues to decline: in 2024, the national average was 2.86 people per household (DANE, 2025), confirming the trend towards smaller family structures. This reduction is part of a broader regional pattern. Recent studies for Latin America and the Caribbean indicate that, during the last decades, households have experienced a sustained process of decline in size, mainly driven by declining fertility and changes in reproductive dynamics (Becca et al., 2025). Together, these elements allow us to interpret that the smaller households observed in this research not only respond to local economic conditions, but also to structural demographic transformations and characteristics similar to those of the Americas and the Caribbean region. According to the socioeconomic level of the sample, all the participants reside in areas classified as stratum 1 and 2 (68% and 32%, respectively). Their income level is low, with a monthly average of \$547,101 (2022), which is equivalent to approximately 55% of the current legal minimum wage. In monetary terms, this amount classifies households as poor (Rodríguez, 2016) or in a condition of monetary poverty, in other words, it is when a person or family lacks sufficient income to meet their basic needs. This situation has a negative impact on key dimensions of well-being, such as access to housing, health, education, recreation, opportunities for better jobs, and working conditions (Moreno et al, 2023).

In this context, the financial constraints described transcend the strictly material dimension and require a broader interpretation of human well-being.

From Sen's (1999) approach, this economic scenario not only reflects monetary scarcity, but also a restriction of real capacities, since fewer resources limit the effective freedoms that families require to satisfy basic needs and project improvements in their well-being.

Recent studies reaffirm that lower-income households face greater barriers to accessing financial services, saving or planning their economy, which deepens their vulnerability. In this context, Hidalgo et al., (2025) state that financial education allows people to carefully assess economic decisions with knowledge and manage resources effectively, thus contributing to their well-being and that of their family. Therefore, financial literacy is consolidated as a right that directly contributes to social inclusion, capacity building and the reduction of structural inequalities. In addition, research carried out with vulnerable populations shows that financial education, especially when it incorporates participatory methodologies such as *service-learning*, enhances the autonomy and economic well-being of families (Ortega Pérez Tejada, 2025).

Consequently, the results of the study not only show a precarious economic situation, but also underscore the urgent need to strengthen financial education processes as a mechanism for protection, empowerment and improvement of the living conditions of these communities.

The results of the study show that half of the participants (49.28%) finished academic high school; positive aspect because formal education is a key factor in transforming social realities. Along these lines, Terrazas and Silva (2013) highlight that educational processes are

fundamental tools for people to be able to face the challenges and problems of their environment more effectively.

From another perspective, the international literature has shown that having basic or secondary education does not guarantee an adequate level of financial literacy. The Organization for Economic Cooperation and Development (OECD, 2005) points out that low financial literacy is a widespread phenomenon in both developed and developing countries, generating negative effects on the economic decision-making of individuals and households. For this reason, financial education has been incorporated into the agendas of various international organizations and has become a priority issue for public policymakers.

In line with this panorama, Montaña and Ferrada (2021) warn that even students who are studying higher-level technical training programs have deficiencies in basic financial knowledge. Under this scenario, it is reasonable to assume that the gaps could be even greater between people whose educational trajectory culminated in high school or who barely reached primary education, which underscores the urgency of strengthening financial training strategies from early educational stages.

In relation to access to social health benefits, it was evident that 62.3% are affiliated to the subsidized regime. This figure reaffirms the situation of dependence on state aid. **Regarding the payment of contributions to the pension system, it was identified that only 4.35% of the participants actively contribute. This low percentage reflects a structural vulnerability in terms of social protection and anticipates possible socioeconomic difficulties** in old age. Low pension coverage means that, without timely interventions, a large part of this population could face a precarious retirement from work without economic security in old age or at **the time when they are supposed to be enjoying retirement.**

Regarding financial management, 68.12% stated that they know the composition of their monthly expenses, which is positive; however, this knowledge does not always translate into appropriate decisions: not knowing consumption habits and spending priorities increases the risk of allocating resources to non-essential aspects, reducing the ability to cover basic needs (Gómez et al., 2015).

When inquiring about the record of debts, expenses and savings, it was found that 52.92% do it, have knowledge, awareness and keep the order of importance of what they are going to consume. This allows optimizing the management of personal finances, when categories are defined, quality information is reflected. In this exercise, the economic income is established, the proportion allocated to each of the items that make up the expenses to determine the savings and identify the causes of the deviations and correct in the future, making the pertinent adjustments.

Although some of the participants report basic knowledge about the composition of their expenses and make partial financial records, significant gaps persist in the comprehensive management of personal finances, especially in relation to savings, prioritization of spending, and informed decision-making.

From Sen's (1999) perspective, all these findings allow us to understand that financial education is not only a set of technical skills, but also an essential transformative resource for expanding human capacities. By equipping families with knowledge that strengthens their economic autonomy, their real freedoms of decision and action are expanded, allowing them to gradually break the constraints imposed by poverty. Thus, financial education is configured as a right that enables opportunities, enhances well-being and contributes to human development, especially in contexts of vulnerability where gaps in access, information and income limit the possibilities of choice

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