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FINANCIAL MANAGEMENT OF THE MILITARY POLICE AND THE IMPACT ON THEIR FINANCIAL STABILITY

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ABSTRACT

The military police career is characterized by strenuous hours and unique responsibilities, requiring a balance between professional demands and personal life. In this context, financial management becomes a crucial element to ensure the emotional stability and well-being of public security professionals. This article aimed to analyze the importance of financial management for Military Police Officers, highlighting its influence on the quality of life and financial security of these professionals. The problem investigated was: how can financial management contribute to a safer and more stable future for military police officers? The methodology adopted consisted of a literature review, using scientific databases such as Portal CAPES, Science Direct and SciELO, with a focus on identifying the main difficulties faced by police officers in managing their financial resources and the most effective strategies to overcome them. The results indicate that the lack of financial planning is associated with high levels of stress and instability, affecting both personal life and professional performance. The study proposes the inclusion of financial education in the training and during the career of military police officers, in order to promote awareness about planning and healthy financial habits. The contributions of this research extend to the large area of public management and security, by proposing the implementation of public policies and financial education programs aimed at military police officers. These initiatives aim to improve the quality of life of professionals and strengthen the police institution, ensuring a greater balance between personal and professional life, in addition to ensuring a more stable and secure future.

Keywords: Monetary Education. Quality of Life. Security. Public Policies.

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INTRODUCTION

The Military Police career is characterized by high levels of stress and continuous surveillance, demanding from these professionals a tireless dedication to the preservation of security and public order (MOREIRA; CERCATTO, 2024; ALVES et al., 2023). Guided by the motto "Serve and Protect," police officers operate in challenging environments, facing adverse situations and frequently dealing with individuals who break the law. This scenario places on the police the great responsibility of restoring and preserving social order, while safeguarding the rights of citizens (LYSOVA, 2024).

However, the physical and emotional demands inherent to the profession often lead these professionals to hostile and inhospitable environments, avoided by a large part of the population (ARAÚJO, 2019). The daily interaction with high-tension situations and individuals who disrespect social norms ends up compromising the quality of life of the police officer. Added to this is the search for escape valves, such as leisure activities or immediate pleasures, which often result in hasty financial decisions, generating economic instability in the short, medium and long term, negatively impacting family life (ALEXOPOULOS et al., 2014; DE JESUS, 2023; ALVES et al., 2023).

One of the central problems faced by military police officers is the lack of familiarity with financial management practices, a situation that reflects the reality of the majority of the Brazilian population. The absence of a solid background in financial planning prevents these professionals from creating sustainable strategies for their quality of life in the future. This aggravates stress conditions, impairing not only professional performance, but also physical and mental health (SHIMITT, 2020). In this sense, financial management is not limited to the administration of resources, but assumes the role of a determining factor for the stability and well-being of the individual and his family (FERREIRA, 2019).

From this perspective, financial management presents itself as a powerful tool to promote individual and social progress, providing the Military Police with the ability to deal with daily challenges in a more planned and articulated way (GARCÊS, 2019). Recognizing the importance of this theme, therefore, is essential to foster a more dignified, safe, and balanced life, both personally and professionally.

In this context, this article seeks to answer the following problem: how can financial management positively impact the quality of life and financial security of Military Police Officers? This question is particularly relevant due to the critical role that these professionals play in society, combined with the need to offer them conditions that minimize the impact of their exhausting routine.

The study is justified by the relevance of understanding and proposing solutions for the financial management of military police officers, considering that this issue affects not only professionals, but also their families and, indirectly, the society that depends on their performance. The theme is of great importance, as it involves promoting the financial and emotional stability of these professionals, who face unique challenges in their roles.

The methodology used is based on literature review, with the deductive method, involving the analysis of academic articles, books and materials available in scientific databases such as the CAPES Portal, Science Direct and SciELO. Keywords such as "police officer and financial management", "financial quality" and "financial management of the military police" were used to guide the bibliographic search and structure the theoretical argumentation.

