Comparison between gifted and non-gifted children on the perception of money and acquisition of consumer skills

by

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Children nowadays are tyrants. They contradict their parents, gobble their food and tyrannize their teachers

Attributed to Socrates 425 BC
BIOGRAPHICAL NOTE

Raquel Maria de Sousa Ribeiro was born on the 3rd of October of 1986 in Gondomar, one of the bordering cities of Porto district, and has one older brother.

Academically, has concluded the Graduation on Sciences of Communication - Branch of Communication Assessment in 2008 on the Faculty of Arts of University of Porto. After, attended and concluded from 2010 until 2012 the Master on Communication, Science and Education on Instituto de Ciências Sociais of University of Minho, defending at the end the dissertation with the name "Representation of elderly people on the television advertising from the Portuguese generalist channels: Truths, Stereotypes and Ideologies."

She had the change to have several professional experiences as a trainee in different places like the press office of Hospital de SJoão, the extinct GKM agency and the communication agency TrendAlert.

Additionally to this experiences she was invited to be a professor of Journalism and Communication in the Senior University of Gondomar, (2011-2013) and also worked as translator to a publishing company (2012-2013). Throughout all this time she also made some Communication Plans, as freelancer, to some local companies.

In june of 2013, she started to work with a research grant in the International Office of University of Porto, staying there until October of 2015.
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She started in 2014 the Master in Marketing on the Faculty of Economics and Management of University of Porto, following which she presents this dissertation to conclude the referee course.
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Last but not least, to my father, my mother, my brother and to my aunt, a word of gratitude for all the patience and help to this small but very united family.

A special mention to my beloved grandparents, stars that from the sky never leave me alone.
ABSTRACT

A lot has been studied and said about gifted children during the last century. In this research, we will try to cross a line, connecting with meaning, Giftedness and the Marketing field. With that purpose in mind, we developed a research that combines a mixed approach and presents a scenario that may turn this public more interesting to companies and brands.

Marketing to children is having a raising importance as children are seen not just as consumers, but also as influencers and decision makers. This concept is closely connected with the consumer socialization. In fact, if children since young ages have such an important role in the market, they should have means to acquire the necessary skills and attitudes. This is the main focus of our study, realize in which ways this understanding change among the group of gifted and non-gifted children.

Finally the approach to the concept of giftedness rests in the idea of the ascendancy of the conceptualization of Joseph Renzulli (2005) a perspective that highlights the creativity, above average ability (high performances) and task commitment as the three interconnect rings. With this aspects in mind, children's market and it importance, consumer skills and an approach to giftedness, the line of our investigation try to understand differences and similarities, crossing the previous knowledge of gifted children personality and their skills, lightning this segment that we understand as important to marketing.

The qualitative methodology turned possible to know some features of the gifted children and have a dazzle of their behaviours and ways to interact (participant observation). Both exploratory interviews turned possible the demystification of pre-conceived ideas and a glimpse of the daily life of a gifted children.

Finally, the quantitative approach, made possible to understand similarities and differences between gifted and non-gifted children. In that regard, we were able to see that gifted children demonstrate more consumer skills in general and are more thoughtful about money, the economy and his future finances. Our tests also show that gifted children are less materialistic than non-gifted children.

Key words: money, children, education, consumer socialization, gifted-children, money knowledge; marketing to children
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1. Introduction.
Children represent a more and more attractive segment to marketers. They are a force in potential as marketers see them as a triple market (primary market, secondary market and future market), (McNeal, 1992).

This segment also manages huge amounts of money on a daily basis, using pocket money to purchase gifts for themselves and others, like parents, relatives and friends, or directly influencing the purchasing choices of their families (Grossbart, Carlson et al: 1991; Kim & Lee, 1997; Gram, 2007).

In real terms of financial weight this pocket money is also increasing dramatically as we can see from research all around the world.

After the study of McNeal on 1992, where children market represented around 6 billion dollars per year, Wagner (1995) concluded that there were 57 million school children and teenagers at that time on USA who spent around 100 billion dollars each year on products like: sweets, food, drinks, video and electronic devices, toys, movies and clothes.

More recently, Lagorio showed that children between 8 and 12 years old spend 30 million dollars of their own money and influence another 150 billion dollars on their parent's spending (Lagorio, 2007).

Another study, this time developed on Australia showed that "...children and teenagers between the ages of 10 and 17 spent 3.3 billion dollars every year." (Lamont, 1994:25).

In Portugal, a study conducted in 2009 evidenced that children have a total income of 90 million euros per year (Agante, 2009).

This situation has a direct influence on the economical efforts the marketing is doing. In 1983, companies spent 100 million on marketing to children. Today they are spending nearly 17 billion dollars (Lagorio, 2007).

Concerning this, "...it shouldn't be a surprise to anyone that children are, at ever increasingly younger ages, consumers in their own right" (Coughlin & Wong, 2013:3). They have more choices than anyone before, they receive more marketing messages aimed to themselves, and in a multiplicity of channels, a note here to the importance of the new technologies of communication and information and particularly social media. Because of this fast pace changing's, we can say that "Childhood is something every adult experiences by definition, and yet by slow and imperceptible degrees it becomes an enigma to us."(Coughlin & Wong, 2013:3).
We were able to show that children have more and more money to spend and in early ages, but in some way it is vital to explain how the perception of money begin and how consumer skills have their own time of development.

Previous research showed that children usually have their first contact with money at age 3 (McNeal, 2007). Near five years old, when children start to perceive the reason of money, they usually have some accumulated, most of the time by a decision of parents. It seems that although children may use money very frequently, that doesn't mean that they have a full understanding of its meaning and significance.

In fact, it is between the ages of 11-16 year olds, when children typically start preparatory school, that economic understanding seems to increase (Furnham, 1999).

On this case, we can specify two types of prices knowledge. In a first phase, children are able to recognize prices presented in the marketplace and by the age of 8 or 9 years old they start to be more conscious about the impact of social classes, look for price information and know if there are differences among products and also stores (Piçarra, 2011).

John (1999) notes that in what concerns money knowledge and consumer skills, cognitive and social development experimented by children during their biological growing turns its role more complex and sophisticated, "Age-related improvements in cognitive abilities contribute to the development of consumer knowledge and decision-making skills" (John, 1999:184). This is also co-related with Piaget cognitive theory that signalizes the stage (7-11) as the concrete operational phase where a more abstract thought is evident and the seriation process is developed, giving children the tools to organize things in an increasing or decreasing size, consequently making possible price and product comparisons (Piaget, 1966).

Considering this context, the purpose of this project is to compare gifted and non-gifted children on the perception of money and acquisition of consumer skills, taking into account all the previous information and conclusions of other preceding investigations. In this particular case we will focus on trying to understand if there are any important differences between gifted children and non-gifted children in the process of learning and practicing their consumer skills, expecting to give a further contribution to this specific area.
We realize that the giftedness matter has been addressed usually on terms of psychology and sociology, but this approach on marketing perspective can give a further explanation useful to companies and marketers. Addressing the enormous and expanded relevance of marketing to children, demonstrated earlier, it is a basic premise in this emergence marketing, the consciousness that the communication that wants to target children has to be pitched in a specific right way "getting inside their heads" (Coughlin & Wong, 2013:3) in order to have any success. If this is true to children in general, may be even more important when we are addressing a gifted children consumer that sooner will be an adult consumer. Create integrated and differentiated programs that take into account this specific framework is a challenge that education started to embrace but that we think may also be important to marketing to consider.

In terms of methodology and considering the purpose we want to achieve, we will follow an integrative qualitative and quantitative approach. The first one with the application of exploratory interviews and a participant observation, the quantitative methodology with the application of questionnaires to parents and children.

The present report is structured as follows. In Chapter 1 we will try to explain the framework of the study and the importance of it in terms of the marketing and the management world. Chapter 2 will mention the socialization of a children in different stages. This chapters will give us the framework to formulate the hypothesis on Chapter 4 and the methodology followed (Chapter 5) On Chapters 6, 7 and 8 we will share our findings, discuss the results and the limitations and Insights of this Research. Finally, we close this study with the conclusion (Chapter 9).
Exchange is the main concept when we talk about marketing. Exchange of products, services, intermediated by a channel that will try to guarantee the correct delivery and reception, with the aim of assurance that this cycle will be used repeatedly, a major indication of satisfaction.

Of course this is a simplistic way to look to marketing. There are several questions that must be answered before and after the effective delivery, in order to guarantee that marketing can complete in a satisfactory way the goals of whom is using it, mainly the correct identification and satisfaction of human social needs.

American Marketing Association defines Marketing as "the activity, set of institutions, and processes for creating, communicating, delivering and exchanging offerings that have value for customers, clients, partners and society at large". In a more synthetic way Kotler & Keller (2012:3) see it as the way to "Supply needs, generating profits".

In fact, a lot has already been discussed about marketing and several different types of marketing emerged on the last decades, being marketing to children, one of those that has more expression. One of the main reasons is connected to the fact that in the last decades children have emerged as a special segment, one of those most marketers wants to achieve and cannot ignore. The area of influence of children has grown rapidly, including nowadays not just those products or services that we could traditional associate to this segment of age, but also penetrating in diverse markets from a cross section of industries. At the same time, the cognitive development of children and all the changes occurred on societies lead to a situation when children are no longer followers of parental consumption patterns, but pace setters for much of the household consumption behaviour (McNeal, 1991).

Multiple researches worldwide have been able to express and demonstrate that children nowadays have a major influence as consumers, not just by themselves, but also considering the main relevance they play on parents decisions, on a daily basis like where to go eating out (Nayak, 2015), which clothes to buy (Darian; 1998) or deciding where the family will have their holidays (Gram, 2007).

This higher interest on children is also co-related to three factor, according to Sharma & Dasgupta (2009: 180):First, the growing market for children’s products, secondly, the increasing influence of children in purchases of goods and services across product
categories, thirdly and finally, the trend of accepting and encouraging children as co-decision makers in families.

This upper importance on the consumer marketing was already well documented when we mentioned the conceptualization of McNeal (1997) that integrates the children segment as a whole, considering a primary market, a secondary market and a future market, with their pocket money and incomes increasing at the same time their influence on parents escalating at the pace.

With reference to this, and based on several insights from past research on the role of children as consumer, influencer and decision makers, Sharma & Dasgupta (2009), try to draw a framework considering different aspects like the nature of the product category, its relevance and interest for children and the role of the children in the decision making process, based on the designation of zone of influence, namely, the Preference zone, the Pester zone and the Purchase zone. Each of these zones will require a different marketing approach like the key to success.

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![Diagram](image.png)

**Figure 1** - Marketing strategies to children in each zone of influence, Sharma & Dasgupta (2009:184)
Thus, the **Preference zone** can be described as that one where parents are the decisions makers and purchases but they take into account the indirect or passive influence of children. This zone will cover products or services where children have a moderate interest, especially those goods for family/household. Products and services for which children will be future consumers, like technology, can be an opportunity to brands to create links with the youngest since an earlier age. In those items, children would love to have a word to say, but have a constrain power, like the choice and purchase of a car and finally all those products and services where children have little interest but parents are all invested into encourage their consumption like healthy food.

"In the preference zone, the marketing efforts directed to children should focus on creating brand awareness, familiarity and liking" (Sharma & Dasgupta, 2009:182).

**Pester Zone** is that one where children have an increasing power, sometimes even initiating in a compulsory way the independent process of buying. Here the products can be for themselves or the family, the children are not the only consumer and the financial risk is substantial lower. Bargaining and persuasion are all in this zone, so as soon as children get older they demand and discuss to get a compromise that guarantee the buy of what they want.

In the pester zone, marketers can opt to talk just to children or for both children and their parents. If the information they are communicating is addressed exclusively to children they need to get ways to ensure that parents get enough information about the products (Sharma & Dasgupta, 2009).

Finally, in the **Purchase Zone**, we can identify different situations. Those where parents are the purchasers while children take the decisions, or those where the children are the purchases themselves. This includes products that children can acquire with their own pocket money such as candies, drinks, some food, small toys or books. Products or services for which the acquisition is still in parent's hands but children have a strong opinion, being the decision maker or a strong co-decision maker, examples, family holidays, restaurants, some technology, among other. On this case, parents have the money but children usually have an ascendancy on the brand. In this zone, children are the primary market and for that reason marketers must embrace the challenge to specifically communicate to them (Sharma & Dasgupta, 2009).
This perspective of marketing to children, supported in several studies that have been conducted on last decades show in a clearly way that children are involved in the marketing place, so it is imperative to understand if they are prepared to this important task.

2.1. Children consumer skills

As previously demonstrated, children have a growing influence on parent's purchases and they are also buying earlier on their lives. This situation is the consequence of a miscellaneous of reasons beginning in the consumer socialization, pass for the more money they have, earlier on their ages, to spend and also the last decades changing's on the role of children on societies.

Speaking about this, it is also important to stress out the question about "Why consumer behaviour does occurs?"

For consumer behaviour we must consider all the physical activity, the emotional and intellectual that individuals do when selecting, purchasing, using or disposing for a good and a service to satisfy their needs (Wilkie, 1986). These activities include a complex decision process that is performed before and after the procedure occurs (Cook, 2009).

After demonstrating the continuous process of consumer socialization is important to understand what the children consumer skills are effectively and which means we can use to measure these skills.

In fact, children in their school years have many chances to observe how the marketplace works. They start being a frequent presence with parents on stores since they can sit erect on the shopping charts and for that time on until they are independent enough to purchase by themselves, they have several chances to observe how the marketplace works and being familiar with available products and services. As mentioned by McNeal (1997) at the age of four or five, many children begin to make purchases on their own. By the time they are ten, they make more than 250 purchases visits to stores each year.

As Maria Pippidis (2002) reported, in the early school years, many purchases are small ones like candies, toys, snacks or cookies.
When they get older purchases are more expensive and somehow more thoughtful since they have more money from allowances, extra jobs, something quite normal in North European countries and in America, and more money proceeding from their parents or other relatives.

As they move to school, their role as consumers is almost fully developed. They may seem to have mastered many of the skills that are necessary to be a good consumer, but there are some holes in their knowledge that parents and educators can't underestimate. In fact, children start to build facts about the marketplace, establishing a connection between previous stored data and new information they are exposed to which can lead to lack of accurate information and consequently bad habits.

On first and second grades, children usually start to mastering skills of reading, writing and math. This can also be a very good chance to incentivize the reading of newspaper ads and even food labels. In fact, with the correct orientation from parents, children can realize which kind of promotions make sense and with that explore a whole new and exciting consumer territory. Coupon clipping and help parents writing the grocery list can also be an interesting way of developing the mathematic and writing skills (Pippidis; 2002).

As kids grow older, the complexity of questions they ask themselves is important to reorient them as costumer and also as citizens.
As Moschis and Churchill demonstrated on the graphic above, the consumer socialization can be replicated considering the social structures variables. That means the social framework group, the internal background and the age of life, considering the cognitive and mental development as enunciated earlier by authors like Piaget. That previous frame has a direct influence in the way the agents and the "learners" connect and relate with which other. This relationship can be based on modelling, reinforcement or social interactions where the outcome is the learning properties.

At the same time, children throughout the consumer socialization also enlarge their capacity to see beyond the obvious and to manage the persistence and the self-control in order to save for what they want and to be aware of the importance of money and how hard it is to have it. Their experiences by themselves and the observed experiences are a strong baseline for their own consumer behaviour. Indeed, "We can teach a five year old to ask if a toy train comes with a battery, but only as he grows older, into the school age years, does his understanding of why he needs this information become clear" (Pippidis; 2002).

Figure 2- Conceptual Model of the consumer socialization
Accordingly, this kind of awareness and practice of consumer skills seems to be easier on families where the communication field is more open and fluid, as referred by Moschis (1985). However, in all the socialization process, the relevance of peers shouldn’t be forgotten as they are a secondary agent of socialization that obtains an extreme importance specifically when children enter in adolescence. On the other hand, it is also true that at the same time as children are growing older, they use fewer information sources (John, 1999).

In our study it will be interesting to understand if there is a confluence in the opinions expressed by parents and the one from children.

Speaking about consumer skills, perception of money and consumer socialization in general, one of the main topics continuing to be marketing techniques apply on TV and more recently, those used on social media.

<table>
<thead>
<tr>
<th>Marketing technique</th>
<th>Definition</th>
<th>Used on television</th>
<th>Used on Internet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repetition of the message</td>
<td>Repeating the same commercial message over and over.</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Branded characters</td>
<td>Popular animated characters used to sell products ranging from cereal to vacations.</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Attention-getting production features</td>
<td>Audio-visual production features such as action, sound effects, and music.</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Animation</td>
<td>Visually drawn moving images.</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Celebrity endorsements</td>
<td>Popular actors, athletes, and musicians are either depicted on the product itself or are shown using and approving of the product.</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Premiums</td>
<td>Small toys or products that are offered with product purchase; for example, a toy in a Happy Meal or screen savers for filing out an online survey.</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Product placement</td>
<td>Placing a product within program content so it does not seem to be an advertisement; for example, E.T. eating the candy Reese’s Pieces.</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Advertising</td>
<td>Online video games with subtle or overt commercial messages.</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>Viral marketing</td>
<td>The “buzz” about a product that is spread by word of mouth.</td>
<td></td>
<td>x</td>
</tr>
<tr>
<td>Tracking software and spyware</td>
<td>Software that makes it possible to collect data about time spent on a website.</td>
<td></td>
<td>x</td>
</tr>
<tr>
<td>Online interactive agents</td>
<td>A virtual form of stealth advertising where robots are programmed to converse with visitors to a website to maintain and increase interest in the site and its products.</td>
<td></td>
<td>x</td>
</tr>
<tr>
<td>Integrated marketing strategies</td>
<td>Marketing products across different media; for example, the toy in a cereal box is also a product placement in a film.</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Video news releases</td>
<td>Circulated stories to news media about a product that are broadcast as a news release.</td>
<td></td>
<td>x</td>
</tr>
</tbody>
</table>

Figure 3- Marketing Techniques; Definitions and Use Patterns, Calvert (2008:208)
Actually, in this subject, TV advertising apparently continues to be the one that worries families the most (Sanft;1986). For this, it seems reasonable that mothers want their children to know that commercials are for companies benefits and the imagination can be in some way distorted or extrapolated fitting somehow in the world of promises that is apanage of advertisement.

On the other hand, age is correlated with the perception of the persuasive intent of the advertising. Therefore, as children grow up, they seem to make a notable transition from seeing advertising as something informative, entertaining and trustworthy to something that evolves a more sceptical and thoughtful analyses (John;1999).

During the child biological growing process and the growing process as a consumer, which desirable must be parallel, the children is always in process of making choices. For that reason parents must be careful in order to give the necessary tools to their children so they can decide wisely, searching for information before buying something, especially if it is a major buy, compelling them to making savings and giving them the bases so they can be flexible and take decisions in different environments and contexts (Carruth and Skinner, 2001).

### 2.2. Children as a market

The way people consume today is a consequence and a combination of different aspects and factors. The status of the economy, the political decisions, the constrains of and environment more and more polluted, the science advances and also the way people interact with each other have a huge impact in how much money the consumer spends, how they spend it and in which conditions the buying process occurs (Campbell, 1995; Friedman, 1999; Miles, 2000).

Saying that, we live in a consumer society. This statement is not new for itself, but on the contrary as being product of a lot of discussion and debates. For what matters, we can reference the work of authors such as Baudrillard (1995), Featherstone (1995) Bauman (1999) and Lipovetsky & Sébastian (2006), that address this subject and look at it as something that has roots in our nowadays society, converting citizens into consumers.

This is also the era of postmodernism, or the "era of hyper..., characterized by the hyper consumerism, the third phase of consume, the hypermodernity, a continuation of the
postmodernism and of the hyper narcissism” (Lipovetsky & Sébastian, 2006:26). Consequently, this is the time of the objects addressed by Baudrillard where a dictatorship of consumption imposes itself. There is a fair story that illustrates precisely this situation; "Once upon a time there was a Man who lived in Scarcity. After many adventures and a long journey through Economic Science, he met the Affluent Society, they married and had lots of needs” (Baudillard, 1998:69).

This consumer society is just the beginning of the conducting wire of this investigation that will have its focus on marketing to children. This means that all the study will levitate around children and the way they are a participant and influencer on the buying process (Ward, 1974; Kim & Lee, 1997; Dölarşlan & Torlak, 2013; Ganjinia et al, 2013; Nayaka, 2015) and how that situation influence this target on their money perception and consumer skills, concerning differences and similarities between gifted and non-gifted children.

In fact, despite the massive importance of consumption on the last decades, only in the last hundred years this concept started to be studied in a global scale, more than a epiphenomenal attribute of societies (Santos, 2014).

Figure 4- A model of individual needs (Porter 1995:35)
In this picture, where consumption is more and more part of the essence of the human being, and a vital way to guarantee the integration on society, there is also the response of marketing that bypassing the concept of "ageless marketing" (Wolf & Snider, 2003:10) are more and more oriented in their techniques and approaches to different age groups, with diverse necessities.

In fact, the study will also try to address the growing importance of children to marketers and the way general socialization is including consumer socialization to wrap a serious number of concepts that can't be dissociate from nowadays society where small consumers have a more and more important word to say.

To complete the draw of the framework in this study we should also emphasize the relevance of the theme for the academy and the marketing/management world. In fact, on this case, these two dimensions are intrinsically joined.

In the last decades, marketing is addressing children as one of its main targets and the phenomena seems to have their first signs on some scholarly research examining children's consumer behaviour, back on to the 1950s. As John point out (1999) the wider scope of the investigation on the 60's tried to understand, among others, the influence of children on parents in purchasing decisions or the effort to realize the children's understanding of marketing and retails functions. These earlier papers, despite being few, were important to introduce the subject to the marketing audience and above all, starting to communicate research results in some of the most important marketing journals and with that transforming it a hot topic (John, 1999).

From a marketing perspective, however, the weight of children on the design of marketing strategies and techniques is seriously connected with the baby boom.

Looking to History, after the II World War, children become costumers before or even instead of being daughters or sons (McNeal, 1992). In fact, in the post-war, the turnout point occurs and after years of destruction and dead, the world realizes it was imperative a new fresh start. As mention by McNeal and well documented by several demographic studies during that time, between the end of the war in 1945 and during the next five years the number of children increased around 50%.

This, for itself is a fact, but to turn out this new generation in avid and attracted consumers, at least in a marketing perspective, they must have money and desire to spend it. In that particular, McNeal give us a fair explanation.
The war years somehow made everyone older and gave them a short-run attitude. The advertising, the most important tool to communicate to consumers, started to emphasize the "I", "me", "mine" (McNeal, 1992) expressions that we could include in the Epicureanism thinking. Picking up Savater illustration of this conscious, what matters is not if there is life after dead, but the fact that there is one before dead. It is important to guarantee that this life is a good one, not a simple survival or a constant afraid of dead (Savater, 1994:35).