Thus, the objective of this work is to analyze, based on theoretical references, the importance of financial management for Military Police Officers, highlighting its direct influence on the quality of life and financial security of these professionals.

MATERIAL AND METHODS

The research was developed based on the methodology of literature review, using the deductive argumentation method. This method enables the use of general assumptions, based on relevant theoretical sources, to deduce practical implications related to the theme under analysis. The main methodological strategy consisted of bibliographic research, enriched by data collected from reliable sources, such as specialized websites, newspapers and scientific journals. The study favored the CAPES Portal, ScienceDirect, and Scientific Electronic Library Online (SciELO) databases, using keywords such as "police and financial management," "financial quality," and "financial management of the military police." In addition, literary works were consulted to complement the perspectives on the theme (MATTAR; RAMOS, 2021).

Literature review is widely recognized as an effective method for understanding complex and interdisciplinary phenomena. According to Marconi and Lakatos (2017), the advancement of the internet has expanded access to diversified sources of information, allowing researchers to explore different perspectives and emerging trends. In this context, the use of robust databases ensures the credibility and relevance of the findings, meeting contemporary scientific standards.

In addition, an analytical approach was chosen, in which the information collected was categorized and evaluated in relation to the relevance to the central theme of the study. The careful selection of sources followed the precepts of relevance, timeliness, and quality of the

data, essential aspects for the validity of the results. According to Brito, Oliveira and Silva (2021), bibliographic research requires methodological rigor that favors primary and secondary sources with recognized reliability, allowing for a comprehensive and contextualized analysis.

The methodology is also based on the concept of theoretical triangulation, where the information obtained was confronted with different approaches presented in the literature. This allowed us to identify points of convergence and divergence among the authors, expanding the understanding of financial management in the context of the military police career. According to Brito, Oliveira and Silva (2021), triangulation offers a more robust overview of the phenomenon studied, reducing biases and strengthening theoretical inferences.

Finally, the data analysis followed a deductive logic, in which the information was interpreted in the light of the research objectives. The deductive method is indicated for studies that seek to infer practical solutions from general theoretical concepts, allowing the identification of effective strategies to overcome the challenges faced by military police officers in the management of their financial resources (MATTAR; RAMOS, 2021). This methodological rigor ensures the relevance of the results obtained and their contribution to the development of public policies and institutional practices aimed at strengthening financial management and the quality of life of public security professionals.

THEORETICAL ASPECTS OF FINANCIAL MANAGEMENT AND FINANCIAL EDUCATIO N OF THE MILITARY POLICE

BASIC PRINCIPLES ABOUT FINANCIAL MANAGEMENT

The teachings, goals and guidelines that are part of the financial organization have, over the last few years, gained significant prominence and, in a way, even become popular as a means of promoting a higher quality of life to the general population, acquired through understandings related to the good financial management of personal resources. (GOMES; THIESEN, 2022)

In this sense, it can be said that the assumptions for good management are consolidated from an efficient and well-structured financial education process that aims to expose those who propose to learn ways to efficiently manage their earnings. Therefore, it is inferred that, from these teachings, the importance of keeping in mind measures and actions that are consistent with the preservation of greater stability in financial life.

In this context, greater emphasis is given to the phenomenon of the emergence of numerous formulas that promise, among many other factors, to increase earnings, to make

the person who adheres to such scopes migrate quickly from a condition and class to the status they want, along with a model that, in addition to being clearly superficial, translates into a pile of empty actions that do not present in practice the magical results that they promise in theory (JÚNIOR; GARCIA, 2021).

It is worth reiterating that financial management should be understood as a science of continuous application, which in turn becomes a habit and, therefore, generates results and not as an action that, if applied only once, transforms the lives of those who use it as a trend (FIORENTINI, 2018).

Financial management as a science should not be seen from a centrist perspective with unique and uniform models and actions that are applied to everyone in a planned way. Far from it, by adhering to the purposes present in financial management, what we have is the possibility of making it so that in each case, whether of a company or a person, different measures are applied that correspond to the goals and needs of this person (GITMAN, 2018).

Therefore, only from the recognition of the current situation, from the understanding of what needs to be changed and based on the recognition of the limitations and all the factors that incubate an irregular and consequently exacerbated expenditure of its resources, that it is possible to delimit how the management of its resources can be well oriented (HAFELD, 2018).

FACTORS CONTRIBUTING TO THE LEVELS OF INDEBTEDNESS OF MILITARY POLICE OFFICERS

From a contextual analysis of the police forces, in order to understand the main points that lead the Military Police to a poor management of their income, it is observed that it is necessary to analyze the working conditions in which this professional works, recognizing the potential risks, especially the risk of death to which he is always subject, along with all the other factors that are clearly unhealthy and fostering emotional, psychological and salutary impacts that qualitatively compromise the life of the police officer (MARTINS, 2018).

The way the Military Police Officer deals with money and manages the rest of his life is not directly related to the amount of money he receives himself, but rather to the way he uses it. For example, making an empirical and comparative portrait of a person who has a hypothetical income of R$4,000.00 (four thousand reais) per month, but who can afford all his expenses and still set aside a little money for an emergency fund. Compared to a person who has a hypothetical income of R$14,000.00 (fourteen thousand reais) per month, however, he presents a situation of financial instability, indebtedness and family complications

due to the lack of resources (MOREIRA, 2018). Therefore, what differs them is financial management, according to the social and economic context in which they are inserted.

In this aspect, what is sought to be drawn with this is the fact that, although the quantity of values is a relevant part of the management process, the emotional stability of the individual, their emotional health and the working conditions they are subjected to are equally important and relevant. Thus, the question that seems to be cyclical and without a ready answer is incurred, which asks: Is it the working condition and the constant contact with stress that causes the Military Police to mismanage their resources, or the mismanagement of their resources that causes stress? (MARTINS, 2018).

THE IMPORTANCE OF TEACHING FINANCIAL MANAGEMENT FOR THE MILITARY PO LICE

The basis of all the social foundations is in the education of its people and the military police is included in the list of citizens, who must have a financial background (LOPES, 2019). According to Araújo (2019), a specific analysis of the financial model adopted within the financial management of resources by the Military Police requires that they be implemented from the beginning of their training, an approach specifically aimed at the correct use of their resources throughout their life.

It is important in this case to understand the fact that, through an analytical and purely practical model, the fact that his condition as a professional naturally becomes a mirror of the model as he lives in his domestic environment is perpetuated in the understanding of this professional.

Thus, according to what is analyzed in Borges (2012), it is through a specifically analytical condition that it is possible to observe how methods of improvement in the use of these resources can be implemented so that a better quality of life condition is achieved for this professional.

Thus, it is verified that from the implementation of methods related to the concepts and knowledge of financial management, which can be understood in the context of the steps that are shown below, it is possible for the police officer to structure a more adequate and more balanced living condition. Regarding the steps that are defended, the following are listed:

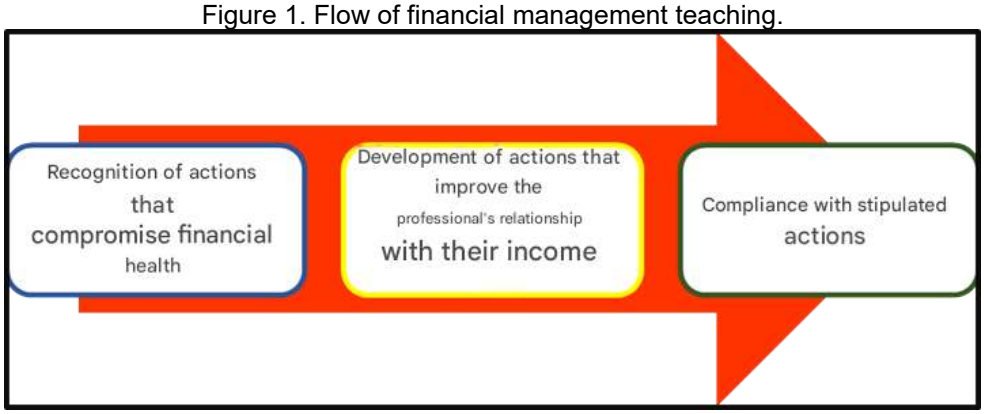
- Carrying out family planning;
- Realization of a private retirement plan;
- Realization of an investment model with short-term profitability;
- Realization of a long-term investment model;
- Planning regarding the education of children;