At the same time, in that period parents have less money constrains and they spend more in a carpe diem attitude with themselves and their children. Accordingly, children have more pocket money and the brands are all invested on communicating to them realizing they are essential not just as influencers and decision makers but also buyers. It is in these circumstances that McNeal defined children's importance as they represent a "multidimensional market", such to say, three markets in one, namely: primary market, influence market and future market.

As a "primary market", children have money on their own, and have the authority to fulfill their needs, wants and desires freely. In a study conducted in Portugal in 2009, the results showed that this market has a total income of 90 million euros and spend two thirds of this money on products as snacks, sweets, toys and clothes (Agante, 2009). In this sense the term "primary market" is distinguished from "secondary market", an expression that often is used to describe children as receivers of products, goods or services from others, specially parents. In this "primary market" it would be interesting to understand the incomes, expenditures and savings of children. In fact, the relation that children develop with their money is an extension of the relation their parents have with money. The dramatic increase in children's income, most of which derived from parents, suggests that parents want and expect their children to be practicing consumers (McNeal, 1992). In fact, on the decision-making process, children and their parents learn a serious of roles and competences that make possible to children to take decisions as consumers more and more complex according to their development. (Mangleburg et al., 1999). In a gender approach studies also manage to conclude that girls are usually more socialized to consume than boys (Laczniak & Palan, 2004).
In the influence market *dominium*, with their requests and the earlier co-shopping with their parents, children have a direct and indirect influence on family purchases. This market is even bigger compared with the primary one and refers as examples on the requests for goods and services, the preference for certain types of brands and other types of predilections that parents take into consideration when they are deciding or even effectively buying something. In this specific matter, we shouldn't forget the growing importance that these children preferences have in major buys like cars, houses or holidays (Gram, 2006). According to Jenkins this influence will change dramatically, considering the category of the product, if we are talking about the mother or the father and the level of education (Jenkins, 1979). The study of this theme is even more important if we look to the family as the most important decision making and consumption unit (Assael, 1998).

Finally, there is a third market, the future market. In fact, children will eventually grow up and that means that companies and brands must work early on to create an instinct of loyalty on their young public segment. Is for that reason, for example, that we see major brands, including luxury ones, like Porsche, specifically fabricating mini versions of their cars to kids. The same is happening with some mobile phone operators, that since the early acceptance of the use of cell phones by children are invested in the creation of specific tariffs to young people, just like the example of Meo Kids.

For its extensive influence authors as McNeal (1992) look at this new costumer phenomena as the "Kid Kostumer"

The reasons why children are acquiring a growing influence on the consumption and consequently marketing field as also a sociological explanation. That situation drawn a new economic status to families and consequently children, as suggested below by McNeal (1992):

- **Fewer children per parents.** In the last decades, societies started to be career oriented and with the addition of the economies pressures and busy schedules, most of the couples decide to have fewer children, in average just one. This is also one of the main causes of the population-ageing of societies nowadays.
• **More single parent families.** The growing of the number of divorces and consequently the increase of single-parents families, have an huge and direct impact in the role children play on family nest. In particular we can also reference the importance of millennial mothers. As explained by Weber (2015), those are the moms of this millennium, with strong ties to their generational values and priorities needs but also fresh ways to look at the shopping process.

In these small families where the child is raised with just one of the parents, they also are expected to assume different roles in a more autonomous way, and shopping is one of the examples. One of the direct consequences is that children begin to handle with money in an earlier age and shopping not just for themselves but also to their homes. As reinforced by Lindstorm (2013:11), “Divorce forces children to grow anxiety, lack of trust and impermanence to which this generation has been exposed more than any other”.

• **Postponement of having children.** This phenomenon is co-related with the first one. In fact, with both spouses with a strong career orientation, the time of children comes later. As a result, couples have fewer children, but to whom parents value more. This situation is also connected to dual working families’ effect, where mother and father spend more money with their kids sometimes to compensate the less time that have to be with them.

• **The development and importance of new technologies.** Not referred by McNeal but certainly a product of the nowadays societies is essential to point out the development of the new technologies that changed profoundly the way people consume. E-commerce is certainly a fair and inevitably example. If we add to this frame the nature of children that are digital natives (Prensky: 2001), which means that they already were born on the digital era, we can also point the way this changes all the relation children have with the world, how fast the thinking and learning process occurs and also all the implication this have on their money perceptions and consumer skills.

All this context must be seen as a whole, creating "...a better heeled, more self-reliant, more market-mature child"(McNeal, 1992:8).
At the same time, this agenda had a key importance on the way the children’s consumer behaviour patterns were explained by McNeal dividing it in five stages.

The first one, until age 2, when children start to sit erect and are placed in the shopping charts and have a first opportunity to connect indirectly and unconsciously with the marketing world.

Stage two, when children with more than 2 years old, start expressing wishes while shopping with parents. They start to understand and be more conscious to advertising messages that they consume on television, mostly, and at the same time they start to understand some persuasive techniques that they can use with adults to have what they want.

After this moment, children no longer stop being one necessary presence on parents purchase moments. First, just accompanying and selecting with permission, products, packages and brands, "... developing their own consumer legs" (McNeal;1992:11) completing stage 3. After being with their parents on the purchasing moment, and when they start to make their own independent shopping, dealing with money and establishing connections with strangers, personal staff, we are in the presence of the Stage 4.

Finally, between the ages of 5 and 7, most of the children have their first experience buying something by themselves as a one and independent costumer.

During all these different stages, the relation with the products and the money, the buying process, the brands, the displays, the advertising and even the staff that is selling, suffers an evolution on complexity at the eyes of children.

All the factors described above allied with the circumstances experienced on societies nowadays, where children are more and more autonomous in earlier ages, must support this study that will try to add some light to how we can understand money perception of children and their acquisition of consumer skills, in a context of comparison between gifted and non-gifted children.
Contextualizing the role of children in societies, can pass by trying to look to history and the several studies that reported the integration of children in the traditional extensive families of the preindustrial Era, composed not just by parents, but also grandparents and on some cases even other relatives that lived all together under the law enforced by the oldest one in the house.

In the medieval old continent of Europe, in which we will focus, there was a very different consideration about the stages of life that determines when infancy began and finished.

During the XVII century, a movement characterized by a change on social and philosophical attitudes towards children had their roots on Europe. Children were seen as different separate human beings, very much vulnerable and innocent, begging for protection and training from adults. One of the most important pioneers on this thought was John Lock (1690) with his theory of tabula rasa. What this theory defended was that children were born with a blank mind and the primary obligation of parents was to imbue the child with rules and values that could be validated by sensory experiences.

The modern notion of childhood with its own purposes and individuality emerged during the Romantic Period with Rousseau. This philosopher described this moment as a brief period of sanctuary before people encounter the perils and hardships of adulthood (Vivian, 1996).

About this subject, we can remember the reflection of Freud that saw the child in a very particular way precisely in a situation of co-dependency of the adult (Alvarez, 2014).

Other angle of approach about children was that one of Neil Postman, the author of the Disappearance of the Childhood (1994). To this author there is a clear difference between how children can be perceived before and after the age of the printing press. Postman postulated that the education is the main area that separate children from adults, which means that before he can read, the child is in a state of blissful ignorance, and after, he can start to discover and understand the secrets of the adult world.

It's very interesting to report that to this author childhood is a state rather than a position on the family group or a particular age mentioned on the identity card. With the proliferation of the press media and after other means of communication and information such as the radio, the music, the computer games or the television appearance, Postman defended that in real there were no childhood on the medieval
times due to the fact that children and adults have access to the same information and view life on the same way. On the other hand, with the apogee of the technologies of communication and information, such to say, the present frame where accordingly the channel is sometimes more important than the message, the idea of children was back to the middle ages when childhood ended at the age of 7.

About this subject, Kehily calls for the need to connect macro and micro perspectives in order to situate children's relationships with media within the texture of their daily lives also taking into account the economic and political forces at stake (Kehily, 2004).

This small historical allusion to children must also include the mention to the growing body of literature that nowadays points out the importance of childhood as a conceptual category and as a social position that some authors mention as previously overlooked or even marginalized (Kehily, 2004).

On the last decades, the different conceptualization of children's importance on societies cannot be renegade. In fact, people and professionals are more open to the idea that children have a growing importance not just in the family nest, but in several other departments on societies. Less in number, consequence of the decrease of the birth rate, but stronger in the direct and indirect power they exercise on the nuclear and extensive families and generally in all the difference services they interact with, the weight of children must be emphasized.

That means that scientific investigations targeting children are more common, as much as the work of the marketing field that seems to have the necessity to be one step ahead. Considering this, it can be interesting to try to understand the role of children on societies, and at the same time consider the way this influence is exercised, especially on companies and brands in a marketing perspective (Reis, 2009).

As Gram (2007) reported, on the past there were several authors that defended the idea that children were human-becomings, innocents, vulnerable, passives and dependent on others.

Despite this perception changed a bit on the last decades, (...)" the old view seems to be prevalent and have clear influence on the way children are treated and socialized "(Young, 1990:41).

In general, socialization can be viewed as the product of the interactions of people in a certain society. In fact, each society as its own rules and regulations that must be
followed by their all citizens in order to guarantee the public regulation, that was what Max Weber originally defined as bureaucracy (Weber, 1991). In societies and during the growing process, the human being is confronted with different roles in the various groups is being part of, with a direct consequence in the behaviour, rights and duties they must practice and respect.

Accordingly, Zigler and Child (1969: 474) use the concept of socialization in the following way, "...a broad term for the whole process by which an individual develops, through transactions with other people, his specific patterns of socially relevant behaviours and experiences. This experience is fundamental since childhood once is necessary to guarantee the adaption of the individual to the society.

Let's remember that when a baby is born is not immediately part of the society and is a complete white paint. The integration on this unit will occur in different grades across the complex process of socialization, using a series number of mechanisms' such as: learning, imitation and identification (Rei; 2009).

In general we can speak about primary and secondary socialization. In the first one, the children internalize the environment around them that comes from those that are nearest, specifically family. The second one follows up the other, and is connected with diverges agents that consubstantiate scholar socialization and professional socialization (Pinto; 1995).

Considering the complexity that consumption is assuming nowadays, we can referee that "In an earlier era, it was the means of production that were predominant, but today it is the means of consumption that have gained ascendancy” (Ritzer, 2005:174), which means that children to survive in the new world must also be socialized as consumers.

Consumer socialization is defined as the “processes by which young people acquire skills, knowledge and attitudes relevant to their functioning as consumers in the marketplace” (Ward, 1974:2).

According to the same author, children are in a permanent development of capacities, skills, knowledge and attitudes indispensable to act in the marketplace as consumers (Ward, 1974).

In this case, is also relevant to points out those skills, knowledge and attitudes that are "necessary for enactment of the consumer role - for example, skills at budgeting ,
pricing, knowledge of brand attitudes and shopping outlets, and attitudes toward product brands, and sales people” (Ward, 1974:3).

Figure 5- How the grow of the children impact in their role as a consumer (Harradine2004:24)

The graphic above demonstrates the way the evolution of the child as consumer proceed, referring the influence that parents in a first place and , advertisement, peers and role models have on the construction of a consumer that at the maximum level is sophisticated and completely independent. In fact, children at younger ages are reliant consumers, very much dependable on other, specially parents. This is something that is directly connected to their more fragile physiology but also their inner necessity of feeling safe.

As they grow up, they really start to be consumers and the choices and purchases are an expression of belongingness and necessity of feeling esteem. As soon as children become complete independent consumers, the need of esteem is keep it, but to it is add a self-actualisation process.

Considering all the mention before, consumer socialization is a small part of consumer behaviour and of a wider theory of the socialization process.
On the past, children are essentially passive learners and the socialization takes place in just one direction from parents to children (Peterson and Rollins, 1987). However, more recently, researchers have found that children's influence is affected by several other factors, including family variables such as social class, family size, family structure, children characteristics (gender, birth, age) and parent's characteristic's such as education, occupation and consumption experiences, parenting style and family communication patterns (Shahrokh & Khosravi, 2014).

In this particular case, it can be interesting to understand that these studies of academic endeavour offer the potential for interdisciplinary research that can help in the emergent paradigm where new ways of looking to children and their potential can be theorized. The fact that different disciplines have developed different ways of approaching the study of children enrich the field of intervention and at the same time give future researchers a more complex field to work with.

This is a clear example of the advantages of cross different disciplines to achieve a broader knowledge. With our study we wanted something closer to that.

Following an approach that has focus on marketing we want to drink the knowledge that sprouted from other sciences that typically are associated to the study of children such has psychology, sociology and education and with that draw a more complete painting of the consumer skills and money knowledge of gifted and non-gifted children.

In fact, consumer skills and socialization of children are matters with a strong tie to education and sociology and in the universe where children are defined as gifted, psychology has profound interest and extensive work done. Because of this, and considering this portrait, the situation cannot be seen in all her dimensions without the intersection of other fields. Because of that, this study is also a defy that will try to understand the subject without forgetting the kaleidoscope of knowledge that comes for all the science circuit.

It is also in this situation that we will be able to understand the potential of studying the perception of money and consumer skills on different children (gifted and non-gifted) expectable bringing new ways of approaching that can be interested to marketing. Actually different disciplines have developed different ways of approaching the study of children, using different research methods driven by a set of research questions (Kahily, 2004). For instances for sociology and cultural studies childhood is a concept
specifically addressed while for psychology and education the focus has been upon the children. In what marketing concerns, children is addressed and study as an actual and future consumer, with specific needs and characteristics that will be reflected in the way all the research approach must be draw.

2.1. The different stages of children development

In the follow up of what was mentioned before, central to any investigation that will have on children the main agent is the evidence that childhood is not something universal, rather than a product of the culture, changing according to time, place and even culture (Kahily, 2004:7).

Developmental psychology has been capable of documenting the different stages of children, let's recall the universal work of Piaget. In this framework, childhood are seen as an "apprenticeship for adulthood", in a progression from a more rational and subjective thinking (Kahily, 2004:7).

This also seems to have a connection, once again, with the sociology of childhood. Let's reference James and Prout that proposing a "new sociology of childhood" indicated a growing body of research that point to a new paradigm to the study of childhood (James & Prout, 1997).

Some of the key characteristics of this paradigm according to the authors are: childhood must be understood as a social construction and is a variable of social analysis. Children's relationships and cultures are worthy of study in their own right and considering the influence they have on societies in general. Children should be seen as active social agents and finally studying childhood involves an engagement with the process of reconstructing the role of the child in the society (James & Prout, 1997).

These new concepts of socialization are all intrinsically connected with the cognitive development of children and in this case Jean Piaget is the worldwide reference author. To Piaget (Macleod; 2009), cognitive development is a reorganization of mental processes resulting from biological maturation and environmental experiences. This famous psychologist defended that cognitive development is at the centre of the human organism. At the same time he defined the schemes (blocks of knowledge), the stages of development and also the three adaptation processes that enable the transition from one
stage to another, namely the *equilibrium*, assimilation and accommodation phases. His work made also possible the definition of consumer socialization stages.

For Piaget, development is the result of four factors. First, maturation of the physical abilities of the child, second the experience of the child in connection with the objects and people around, thirdly, social transmission, and that is the main point of socialization connected to different agents like parents, school, peers and social media and fourthly, equilibration, which means "(...) the child's self-regulatory processes." (Ward, 1942:46). This is why it is possible to any children to adapt to his surrounding environment.

Piaget reinforced that development occurs at the same time the child tries to get used to deal with the unexpected events occurring in his environment, trying to incorporate the new events in their cognitive abilities. When we are in presence of a situation where there is a conflict between the event and the cognitive basis to deal with it, children experience a state of *disequilibrium*. All the cognitive structures must be adapted in order to assimilate the event. It is for that reason that Piaget talked about dynamic *equilibrium* in order to demonstrate that it is a constant accommodation of new events and realities that depends on the capacity of fit the new experience and the child's level of cognitive ability.

Consumer socialization stages presented by John (1999) must be integrated in the context of cognitive and social developments, which are frequently occurring in a series of stages since a child matures all the way through into an adult consumer. According to John, "Integrating the stage theories of cognitive and social development (...) a clear picture emerges of the changes that take place as children become socialized into their role as consumers" (John,1999:186).

These three main stages reflect the knowledge developments, decision-making skills and purchase behaviours and are the perceptual stage, the analytical stage and the reflective stage.

The perceptual stage (ages 3-7), named like this because of the enormous importance that perceptual thinking has comparing to the abstract or symbolic thinking, is when the immediately perception of the marketplace emerges (John,1999). The knowledge structures are oriented in a way to emphasize the concrete and the one-dimensional which also conduct to an Egocentric perspective. In terms of decision-making and
influence, the perceptual features continuing to be prevalent and the adaptability to new things and challenges is very limited.

The analytical stage (7-11) has is designation because of the ability of children to approach new themes in a more detailed way. The orientation of the knowledge structures start to be abstract, and two or more dimensions of the same problem or situation can be observed and even discussed by the child. This plurality way to look to the world also justifies the dual perspectives that identify the existence of others besides the children itself. However, decisions are in a very basic level and usually considering a unique experience or visually salient characteristic or attribute of the product like the colour or the shape (John, 1999).

In this analytical stage a major change takes place, both in terms of cognition and sociology. The journey to a more symbolic thought noted by Piaget has consequences in the way children perceive the marketplace in a much more complex and sophisticated way." Concepts such as product categories or prices are thought of in terms of functional or underlying dimensions, products and brands are analysed (...) on the basis of more than one dimension or attribute, and generalizations are drawn from one's experiences" (John, 1999:187).

Finally, in the reflective stage (11-16) the abstract thinking is almost fully developed and in terms of problems or consumption everything is seen in a multidimensional way, considering always not just the circumstances or contexts but also the different opinions in an evidence of the dual perspective on social context.

It is also the moment when young people enter in adolescence and become more focused on the social meaning and the consumer marketplace. The necessity of integration and acceptance from the group conduct to a more thoughtful choice of brands and things to buy.
The following table by John organizes and summarizes the findings by consumer socialization stage, considering advertising knowledge, transaction knowledge, shopping and skills knowledge, information search, product evaluation, decision strategies, negotiation strategies and consumption motives and values.

<table>
<thead>
<tr>
<th>Topic</th>
<th>Perceptual stage, 3-7 years</th>
<th>Analytical stage, 7-11 years</th>
<th>Reflective stage, 11-16 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advertising knowledge</td>
<td>• Can distinguish ads from programs based on perceptual features</td>
<td>• Can distinguish ads from programs based on persuasive intent</td>
<td>• Understand persuasive intent of ads as well as specific ad tactics and appeals</td>
</tr>
<tr>
<td></td>
<td>• Believes ads are truthful, funny, and interesting</td>
<td>• Believes ads lie and contain bias and deception—but do not use these “cognitive defenses”</td>
<td>• Believes ads lie and know how to spot specific instances of bias or deception in ads</td>
</tr>
<tr>
<td></td>
<td>• Positive attitudes toward ads</td>
<td>• Negative attitudes toward ads</td>
<td>• Skeptical attitudes toward ads</td>
</tr>
<tr>
<td>Transaction knowledge: Product and brand knowledge</td>
<td>• Can recognize brand names and beginning to associate them with product categories</td>
<td>• Increasing brand awareness, especially for child-relevant product categories</td>
<td>• Substantial brand awareness for adult-oriented as well as child-relevant product categories</td>
</tr>
<tr>
<td></td>
<td>• Perceptual cues used to identify product categories</td>
<td>• Underlying or functional cues used to define product categories</td>
<td>• Underlying or functional cues used to define product categories</td>
</tr>
<tr>
<td></td>
<td>• Beginning to understand symbolic aspects of consumption based on perceptual features</td>
<td>• Increased understanding of symbolic aspects of consumption</td>
<td>• Sophisticated understanding of consumption symbolism for product categories and brand names</td>
</tr>
<tr>
<td></td>
<td>• Epocentric view of retail stores as a source of desired items</td>
<td>• Understand retail stores are owned to sell goods and make a profit</td>
<td>• Understanding and enthusiasm for retail stores</td>
</tr>
<tr>
<td>Shopping knowledge and skills</td>
<td>• Understand sequence of events in the basic shopping script</td>
<td>• Shopping scripts more complex, abstract, and with contingencies</td>
<td>• Complex and contingent shopping scripts</td>
</tr>
<tr>
<td></td>
<td>• Value of products and prices based on perceptual features</td>
<td>• Prices based on theories of value</td>
<td>• Prices based on abstract reasoning, such as input variations and buyer preferences</td>
</tr>
<tr>
<td>Decision-making skills and abilities: Information search</td>
<td>• Limited awareness of information sources</td>
<td>• Increased awareness of personal and mass media sources</td>
<td>• Contingent use of different information sources depending on product or situation</td>
</tr>
<tr>
<td></td>
<td>• Focus on perceptual attributes</td>
<td>• Gather information on functional as well as perceptual attributes</td>
<td>• Gather information on functional, perceptual, and social aspects</td>
</tr>
<tr>
<td></td>
<td>• Emerging ability to adapt to cost-benefit trade-offs</td>
<td>• Able to adapt to cost-benefit trade-offs</td>
<td>• Able to adapt to cost-benefit trade-offs</td>
</tr>
<tr>
<td>Product evaluation</td>
<td>• Use of perceptually salient attribute information</td>
<td>• Focus on important attribute information—functional and perceptual attributes</td>
<td>• Focus on important attribute information—functional, perceptual, and social aspects</td>
</tr>
<tr>
<td></td>
<td>• Use of single attributes</td>
<td>• Use two or more attributes</td>
<td>• Use multiple attributes</td>
</tr>
<tr>
<td></td>
<td>• Limited repertoire of strategies</td>
<td>• Increased repertoire of strategies, especially noncompensatory ones</td>
<td>• Full repertoire of strategies</td>
</tr>
<tr>
<td>Decision strategies</td>
<td>• Emerging ability to adapt strategies to tasks—usually need cues to adapt</td>
<td>• Capable of adapting strategies to tasks</td>
<td>• Capable of adapting strategies to tasks in adult-like manner</td>
</tr>
<tr>
<td>Purchase influence and negotiation strategies</td>
<td>• Use direct requests and emotional appeals</td>
<td>• Expanded repertoire of strategies, with bargaining and persuasion emerging</td>
<td>• Full repertoire of strategies, with bargaining and persuasion as favorites</td>
</tr>
<tr>
<td></td>
<td>• Limited ability to adapt strategy to person or situation</td>
<td>• Developing abilities to adapt strategy to persons and situations</td>
<td>• Capable of adapting strategies based on perceived effectiveness for persons or situations</td>
</tr>
<tr>
<td>Consumption motives and values: Materialism</td>
<td>• Value of possessions based on surface features, such as “having more” of something</td>
<td>• Emerging understanding of value based on social meaning and significance</td>
<td>• Fully developed understanding of value based on social meaning, significance, and scarcity</td>
</tr>
</tbody>
</table>

Table 1- Summary of Findings by consumer socialization stage (John, 1999: 204)


3.2. Children's influence on parents purchase

When we are talking about the purchase process, we are mentioning the process when the buyer selects the goods and services by various factors among the goods or services disposal and in order to obtain it, pays money (Kotler & Keller, 2007). On the other hand, influence, in the consumer behaviour terminology refers to a resource (typically a child) trying to change thoughts, feelings and behaviours of a receiver (typically a parent) (Dotson & Hyatt, 2005).