- Planning for the creation of a reserve for health emergencies;
- Family vacation planning;
- Planning for expenses with events, children's birthday parties, barbecues, family lunches or small weekend trips;
- Planning as to the organizational model of income that should be adopted in the family;
- Planning as to the stipulation of conversations that should take place between family members, regarding the income that enters the family environment.

With the stipulation of these measures, it is argued that the presence of the theme within the training process of the Military Police tends to represent a considerably efficient structural model, since it ponders, based on the understanding of how the police should deal with their resources, and shows the importance of having plans for the future.

According to Júnior and Garcia (2021), teaching about the fundamentals of financial management should be anchored in the recognition of the following points shown in the flowchart below:

Figure 1. Flow of financial management teaching.



Source: Júnior and Garcia 2021

The implementation of a good financial management plan initially involves the professional's recognition of his or her own condition. Thus, it is necessary that he be given a relevant amount of time with regard to the management model of his resources, so that from an effective analysis and recognition of the measures he needs to adopt as efficient for the promotion of his financial health, there is a gradual achievement of relevant goals within this process of action. (SCHIMITT, 2020)

Thus, it is verified that from the validation of measures that focus on the recognition of the absolute commitment of their current condition and the stipulation of a goal that needs to be achieved, are the essential points that have to be contemplated within this teaching-learning process. (FERREIRA, 2019)

It is important to reiterate the fact that, by recognizing oneself as a person who lacks a purely effective and coherent action plan for the promotion of measures and understandings related to one's well-being and financial security, what is achieved is to make the Military Police Officer gain, through actions that with effort, dedication and a considerable change in behavior and in the model of money that each one keeps for themselves, if it is possible to carry out actions that converge to the promotion of a better quality of life and a better relationship of the Military Police with their income.

By proposing and defending that financial management is present within police training, what is recommended is the action of remedying a bottleneck that is present throughout Brazilian society, in which the lack of actions regarding teaching models on the subject in question is clearly observed (FIORENTINI, 2018).

Thus, it is recognized that it comes from an education model that marginalizes, from a theoretical point of view, the management of financial resources and leaves the administration of personal resources on the sidelines, making the organization of personal finances a secondary subject, without the importance that the theme really requires (GOMES; THIESEN, 2022).

RESULTS AND DISCUSSION

Based on the data and information, it was glimpsed that the financial management of military police officers, as explored in this study, is an issue that transcends the field of personal finance and reaches social, emotional and institutional dimensions. The debate with authors allows a critical and contextualized analysis of the challenges and solutions for efficient financial management in this specific group of professionals.

The military police career is marked by adverse working conditions, which often place professionals in situations of extreme stress (MOREIRA; CERCATTO, 2024; ALVES et al., 2023). These conditions directly affect quality of life, encouraging immediate consumption behaviors and compromising financial stability (ALEXOPOULOS et al., 2014). The lack of financial planning and the search for relief in leisure activities generate a vicious cycle that aggravates emotional and economic instability (DE JESUS, 2023).

According to Ferreira (2019), efficient financial management is a powerful tool to promote quality of life, offering greater security and predictability in facing challenges. Thus, it is essential to include financial education in police training, allowing professionals to develop skills to manage their resources and deal with adversity in a more structured way.

The absence of financial education in the Brazilian educational system directly reflects the lack of basic skills to manage personal resources (FIORENTINI, 2018). This scenario is

aggravated in the context of military police officers, who deal with emotional and psychological factors resulting from their professional activities, making it even more difficult to organize their finances (SHIMITT, 2020).