For purchasing decision, we consider the steps made in order to decide which purchasing goods and services will be bought.

Keeping in mind these concepts is essential to understand that after the initial consumer socialization some authors defend that children start to develop their own opinions and take their decisions about the products they want to buy (Turner et al., 2006). In fact, it can be a surprise for some to consider that abundant literature is verifying that children have an important influence on family consumption decisions. "For this reason we reinforce that children's influence in family consumption decision is a topic worthy of research attention both theoretically and managerially" (Shahrokh & Khosravi, 2014:1275).

About the subject of consumer socialization two theoretical approaches have played leading roles in studying children's influence in family consumption decision, that is to say: consumer socialization theory and social power theory.

The consumer socialization theory is the most common one and has its roots on the idea that children are passive learners under the influence of major socialization agents like the family, the school, peers and the mass media (Peterson & Rollins, 1987). About this subject it can be also important to underline that these agents have different influences throughout alternative stages of children's lives. In general, we can consider a bigger influence of the family and the school on the first years. Nowadays these two agents have a similar influence especially if we consider that children come earlier on their lives to schools, taking to account the new organization of the labour market where women besides being moms need to coordinate their functions as professionals.

About the influence of peers on socialization process it is mostly important during the adolescence. In fact, as children start their way to be adults, the opinion of others and
the need to be part of the group is the key point to manage all the synergies that come together between schoolmates and others of the same age.

At this point, we can reference some not so obvious agents of socialization, like retailers, for example. In fact, children go on a regular basis to stores and the interaction between the two parties is frequent (McNeal & Ji, 1999). Previous research about the importance of children as consumers and influencers agents shows that the average ten years old child goes shopping 250 times per year (Dotson & Hyatt, 1994). In fact the more often parents take their children shopping, the more conscious the children become on information such as products, prices and brands (Shim et al., 1995).

Speaking about brands, according to some authors, they are also some potentially socialization agents.

In reference to brands, the brand awareness, one of the derivations of Brand Equity of Aaker is highest in earlier ages of the children (Dotson and Hyatt, 2005). The name or the logo of a product is an example of that brand awareness. On the contrary, brand knowledge, one of the four pillars of brand equity, is something which varies in proportion with the product, relevance and amount of advertising. This brand knowledge increases with age and justifies the fact that some adults continue to use the same toothpaste and cereal brands that they used to consume as they were younger (Ward et al., 1977).

![Brand Equity dimensions](image)

**Figure 6- Brand Equity dimensions (Aaker & Joachimsthaler, 2000:31)**

Finally, but not less significant, let's reference the ascendance importance of the means of information and communication as agents of socialization. Nowadays, the media
translated on the web 7.0., also known as emotional network and sensorial network has as main purpose the development of devices and equipment that are able to translate emotions and sensation on virtual information. This explains, in some way, the influence of the media as a whole, in every step of the children being.

Alternately, the social power theory sees the socialization as a give and receive process where parents and children are partners in an interdependent relationship and in some cases children even have a small degree of power over their parents, testing the idea"(...) that the consumer socialization can actually be a dynamic and bidirectional process" (Shahrokh & Khosravi,2014:1276).
This second approach evidences that children's influence is affected by a variety of factors like social class, family size and structure and even parents features like education, occupation and consumption experiences, parenting and communication styles.
Indeed, considering the interdependent relationship between children and parents, the degree of power from the apparently weakest part, such to say the children, are quite different according to different situations.
When there is a divergence between children's and parent's points of view regarding decisions like whether to buy a product or not, which brand to select, when and where to buy something, children may in a strategic way use their power to persuade parents (Cowan & Avants 1988; Cowan, Drinkard & MacGavin 1984; Kim, Hall & Lee 1991). Thus, the theory reunites two important elements of power and influence attempts.
About this matter, we can identify power as something that lays on five bases of social relationships, namely: (French & Raven, 1959)

(1)Coercive power- a situation where one can potential punish the person influenced. In this case, we cannot see children as possessing power to directly coercive their parents but in terms of psychology sometimes the fear of retaliation is enough to think in the children acts as coercion.
(2) **Reward power** - a situation where someone provides a reward to the person that is under influence. In the particular case of a child that can be expressed as a compensation from good behaviour, good grades or a manifestation of affection.

(3) **Expert power** – reflects the ability to provide a superior knowledge or skill important to take a decision. Sometimes that master knowledge is detained by the children, especially in certain types of products, like computers, videogames, toys or even certain types of grocery items like cereals (Flurry and Burns, 2005).

(4) **Legitimate power** - someone understands that has the right to influence another person's opinion or behaviour. In some situations, children may feel that they have the right to make the selection of products by themselves, considering the investing interest in the product decision.

(5) **Referent power** – Happens when one person seems to be able to anticipate the preferences of others, considering their closeness.

This theory of social power is also presented by their authors as something that can be understood in an active or passive way.

As the name indicates, the influence is usually active, as a result of deliberate actions, however sometimes it can assume a passive representation.

Accordingly, the power force is exercised in a more passive way in early ages of children, where the influence is attributed to the child by the parent or the parent's considering child's preferences (John, 1999).

In contrast, active social power is perceived and directly managed by the children. To this social power to be exercised in full consciousness, the child must go through different steps. First, have an inner knowledge of their power capabilities. Second, choose an area of influence taking into consideration his/her sources of social power and finally exercise an action toward someone to obtain his/her desired outcome (French and Raven, 1959).

The influence of children on parent’s purchases is a more and more studied theme nowadays. To make more simple the visualization and with the aim of explaining the
articles and their findings easily we will adapt the below table from the work of Pandya (2016).

<table>
<thead>
<tr>
<th>Author(s)</th>
<th>Title</th>
<th>Year</th>
<th>Country</th>
<th>Methodology</th>
<th>Findings</th>
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<tbody>
<tr>
<td>Sudhansu Sekhar Nayak</td>
<td>Eat out: Children's role on family decision making</td>
<td>2015</td>
<td>India</td>
<td>Questionnaires</td>
<td>On investigating the degree of importance given to the children at different stages of decision making, the outcome varies, reducing until the final stages of decision making. While taking the decision of eating out popularity among children, brand name and availability of entertainment were found to be the important evaluative criteria used by the children.</td>
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<tr>
<td>Zohreh Dehdashti Shahrokh &amp; Mohammad Ebrahim Khosravi</td>
<td>Children’s Influence in Family Consumption Decisions: An Integrative Approach</td>
<td>2014</td>
<td>Iran</td>
<td>Questionnaires</td>
<td>The research results found that children apply expert, referent, reward, and coercive bases of active social power to perform influence attempts, either in the positive manner or in the negative manner,</td>
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<tr>
<td>Emre Şahin Dölarslan Ömer Torlak</td>
<td>Relative Influence of Children and Adolescents on Family Purchasing Decisions: A Matched-Pair Analysis</td>
<td>2013</td>
<td>Turkey</td>
<td>Questionnaires</td>
<td>The results from a sample of 2,402 children and adolescents and a matched sample of their parents suggest that the influence of children and adolescents on the purchase of products for family use varies according to gender, personal income and</td>
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<tr>
<td>Hossein Ganjinia, Shahram Gilaninia, Eslam Maleknejad</td>
<td>Children's Influence in Family purchasing decision making.</td>
<td>2013</td>
<td>Iran</td>
<td>Questionnaires</td>
<td>Influence of parents and children in decision-making step of purchasing process is not the same. There is relationship between children and parents in the decision making stage of purchasing process of family.</td>
</tr>
<tr>
<td>Luísa Agante</td>
<td>The meaning of shopping to children a comparison: between Portugal and Portugal</td>
<td>2012</td>
<td>Portugal</td>
<td>Drawing study</td>
<td>The study finds that Portuguese children co-shop more than do their American counterparts and also visit different types of stores, revealing different shopping patterns. The products depicted in the drawings are different in the food and non-food categories, with Portuguese children referring more frequently to milk and yogurts and clothing.</td>
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<tr>
<td>Elizabeth S. Thomson</td>
<td>“The Net Generation”: Children and Young People, the Internet and Online Shopping</td>
<td>2012</td>
<td>Scotland</td>
<td>In-depth Interview, Questionnaire</td>
<td>The findings discussed address a specific and important aspect of the data, namely the use of the Internet as a shopping medium by children for purchases for themselves. Other themes were identified including; the use of the Internet as an information source, factors surrounding purchase influence, payment barriers and</td>
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<td>Jill Ross Rod Harradine</td>
<td>Value brands: cheap or trendy?: An investigation into young consumers and supermarket clothing</td>
<td>2010</td>
<td>UK</td>
<td>Focus Group Session</td>
<td>The research indicated that value brands are likely to play an increasingly important role in the fashion market. When students had specific experience of value jeans, their attitudes were more positive about supermarket clothing, but there remain significant barriers to adoption amongst current non-purchasers.</td>
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<tr>
<td>Ying Fan Yixuan Li</td>
<td>Children's buying behaviour in China: A study of their information sources</td>
<td>2010</td>
<td>China</td>
<td>Questionnaire</td>
<td>Chinese children regard television commercials as an important information source for new products. However, they place greater level of trust in interpersonal information sources, especially in their parents who are perceived as the most credible information source.</td>
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<tr>
<td>Helena M. de Klerk Thea Tselepis</td>
<td>The early adolescent female clothing consumer: Expectations, evaluation and satisfaction with fit as part of the appreciation of</td>
<td>2007</td>
<td>USA</td>
<td>Questionnaire</td>
<td>The results suggest that the early adolescent female consumer is not only concerned about the functional aspects of the fit of her clothes, but also about the emotional effect. This then contributes to the fact that, when wearing the clothes, they are, especially as regards the</td>
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<td>Malene Gram</td>
<td>clothing quality</td>
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<td>emotional and cognitive dimensions, mostly dissatisfied with the fit of their clothes</td>
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<td></td>
<td>Children as co-decision makers in the family? The case of family holidays</td>
<td>2007</td>
<td>Denmark</td>
<td>Deepth Interviews</td>
<td>Results show that parents perceive children to have moderate impact on decision making. Children, on the contrary, think they have quite a high level of impact. Parents perceive themselves to have the decisive vote, but in this “decisive vote” parents take children’s manifestations and prior experiences with the children into account.</td>
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<tr>
<td>Jill Ross Rod Harradin</td>
<td>I'm not wearing that!: Branding and young children</td>
<td>2004</td>
<td>Scotland</td>
<td>Questionnaires</td>
<td>Findings indicated that brand recognition commences at an early age with older age groups having greater brand awareness.</td>
</tr>
<tr>
<td>Sarah J.A. Harper</td>
<td>The purchase of children’s clothing – who has the upper hand?</td>
<td>2003</td>
<td>UK</td>
<td>Questionnaires</td>
<td>It was concluded that parents were the most influential in deciding which clothes were bought, but children were found to exert a strong influence.</td>
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<tr>
<td>Pearl-Jane Dewar Barbara A. Diack</td>
<td>Children’s perception of their influence over purchases: the role of parental communication</td>
<td>2003</td>
<td>Malta</td>
<td>Questionnaires</td>
<td>Results shows that children of concept oriented parents have an influence on purchase decision, while those with socio-orientation parents do-not.</td>
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<td>Author(s)</td>
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<td>Methodology</td>
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<tr>
<td>James U. McNeal Chyon-Hwa Yeh</td>
<td>Taiwanese Children as Consumers</td>
<td>1990</td>
<td>Taiwan</td>
<td>Questionnaires</td>
<td>While this article has focused on Taiwanese children as a current market for goods and services, it is recognized that for many marketers their numbers and relative expenditure may be unattractive. However developing a customer business relationship with them now can be very profitable in the long run, because the Chinese believe that &quot;once a relation is established, it can hardly be broken.&quot;</td>
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<tr>
<td>Sharon E. Beatty and Salil Talpade</td>
<td>Adolescent Influence in Family Decision Making: A Replication with Extension</td>
<td>1994</td>
<td>USA</td>
<td>Survey</td>
<td>Finally, we extended knowledge in the area by noting the influence of parental employment status on teens' influence on family decisions and by finding on perceptual differences in influence comparisons between mothers and their daughters</td>
</tr>
<tr>
<td>Jeannette D. Wilson &amp; Maureen S. Mac Gillivray</td>
<td>Self-Perceived influence on family, friends and media on Adolescent Clothing Choice</td>
<td>1998</td>
<td>USA</td>
<td>Survey Method</td>
<td>Findings reveals that media is the most self-perceived influence on Black adolescents, is less influential with females, gains influence as adolescents age, and has almost twice as much influence on urban adolescents as rural</td>
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<tr>
<td>Author(s)</td>
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<tr>
<td>George E. Belch, Michael A. Belch, Gayle Ceresino</td>
<td>Parental and Teenage Child Influences in Family Decision Making</td>
<td>1985</td>
<td>USA</td>
<td>Questionnaire</td>
<td>Findings of this study support much of the earlier family decision-making research. The influence of the parents and the teenage child varies as a function of product class, decision stage, and sub-decision area.</td>
</tr>
<tr>
<td>Roger L. Jenkins</td>
<td>The Influence of Children in Family Decision-Making: Parents' Perceptions</td>
<td>1979</td>
<td>USA</td>
<td>Questionnaire</td>
<td>It can be concluded that in vacation decisions in which children were perceived to exert considerable influence, the overall regression equation was significant. Children were perceived to have the most influence, relative to other subdivisions, in deciding upon the kinds of vacation activities for the family to participate.</td>
</tr>
<tr>
<td>Charles K. Atkin</td>
<td>Observation of Parent-Child Interaction in Supermarket Decision Making</td>
<td>1978</td>
<td>USA</td>
<td>Observation method</td>
<td>Observers report that many children appear to know ahead of time exactly what they want, and most of the others make rapid decisions on the scene. This suggests that previous experience or television exposure provide a working familiarity with the wide range of alternatives in the competitive cereal market.</td>
</tr>
</tbody>
</table>

**Table 2**- Summary of more relevant research on children's influence purchasing (Pandya, 2016), adapted
3.3. Children and Perception of Money

As far as it concerns to children’s perception of money, there is a dominant thinking that it is a consequence of the consumer skills that children will develop during their consumer socialization. As a matter of fact, when we reference the perception, the use and even the saving of money we are talking about one of the specific consumer skills, probably in a certain way, one of the most important ones.

Indeed, as children grow, they naturally become more informed consumers gathering the collected information to evaluate, compare and take a decision about the product offerings, considering the variable price (John: 1999).

Ward and Wackman (1974) suggest that very often parent's general-consumer purpose is to teaching their children about price-quality and price-quantities relationships. Their conceptualization of consumer socialization suggests that children learning is connected to his stage on the cognitive development and that the learning process occurs mostly by family or via mass media. Regarding money use, these two authors also found that the income increases with age, and that children in each group use money pretty much on the same way. However, older children are in a predictable way more likely to spend and to save for a long period of time. "These behavioural patterns are quite consistent, regardless of social class, gender, or how they receive the money (through an allowance or through other sources)” (Ward & Wackman; 1974: 123).

The correlations between price, quality and quantity also seem to be important in the teaching process inside families and the decision making of the child. On this particular, "(...)children from lower social classes, with fewer resources and opportunities to buy, will predictable take more time on their decisions before a purchase, than the others from upper classes” (Piçarra; 2011:10)

We can specify two types of price knowledge. In a first phase, children are able to recognize prices presented in the marketplace and by the age of 8 or 9 years old they start to be more conscious about the impact of social classes, look for price information and know if there are differences among products and also stores (Piçarra, 2011).

Shopping skills are in this equation certainly also related to money. According to John (1999:196), shopping skills is the “wide array of abilities used for comparing product value prior to purchase”. That's the reason why children also need to learn how to
compare price and quantities and understand pricing as a mechanism for relaying value on products and services (John, 1999).

Turner and Brandt (1978: 266) stress that "(...) among skills the consumer needs to know (...), how to pay for purchases, how to save money, how to compare packages to find which contains the most product and how to find unit price(...) . These authors also found out that children whom are more intervenient on the decision making process and have more responsibilities at home practice a more accurate money management.

Fox and Kehret-Ward (1985) approach the question of money in a very satiric way "Young children see pricing through the seller's eyes, older children see pricing decisions through the eyes of a seller who is keeping his eye on the consumer, and adults see pricing through the eyes of a seller who is keeping his eye on other sellers as well as on buyers." These authors also suggested three levels in the development of children perceptions about money. At stage 0, children are passive observers and they just see others paying for something they want, no idea of price is expressed.

At level 1, with children around 5 years old, they know that the price was fixed by the seller but they cannot understand the reasons. Quoting the authors " (...) when asked why, for instance, a bigger candy bar might cost more, instead of appealing to its use value ("Because it lasts longer") his answer is tautological: "Because they want more money for the bigger thing and just a little for the little things." (Karen & Kehret-Ward 1985:81)

In the beginning of level 2, which corresponds to children around 9 years old, children's theory of price is based on the seller's knowledge of the product's price. Level three is co-related with the adulthood phase.

In what respects to family and money, we must emphasize that this unit is a very important agent of socialization for practical and emotional uses of money. This situation is validated in the way they operate though the provision of basic or even advanced finance information; they are financial role models and they are, mostly in early ages, those who provide money so children can get or buy what they want (Rettig, 1983).

In terms of consumer literacy, children gather on their families the basic aspects of consumption, acquiring knowledge, attitude, motives before entering school (Danes, 1994).
Considering the family unit, children learn financial management behaviour through observations, participation and intentional instructions by socialization agents. This means that despite not being a system fully formalized, the financial socialization, an appendix to consumer socialization, is not, on the contrary, a random phenomenon. In this case, the child has an active voice and often in an unconscious way begins its "financial instruction" by helping parents during a shopping experience.

Figure 7-Patterns of influence in Family Financial Socialization (Danes, 1994: 130)

According to this diagram we can see the many ways that financial information circulates inside a family and visually understand with Moschis (1987) that are different patterns of influence that can occur, namely, parental influence on children, children influence on parents, spouse's influence on each other, sibling's influence on sibling and also the influence of the family origins on parents and all the connections mentioned before (Danes; 1940). For that purpose we can elude to the set of values, attitudes, norms, behaviours that each parent brings to the new family (Moschis, 1987)
The concept of giftedness has their origins on the first works of Terman (1925), back on the beginning of the XXth century. After the creation of the scale Stanford-Binet\(^1\), this author has established the limits of 130 of IQ as the quantity criteria to define a gifted child. At that time, this new procedure of measure and the diagnosis criteria that accompanied it, had an immediate effect suspending any other concept related to giftedness and for that reason it was considered the first real scientific framework to the conceptualization of this subject (Tarrida, 2016). In fact, during a long period of time, giftedness was just measured by the intellectual capacity of the individual and other important and value dimensions like interests, motivations, emotions or even necessities were completely forgotten (Martinho;2004). This kind of evaluation tests were reductive not being capable of identifying all the types of capacities, considering they mainly focus on memory, association and convergent reasoning and less on divergent reasoning and evaluation (Kirk & Gallagher; 1987:68). This proves that the study and the interest for the giftedness is not new, however, just recently psychologists and educators seems to be more committed to study the phenomena in terms of the personal and social dimensional of these children, surpassing the quantitative approach that was dominant at the beginning. Actually, it is a more and more complex concept since the moment that Terman first addressed it. It's true that the "legacy" had in part survived until now but with necessary adaptations. For this reason, investigations conducted in the 1980s and 1990s have provided information about multiple components of intelligence.

In fact, the confusion and inconclusiveness about the dominant theories of intelligence has led to a reinterpretation of the concept made by Sternberg and Davidson in their collection of articles Conceptions of Giftedness (1970). Additionally, Gardner (1983) and other investigators developed new explaining models for this intricate concept, where IQ scores continues to be one of the criteria but it is not anymore, the criteria. For instances, Sternberg (1996, 2001) concludes that intelligence is much more than just the amount of person's analytical, creative and practical abilities. "The notion of someone's being 'gifted' or not is a relic of an antiquated, test-based way of thinking"

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\(^1\) Stanford -Binet Intelligence Scales is an individually administered intelligence test that was revised from the original Binet-Simon-Scale by Terman. It is a cognitive ability and intelligence test that is used to diagnose developmental or intellectual deficiencies in young children. The test measures five factors like knowledge, quantitative reasoning, visual-spatial processing, working memory and fluid reasoning.
Furthermore and according to Sternberg and Grigorenko (2002), intelligence is not a fixed entity, but a flexible and dynamic one. Thus, someone can be gifted in one domain but not in another.

This opinion is shared by the psychologist Alberto Costa, Coordinator of the Division in Porto of the Program ANEIS- National Association for the Study and Intervention on Giftedness. In fact, in an interview conceded to us, the psychologist stress that is a myth to think that a gifted children is able to domain all the subjects and areas of interest. He confirmed that there are different kinds of situations and in most of the times, when correctly oriented they can in fact be good in almost everything, but he also refers the example of other gifted children that have special interests, "like history, mathematic or even arts and as students of high performances they investigate a subject with a deeper interest, knowing almost everything that is possible to know".

The investigator also reported the appliance of different and complex tests to diagnose a Portuguese gifted child. In the vast group, Alberto Costa refers cognitive evaluation tests to IQ, tests of creativity, of motivation, tests to professors to realize the scholar context in which the student is integrated as also tests to identify the main field of interest of the child. These more practical tests are complemented with anamnesis, where is done a work collecting all the important data since the birth until the current age.

In the same context, the exploratory interview done to a mother of 12 years old gifted child showed us the anguish of parents when they need to face the frustration of their children with little support from schools. This mother also refers that despite being a very good student, her son has some particular interests and facts he explores deeply like the arrival of men to the Moon, the Nazism or even International History in general. On the contrary "(...) he is not very good on things that are manipulative. That's why he doesn't put much effort on Visual Education or even Physical Education (...)"

This example is representative of the existence of different kind of intelligences and the need to follow up individually each of these children.

About gifted children, we can address the United States federal definition, that indicates the term "gifted when used in respect to students, children, or youth who give evidence of high performance capability in areas such as intellectual, creative, artistic, or leadership capacity, or in specific academic fields and who require services or activities
not ordinarily provided by the school in order to fully develop such capacities". That means, gifted children are children or young people that show the potential for performing at a remarkably high level of accomplishment when compared to others of the same age, experience, environment and background.

It is, as seems before, a hard and complex work to define gifted children and partially that is a consequence of the different natures that the concept of intelligence can assume. "The concept of intelligence cannot be explicitly defined, not only because of the nature of intelligence but also because of the nature of concepts" (Neisser, 1979: 179).

In fact, it is the confluence of intelligence, knowledge, thinking styles, personality, background and motivation that produces a gifted behaviour at least when we see it through a creative-productive perspective.

In reality, multiple concepts and even forms of intelligence like Sternberg and Gardner's theories, theories of development progression and biological approaches are important to analyse and consider for a better understanding of intelligence. Some more contemporary investigators refer the necessity to "(...) be open to the possibility that our understanding of intelligence in the future will be rather different from what it is today" (Renzulli; 2005: 252).

Basing on the evolution provided by Renzulli investigation and models, intelligence is not seen nowadays as a unitary concept. On the contrary, however, there are the certainty of the existence of many kinds of intelligence including diverse characteristics as logic, understanding, self-awareness, emotional knowledge, capacity of planning, creativity and problem solving.

Another important author that deeply investigated this theme was Gardner (1983) that formulated a list of eight specific domains of intelligence drawing a model that was known as the multiple intelligence theory.

The first two intelligences were the linguistic and the logical mathematical, the ones that have been above all valued in schools; the musical and space intelligences were usually associated to arts, and finally the interpersonal and intrapersonal intelligences that is what Gardner defined as "personal intelligences". Gardner also talked about spiritual, moral and existential intelligences. He defended that people have one or more
of these kinds of intelligences developed and they are usually further explicit in some types of professions and contexts.

The course of all the investigations that were persecuted conducted to the appearance of important theories about giftedness. One of that theories is the developmental one, that rests on the idea that sometimes gifted children may develop a kind of asynchronously, such to say, a situation when their physical growth is way behind their minds and where the cognitive and the emotional functions on the brain are in different stages of development. The most well-known case is that of Albert Einstein, who just started speaking at age four but was one of the most genius people the world knew.

As a major name of this development theory we must indicate François Gagné (2009). The well-known author is responsible for the draw of the Differentiated Model of Giftedness and Talent (DMGT), a development theory that distinguishes giftedness from talent, offering explanation on how outstanding natural abilities (gifts) can develop into specific expert skills (talents).
As demonstrated on the figure above, this model brings together five components: gifts (G), talents (T), a talent development process (D), intrapersonal catalysts (I) and environmental catalysts (EC).

The (C), (IC) and (EC) can facilitate but also delay the learning and training to become talented. So, it is through the interactions, both environmental and intrapersonal, that influence the process of learning and practice, that it's possible to transform natural abilities on talents.

Gagné was also responsible for the formal definition of this two target concepts of gifted and talented children. Accordingly, for Gagné (2009) "Giftedness designates the possession and use of untrained and spontaneously expressed outstanding natural abilities (designated as gifts), in at least one ability domain to a degree that places an individual at least among the top 10% of age peers" (Gagné, 2009:82). On the other hand, for Gagné, talent designates the outstanding capacity of develop (knowledge and skills) in at least one field of human activity to a degree that differentiates an individual among the top 10% of learning peers. This model was very important namely because it addressed specifically the issue of the differences of talent and gifted children, which are nowadays commonly and wrongly, according the scientific community, use as synonyms words.

Once again, the psychologist Alberto Costa, with years of experience on the identification of a gifted child has a close approach in the differentiation of these two concepts. "The talented children manifest themselves on sports (football, basketball) on music in general or playing an instrument in particular. In those cases, fortunately, there are institutions and schools that can integrate and potentiate these abilities. Let's consider for example the football training schools and major examples like the one of Cristiano Ronaldo. When we are talking about a gifted child, the major problem, at least in Portugal is the absence of answers precisely from schools, and I give an example. We have a child with 10 years old that has a complete passion about Russian History and knows, pretty much everything in detail about the subject, because he studied it profoundly. Of course, the dialogue he establish with his peers won't be
probably about that, which causes frustration and sometimes, even worst, severe problems in the integration on groups and on society”.

In addition to Gagnés model, it may also be interesting to verify situations that we can call as specific forms of giftedness. In this group, we can talk about:

- People that the literature refers as savants, such to say, individuals who perform exceptionally in a single field of learning, usually even earlier than the gifted children (Treffert, 2009);

- Individuals that is twice exceptional. This term was first used by Gallagher to designate students who are at the same time gifted and have a disability, such to say, people with special needs like attention deficit disorder and autism disorder.

Concerning these different forms of intelligence, the concept assumes a multidimensional vision that includes not just the cognition, as something completely and purely physiological, but embraces other forms of intelligence.

One of the most well know and used model follow worldwide, is that one from Renzulli that conceptualized giftedness as an interaction between three basic groups configurative of human traits. These are the capacities above the medium, high degrees of implications on the realization of tasks and the high levels of creativity.

Considering this thinking and following a psycho, social and educational approach, a gifted child must be able to develop these traits and use them in any area potentially important to their fulfilment (Renzulli, 1997).

To systemize the concept of giftedness of Renzulli, we must talk about the Theory of the three Rings.
Looking to the above figure, we can verify that three main characteristics are in focus: An ability above the average, which includes the general and specific aptitudes that allow getting success and facilitate the acquisition of knowledge and competences. The involvement on the task (dedication and perseverance on the resolution of a problem) and Creativity, which is the third vertex that indicates giftedness concerning the capacity of thinking, solve and look to situations and problems in an outside the box dimension (Martinho;2004).

To Renzulli, these three circles have diverse weights and forms to interact in the whole system represented. Furthermore, the ability above the average is a constant, once the involvement in the task and the creativity need some support stimulation to permit a full development (Renzulli, 2005).

With this vision of giftedness, we are presented to a brand new concept of intelligence perceived as a total unit that is cohesive and mixes the practical and the theoretical dimensions. This means a definition of the identification system, presented as a drawing in the "three circles" inner connected (Martinho;2004).

Alberto Costa share this opinion and refers that in Portugal, as in the world, the Association for the Study and Intervention on Giftedness, ANEIS, follows primarily the model of Professor Joseph Renzulli, a model with several years of existence but with a very flexible approach. "To this situation also contributes the fact that Renzulli is
considered the sixth psychologist with more influence on the entire world, concerning the Giftedness theme”.

The concerns about the definition of intelligence lead Renzulli (2005) to present a subdivision into two categories of giftedness and gifted behaviour. The first one the schoolhouse giftedness the second one the creative-productive giftedness. The author points out that both of these categories are important and there is usually an interaction between the two of them.

Speaking about each of the categories, the schoolhouse giftedness is the one where its easily measured the IQ or other cognitive functions by ability testes. For that reason, the children that are part of this group are those more easily recognized as gifted. The abilities showed are similar to those that the traditional school learning requires and for this reason studies demonstrate that these students usually have high grades at school, being most of the time an exemplar student, the best on the class.

The creative-productive giftedness, on the contrary, is certainly not identified by the IQ tests. About this category Renzulli (2007) expanded the limits of a creative-productive gifted children in three different ramifications:

- Unusual and stimulating thoughts who refers to children that can think creatively, outside the box and sometimes in a brilliant way.
- People who experience the world in a completely new or original way. Their perception on reality, their sensitivity and at the same time their new and "fresh" thinking have a direct correlation on the way they see the world and the discoveries they do.
- People, that Csikszentmihalyi (1996), called creative without qualifications, that have the power to change the culture with their creative thinking, causing changes on societies with their innovations. This third category may be the most inclusive one and in their own terms connect people from different areas that typically are not seen as gifted. Considering that the world has a major need of inventive people. Names like Martin Luther King, Sigmund Freud or even the actual Pope Francis can be considered, according to this theory, gifted people. Society seeks for beauty and culture, the artists, the musicians, writers, the
painters have the rare ability to touch people's hearts, elevating their sensibility and sensitivity and for that reason are also part of this third group.

Therefore, in the creative-productive giftedness, people develop an original thought, search for solutions, products, materials and design and produce in order to have a major impact on one or more targeted audience. Understanding situations that are constructed to promote a creative-productive giftedness pass for the use and application of content and thinking process in an integrated, inductive, and real-problem-oriented manner (Renzulli, 2017).

Until now, we were capable to see that are different kinds of gifted people, that are differences between talents and gifts and even that children can be, at the same time, gifted and have disabilities.

However, authors devoted to the study of the giftedness are capable of defining a group of characteristics that usually are presented on the majority of this gifted children.

The bellow table shows in an organized way how we can differentiate average, moderately and extremely gifted people, concerning some traits such as; Intellectual Traits, Type of Thinker, Approximate IQ, Adult Academic Achievement and Adult Occupational Attainments (Powell & Haden, 1984)

<table>
<thead>
<tr>
<th>Traits</th>
<th>Normal Ability</th>
<th>Moderately Gifted</th>
<th>Extremely Gifted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intellectual Traits</td>
<td>Need Structure. Little desire to know, and inefficient information processing</td>
<td>Create own structure. Desire to know, and efficient information processing</td>
<td>Create structure for culture at extreme. High desire to know, and extremely efficient information processing</td>
</tr>
<tr>
<td>Type of Thinker</td>
<td>Analytical thinkers 90 to 110</td>
<td>Synthetic thinkers 130 to 145-49</td>
<td>Integrated thinkers 150+</td>
</tr>
<tr>
<td>Adult Academic Achievement</td>
<td>High School graduation</td>
<td>Graduate school standing</td>
<td>Graduate-postgraduate standing</td>
</tr>
<tr>
<td>Adult Occupational Attainments</td>
<td>Blue collar worker</td>
<td>Professional and semi-professional</td>
<td>Professional</td>
</tr>
</tbody>
</table>

**Table 3 - Comparison of average, moderately and extremely gifted people**

In addition, we can point the perfectionism and sometimes even some anguish when they cannot do everything right, as also mentioned by our interviewed mother "(...) My son just wants to do everything right, be the first and the best, and when he can't
accomplishes that, he prefers to quiet. He is capable of drawing is own path, he is a football player and started as spearhead. When he saw, he didn't score goals, he wanted to be a defence. Is very good on that, otherwise, I'm sure he would give up”.

Still on this subject, some theories try to explain the correlation between perfectionism and giftedness. This perfectionism alluded in a negative way can conduct to frustration and inhibition of achievements. Some of overlapping types of behaviour correlated to perfectionism include, shame, self-deprecation and even depression (Hamachek, 1978).

All these situations reported before may often conduct to a difficult relationship with peers. These mainstream characteristics have direct repercussions on the way gifted children may face some social and emotional issues. In fact, social isolation is a common trait in gifted children and that is part of the existence or not of a social network of gifted peers, or at least others that can deal in a healthy way with the differences of a gifted individual. These disparities may be more evident during infancy and adolescence, when the opinion of others is very important to define personalities, and when being part of a group is key important to exist. Because of this particular situation there are some gifted young children and adolescences that try to hide their capacities (underachievement) in order to avoid confrontation or discomfort for them and the others of the same age.

That social isolation was studied by some authors that concluded the problem is not clear or directly connected with the giftedness itself, but with the lack of information and the lack of response from societies to this sensitive theme "(...) in this culture, there appears to be a great pressure for people to be normal, with a considerable stigma associated with giftedness or talent" (Plucker & Levy, 2001:75).

To conclude this approach to a definition about giftedness, we can say that it is above all a tag or label, which translates itself, most of the time in a true difficulty on saying if a children is actually gifted or not. In fact, labels can be applied in a narrower or a more general way, including more people or being more "selected" (Sternberg &Davidson, 2015).

Giftedness must also be understood in the different times and places the concept is applied. It is certainly diverse the way a child was considered gifted fifty years ago and now. That's because the capacities/abilities that are valuated today are distant for those
the past society gave importance. The same is true with the place. A gifted child may be gifted in Portugal and not in other countries, where the definition of giftedness is diverse and the set of criteria applied must diverge. This is less probable, nowadays, concerning the effort that worldwide institutions devoted to the theme are trying to uniform concepts, measures and approaches to gifted children.
3.1-Why target gifted children

American Brothers Carson and Kenner Kinp finished and are going to start respectively the University. The first studied physics and mathematics, the youngest will study astrophysics and engineering. The case could be normal, if they weren't just 14 and 11 years old respectively (Washing Post, 12th May 2017).

Some can doubt, others can see here something real extraordinary. This is a current and extreme example on how the fast pace learning process of a gifted child can influences their lives, the family living and potentially the way society should be re-organized. This is not, however, a recent situation and the genesis is way behind our time.

In Portugal 3% to 6% of students are gifted. The Portuguese Association of Gifted Children indicates that the number can ascend the 40 thousand children until the age of 12 years old, most of them not identified or simply not attending or having a special monitoring on associations, schools or in the nest of families (Público newspaper, 2013). The psychologist Alberto Costa refers that this number is quite similar to the number of the children considered with special needs and recognizes the complex ability on proceeding with the identification of a gifted child. He points out the importance of paediatricians that can do a first detection since giftedness is evident most of the times in the first year of a child. He also stresses the importance of the teachers that spend so much time with their pupils and have a different eye to identify those that seem to be a step ahead in the learning process. Last, but not least, this professional also underlines the complexity of the tests that are presented to a child to determinate if he/she is a gifted child. "We must be very careful in our diagnosis and for that reason the process really takes some time and must be inclusive on different variables. After that, we need to think how the association, the family, the school and all the surrounding environment can give an answer to the special needs of that child".

We can see that the giftedness matter has been addressed usually on terms of psychology and sociology, but our approach on marketing perspective can give a further explanation useful to the market, their companies and marketers in general. Addressing the enormous and expanded relevance of marketing to children, demonstrated earlier, it is an important premise the conscious that the communication that wants to target
children has to be pitched in a specific right way "getting inside their heads" (Coughlin & Wong, 2013:3) in order to have any success.

If this is truth to children in general, may be even more important when we are addressing a gifted child consumer in all their complex dimensions and traits that sooner will be an adult consumer. Create integrated and differentiated programs that take into account this specific framework is a challenge that the Portuguese education system is slowly starting to embrace but we think that may also be important to marketing to think about. This is a small segment, with little attention so far from marketing but which traits can turn possible to open new opportunity windows to the market and their companies.

Indeed, authors devoted to the study of the giftedness are capable of defining a group of characteristics that are usually presented on the majority of these children and can also be helpful to marketing researchers.

Among others we can underline the quickly learning process in a more deeply and broader way than non-gifted children, but also their high levels of creativity, the way to think differently, to solve problems in a diverse way and to even question institutionalized truths.

The curiosity is also present and leads gifted children to search for more information than that one presented on schools by teachers, especially that offered as an universal and unquestionable truth. That's a fair explanation to the fact that is often observed a question of authority, especially inside schools, related to gifted children. To this feature, we can add the presence of an excellent memory.

About that, the psychologist Alberto Costa, stresses that usually "(…) non–gifted children need three times more persistence to memorize something than gifted children".

Another important difference indicated by investigators between gifted and non-gifted children is the desire of the first ones to study and understand complex ideas. Average people tend to follow the dominant idea. On the contrary gifted people invest a lot on thinking and generating new ideas (Powell, 1982).

The possession of this inner interest to know things, means gifted people have an individual need to search for the inherent pattern, logic or meaning in a set of data information, while non-gifted people prefer to have the pattern, the norm already
established and just follow it (Powell, 1982). About that Alberto Costa told us the real story of a 10 years old boy, "(...) a complete mathematician fan, that did a test and was capable to solve one of the problems, achieving the correct answer, although not using the model that was taught by the teacher. Instead of valorising the situation, the teacher just didn't consider the answer and the situation caused a lot of frustration on the child. The parent interfered and asked for help and the association decided to ask for the opinion of two teacher, one an old teacher of the preparatory cycle the other one university professor. The conclusions were clear and obvious, not just the resolution was correct, but the inner reasoning followed a model that was just taught on university classes."

That's a reason why gifted children are often misunderstood. The lack of comprehension can come from other children, teachers, society in general and sometimes even the family. Their excitement is viewed as something excessive, and for that there are plenty of cases where giftedness is confused as hyperactivity. On the interview we had with the mother of a gifted child she mention precisely this aspect. "During my children infancy, the teacher from the primary school asked for a declaration proving my son wasn't hyperactive. The reason was because we was able to answer the questions even before the teacher formulate the phrase and he always wanted to be the first and show that he knew"

They are also known by their persistence so "why?" is a frequent question, by their imagination and their need to be disruptive, not following the norm, but often questioning it, which can cause some friction specially with teacher and older people. This is an example shared during the Parent's Class where the investigator did participant observation:

My son's teacher presented during a Historic class the date when the construction of the Monument "Convento de Mafra" was finished. My child said the teacher was wrong it wasn't in 1730, as she said, but at the end of the year of 1750, when the King "D. João V" that ordered the construction, died. My son was sure of that. We were at Mafra, a couple of months before and during the visit, as usually, he was the first in line right after the guide. However, the teacher compromised to show him, next day a prove that the information that she was passing was correct and my son at the end of that day just ask me the encyclopaedia to take to the school. On the day after, the teacher tried to
convince my child and all the other kids that the information was correct, as it was presented on the book " Memorial do Convento " from José Saramago. My son just replied that it was just a novel and showed her the date on the encyclopaedia. Since that day on and during the entire scholar year, my son was ignored by the teacher and had really bad grades, when he usually was the best in the class.

Their strong emotions and lack of filters offers the outside observer the idea of egocentrism or even immaturity (Silverman, 1994). This idea is straight connected to emotional intelligence and with the topic of "overexcitabilities" (Mendaglio & Tiller, 2006).

These authors introduced the topic divided on five groups: "intellectual overexcitability", "imaginational overexcitability", "sensitive overexcitability", "psychomotor overexcitability" and last but not least, "emotional overexcitability". The existence of all this kind of "intelligences" can somehow demystify the idea that a gifted child is necessarily and just an excellent student.

The first overexcitability is directly connected with the avid necessity of going deeper and further into the topics that are from their own interest. As an example, on the Parent's Class, a mother of a 9 years old boy confidence the deep interest and fascination of her child on the topic of "contemporary history", especially from the XIX and XX centuries.

The imaginative overexcitability concerns the creativity, thinking outside the box, trying to encounter a different approach to specific themes. Within our observations, we were able to see that gifted children connect to arts, usually show more this kind of overexcitability.

Sensitive overexcitability explores their five senses in a deeper form, receiving and converting into information inputs coming from outside world. This extreme sensitivity can be seen positively, with children showing the desire to continuing and experience the sensation, on the contrary, conducting to an inner necessity to run away from the stimulus that can be a sound, a texture, an odor, a taste or even a strong light.

Psychomotor overexcitability is connected with children who simply need to be doing something, showing an extreme energy. This specifically term can easily be misunderstanding with some diseases as hyperactivity disorder.
Our participant observation in a gifted class showed us restless legs, lack of attention to instructions and dispersion on interest.

Finally, we have the *emotional overexcitability*, directly connected to emotional intelligence. In these cases, all the injustices, tragedies and the terms of mortality seems to be patent. This sensitivity can be observed as compassion, empathy and caring for others people problems. This sensations as mentioned before in the list of sensitive overexcitability, can be observed on both extremes from joy to sadness (Daniels & Piechowski, 2009). Let's take the example of Antoine, a gifted boy, who participated on a study conducted in the United States concerning the cognitive development.

> When Antoine was nine years old, he and his mother participated in a child development study. The examiner asked Antoine to pick up a doll and spank it three times. He refused. After the third request, he glared at the examiner, grabbed the doll, gently turned it over and spanked it the required three times. Then he hugged the doll tightly to comfort it and would not give it back to the examiner. Antoine is highly gifted (IQ 150+). (Silver: 2011)

The application of the participant observation turned possible to observe in the field several of the characteristics that were announced here. The following analysis grid, inserted on the exploratory research is a summarize of what was seen and perceived during a class in the Association ANEIS.
<table>
<thead>
<tr>
<th>Category</th>
<th>Observed Elements</th>
<th>Notes from the investigator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Context</td>
<td>Date, Place,</td>
<td>The class took place on the 6th of May in a public school in Porto. The Participant Observation occurred between the 11h-13h in one of the classes where 8 gifted children, members of the Association ANEIS were organized in 3 groups of work. In addition to the group of children, there were two adults, besides the investigator. One was the psychologist in charge for the organization of the work and the other one, an engineer, parent of one of the children that was in another class and that helped the students in more practical ways about what was possible to arrange, or not, to complete the projects. That was the first session of a total of 8 in which the students must conceive, construct and present a prototype of a machine or product that could help with a problem that each group previously identified. Group one was working in a project related to decontamination of a lake. Group 2 in a method of production of energy in a renewal way and the child that was alone was trying to figure out how to construct a place where birds could stay safely and reproduce without interfering with the tree and the environment.</td>
</tr>
<tr>
<td></td>
<td>Number of people</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Observed,</td>
<td></td>
</tr>
<tr>
<td></td>
<td>General</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Environment</td>
<td></td>
</tr>
<tr>
<td>Appearance</td>
<td>Clothing, age,</td>
<td>All the children presented on the class were boys and had ages between the 7 to 13 years old. They were all dressed informally. Coincidently all were using t-shirts of different colours and tennis. They seemed very young, some of them even younger than their real age and seemed thin, healthy and wake up. This is a significant detail concerning that the class began at 9 a.m and most of them were there since half past eight. The adults seemed more formal. The psychologist had more or less 30 years old and was a female and the engineer was</td>
</tr>
<tr>
<td></td>
<td>gender, physical</td>
<td></td>
</tr>
<tr>
<td></td>
<td>appearance</td>
<td></td>
</tr>
<tr>
<td>Verbal behaviour and interactions</td>
<td>Who speaks to whom and for how long, tone of voice, dialogue initiative</td>
<td></td>
</tr>
<tr>
<td>----------------------------------</td>
<td>-------------------------------------------------------------------</td>
<td></td>
</tr>
</tbody>
</table>

To a better understanding of who we are talking about please, see the figure on appendix 1. In Group number 1, the four elements seemed to have some problems interacting among them and together get some consensus. However, the child in blue, was clearly the main voice, the leader. When he wanted to work and write, everyone write too. When he was distracted with something else, like the cell phone, the others were also distracted. He mainly speaks to children in red and exchange ideas with him. The child in green also intervened in this conversations, but most of the times just to know briefly what was being written. The psychologist advised him that the form must be filled with a pen and he had to begin all the work again. It seems they have been discussing for a long period of time, and already know what they want to do, but struggling on putting everything on the paper. The children in black, seems the more childlike. He just wants to copy what the others write in the form and try to get the attention of everyone, without much success. He is way behind the others and that is a problem when psychologist said that only when all the members of the group have the form complete, everyone can go.