Araújo (2019) highlights that financial education should be included from the initial training of police officers, allowing these professionals to develop a healthy relationship with their finances throughout their careers. This approach not only improves economic stability but also strengthens the ability of police officers to make conscious and strategic decisions, reflecting positively on their professional performance and interaction with their families.

Indebtedness among military police officers is not necessarily related to disposable income, but rather to the absence of financial planning and control (MOREIRA, 2018). This pattern can be observed in different income brackets, demonstrating that inadequate resource management is a behavioral and educational problem, rather than a purely economic issue.

Martins (2018) questions whether the stress resulting from working conditions leads to poor financial management or whether the lack of financial control intensifies stress. This reflection highlights the need to address both aspects in an integrated way, promoting not only financial health, but also the emotional and psychological well-being of police officers.

The literature suggests that the implementation of financial planning strategies can bring significant results for military police officers. Schimitt (2020) proposes a set of practical actions, such as family planning, the creation of emergency reserves, and investment in continuous financial education. These measures are essential to create a solid foundation of financial stability and improve the quality of life of professionals.

According to Júnior and Garcia (2021), financial education should be structured in clear steps, starting with the recognition of current financial conditions and moving on to the formulation of long-term goals and strategies. This continuous learning process is essential for police officers to develop sustainable financial habits.

The debate with authors shows that efficient financial management is an indispensable component in the life of the military police officer. In addition to providing economic stability, it acts as a protective factor against the negative impacts of harsh working conditions. However, the absence of structured financial education programs in police training represents a significant bottleneck, requiring integrated efforts between educational institutions, military corporations, and public policies.

The inclusion of financial education subjects in police training curricula, as suggested by Fiorentini (2018) and Lopes (2019), is a crucial step in empowering police officers to deal with their finances strategically and sustainably. In addition, it is necessary to create spaces

for discussion and financial guidance within corporations, encouraging the adoption of healthy financial practices and the construction of an organizational culture focused on stability and well-being.

Finally, it is important to recognize that financial management is not only a technical tool but also a catalyst for improving living conditions and professional efficiency. The strengthening of financial education in police forces should be seen as a strategic investment in valuing the military police, promoting a healthier and more productive work environment.

FINAL CONSIDERATIONS

It is concluded that the financial stability of the Military Police is often compromised throughout their training and career, due to the lack of knowledge and the lack of ability to manage their resources effectively. This gap in financial management not only impacts the quality of life of the professional, but also compromises the human dignity of his family, aggravating stress factors that have repercussions on his personal and professional life.

Financial instability directly affects the well-being of the Military Police Officer, promoting tensions that can harm their interpersonal relationships and compromise their performance in fulfilling their responsibilities. For this reason, it is imperative that financial guidance be introduced from the beginning of the police career, providing the professional with tools to deal with unforeseen events that may arise in the exercise of their function. This preventive approach will allow the police officer to develop strategies to mitigate negative financial impacts that could compromise their economic and emotional stability.

In this context, financial management must be understood as a continuous practice, permanently incorporated into the life of the Military Police Officer. The understanding that the absence of planning and clear goals can lead to harmful consequences is essential for the professional to adopt a proactive stance in relation to their finances. By neglecting the importance of this management, the police officer and his family are exposed to unnecessary risks that compromise their quality of life and their general well-being.

The intrinsic relationship between the performance of the Military Police and their quality of life reinforces the need to integrate financial education into a continuous and structured training. This process must be promoted by the corporation's leaders, ensuring that police officers acquire skills to manage their resources efficiently. This training should enable them to establish a balance between their short, medium and long-term needs and commitments, thus achieving a state of stability and continuous improvement in their living conditions.

Finally, the relevance of the topic addressed is highlighted, which goes beyond financial management itself and is directly connected to the promotion of a dignified and sustainable living condition for the military police officer and his family. The implementation of financial management practices contributes to these professionals performing their duties with greater tranquility and efficiency, aligning themselves with the exercise of their duty and ensuring their quality of life. Thus, the importance of advancing educational policies and practices aimed at financial management is reiterated, providing military police officers with the necessary means to achieve a balanced and satisfactory professional and personal life.

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