The Group 2 is composed by 3 elements and they are sit in a corner of the class. They seem to be more focus on the job and the tone of voice is lower than in the other group. There isn't a evident leader, like in group 1 and everyone seems to communicate clearly and efficiently to get the job done more quickly. Sometimes, the children in orange clarifies some doubts with the engineer, probably because is the one near him.

Sit in the first line of chairs there is a little boy, completely by himself. He is the youngest of the class and is working
alone. His project is different and his interests seem to be different to. He is the one the psychologist gives more attention and sometimes he just goes to board and draws a tree and looks at it. We can see that art is his main interest.

<table>
<thead>
<tr>
<th>Physical behaviour and gestures</th>
<th>What people do, who does what, who interacts with whom, who is not interacting</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Group 1, the physical interaction follows the verbal interaction. The child in blue interacts with the children in orange and green and little with the child in black. In this group exists an atmosphere of impatience. During the two hours, children exchange the place they were sit two times, following the first move of the child in blue. They seemed stressed and they were always crossing their legs, putting their heads on the table or asking permission to go to the toilet. They were impatient with one another. In Group 2 most of the time they were sit and quiet, just interacting to finishing the filling of the form. The single boy in front of the class didn't interact with no one, excepting the psychologist. He seemed to be on his own world and with little interest with all the noise and parallel conversations that were taking place.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Personal Space</th>
<th>How close people stand to one another</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Group one 4 children were interacting using just two tables. While time passing they seemed claustrophobic and needed to stand up, to see what was going on group 2 and asking permission to go the toilet. The blue child seemed to be more close to the child in orange and less with the green child. The child in black seemed a little alone in the group. The child that was alone has its own space and even the interaction with the psychologist is limited. The members of group one seems to be more comfortable with the engineer and the psychologist. Even the dialogues were more informal.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Human Traffic</th>
<th>Who and how many people</th>
</tr>
</thead>
<tbody>
<tr>
<td>During the time of observation, two hours, there was just one person, another psychologist that entered in room to see the</td>
<td></td>
</tr>
</tbody>
</table>
Table 4 - Grid of Analysis of a Participant Observation of a gifted-children class adapted from Mack, Woodsong, MacQueen, Guest, and Namey (2005;20)

All the characteristics collected in our literature review and some of them seen on the participant observation are relative to Cognitive, Creative, Affective and Behavioural aspects and can be summarized in the following table, an adaptation from Clark.
From the cognitive characteristics we can stress the unusually large vocabulary and complex sentence structure as long as rapid learner and excellent memory. The interest in problem solving has repercussions on the abstract, complex, logical, and insightful thinking (Webb, J., 2007).

In terms on behaviour let's reinforce the attention, sometime even obsession in some specific areas, especially those in which they have a particular high interest. This situation also conducts to an intense concentration and sometimes behaviour of daydreamer.

**Table 5- General Features of a gifted child (Clark, 2008)**

<table>
<thead>
<tr>
<th>Cognitive</th>
<th>Creative</th>
<th>Affective</th>
<th>Behavioral</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keen power of abstraction</td>
<td>Creativeness and inventiveness</td>
<td>Unusual emotional depth and intensity</td>
<td>Spontaneity</td>
</tr>
<tr>
<td>Interest in problem-solving and applying concepts</td>
<td>Keen sense of humor</td>
<td>Sensitivity or empathy to the feelings of others</td>
<td>Boundless enthusiasm</td>
</tr>
<tr>
<td>Voracious and early reader</td>
<td>Ability for fantasy</td>
<td>High expectations of self and others, often leading to feelings of frustration</td>
<td>Intensely focused on passions—resists changing activities when engrossed in own interests</td>
</tr>
<tr>
<td>Large vocabulary</td>
<td>Openness to stimuli, wide interests</td>
<td>Heightened self-awareness, accompanied by feelings of being different</td>
<td>Highly energetic—needs little sleep or down time</td>
</tr>
<tr>
<td>Intellectual curiosity</td>
<td>Intuitiveness</td>
<td>Easily wounded, need for emotional support</td>
<td>Constantly questions</td>
</tr>
<tr>
<td>Power of critical thinking, skepticism, self-criticism</td>
<td>Flexibility</td>
<td>Need for consistency between abstract values and personal actions</td>
<td>Inartiable curiosity</td>
</tr>
<tr>
<td>Persistent, goal-directed behavior</td>
<td>Independence in attitude and social behavior</td>
<td>Advanced levels of moral judgment</td>
<td>Impulsive, eager and spirited</td>
</tr>
<tr>
<td>Independence in work and study</td>
<td>Self-acceptance and unconcern for social norms</td>
<td>Idealism and sense of justice</td>
<td>Perseverance—strong determination in areas of importance</td>
</tr>
<tr>
<td>Diversity of interests and abilities</td>
<td>Radicalism</td>
<td>Non-stop talking/chattering</td>
<td>High levels of frustration—particularly when having difficulty meeting standards of performance (either imposed by self or others)</td>
</tr>
<tr>
<td></td>
<td>Aesthetic and moral commitment to self-selected work</td>
<td></td>
<td>Volatile temper, especially related to perceptions of failure</td>
</tr>
</tbody>
</table>

64
Emotionally the empathy, the idealism and the sense of justice is in high levels evident on gifted children which conducts sometimes to a situation of depression when they cannot solve a problem (Webb, 2007).

Despite the necessity of all researchers to group things, in this case features in order to make simpler the task of pointing values, ways of thinking and acting, we must stress that these characteristics are general and some exceptions must be considered in the gifted group of children.
5.

Hypothesis
After the literature review, and considering the extensive work already done on what concerns the consumer skills and the perception of money on children, our study will focus on these themes considering an under investigated group, which is, the gifted children.

Our main guideline will be a Comparison between gifted and non-gifted children on the perception of money and acquisition of consumer skills.

For that purpose we will try to organize our investigation around a group of hypothesis of work, "which is the best way to conduct an investigation with rigor and order, without sacrificing the spirit of discover and curiosity that is the base of any intellectual effort" (Quivy, 1992).

After an exploratory phase of reflection and previous knowledge of the phenomena that we are trying to investigate, there is a presupposition based on what was studied, and can lead the investigation on a certain path. At the same time, the hypothesis gives the investigator a conducted wire that can be particularly effective, in a way that can replace in that function the role of the research investigation, even so it must be always presented on the investigator mind (Quivy, 1992).

For what matters, the hypothesis give the investigator the capacity of selection among a lot of information collected about a subject and so is a guided hunch to solve a research problem. Sometimes that hypotheses turn out to be, after the test, not infirm, which isn't a problem anyway, because it just reveals how things happen on reality.

It is, however, of great importance to guarantee that the hypothesis is manageable enough, being able to be tested by any study." A good hypothesis adds to existing theory by proposing rules, laws and processes and allows prediction to new situations, being useful by adding predictions on the how and why" (Darpan, 2014:14).

For that reason, all the investigators must be careful in the formulation of hypothesis, trying to include, as much as possible, some variations.

In terms of etymologic meaning, "hypo" means less than or under, generally we can say that is a tentative of generalization or the validity of which remains to be tested (Lundburg, 1942). It is also the relation between two or more variables. For that purpose, any hypothesis must always be formulated in a declarative style. In this case the testable proposition is itself the hypothesis.
Conceptually, the hypothesis should be properly expressed, in order to lead to the discover of additions to previous knowledge by helping to infirm or not particular theories or prepositions. For that reason, hypothesis should always be capable of being verified, being simple and open to empirical tests.

The formulation of a good hypothesis is, after an exhausted and well-done Literature Review, the second most important phase in order to guarantee that we can seek the central heart of our investigation (Darpan, 2014).

There are two types of hypothesis classified according to the way they are formulated on the research.

1. Null Hypothesis: stated on a general or more specific way, it is always formulated negatively. The null hypothesis is a proposition that defines there would be no relationship or differences between the variables being studies (Darpan, 2014:15).

2. Uniform Hypothesis: related to the existence of empirical uniformities, they can be complex, when related to complex ideas or analytical when they are aimed at finding out the relationship between changes in one property leading to changes in another (Darpan, 2014).

Taking into account the general background we could draw about gifted children and their main characteristics found on the literature review, our hypothesis will be organized as followed:

**H1.** Gifted Children have more information about money than non-gifted children.

**H2.** Gifted Children have more consumer skills than non-gifted children.

**H3.** Gifted children are more interested on saving than non-gifted children.

**H4.** Gifted children are more thoughtful about the economy and his future finances than non-gifted children.

**H5.** There aren't significant differences in terms of gender from a money knowledge point of view between gifted children and non-gifted children.

**H6.** Non-gifted children are less materialistic than gifted-children.
6. Methodology.
On social sciences the scientific investigation is conditioned by several different variables where we can stress the common sense and the subsequent subjectivity as the most important issues. Because of that, and as mentioned by Quivy (1992), the scientific investigation is always searching for the most suitable path to bring the best knowledge and understanding the reality that surrounds us. For that purpose, it is indispensable to adopt a set of methodological procedures that are able to assure the sustainability of the formulated knowledge.

In order to guarantee that this is an option it is fundamental that those dedicated to the investigation of the social phenomena's abandon the ideological attitudes, based on appreciations exclusively ethical-evaluative and by opposition assume a scientific attitude.

This scientific attitude, on the other hand, having the objectivity as its biggest foundation, tries to fight in a dynamic way all the ideologies, stereotypes and preconceived ideas, working on the observation of the reality, on the continuous questioning and pursuing the ethical neutrality.

On the scientific culture the spirit is never young but tends to acquire the age of its prejudices (Bachelard, 1938). Because of that, starting a scientific investigation may always begin with the search, in a neutral mode, of the causes and the possible relationships between the diverse variables, arguing the knowledge based on exclusively empirical thinking and on the fact-finding (Pierson, 1981).

Like mentioned by Quivy (1992), the scientific investigation on social sciences leads a procedure that is similar to the oil searcher. It isn't piercing randomly that we find what we are looking for. On the contrary, the success of this professional depends on the procedure followed.

The method, a concept that derives from the Greek *methodos* ("path" or "road") can be understood like the process that conducts to the selection of the search techniques more appropriate to the work that the investigator is doing, the control of its use and the whole integration of the results obtained.

To sum up, we can say that the application of methodological procedures has two fundamental goals. The first one is to guide the investigator along the abundant and complex, diverse and sometimes even contradictory information about the social
phenomena we are studying. The second one is to guarantee that the results can have legitimacy.

6.1 Legal and ethical issues
When we are talking about methodology on investigation involving children there are always legal and ethical issues that must be respected. In fact, in this study, all the ethical and legal requirements recommended by UNICEF (2002) for children's participation in research were followed.

Previous formal consents were obtained from the institutions where the research was done and from the children's educators. Both questionnaires for parents and for children were also previously sent to the Portuguese Education Ministry to approval.

Besides the consent of parents/legal responsible person, all the involved people were informed about the purpose of the questionnaires and of their total anonymity. At the same time, they were guaranteed that children were free to not participate on the study (MacNaughton et al., 2001). Among the total of interviewed children all of them personally decided to answer the query.

Before the application of the questionnaire, children got to know that there were no wrong or right answers so they could respond more freely and honestly (Podsakoff et al., 2003). On the situations where for logistics features, the teacher or educator was present in the room where the questionnaire was applied he/she was informed to maintain a background position precisely to avoid the idea that the questionnaire was a test.

Finally, among the youngest children between 6 and 7 years old, for time economy, the researcher was reading every question and possible answers so children could fully understand what they were answering. In no cases, there was any interference on the option the child selected.

6.2. Sample
The sample of our study was composed by a total number of 315 students from public and private schools with ages between 6 and 12 years old. In this case, we tried to follow somehow the division indicate by Piaget (Santrock, 2008 ), trying to centre our attention on the concrete-operational stage. This is the target where a more abstract
thought is evident and the seriation process is developed, giving children the tools to organize things in an increasing or decreasing size, consequently making possible price and product comparisons. This group also represents the phase where most important changes occurs in the consumer socialization process, as see in the analytical stage of John (1999).

In order to test the development of money knowledge and consumer skills, we followed social demographic variables as gender, social class and age, considered essential to understand this model process according to Moschis and Churchil (1978). Additionally, we considered a specific trait related to cognitive development differences, in this case translated on the variables giftedness or non-giftedness.

6.3 Measures and Procedures
In our study and to obtain a deep understanding we mixed a qualitative and a quantitative research.

The qualitative approach was evident on exploratory interviews and the participant observation. The interview as non-documental technique is a process that makes possible the collection of information that use the verbal communication, and that is different from the rest of other methodologies because it turns viable to centre the attention on the person that is being interviewed, focusing on his beliefs, ideologies and visions of the world (Albarello, 1997). The main advantages of this methodology is the degree of deepness of all the elements collected and also the flexibility and the reduce directness of this process that allows to collect the interpretations of the interviewed, taking into account the particular language and mental categories of him (Quivy, 2013). This process is also intrinsically connected, on social investigation, to the content analysis. Actuality, during the interview the main goal is to bring to the surface the maximum of information and reflections that will serve to a systematic content analysis (Quivy, 2013).

In the concrete situation, the exploratory interviews made on this study had two protagonists.

A psychologist- vice-president of the Portuguese Association ANEIS, which is devoted to the Study and Intervention on cases related to giftedness and a gifted child mother. Both these exploratory interviews were important to make clear some key concepts
related to giftedness, especially considering this is a theme that is usually studied on the sociological and psychological strands but have little research associated on other domains like marketing, for example. The interview to the mother of a gifted child had as a purpose a more personal approach that could make possible a deeper understanding of the family context of a gifted child.

To sum up, as exploratory interviews, the main intention was to provide the investigator more information about this specific reality and corroborate some fundamentals, theories, concepts and models related to giftedness in general that are presented on literature. These interviews were both not structured, and so is expectable to find a more flexibility on the conduction and order of the questions. The questions are also open favouring the possibility of the interviewee to develop his answers and freely justify his opinions. This type of interviews is also known as semi-structured, because "(...) they aren't completely open and not framed by a huge amount of precise questions" (Quivy, 1992:194). So, in this case, the existence of a script though important to conduct the conversation was reformulated as necessary to profit the richness of thoughts and opinions that appeared in a spontaneous way.

The qualitative research in this study also relied on the participant observation. This is a type of observation in the restricted sense of "visual observation". Those are the methods that can reach the behaviour in the moment that it takes place, without any intermediations which is different from the rest of all the other methodologies. The main advantage of this methodology is the capacity of getting the behaviours and opinions on first hand, fresh like in the moment they are taking place. That spontaneity helps to the truthful of what is being said and at the same time, avoids the answers that could be thinking as more legit, as is much easier to lie with words than with body.

Looking to both the qualitative methodologies adopted in this study as complementary and also taking into account the limited timeline of this investigation we can say that despite being an etymological observation it wasn't applied with all the particularities addressed to an etymologist.

In our case, the participant observation was applied in two classes- one from gifted children the other to parents of gifted children. The first one took place on the beginning of June 2017 the one for the parents occurred at the end of June and is internally called "parents guides". This particular class is part of the program of the association ANEIS
and is an open moment to parents and other relatives, oriented by the psychologies of the association, exchange problems, difficulties and daily doubts concerning their children.

Eventual limitations or constrains concerning the presence of a strange body were minimized by the trust relationship that the researcher was able to establish with the ANEIS group of tutors and also with children and parents throughout almost 4 months (between March and June of 2017). In our case, these observations were important to understand in the field the behaviour of gifted children in a context where they can be more open to express themselves. The application of a grid analysis allowed us to obtain some important features that help us to emerge in the particularities of this group.

![Figure 10- Participant Observation Continuums](image)

The figure above demonstrates that our research in terms of participant observation, and considering its exploratory tone, can be framed in the upper left quadrant, where is visible a highly observational level and a less visibility of the researcher.

A quantitative research was also adopted, considering the capacity of this method to collect data from a representative sample, making possible to generalize the findings to all the population of interest (Malhotra, 2007).

For that purpose, it was built two structured questionnaires based on the examples developed by Agante (2009) and Piçarra (2011), considering the guidelines of Hill & Hill (2012).

Taking into account the difficulties to using a public school in this study to reach the children, considering the age group, the bureaucracy involved and the constrains of
timeline, the investigator followed other ways to reach non-gifted children, applying the study in an ATL, a place where children have access to leisure activities after schools, and also to ask for permission to apply the queries to children that attend catechism in a parish. Both these situations gave us access to children from public schools, which was also a variable we would like to compare during the analysis of results. In this particulate, the study also benefited from the collaboration of two private schools. Concerning the gifted children, we also evoked the availability from the APCS - Portuguese Association of Giftedness Children, especially on the person of Professor Helena Serra and its groups from Porto, Lisbon and Leiria and all the team from the Porto delegation of the National Association for the study and Intervention on the Gifted Area (ANEIS). In both cases these associations were our liason with gifted- children and their parents.

After the formal permission of all the above mentioned institutions, the study was organized on two phases. In the first phase, a questionnaire was sent to the parents along with the formal consent letters. Secondly, and after the parent's consent, a questionnaire was applied personally to the children. Above we will try to dissect both questionnaires in order to understand the purpose of each group of questions.

Considering first the Parent's questionnaires, the main focus was to gather information about the social context of the child, thoughts and beliefs that could influence children's behaviour and also some family consumption habits, particularly those that involve money and consumer skills.

To that goal, the first three questions means to provide information about who is answering the questionnaire, the characteristics of the household (number of people and number of children and their ages).

Throughout all the questionnaires it was also considered the option other, taking into account that there are some educators responsible for the child, that aren't neither the father or the mother. To get the information about the education and social occupation of the parents this investigation follows a previous table developed and used on Studies by Marktest (2006).
The education level of parents was measured using 12 levels: Without studies, Primary school, Preparatory cycle not completed, Completed Graded Schools, 10th, 11th and 12th grade, Secondary Grade, Professional or Artistic Degree, Some College, Bachelor, Graduation, Master and Phd.

Through a multiple choice question, we tried to gauge the professional situation of each parent, using the following scale: Employer, Self-Employer, Wage earner, Unemployed or other situation (Retirement, Invalidity...). This characterization was completed by asking for the job that parents exercise.

Taking into consideration the children's income, four questions were presented. The first three comprised the same scales used in the study developed by Agante (2009). The first tried to understand if children receive money from their parents and the periodicity. They are all multiple choices questions with, in the first case, the following alternatives: "No", Yes, but not regularly", “Yes, monthly”, “Yes, weekly” and “Yes, daily”.

In this group, the second question was formulated to try to obtain information about the children monthly income. Again multiple choices options were presented: “Less than 5€ per month”, “Between 5 and 9,9€”, “Between 10 and 14,9€”, “Between 15 and 19,9€” and “more than 20€”.

In the third main group, the next question tried to understand how long children were receiving allowance/pocket money, selecting one of the multiples choices answers: " one year", " two years", "three years", "four or plus years". These two last questions indicated must be answered just for those that answer affirmatively to the first question.

On the fourth part of the parents’ questionnaire, the investigation tried to understand a little bit more about the consumer behaviour of the children. For that intention, the first question tried to serenade the children that already had an experience of financial education. It is also questioned which means of information, "Family", "School", "Peers" or "Others" provided more access to financial information to the children.

The next question used a 5 point Likert-scale from " Completely Disagree" to " Completely Agree" and the main goal is to explore the parent's opinion about savings and allowances.

The statements were adapted from a study developed by Furnham (1999) and included
I believe that children should be encouraged to save part of the received money”, “Monetary prizes should incentive children’s scholar success”, “Weekly allowances are the more effective method for children under 13 years old”; “Monthly allowances are the more effective method for children under 13 years old”, “The allowances should be given always on the same day”.

Considering the goal of the project, we understand that it was important to add some statements to the original ones of Furnham. In view of that, we tried to explore the importance of the financial/consumer socialization and who parents think must be responsible for that education.

A final question verified the sensibility parents give to the savings of their children.

About the subject shopping, a question was formulated in order to understand if children normally go with their parents to the supermarket and who usually goes with the child: "father", "mother", "both" or "another person".

Also, as developed by Grossbart, Carlson and Walsh (1991), the questionnaire presented a 5 point Likert scale to verify the frequency of shopping experience. The expressions were the following: "When I go shopping for household daily goods I take my child with me" When I make some important buying decision / holidays, car, house, I take my child opinion into consideration and “When I go shopping for products for my son/daughter I take him/her with me”.

Finally, a multiple choice question was presented with a scale variation between " 0" and "more than 6" (Piçarra, 2011) in order to know the age when the children usually go shopping for the first time.

With the children's questionnaire we tried to assemble something that could help us to get information about their personal habits related to money and consume in general. To achieve that purpose we organized the questionnaire in the following main themes: Shopping Experience; Income, Value of the money, Consumer Skills and Materialism.

After a brief identification, where the child completed information about the age, the gender and the class they attended on school, about the shopping experience, three questions were presented.

The first was one was again adapted from Furnham (1999) study and aim to determine if children had spent money in different items during the last month. We adapt some items, accordingly to what children consume nowadays. The list includes, candies,
magazines, books, clothes or shoes, movie tickets, gifts for someone, computer games, cell phones. In this last item we considered not just buying a new cell phone, but also charge it with money.

In this block of questions, the second one, intend to investigate children's training as consumers. It was used an Almeida and Agante (2016) scale that was an adaptation from a similar query developed by McNeal (1965). The statements presented were: “My parents incentive me to shopping alone”, “My parents ask me to do some shopping for home alone”, “When I go shopping with my parents they ask for my opinion”, “When I go shopping with my parents I like to give my opinion”, “Even when I don’t go shopping with my parents they ask for my opinion” and “When my parents do not buy what I ask, normally they give me an explanation”. The above questions were measure accordingly, using a scale of 4 points, which variations were "Never happens" "Rarely", "Sometimes" and "Always".

The third question was formulated in order to investigate attitudes towards the buying process and has the Likert scale applied (Agante 2009) with a variation between "Totally Disagree" to "Totally Agree". The items presented were "I like to go shopping", "I like clean and tidy shops", "I like big stores", "I like crowded stores", "Shopping is a women activity" and "Shopping is an activity for adults" (Piçarra, 2011).

To investigate the children income, we started to apply a multiple question with five sources of income like used by McNeal's (1989) study, household tasks, pocket money, good grades, a gift from parents and a gift from other people. In this case, we also add the statement "I like to receive money as a gift". Independently of the answer being yes or no, children must justify his response. With that we tried to general evaluate how children understand the importance of the money.

We also tried to recognize if children save money, and for that purpose it was applied a multiple choice question adapted from Furnham (1999) study with the following statements: "My parents tell me to save money", “My friends save money”, “To buy something special”, “For my holidays”, “For emergencies” and “Simply to have more money on the future”.

The following question tried to demonstrate children's opinion's towards savings. For that we developed a question with items presented on Piçarra (2011) study that were adapted from Furnham (1999). A Likert scale of 4 points was offered with a scale from
"Totally Disagree" to "Totally agree". The expressions presented were "It is important to save money", "Normally I spend the money as soon as I receive it", "I don't like to have money on my own", "If I save now I will have more money on the future" and last but not least "Is important to share with those that have less money than ourselves."

Our effort to understand the value children give to money was also patent on two other questions. It was applied questions with images, as a previous study developed by Marshall and Magruder (1960).

The use of a visual stimulus is according to McNeal (2007) more effective than verbal stimulus on children, because they are able to provide more information than the word stimulus. This is also a consequence of the society of image attached to the society of consumption (Martins, 2011).

In this particular, we selected a group of 8 products, easily recognizable and some of them referenced on McNeal (1989), Agante (2009) and Piçarra (2011) studies.

With those products presented in images, with above descriptions to avoid misunderstandings, brands were also informed. In the exercise, children must select those with a cost equal or less to 1€. Prices of the items were searched on websites of Continente, Nike, Adidas, and Fnac and the costs could vary slightly without interfering in the answers. Brands mentioned weren't innocent, so at the same time, we could effectively see if they recognize some potential differences on cost resulting on the brand. With this exercise, we also thought it was significant to effectively see if children can recognize daily money, coins or bills. For that purpose we ask children to connect some images of money with their value.

On the item "consumer skills", we presented three questions based on the interviews made by Almeida & Agante (2016).

In the first one, we tried to understand the level of knowledge children have about good practices of consumption. They were all multiple choice questions. In the first, we try to verify if children can understand the importance of making a list before going shopping. On the second, the significance and importance of the guarantee of a product.

The last one focused on the meaning and the importance of the receipt to eventual exchanges.
In order to evaluate a different dimension, that previous literature review pointed out as something that can eventually be different on gifted and non-gifted children, we add an aspect about materialism. For that, we used a materialism scale for children developed by Buijzen and Valkenburg (2003) and asked the children to select those that express their feelings. The following statements were presented: "Do you think it is important to have a lot of money", "Do you think is important to own a lot of things", "Would you like to buy things that cost a lot of money", "Would you like to earn a lot of money as you grow up", "Would you like to have more money to buy more things for you". The used scale were translated on "No", "Not, so much", "Yes, a little", "Yes, very much". Throughout all this questionnaire it was mostly used a Likert scale with four points, considering the negative effects of the existence of a midpoint that can distort the results, once people in general but children specifically don't know the answer and trying to please the interviewer usually chose the answer on the middle (Garland, 1991).
7.

Findings.
From the total universe of our sample of children n=315, 57.5% are boys and 42.5% are girls. In this number, 21% were gifted children and 79% were non-gifted children.

<table>
<thead>
<tr>
<th>Gender</th>
<th>Gifted children</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Boy</td>
<td>51</td>
<td>130</td>
</tr>
<tr>
<td></td>
<td>77.3%</td>
<td>52.2%</td>
</tr>
<tr>
<td>Girl</td>
<td>15</td>
<td>119</td>
</tr>
<tr>
<td></td>
<td>22.7%</td>
<td>47.8%</td>
</tr>
<tr>
<td>Total</td>
<td>66</td>
<td>249</td>
</tr>
<tr>
<td></td>
<td>21%</td>
<td>79%</td>
</tr>
</tbody>
</table>

Table 6- Distribution of children considering the gender and the condition of being gifted

Chart 1 - Distribution of children considering the school type

In fact, we can verify an important difference between the variable of gifted and non-gifted children and also on gender, especially on the giftedness group. This situation couldn't be controlled by the investigator, once the access to gifted children was provided via the associations above mentioned. This also frames in the picture portrayed by the psychologist Alberto Rocha, that in our exploratory interview stressed the undervalue number of gifted children identified in Portugal consequence of the lack of
full knowledge and comprehension of the phenomena from families and schools. Adding to this situation we had another limitation that comes from the fact that some of gifted-children aren't part of any program of giftedness associations, or at least those that collaborated with us.

The distribution of children in our sample in terms of type of school provenance it's something that also must be referenced and explained. In fact, as the graphic above shows there is a significant difference between students that come from public and private schools. This situation that somehow can be considered a limitation is a direct consequence of the problems and difficulties already mentioned to get access directly to public schools. On the other hand, two private schools gave us that permission which translated on the sending of authorizations and posterior applications of the questionnaires in all the classes that corresponded to our age target.

In fact, in our study this is not a big limitation if we consider another variable "frequency of previous workshop about money or consume daily practices". This was important to us to understand if the knowledge shown by the children is based on some previous formations. About that situation we can show the following. Just eight percent (8%) of the children of our sample that attend the private school had those previous formations and in spite of the number increase to 18,3% in the public schools’ children, little more than one fourth (26,3%) of the total number of children interviewed had previous access to those kind of workshops or classes specifically oriented to consumption and finances themes. When comparing the numbers between the two groups, we realized that more gifted children had access to those (in)formations (23%) than non-gifted children(8%), being this difference statistically significant (p˂0.05).²

We also verified in our sample that most of the households that were studied had four members, and in those case the majority, almost (50%) had two children (until the age of 17 years old). This was a variable that we wanted to add to our questionnaire because, every person, even siblings are different (Plomin, 2011). There is a significant correlation between the education, values and even information that they receive and the way it influences the (re)action and growing process during childhood and adolescence (McHale, Updegraff &Whiteman, 2012)

² Results from the qui-square test. On our statistical study, we used as reference the level of significance p˂0.05 for all tests.
Other important frame of our sample is the medium age of the children. In this case between gifted and non-gifted children the ages are very close. Nine years old on the non-gifted children and almost 10 years old on the gifted children.

About the Education of parents, both have mostly degrees, father, 31.4%, mother 42.2%, they most are wage earners and embrace professions in the service area. The questionnaire that we pass among the parents shows us that in most of the cases, it is the mother that answers the questions and is also the person in charge of the education issues involving their children, which is frequent in all children studies.

From the analysis of the questionnaire, and considering the variable of gifted and non-gifted children, we also can verify that although the mother in both cases is the person that answer more times the questionnaire the situation is even more explicit on the non-gifted children questionnaires, where the percentage reaches the 83%. Concerning the Children Income, from the parents query, we found out that most of the children (68.9%) don't receive any pocket money. A few, 22.2% receive but without regularity and just 1.3% receive every day. Both gifted and non-gifted children that receive some money, don't receive it with regularity, despite the fact the percentage is higher on the gifted children, 31.8%. Just one gifted children and three non-gifted children receive money every day to their expenses.
In both groups, we also observe that the average of age increases, accordingly to the scale of frequency on receiving pocket money as showed in the scheme bellow.

<table>
<thead>
<tr>
<th>Frequency on receiving money</th>
<th>Giftedness</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>No</td>
<td>33</td>
<td>184</td>
</tr>
<tr>
<td>Yes, but without regularity</td>
<td>21</td>
<td>49</td>
</tr>
<tr>
<td>Yes, every month</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>Yes, every week</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>Yes, everyday</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>TOTAL</td>
<td>66</td>
<td>249</td>
</tr>
</tbody>
</table>

Table 7 - Frequency on receiving pocket money between gifted and non-gifted children
Concerning this question, we could observe two things. Children, both gifted and non-gifted start receiving money, and without regularity, almost at eleven years old, which is comparing to other countries a much more older age.

In fact, we can reference for instances the example of the British kids that at the age of 8 receive a medium of almost 5 euros a week for their expenses which represents 20 euros a month (Halifax Survey, 2011).

This situation should be eventually contextualized considering that most of the psychology studies address the importance of giving pocket money on earlier ages.

Among other advantages we can point out, the earlier knowledge of the value of the money and the relative price of things, the spending process and the acceptation that money is gone once spent. About the earning process this earlier experience with money offers an understanding that is difficult to get money and have it requires work, effort and sacrifice.

Some other knowledge that can come from here is the necessity of saving for short and long term goals and also an understanding about the borrowing process, giving the perception that once someone borrow us money, we must repaid as soon as possible (Raisingchildren.net, 2016)
Concerning this analysis, we can also address the differences between the gifted and non-gifted children. Despite of not existing a level of significance in the association, we can observe that in gifted children the medium of age in each of the frequencies is higher. This situation somehow can be explained if we allude to some literature and also to the exploratory interview of the gifted mother. In fact, our interviewer addressed the small importance that her gifted child gives to the money itself on a daily basis, considering more important the process of getting money to buy something that is truly for his inner interests or to save it, prospecting a bigger investment or a future dream like going to college on Cambridge, like the example of this child.

On the contrary of the observed on other studies, (Halifax Survey, 2011) gender seems to not have any influence on these variables studied, purposely, frequency and how long children receive pocket money.

Finally, concerning this topic, we can see a significant level of association between the age and the regularity/frequency of receiving pocket money (p <0,001). In fact, as older the child gets, more the frequency of getting money for their expenses. As curiosity, we can say that children with 8 years old are those that in our sample mostly don't receive money.

Despite, without statistical meaning, we can say that, when we mentioned the groups which provided more information about money to children, family gathered the first place, followed by school and media. Interesting to note that all the parents of gifted children mentioned "family" as the medium their children have to get information about money and consumer skills.

<table>
<thead>
<tr>
<th></th>
<th>Family</th>
<th>School</th>
<th>Peers</th>
<th>Media</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gifted children</strong></td>
<td>100%</td>
<td>45,5%</td>
<td>19,7%</td>
<td>28,8%</td>
<td>4,5%</td>
</tr>
<tr>
<td><strong>Non-Gifted children</strong></td>
<td>94,8%</td>
<td>47%</td>
<td>12,4%</td>
<td>22,9%</td>
<td>2,0%</td>
</tr>
</tbody>
</table>

Table 8- Where comes from the information about money and consume
The results obtained show, as predictable, a clear ascendency of the family as the main source of the information for the children, both gifted and non-gifted. School appears in the second place, with half of the mentions. It is clear that parents that answer the questionnaire think that school is not as important as family in this subject. It is also interesting to stress the relatively low level of mentions of media. Regarding the high number of hours that children continue to spend in front of television, but nowadays specially in front of their smartphone's and tablets, it seems that most of the parents don't see this time spent as something that can help their children in issues concerning the importance and the value of the money or consumer skills knowledge. Perhaps the advertising, that is also present on media, has something to do with these results.

To conclude this topic, we would like to say that when we reference others, we are talking about, for example, other people, seminars or conferences, games or advertising. To understand the consumer behaviour of the child, we used a Likert scale of five point, asking parents if they agree or not agree with some sentences. The results show us that when asked if it is important to encourage children to save money both groups agree completely (78,7% non-gifted children, 77,3% gifted children). In this case the results are very near. Talking about monetary prizes regarding school success, the results are also confluent. As curiosity, we noted that there are more parents of gifted children
(14%) than non-gifted children (7%) that agree or completely agree with the monetary prizes.

About the question of giving pocket money weekly or monthly respectively to children with less or more than 13 years old, the results show us that most of the parents from both groups, have a neutral position.

About the idea of giving the pocket money on the same day, the majority of the parents from both groups agree or completely agree, with an advantage to non-gifted children parent's (48,6%) comparing to gifted children parent's (45,5%). This is also coherent with our previous conclusions that mention the non-gifted children as those that most regularly receive money.

The topic of consumer socialization was also approached with the main goal to understand how people are acquainted to the concept and their perception.

![Bar chart showing parent's opinion about the importance of consumer socialization](chart.png)

**Graphic 2- Parent's opinion about the importance of consumer socialization**

To do so, when asked about consumer socialization, presented as the information given to the children that allow the access to information about money and the necessity of save and compare prices, as also the acquisition of other consume competences (e.g. relationship with a salesperson on a store), almost 80% of parents from both gifted and non-gifted children showed their disagreement (disagree + completely disagree).

Taking into account that in nowadays societies the concept of consumer socialization is a key part of socialization these results show somehow that people aren't yet sensitive to
the importance of financial education. This situation may have direct repercussions in the way children also see the importance of money and consumer skills.

Most of the parents agree that is their responsibility and not schools to provide (in)formation about money and consumer skills. 71.2% of the parents of gifted-children agree on this and the percentage increases to almost 79% in the answers from non-gifted parents.

About the statement "if children must be taught on sharing what they have" the results are dubious. In fact, one third of both parent's groups doesn't have a concrete opinion about this subject.

Just 10% of the children that answer the questionnaire don't go with their parent's shopping. The values are very close in each group. The person that usually goes with the child shopping is the mother, in the case of gifted children (48%) and both mother and father on non-gifted children (57%). Two thirds of gifted and non-gifted children go with their parent's shopping. When a major decision will take place, gifted children are more consulted (75%) than non-gifted children, (62%). The medium of age that children go for the first time shopping is around the 2 years old in both groups.

On the analysis of the children’s questionnaire, we realized that in convergence with the little percentage of children that receive money on a regularly basis, most of the children interviewed also indicate they didn't spend money on the last months in articles like candies, magazines, books, clothes and shoes, cinema ticket, games for the computer or on a cell phone (buy or charge). About the Gifts to other people, and despite there isn't a level of statistical significance on the results obtained, it is interesting to note a highest value on the gifted group which we can think as something congruent with some of the main features of gifted people, such to say the attention and preoccupation with others.

Follow the scheme with questions about daily consume routines, we obtained the following results. When asked if they usually are incentivized to go shopping by themselves or if their parents ask them to go shopping for home, in both groups the percentage of "never happens" is higher than 50% and reaches the 75% in the second question. Regardless of the nearest of the results they are slightly higher on gifted-children in both questions.
These results probably show one of the cultural traits of the nowadays Portuguese society where children seem to be more protected until older ages even because of all the reforms on the educational and labour market that determinates the obligation to study at least until 18 years old and regulates the child's work.

When asked if parents usually solicit for their opinion about what they should buy, it seems to be slightly more important to gifted children to make a statement, but the differences are not significant (p=0,415).

<table>
<thead>
<tr>
<th>Opinions</th>
<th>Gifted-children</th>
<th>Non-gifted children</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never happens</td>
<td>7.6%</td>
<td>14.9%</td>
<td>13.3%</td>
</tr>
<tr>
<td>Rarely Happens</td>
<td>21,2%</td>
<td>21,3%</td>
<td>21,3%</td>
</tr>
<tr>
<td>Happens sometimes</td>
<td>42,4%</td>
<td>41%</td>
<td>41,3%</td>
</tr>
<tr>
<td>Always Happen</td>
<td>28,8%</td>
<td>22,9%</td>
<td>24,1%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 9- Crosstab between giftedness and being asked for an opinion

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Significance level ( 2 sides)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Qui-Square Test</td>
<td>2,855</td>
<td>3</td>
<td>.415</td>
</tr>
</tbody>
</table>

In the same level, when children don't receive something they require, the explanation from parents is very high on both gifted and non-gifted children. In this case, the "usually happens" and the " always happens" are the more frequent answers. On the case of gifted children, 50% of the answers are positive " always happens" on relation to this topic.

Talking about habits of consumption, it seems very clear that most of the non-gifted children love to go shopping (50,2%). On the other hand, gifted children are more disperse in their choices.
In fact, and looking to the table above, on the gifted children group more or less 40% "totally disagree" or "disagree in part" with this habit.

When they go shopping, it seems that big stores aren't a problem, but stores with a lot of people, crowded stores, are something that gifted-children manifestly don't like 62,1% "completely disagree".

Both groups are however in the same page when we talk about the preference for tidy and clean stores. Additionally, both groups show their disagreement with the statement that shopping is an activity for women., even so, we noticed that almost one fourth of the non-gifted children "Completely agree" with this statement.

About shopping being an activity to adults, we must stress the high number of non-gifted children (28%) that totally agree with this statement. Once again the Qui-square test show us that these differences are statistical significant (p=0,048). This confirms that there is a considerable relation between being non-gifted and think that shopping is an adult activity.

<table>
<thead>
<tr>
<th></th>
<th>Gifted Children</th>
<th>Non-Gifted Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Totally disagree</td>
<td>19,7%</td>
<td>14,9%</td>
</tr>
<tr>
<td>Disagree in part</td>
<td>21,2%</td>
<td>10%</td>
</tr>
<tr>
<td>Agree in part</td>
<td>30,3%</td>
<td>24,9%</td>
</tr>
<tr>
<td>Completely Agree</td>
<td>28,8%</td>
<td>50,2%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>100%</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Table 10- Opinions about going shopping
In fact, interpreting the graphic 3, we can see that even the biggest percentage (37,8%) of non-gifted children demonstrate that they completely disagree with the statement, if we consider the "Totally Agree + Agree in Part+ Disagree in part" answers, they represent 62,3% of the total answers.

In order to understand if the children have some money income, we ask them if they usually receive money and in what situations. Once again, the numbers are quite similar in both groups. About the situations that provide more incomes we can talk about the gifts from parents or others, and the pocket money.

We also ask children if they like to receive money as a gift. The general tendency is yes, but gifted children are more interested on receiving money, one third of the total number, than non-gifted children (24%).

Analysing tendencies, we can underline the fact that the reason why most of the children like to receive money as a gift is the possibility of spending it in what they want, gifted children (38%), non-gifted children (45%), Have more money on the future is the second answer more indicated, (18,2%) gifted children and (15,3%) non-gifted children. On the contrary, the reasons pointing out from those who don't like to receive money are: first, the preference for other type of presents and secondly, the fact that their parents don't allow them to use the money the way they want.

Graphic 3- Opinion of non-gifted children about the shopping being an adult activity
This open question gave us the richness of other explanations, in a negative perspective few gifted children don't like to have money with themselves (6,1%), or don't like to go shopping (3%) and they don't think a lot about money, in the positive way this children like money "to use on emergencies", because they "", (10,4%), or "for help others" (1,5%).

About the subject savings, we see that almost the total sample of gifted and non-gifted children have at least one, gifted children (97%), non-gifted children (93%). In informal comments, during and after the conclusion of the questionnaires, some children referred savings that were managed by them at home, like a piggy bank, others a bank account managed by parents and some both situations.

<table>
<thead>
<tr>
<th></th>
<th>Gifted Children</th>
<th>Non-Gifted Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>My parents tell me that I must save</td>
<td>56,3%</td>
<td>63%</td>
</tr>
<tr>
<td>My friends also save money</td>
<td>12,5%</td>
<td>12,8%</td>
</tr>
<tr>
<td>To buy something special</td>
<td>57,8%</td>
<td>56,6%</td>
</tr>
<tr>
<td>For vacations</td>
<td>31,3%</td>
<td>40,9%</td>
</tr>
<tr>
<td>For emergencies</td>
<td>50%</td>
<td>41,7%</td>
</tr>
<tr>
<td>To have more money on the future</td>
<td>78,1%</td>
<td>69,4%</td>
</tr>
</tbody>
</table>

Table 11 - Why children save money

The main reason why gifted and non-gifted children save money is to have more money in the future, because their parents told them so, to buy something special and for an emergency. The influence of peers on situations concerning decisions about money continued to be very small overall. This was a question that was only addressed to those that previously said they had a saving.

On the subject of saving, both groups totally agree and both percentages are around 90%.

3 An export table from SPSS with all the answers and the correspondent percentages can be consulted at the end of this document on the attachments.
In a diverge way, some non-gifted children answer that they usually spend the money as soon as they get it and this answer is different from gifted children (p<0,05), which means that these gifted children tend to spend money more wisely.

<table>
<thead>
<tr>
<th>Gifted Children</th>
<th>Non-Gifted Children</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely disagree</td>
<td>69,7%</td>
<td>77,9%</td>
</tr>
<tr>
<td>Disagree partially</td>
<td>21,2%</td>
<td>13,7%</td>
</tr>
<tr>
<td>Partially agree</td>
<td>9,1%</td>
<td>4,0%</td>
</tr>
<tr>
<td>Totally agree</td>
<td>0,0%</td>
<td>4,4%</td>
</tr>
</tbody>
</table>

Table 12- Comparison between giftedness and spending money

<table>
<thead>
<tr>
<th>Value</th>
<th>df</th>
<th>Significance level (2 sides)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Qui-Test Square</td>
<td>7,979</td>
<td>3</td>
</tr>
</tbody>
</table>

On the statement, "I don't like to have money with myself", we also find a level of significance shown by the Qui-square test, where p<0,05. In this case, the correlation corroborate the results presented before, because the evident relation it's between being non-gifted children and "don't like to have money with themselves". Both groups agree that if they save money, they will have more in the future. Curiously, 3,5% of the non-gifted children that answer this question, "completely disagree" with it. About the theme "sharing" and it's importance for this children, we realized that being a gifted child makes a difference (p=0,004).
Table 13- The importance of sharing to gifted and non-gifted children.

Children of this group recognize the importance of sharing what they have with others, although there isn’t a direct relationship between this idea and the results from the question asked to parents about the same subject.
Proceeding with a simple test to verify money knowledge, the questionnaire presented to children an image list of 8 daily products and asked them to define which of them could be bought with just one euro or less. The results demonstrate us high scores on both gifted and non-gifted children (gifted children 87%, non-gifted children 85%) . The results are very similar in the recognition of money (coins and bills). The percentages are even higher than in the previous exercise. No significant differences were able to be detected between the two genders.
With the aim of testing Consumer Skills we realize that generally both gifted and non-gifted children have the idea about the need of doing a list before going shopping.

<table>
<thead>
<tr>
<th></th>
<th>Gifted-children</th>
<th>Non Gifted-Children</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>YES</strong></td>
<td>95,5%</td>
<td>88,8%</td>
</tr>
<tr>
<td><strong>NO</strong></td>
<td>4,5%</td>
<td>11,2%</td>
</tr>
</tbody>
</table>

Table 14- Answer to the question "doing a list, before going shopping"

Looking to the table above, we can observe, though, that a highest percentage of gifted children indicate the correct procedure (95,5%).
We also asked children from both groups if they knew what is a guarantee of a product. From the options presented, there was only one correct answer that was "a paper that says if the product broken, the store can fix it and after, pay for the arrangement".

<table>
<thead>
<tr>
<th>The store pays for the arrangement</th>
<th>Gifted Children</th>
<th>Non-gifted Children</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>YES</strong></td>
<td>66,7%</td>
<td>40,2%</td>
</tr>
<tr>
<td></td>
<td>Value</td>
<td>df</td>
</tr>
<tr>
<td>----------------</td>
<td>-------</td>
<td>----</td>
</tr>
<tr>
<td>Qui-square Pearson Test</td>
<td>14.770</td>
<td>1</td>
</tr>
<tr>
<td>Continuity correlation</td>
<td>13.721</td>
<td>1</td>
</tr>
<tr>
<td>Reason of Likelihood</td>
<td>14.864</td>
<td>1</td>
</tr>
<tr>
<td>Fisher Exact Test</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Linear Association by Linear</td>
<td>14.723</td>
<td>1</td>
</tr>
<tr>
<td>N of valid cases</td>
<td>315</td>
<td></td>
</tr>
</tbody>
</table>

Table 15- Correlation between being gifted and know what is the guarantee

As we can see from the Qui-square test, the difference is statistically significant (p=0.000).

There is also the question of how to proceed in a situation that people offer us something that doesn't fit us. The correct answer is go to the store with the offer slip and exchange for something else. Both groups have high percentages of correct answers to this question. Once more, thought, the gifted children answer correctly more times, 83% to 73%, respectively. Despite the results, it should be stress out that 18% non-gifted children answer they would give away the present to someone else.

Finally, we adapted the scale of materialism from Buijzen and Valkenburg (2003) and we found out the following:
<table>
<thead>
<tr>
<th>Question</th>
<th>Gifted</th>
<th>Non-Gifted</th>
</tr>
</thead>
<tbody>
<tr>
<td>It is important to have a lot of money</td>
<td>18.2%</td>
<td>24.1%</td>
</tr>
<tr>
<td>No</td>
<td>18.2%</td>
<td>24.1%</td>
</tr>
<tr>
<td>Not so much</td>
<td>34.8%</td>
<td>19.3%</td>
</tr>
<tr>
<td>Yes, a little</td>
<td>12.1%</td>
<td>20.9%</td>
</tr>
<tr>
<td>Yes, a lot</td>
<td>12.1%</td>
<td>20.9%</td>
</tr>
<tr>
<td>It is important to have a lot of things</td>
<td>30.3%</td>
<td>36.8%</td>
</tr>
<tr>
<td>No</td>
<td>30.3%</td>
<td>36.8%</td>
</tr>
<tr>
<td>Not so much</td>
<td>51.5%</td>
<td>31.7%</td>
</tr>
<tr>
<td>Yes, a little</td>
<td>15.2%</td>
<td>21.0%</td>
</tr>
<tr>
<td>Yes, a lot</td>
<td>3.0%</td>
<td>6.3%</td>
</tr>
<tr>
<td>Would you like to buy things very expensive</td>
<td>36.4%</td>
<td>42.9%</td>
</tr>
<tr>
<td>No</td>
<td>36.4%</td>
<td>42.9%</td>
</tr>
<tr>
<td>Not so much</td>
<td>22.7%</td>
<td>23.5%</td>
</tr>
<tr>
<td>Yes, a little</td>
<td>27.3%</td>
<td>19.7%</td>
</tr>
<tr>
<td>Yes, a lot</td>
<td>13.6%</td>
<td>14.0%</td>
</tr>
<tr>
<td>Would you like to earn a lot of money when you grow</td>
<td>1.1%</td>
<td>4.4%</td>
</tr>
<tr>
<td>No</td>
<td>1.1%</td>
<td>4.4%</td>
</tr>
<tr>
<td>Not so much</td>
<td>9.5%</td>
<td>4.8%</td>
</tr>
<tr>
<td>Yes, a little</td>
<td>37.9%</td>
<td>27.3%</td>
</tr>
<tr>
<td>Yes, a lot</td>
<td>51.5%</td>
<td>63.5%</td>
</tr>
<tr>
<td>Would you like to have more money to buy more things to you</td>
<td>10.6%</td>
<td>17.3%</td>
</tr>
<tr>
<td>No</td>
<td>10.6%</td>
<td>17.3%</td>
</tr>
<tr>
<td>Not so much</td>
<td>22.7%</td>
<td>14.9%</td>
</tr>
<tr>
<td>Yes, a little</td>
<td>45.5%</td>
<td>35.7%</td>
</tr>
<tr>
<td>Yes, a lot</td>
<td>21.2%</td>
<td>32.1%</td>
</tr>
</tbody>
</table>

Table 16 - Results from the materialist framework
About the question if it was important to have a lot of money, there is a significant level of difference in the sample that relates gifted-children with "Not thinking it's important to have a lot of money", Qui-Square Test- p= 0,036.

In this line, the same test help us to realize that gifted children also think it is not important to have a lot of things. p=0,024.

In relation to the last three statements the results are similar in what concerns to the wish to earn money as adults and have more money to buy more things to themselves. Despite the absence of a level of significance in both cases of these last two statements, the gifted-children continued to show less materialism.
8

DISCUSSION.
Concerning the established hypothesis that lead this study and considering the analysis before, this is what we discovered.

**H1. Gifted Children have more information about money than non-gifted children.**

This hypothesis cannot be infirmed. In fact, both exercises on the children questionnaires where money knowledge was tested showed there were no significant differences between the two groups. This is the case of both the exercises where children had to make an association between the prices and the products and a similar association but this time between the images of coins and bills and their value. As previous demonstrated there are high scores on both gifted and non-gifted children in the first exercise (gifted children 87%, non-gifted children 85%). The results are very similar in the recognition of money (coins and bills). The percentages are even higher. No significant differences were able to be detected between the two genders.

**H2. Gifted Children have more consumer skills than non-gifted children.**

With our study we were able to infirm this hypothesis. In fact, the children’s questionnaire was drawn considering the measure of consumer skills specially in three moments. The first one is related to how to proceed before going shopping, and the options of doing or not doing a list before buy something on the supermarket. After an analysis of this situation, we realized that although both gifted and non-gifted children have a high level of correct answers selected, "do a list before going shopping", the numbers are more expressive on gifted children, being almost 100%.

Secondly, when asked about "What is a guarantee", the application of a Qui-Square Test showed us a statistical level of significance translated in a $p = 0.00$ where gifted children take the lead, being able to select more times the correct answer "a paper that tell us, that if a product breaks, the store can fix it and after, the same store pay for the arrangement."
Finally, trying to understand if children are aware about what they have to do when someone gives them something that doesn't fit, gifted children have once again higher scores, even though without a statistical level of significance.

**H3. Gifted children are more interest on saving than non-gifted children.**

We can partially infirm this hypothesis, despite some reasonable differences identified between the two groups studied. In fact, as previous seen most of gifted and non-gifted children do at least one saving. Gifted children (97%), Non-gifted children (93%).

The main reason why gifted and non-gifted children save money is to have more in the future, because parents told them so, to buy something special and for an emergency.

When asked if it is important to save, both groups agree and percentages are around 90%. However, in a divergent way, through the application of a Fisher Test, we saw most of non-gifted children answer that they usually spend the money as soon as they have it, which means that a gifted children usually spends money more wisely and thinks more on saving. On the same path, we also saw here a statistical level of relevance where p=0,05. We can see that usually, and in spite of considering being important to save, non-gifted children don’t like to have money with them.

Finally, a crosstab that resumes all the open answer of the children to the formulated question "Why do like to receive money as a gift?" also shows us that 11% of gifted children answer "to save money", the double number comparing to non-gifted children.

**H4. Gifted children are more thoughtful about the economy and his future finances than non-gifted children.**

With the application of our study, we cannot infirm this statement.
**H5.** There aren't significant differences in terms of gender from a money knowledge point of view between gifted children and non-gifted children.

The collected data and the analytical study done show us that factually there aren't important differences between genders in what concerns to money knowledge and consumer skills, none on the gifted children neither on the non-gifted children results.

**H6. Gifted children are less materialistic than non-gifted-children.**

Using as resource the measure table of materialism from (Buijzen and Valkenburg 2003), we were able to verify that two of the four topics presented show an important statistical level of significance that infirm this hypothesis. There is a significant statistical level of difference in the sample that correlates gifted-children with "Not thinking it's important to have a lot of money". The Qui-Square Test applied shows a $p=0.036$. The same test also shows that gifted children "don’t think it's important to have a lot of things", $p=0.024$.

In relation to the last three statements the results are similar in what concerns to the wish to buy expensive things and more things to themselves and be richer in the future. Despite the absence of a level of significance in these statements, the gifted-children show less percentage of agreement with it.
9. LIMITATIONS AND INSIGHTS
We believe that one of the first limitations related to investigations in the marketing to children is precisely the target that we are studying. In fact, when we are talking about methodology on investigation involving children there are always legal and ethical issues that must be respected and can, in some situations, be a cause of delay, specifically in collection of data moment.

In fact, in this case, the variable age was a main key and also influenced the time of thinking, doing and put in practice on the field the methodology adopted. Not only have we needed an authorization from the school and parents, but last but not least from the child itself.

Additionally, with youngest children is difficult to apply the questionnaires in a big group, as there are always some few questions that may arouse doubts. That means that during the collection of data, particularly with ages six and seven the investigator needed to go different times to the same place in order to cover the entire sample.

Adding to this more practical limitation we have the one imposed by the difficulty to obtain the authorization of public schools to apply the questionnaires. All the different public schools contacted refused, not giving further explanations and as result alternative ways needed to be found in order to contemplate also this variable.

Consequently, we realize that our data can somehow be constrained by this situation with direct consequences on the composition of the sample. It was not possible to construct a sample with a perfect statistical fit, considering the difficult to cover variables such as, gender, age and type of school, for example.

Another limitation comes from the idea of studying gifted -children. In our study, the access to this group was just possible considering a third part, in this case two associations that were intermediaries, namely The Portuguese Associations of Giftedness (APCS) and the National Association to the Study and Intervention on Giftedness (ANEIS), part of the European Talent Support Network. In this case, the mediation was essential but somehow is also a small limitation.

Last, the idea of application of questionnaires to gifted children must be done carefully. In fact, we are talking about children that mentally are always trying to read besides lines, answering what they expected to be the answer that will please the others. To mediate this problem, the follow strategic was gain the confidence of the children and
also stress, since the beginning, that the questionnaire wasn't a test and that the purpose of the investigation, preserving the anonymity, was to study concrete situations.

Furthermore, and on the other hand, we think that some insights can come from this study. In first place, showing that there is a segment, the gifted people, small but very specific that has needs, hopes and rights that now are underappreciated by marketing. There are services and products that can appear, strategies of communication that can be improved and an all-new world of opportunities to explore related to giftedness.

In fact, we think that under marketing perspective, this study can give a small contribute in two different approaches.

In a more practical approach, and taking into consideration marketing definition as the set of activities and processes for creating, communicating and delivering offers with value to customers, we can see here an opportunity to existence or new companies think about the segment of gifted children who seemed to being under the radar, considering its particularities but also opportunities.

Focusing on their unique features as people and interests as consumers, this same companies can have here a chance to innovate, launch new product that fit this segment. Study, reorganize, create different placements to different segments inside this one, can also be an option. The chances seem to be unlimited.

This investigation tried to understand this group, from a marketing perspective, but a lot of question persist and can be the base of further investigations. What gifted children think about money, did they value it? How they see the process of shopping, annoying or something that can be interesting if under some circumstances'?

How their personal traits can influence how they act as consumers? How marketers can communicate with this audience that most of the time have specific knowledge about certain objects of interest, and know, sometimes, even more that the sales person that is

What measures can be applied to communicate with a public that is used to think and read underline? This is certainly a challenge.

For that be possible, however, there is a lot of further investigation that must take place. For instances, be aware of, how gifted children understand marketing in general and marketing messages in particular, What they usually buy, and why?, Do they feel that companies and marketing are trying to reach them or that doesn't even matter for them?

About these themes, there are differences between a gifted child and a gifted adult?
These are certainly some questions that could be the foundation of new and fresh investigation in marketing to children.

Finally, we think this is a chance to put marketing research using their tools to define new opportunities and problems, refine, evaluate, rethink actions, improve marketing performance, exploring in a more diverge way. The small information that was able to collect here could also be the base for actions involving social responsibility of companies, concerning giftedness.
10. Conclusions.
When we first get in board with this research, several questions and doubts start to arise and it was indispensable to get some quick answers. We needed to structure our thoughts surrounding the theme and clearly justify the relevance of studying it especially in the framework of marketing.

The first justification and also an evident difficulty was the fact that there is little or no previous study of gifted children in the marketing field. The theme is being studied for the last 50 years in a more intense way, but always related to psychology, sociology and education in general. The inexistence of something in which support the interest of our investigation lead us to a previous and profound study of this group, that represents in Portugal 6% of the total number of children, and that we inner wanted to prove that can be seen as a segment on potential.

But before even make possible to companies and their marketers see here an opportunity, there were other things we think it was important to know about the specific gifted children world.

Considering the undeniable importance of marketing to children, we wanted to get to the basic, learn how gifted children interact with money, if buying and saving is something that interests them at all and also their level of knowledge about the money itself and how they assume and put in practice their consumer skills. The study of this particular variables was something already previously done in other investigations with children,(McNeal, 1992; Agante, 2009; Almeida & Agante, 2016; Piçarra, 2014; among others) and in that case that was a major help as a starting point.

In our investigation, focused on the gifted children, we wanted to cross the information obtained with results from non-gifted children, so we could compare, understand the similarities and differences and from that moment propose some new themes and paths of investigations that can be interesting to follow in the future.

Of course in the background of the study we can't dismiss the importance of children as a more and more attractive segment to marketing. Some call them a force in potential, others, already the force. In each case, the reasons are the same, children can represent alone a market in three fronts: primary market, secondary market and future market (McNeal, 1992).

We can nowadays see that parents are transferring more power in earlier ages to their kids. They can decide which brand of cereals or yogurts they want and so with that
slowly but safely, children are taking nowadays decisions about almost every purchase in the child's household. They are also more intervenient on the big decisions taken at home, so their influence is growing.

At the same time, it is important to understand that this is also a volatile market, as mentioned by McNeal (1999). They prove to be an elusive market for advertisers and marketers, as their likes and dislikes change in a faster rhythm than any other group. "Kids seek out and embrace "new" in their lives. They need the next new thing and they want what they want, when they want and how they want it (...) "The key to success is in their hands, hearts and minds""(Packaging Digest Team, 2013).

Then, there is the question of marketing to children and how the companies are doing nowadays to target children especially in terms of advertising. The theme of advertising is being more and more debated worldwide, and now the focus is on the technological changes to the media environment, specifically the great use of online devices, and social media that are at the same time more integrated and convergent media being programmed to children since early ages, but where parents seems to struggle more and more to limit the access. (Clarke, Svanaes, 2012).

This means that if a child easily creates a bond with an object- a pillow, a toy, a blanket-their curiosity is still impregnated in their ADN, so they may turn their attention to other objects, products and brands very easily. This is even more evident on gifted children, where the levels of curiosity and dissatisfaction are always present as a mother of a gifted children shared with us. “(...)My son has a huge difficulty on getting some satisfaction. For example, one of his latter interests is the geo-cashing and in one day he doesn't want to just do two or three, but thirty. The same about a book. If he is really interested, he can read an entire book in just a day. (...) So one of our biggest challenges is to instil him the necessity of enjoying the moment, make a pause, enjoy what he gets and not be always thinking about what we could do or have next"

This is just a small example of a long list of behavioural, intellectual and social features that we were able to compile in or study throughout an extensive literature review and also with the application of some qualitative exploratory methodologies like the participant observation and the interviews.
Our main methodology, however, was quantitative, and for that purpose we draw questionnaires that were applied to both parents and their children to a sample of 315 gifted and non-gifted children in a target age of 6 to 12 years old from an urban area. The choice of this target wasn't innocence, we wanted to embrace all the changes that occur in this "Analytical Stage" according to the Consumer Socialization where children started to develop their capacity of distinguishing advertising, understanding the meaning of personal and mass media sources and expanding their repertoire of strategies, specially throughout the bargaining and the persuasion.

The main goal of the application of these questionnaires was to collect information that could be treated statistically with the purpose to infirm some of our previous hypothesis. Considering it, with our study we were able to understand that in our sample there aren't significant differences between the information about money that gifted and non-gifted children have.

Despite no significant differences can be reported concerning the information about money, it is true that gifted-children demonstrate more consumer skills and preoccupation with money than non-gifted children. This situation has a direct interference on the way they look to the process of saving. Gifted children are also less materialist than non-gifted children, as shown by our tests.

It also seems to exist a correlation between the opinion of parents and the answer of children that consider the importance of saving. No significant differences in terms of gender were detected.

With this investigation we seek to swim into the gifted world and slowly draw a line that can cross with marketing. This is certainly a drop in the ocean and our results here presented have above all one purpose, show that there is something that marketing can do to reach the segment and there is also something that gifted children can add to marketing strategies and challenges.
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APPENDIX
APPENDIX 1 - The disposition of the room during the participant observation
APPENDIX 2 - answer to the question, why I like tor I don't like to receive money

<table>
<thead>
<tr>
<th></th>
<th>sobredotado</th>
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</tr>
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<tr>
<td></td>
<td>sim</td>
<td>não</td>
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<tr>
<td>porquê</td>
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<tr>
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<tr>
<td>os meus pais não me deixam gastá-lo</td>
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APPENDIX 3

Interview with the Psychologist Alberto Costa, Coordinator of the Association ANEIS - Division of Porto

1. Existe ao nível da literatura, alguma discrepância, pouca consensualidade, e em relação ao conceito de uma criança sobredotada, para si, como definiria esse conceito?

De facto em termos de literatura científica existe muita coisa dispersa e por isso dificuldade em encontrar um único conceito ao nível da sobredotação. Aliás em termos da ANEIS, uma das definições que adotamos foi a do Professor Joseph Renzulli. Porquê? porque falá-nos de três áreas que consideramos fundamentais para que se manifeste a sobredotação. Para que exista a mesma, terá que haver altas capacidades, grande envolvimento e motivação pela tarefa e depois uma grande criatividade. Portanto, a confluência destas três características é que vão originar a alta capacidade ou sobredotação. Também não podemos por de parte o ambiente, ou seja a família e a escola onde a própria criança se encontra envolvida. Existe, portanto, um conjunto de variáveis e não uma exclusiva variável como era no passado o Coeficiente de Inteligência, ou factor g. Hoje a visão é muito mais alargada e muitos outros autores, como Gagné, falam de outros domínios que vão despoletar determinadas competências profissionais. Daí existirem vários modelos e definições bastante diferenciadas.

2. Desses modelos mencionados, qual seria na sua opinião o mais congregador?

Eu penso que o modelo de Renzulli, até mesmo sob o ponto de vista mundial é o mais utilizado. É um modelo com bastantes anos de existência, mas convém também colocar em evidência que o Professor Renzulli é considerado como o sexto psicólogo com mais influência em todo o mundo nesta área. Daí também a sua importante referência nas altas capacidades e sobredotação. Adicionalmente outros modelos poderão ser indicados como o de Gagné com as Inteligências Múltiplas.

3. Sob o ponto de vista conceptual, a sobredotação é algo que poderemos considerar genético?

Eu diria que nós não podemos separar a genética do processo destas crianças. A genética faz parte deste processo, embora possam ser desenvolvidas, ou não, outras competências. Mas de maneira alguma poderemos separar a genética das altas
capacidades. Aliás, não devemos fazê-lo porque ela está integrada. Assim existe uma base genética que tem que ser tida em conta, mas o contexto e as respostas que o contexto dá ou promove podem fazer a diferença entre as características destas crianças e jovens e dos seus elevados padrões de excelência a vários níveis. Mas tudo isto recaí novamente no ambiente, na escola, nos grupos de pares, em todos os agentes de socialização.

4. Em que medida a sobredotação pode influenciar a vida de uma criança e de um futuro adulto?

Não há muitos estudos que reflectem sobre as crianças que têm capacidades de sobredotação e a mantêm na idade adulta. Isto porque tudo depende do meio de estimulação, das respostas e da eficácia das mesmas às necessidades da criança. Claro que se o padrão de estimulação for elevado durante a infância, adolescência e até mesmo ao nível universitário a possibilidade de desenvolverem-se adultos de excelência é muito elevada. No entanto, mesmo isto nem sempre é facto. Muitas vezes crianças que tiveram altas capacidades, em idade adulta encontram-se nivelados. Têm bons desempenhos e mesmo desempenhos completamente diferentes em determinadas áreas, mas já não se destacam tanto como acontecia em crianças. Há depois outros casos, eventualmente menos, em que se tornam adultos envolvidos em projetos até bastante interessantes em Portugal e fora de Portugal, sendo até referências mundiais em alguns casos, quer em investigação, quer em outras áreas.

5. Um bom aluno pode não ser sobredotado e uma criança sobredotada pode ser um mau aluno?

Um bom aluno não é a mesma coisa que uma criança sobredotada e isso ao nível curricular nota-se muito. Alguns exemplos, um bom aluno para fixar determinada matéria utiliza em média duas ou três repetições, um aluno sobredotado basta-lhe apenas uma, por exemplo. Um aluno normal assimila e aceita uma determinada matéria curricular, o aluno sobredotado questiona tudo o que lhe é apresentado como certo curricularmente. Quer sempre dar o seu ponto de vista, o seu cunho, a sua opinião sobre determinado tema e determinado assunto e isso muitas vezes é considerado uma falta de respeito para com o professor...esse questionamento. Em termos de criatividade também existe uma diferença importante. Enquanto um bom aluno pode produzir um trabalho
com criatividade média, um aluno sobredotado é capaz de produzir trabalhos a nível de criatividade de alto valor que podem inclusivamente ser aplicados à prática e às necessidades que identificam. Assim são também muito mais criativos em relação às suas produções. Para um bom aluno a matéria dada no currículo escolar é suficiente, para o aluno sobredotado não é suficiente, eles querem muito mais do que aquilo que a escola tem para lhes propor. Muito mais avançado, com a possibilidade de realizar aprofundamentos das matérias que a escola não permite, portanto eles têm mesmo essa necessidade.

6. Sobre a possibilidade de um aluno sobredotado ser um mau aluno, isso tem exatamente a ver com o quê?
Essencialmente com o contexto e ou falta de resposta em contexto e essa condição faz com que estes jovens entrem numa situação de underachievement. Tratam-se de sobredotados não realizados que por falta de estruturas de apoio, por falta de entendimento das suas necessidades caem numa situação de desmotivação escolar que depois conduz a maus resultados, fracos desempenhos.

7. Da sua experiência profissional, considera que a forma como os programas educativos se encontram estruturados sob o ponto de vista nacional dão resposta a estas necessidades específicas dos alunos sobredotados?
Não. Isso é uma luta permanente da associação com o Ministério da Educação. Nós entendemos que os currículos estão preparados para a norma. Reconhecemos que a escola tem vindo a fazer um esforço grande de puxar os alunos que se encontram abaixo da média para a média, o que não podem, nem devem é puxar os alunos de altas capacidades para a média, e é o que a escola se encontra a fazer de momento. Neste momento a escola quer medianizar todos os alunos. E estes alunos sobredotados não podem aceitar, nem nós devemos compactuar com as escolas neste processo e com estas políticas que promovem este nivelamento. A Escola para todos é nos livros, porque a escola deve ser capaz de dar uma resposta eficiente a cada aluno, que é diferente do outro. Assim quando são assinados acordos como a Declaração de Salamanca em que se coloca em papel a necessidade da escola ter em atenção as diferenças individuais, a prática é completamente inversa. Neste momento, a escola está a excluir e não a incluir

8. Então uma possível solução poderia passar por retirar os alunos das turmas, onde se encontra a média de capacidade, e agrupá-los à parte?

Não, nós somos contra esse tipo de prática. Nós entendemos que os alunos de sobredotação devem estar nas suas turmas, nas suas faixas etárias a não ser que tenham que ser colocadas em prática medidas extraordinárias como a aceleração. Até porque o objetivo não é criar grupos de elitismo, nem segregação, porque defendemos precisamente o contrário. Mas estando nos seus grupos de turma, sejam implementadas práticas diferenciadoras que permitam manter estes alunos motivados e interessados pelos próprios currículos. Existem práticas simples que a escola pode produzir, sem custos. Porque motivo um aluno do 5º ano que é extraordinário a matemática não possa frequentar aulas no 7, 8 ou até 9 ano de escolaridade para satisfazer essas necessidades e curiosidades. Existem, portanto, formas sem custos para o Estado nem para as escolas que não são aplicadas talvez por falta de vontade, não encontro outra explicação. Por exemplo escolas que têm bibliotecas extraordinárias que podem ser utilizadas para as aprendizagem através da realização de projetos. Esta é uma técnica muito mais apelativa de aprendizagem para o aluno sobredotado e o enriquecimento para o aluno é também muito maior, pois embora o conteúdo que está a ser estudado seja o mesmo existe uma forma muito mais interessante e motivadora de o abordar.

9. Um aluno sobredotado é necessariamente bom em todas as áreas ou isso é um mito?

Trata-se de um mito. Um aluno pode ter alta capacidade em várias áreas ou numa área muito específica e pode inclusivamente ser numa arte, numa performance, numa arte mais desportiva ou então na matemática, nas ciências, no português...

Por falar em matemática posso até dar-lhe um exemplo bastante ilustrativo. Nós tínhamos uma criança com 10 anos de idade que tinha altas capacidades de matemática, era bastante estudioso e estudava com alguma profundidade os modelos teóricos da matemática e uma vez num teste resolveu um problema aplicando um modelo completamente diferente daquele ensinado em contexto de sala de aula, mas chegando
ao mesmos resultados que os outros alunos. O que aconteceu a este aluno é que a professora invalidou a prova, simplesmente porque como não foi utilizada a metodologia ensinada, não poderia considerar a prova. O aluno ficou frustadíssimo, resportou a situação aos pais. Os pais como não eram da área tinham também alguma dificuldade em avaliar a situação, na altura conversaram comigo. Eu aconselhei que houvessem dois pareceres, um de um docente universitário, outro de um professor há vários anos no ensino dessa matéria e o que ambos me reportaram foi que era difícil aceitar que uma criança com aquela idade pudesse ter um raciocínio tão desenvolvido em termos matemáticos como aquilo que se encontrava na prova. Este aluno utilizava teorias que eram dadas na universidade. Ele tem uma capacidade enorme de ler, aprofundar e depois aplicar isso no teste. Estes professores através de um pequeno relatório expressaram o seu parecer. Nós pedimos uma reunião com a direção da escola, a prova foi novamente corrigida e o aluno teve nota máxima. O que me deixa mais estupefacto é o facto do próprio professor não ter achado curioso que o aluno tivesse desenvolvido uma teoria diferente mas chegado a um resultado igual e certo, o que poderia motivar excepcionalmente o aluno. Entretanto esse aluno entrou na Universidade e no final foi convidado a ficar a dar aulas, o que denota ser um caso de sucesso que poderia ter corrido bastante mal. Podia-se perder um brilhante aluno e profissional.

10. Considerando o próprio conceito de Renzulli sobre o que é um aluno sobredotado, fará sentido falar-mos da existência de mínimos denominadores comuns que ajudem a essa identificação?

Trata-se igualmente de um mito. Eu diria que para haver altas capacidades tem que haver alta inteligência, no mínimo. Embora o QI não é para nós fundamental, mas a posição face a estes três denominadores: altas capacidades, inteligência e motivação são fundamentais para que se exija determinados níveis de eficácia e eficiência que não são alcançáveis por um aluno médio.

11. Em Portugal por algumas notícias que foi lendo, fala-se de cerca de 60 mil alunos sobredotados, embora a maior parte não se encontre identificada. Como se realiza esse processo de identificação?

Relativamente à percentagem, na Curva de Gauss, as crianças sobredotadas estarão entre os 3 e os 6%. Diria mesmo que nessa Curva da Oceana existirão tantas crianças com
altas capacidades como crianças com deficiência, ambas encontram-se nos extremos. É óbvio que as crianças com necessidades especiais se encontram identificadas, enquanto muitas das crianças sobredotadas não estão identificadas pelos seus estabelecimentos de ensino. Isto é uma avaliação complexa e que foca um conjunto de áreas e embora existam várias ferramentas por vezes é mesmo complicada a avaliação e necessários mais alguns elementos. Trata-se de dar um diagnóstico e depois pensar em termos da Associação o que vamos fazer com esse diagnóstico. Que resposta temos para dar a estes pais, para propor a estas escolas. Há provas de avaliação mais cognitiva, QI, provas de criatividade, de motivação, provas aos professores para percebê-los em contexto escolar como aquele aluno está e as suas áreas de interesse. Fazemos anamnese, recolha de todos os elementos importantes desde o nascimento até à idade atual e outros ainda que possam ser considerados fundamentais. Trata-se, pois, de uma avaliação rigorosa e longa. Logo um serviço de psicologia e orientação de uma escola não tem, até pelo elevado número de crianças que abrange, a capacidade de fazer um estudo deste género. Eu até consideraria importante que se realizasse uma investigação ao nível nacional destes jovens, pois poderíamos ser surpreendidos pelo número de crianças sobredotadas, e a lei atual teria que ser alterada imediatamente porque está desajustada da realidade destes jovens.

Por isso é muito importante uma sinalização inicial e muita dessa sinalização vem dos professores e da própria pediatria, porque a criança para aquela idade já aquiriu conceitos que não são próprios para a sua faixa etária. Temos aqui crianças que com 3 anos que já lêem, escrevem e falam uma língua e é necessário prever eventuais problemas que isso possa gerar na entrada na escola. Ajuda-nos a antecipar e prevenir problemas futuros.

12. Alguns autores falam de gifted children outros de talented children, podemos utilizar estes conceitos como sinónimos?

Os talentos são diferentes da sobredotação. Os talentos manifestam-se ao nível desportivo, musical, atletismo, futebol, tocar piano. Neste caso o acompanhamento é mais fácil pois existem instituições que conseguem facilmente pegar nestas crianças e ajudá-las na potenciação das suas capacidades. Vejemos o caso claro do futebol, existem extraordinárias escolas para dar resposta a estes talentos.
Nos gifted, o problema maior é o do contexto académico. De facto, enquanto que os talentos vão tendo respostas da sociedade em Portugal e no estrangeiro em que eles conseguem atingir altos padrões de desempenho e de sucesso, nos gifted, em termos escolares, continuamos a ter uma série de problemas comportamentais, falta de resposta ao nível da relação com os pais, da dificuldade em compreender as altas capacidades dos alunos quando comparada com os pares e os próprios diálogos. Estamos neste caso a falar de crianças, por exemplo, de uma de 10 anos que acompanhamos que é apaixonada pela história da Rússia. É possível perguntar-lhe tudo sobre isso e ele responde com profundidade em relação aos conceitos. O seu grupo de pares não está interessado em ouvir e aprender nada relativamente a isso, por ser muito particular e isso pode gerar problemas de integração graves.

13. Em termos de relacionamento interpessoal com os pares existe alguma característica que considere que possa ser sublinhada?
Eles têm muitas características. O sentido de justiça é uma característica muito vincada e a escola aqui poderia ter um papel mais ativo. Nestes casos, estes alunos acabam por assumir a responsabilidade pela maior parte dos problemas, porque são mais suscetíveis à análise do professor. Quando são tratados de forma injusta por parte dos professores eles, por terem esse sentido de justiça aguçado, ficam muito desanimados com o ato e com a escola e isso tem consequências em termos pessoais.
Um grande sentido de justiça, de preocupação com o outro, com os problemas da sociedade, com as propostas para resolução dos problemas da sociedade. Muitos deles aqui estão preocupados com a tomada de posse do Trump, por exemplo, porque as ações que têm visto são contraditórias à civilização e à própria vida humana e portanto existem decisões de fundo tomadas na atualidade que estas crianças vivenciam muito.

14. As crianças sobredotadas são normalmente crianças mais introvertidas, mais voltadas para a sua realidade, ou mais extrovertidas?
Eu diria que temos de tudo. As crianças são todas diferentes e como são diferentes, temos crianças introvertidas com grupos de pares muito reduzidos em função dos seus interesses específicos. Temos crianças mais extrovertidas. A criança sobredotada não é aquela que usa óculos e marrão (risos) isso é um mito. Têm bons desempenhos
escolares, são felizes e depois há outros que requerem um acompanhamento mais próximo e individualizado.

15. Qual a relação das crianças sobredotadas com os meios de comunicação social, atendendo ao próprio exemplo que deu da preocupação que sentem neste momento com as medidas que se encontram a ser anunciadas pelo Presidente Trump nos Estados Unidos da América?

Mais do que isso são alunos que desejam refletir em grupo e quando introduzimos esses temas as observações que fazem são extremamente válidas e enriquecedoras e quem sabe se não poderiam ser aproveitadas por essas pessoas para inclusivamente melhorar o mundo. Isso porque têm de facto opiniões muito profundas em relação à política, à religião, às ações tomadas, eles têm uma opinião muito vincada e alguns mesmo propostas para um mundo melhor, com a sua consciência apurada. Estas propostas muitas vezes não são acolhidas o que é uma pena, porque somos um país de média e o que é médio é bom e eles saíem fora dessa caixa e encontram-se completamente nos extremos.

16. Na sua percepção e atendendo às características do sobredotado com definiria a relação que os mesmos têm com o dinheiro?

Na associação trabalhamos há muito esta situação e lançamos um Programa "Act and Cash" que era um programa onde o objetivo era que realizassem uma gestão rigorosa do dinheiro o que tinham que produzir para vender à sociedade para depois desenvolverem os seus projetos. Uma gestão rigorosa para serem capazes de não gastar toda a verba e no final concluir o projeto, ter um saldo positivo, conseguir atingir os seus objetivos e com uma noção clara da sociedade e das suas necessidades. Respeitam muito o outro que não tem, que sofre. Eles têm esse sentido muito apurado e questionam muito quando vêm o outro numa situação desfavorável. E perguntam-se porque é que o Pai ou a Mãe não podem contribuir mais um pouco para que essas pessoas sejam um pouco mais felizes, possam ter uma casa. O que é que eles podem fazer e que possa ser replicado na sociedade para minimizar estes problemas. Nós estamos sempre a introduzir estes temas e já tivemos aqui professores de Educação financeira porque é de facto importante trabalhar esses temas o quanto mais cedo melhor. Isto porque futuramente também vão
lidar com estas questões de gestão de recursos no seu dia a dia e por isso entendemos que é importante introduzir esses temas desde muito cedo e colocar as crianças desde cedo em contacto com instituições onde as dificuldades existem e onde os projetos de gestão de recursos podem fazer toda a diferença.
APPENDIX 4

Interview with gifted-children⁴. mother

1- Nasce um filho, e quanto tempo depois apercebem-se que em termos de inteligência e capacidade ele não é exatamente igual àquilo que é a média. Quando ele tinha cerca de um ano.

2- Quais foram os sinais manifestos?
Nós desde cedo pensamos sempre que o nosso filho se tratava de uma criança com habilidade, inteligência, embora só muito recentemente é que tivemos o diagnóstico de sobredotação, porque também tínhamos um grande desconhecimento em relação ao tema.

3- Que diferenças mais significativas verifica relativamente ao que podemos designar como uma criança que não sobredotada?
A utilização de um vocabulário vasto e diverso e de palavras que nem nós mesmo utilizávamos desde muito novo e um interesse por áreas que são mais próprias de um adulto, por exemplo um estudante universitário, do que de um pré-adolescente. Este interesse mais pelo científico e pelo teórico têm-se manifestado mais nos últimos 3 anos e isso claramente integra-se no quadro da sobredotação.

4. Alguma vez a sobredotação do seu filho influenciou a relação que ele estabelecia com outros?
Que nós nos tivéssemos apercebido não. Eu penso que estes interesses específicos eram de certa forma mais camuflados na escola e mais evidentes em casa através da visualização de determinados programas de televisão, pesquisas na internet, leitura de determinados livros. Na escola e com os seus pares, teve sempre mais uma necessidade de se equiparar do que sobressair em relação aos outros. Embora tenha a necessidade de se ajustar ao outro, também é verdade que muitas vezes assume o papel de líder, mas sempre numa perspetiva de se enquadrar no grupo. Depois também pratica desporto,

⁴ Por motivos de anonimato, o nome da criança citado nesta entrevista é fictício.
joga futebol, o que faz com que o grande interesse dele e as conversas comuns entre o seu grupo de amigos sejam o desporto e não tanto a dimensão académica.

5. Falou há pouco de áreas em que o seu filho começou a demonstrar interesse, apesar de não serem temas que abordassem em conjunto em família, pode dar o exemplo de algumas?
A aeronáutica, a astrofísica e a ciência voltada para o sobrenatural. História internacional, factos históricos como o nazismo, os anos 30, a criação do automóvel do avião, a ida do Homem à Lua, temas desse género o que para nós até é um pouco estranho porque ele ainda não passou por esses conteúdos programáticos na escola.

6. De que forma é que ele tem acesso à exploração desses temas?
Através da internet, através da televisão que é uma das grandes ferramentas nomeadamente através de canais como o National Geografiph e interesse por livros. (...) Recentemente demonstrou interesse por uma coleção de livros que retrata um movimento que nasceu durante o período do nazismo, que nem nós sabemos o que é. De facto, ele diz coisas que nem eu próprio consigo fixar.

7. O diagnostico, como disse anteriormente aconteceu muito recentemente, há meses, como é que tudo se processou.?
Ele entrou no 7 ano de escolaridade e disse depois de 15 dias " Eu não vou mais ser bom aluno". Aí começou a demonstrar sinais de baixa auto-estima, tristeza e nós passado um mês fizemos um teste de um psicólogo ver o que se passava, pois não parecia nada passageiro. Ele dizia-nos que este ano não iria ter boas notas e nós perguntávamos porquê e tentávamos fazer reforço positivo. Não tivemos êxito e foi assim que nos informamos com o psicólogo que nos explicou que haviam testes que poderiam ser feitos. Três sessões de teste, mais uma sessão para explicar os resultados. Colocámo-lo perante esta questão que seria avaliado por uma terceira pessoa que iria verificar se de facto ele era bom ou não. Nós quando fomos à sessão de avaliação, a primeira pergunta que a psicóloga fez foi se ele sabia o que era o QI, ao que ele respondeu que tudo o que fosse acima de 99 era bom, o que eu não fazia ideia, e a psicóloga disse que o QI dele era de 134. Temos que considerar todavia que estas medições são dinâmicas e que esta
avaliação foi feita sem qualquer estímulo numa altura em que o miúdo se encontrava com uma baixa auto-estima, numa escola com pouca qualidade de ensino, daí que os resultados até poderiam ser superiores.
Apenas numa vertente o Pedro teve uma avaliação entre os 120-130 no restante foi tudo acima dos 130. A partir daí, não quisemos que ele sobrevalorizasse essa situação, explicando que se tratava de algo dinâmico, temporal... Que de facto, havia maior facilidade em aprender, como sabíamos desde o início, mas que isso não deveria ser visto como motivo de desmotivação, mais sim de catalização. O que nós achamos é que quando ele atinge um determinado nível de conhecimento em relação a um dado assunto ele desmotiva e coloca de parte. Ele tem necessidade de explorar algo que o desafie, que não conheça. Exemplo, ele acha que sabe pintar, por isso não pinta mais...

8. E para os pais como foi lidar com esta confirmação de sobredotação?
Inicialmente, apesar de contentes, pensamos que poderia ser um problema, e infelizmente foi o que aconteceu. A Psicóloga aconselhou-nos a falar com a escola a informar da situação, porque a escola estava a tratá-lo muito mal, utilizando termos como prepotente e presunçoso. Na reunião que tivemos com a Diretora de Turma e com a Psicóloga, a própria Diretora, fez questão de dizer que em 30 anos de ensino nunca tinha tido um aluno sobredotado, o que demonstra um total desconhecimento. O mesmo aconteceu com a Psicóloga da escola, também presente na reunião, que chegou a fazer um comentário depreciativo, onde dizia que esta era uma situação corrente nos filhos dos professores que têm muitos livros em casa, ao que eu respondi que nem eu nem o meu marido tínhamos sequer formação superior e os livros que tínhamos em casa eram os livros don nosso filho, foi ele que os quis comprar. Foi uma demonstração de uma visão muito discriminatória e estereotipada.
Mas esta reação da escola não foi única no percurso do nosso filho. Na primária a professora pediu-nos que trouxesse-mos um relatório da pediatra como ele não era hiperativo, porque queria ser sempre ele a responder, respondia antes de ela terminar as frases, não queria dar a vez aos outros... Ao início, com desconhecimento total, pensamos que isso poderia estar associado ao facto de ser filho único e de ter toda a nossa atenção exclusiva, mas agora lendo um pouco sobre sobredotação verificamos que isso é normal, que quando a professora faz a pergunta ele já sabe a resposta e quer
mostrar que sabe. Por isso achamos que o que aconteceu durante estes 7 anos é que ele
ve e ainda tem uma permanente necessidade de se reajustar ao outro precisamente por
causa da política da escola de o travar.
Por exemplo, embora não seja o único, ele acaba os testes muito antes dos outros e pede
para que lhe corrijam o teste na hora para saber a sua nota e muitos professores não
gostam, nem aceitam essa situação, acham que ele deveria ser igual aos outros e isso
causa-lhe muita frustração.

9. Quando chega a confirmação da sobredotação e atendendo ao historial de
resistência da escola que me reportou anteriormente, pensa que é necessário neste
momento pensar em alternativas?
Eu estou obrigada a isso mesmo. Ele vai mudar de escola, por muito que me custe
porque desde os 3 anos que ele está na mesma escola e todo o seu grupo de amigos se
encontra ali. A mudança causa sempre resistência, quando lhe perguntamos se ele
queria começar a frequentar esta associação ele também disse logo que não e a inserção
foi natural e quase espontânea e acreditamos que o mesmo aconteça na nova escola.
Aliás, ele já está convencido disso mesmo que a nova escola vai ser melhor. Porque ele
hoje assume que estava totalmente desinteressado naquela escola.

10. Por aquilo que acompanhei das suas intervenções durante a sessão referia que o
seu filho no último ano se juntou ao grupo dos "desordeiros" isso teve alguma
repercussão ao nível das notas?
Teve, na medida em que o comportamente é uma componente que naquela escola vale
15% e portanto apesar dos bons resultados académicos existe sempre uma penalização
decorrente das faltas disciplinares, das retenções. Ele teve 2 cadernetas escolares este
ano. A última ficou completa e não havia mais na escola para comprar, o que fez com
que o Pedro ficasse irremediavelmente rotulado. No caso a escola foi obrigada a
desenvolver um Plano de Desenvolvimento que nos foi praticamente imposto que
apareceu apenas agora 6 meses depois do diagnóstico ser comunicado e quase no final
do ano letivo. No caso específico do Plano a sua implementação correu muito mal,
apenas uma professora, e pela negativa, é que seguiu alguma das medidas e quando eu
digo pela negativa é no sentido em que o enxovalhou perante a classe, dizendo coisas
como "Já que és o sábio, faz mais isto ou mais aquilo", obrigando-o a duplicar o trabalho. Quando fomos à Reunião e levamos o relatório da Psicóloga que lhe tinha feito o teste, a instrução era clara "se ele se mostrar disposto, convidem-no a trabalhar mais" para em vez de estar a participar na palhaçada estar ocupado.

Isso porque desde os testes, ficou patente que ele necessita de ser permanentemente estimulado a fazer. As coisas fáceis fazia sem dificuldade, mas o que o deixava verdadeiramente empolgado era fazer coisas difíceis, esse era o desafio.

11. Recentemente um Psicólogo conhecido, Dr. Eduardo Sá, dizia que um aluno sobredotado não é necessariamente um bom aluno. No caso do Pedro, as altas capacidades manifestam-se em todas as áreas curriculares ou mais em algumas do que em outras?

Ele é muito bom em tudo o que não seja manipulativo. Educação Visual, Educação Tecnológica, não, embora consiga facilmente tirar um 4. Em Educação Física, gosta e sabe que é bom em futebol, pratica o desporto. Nos demais desportos recusa-se a participar. O Pedro tem também um problema com ele que é naquilo que ele acha que não é bom, ele não deseja sequer participar. Ele traça o seu próprio caminho e isso mesmo aconteceu, por exemplo, com o futebol. Quando começou a praticar o desporto, estava a avançado e não marcava golos, achava que não era bom avançado passou para defesa. Ele testa-se a si próprio para poder traçar o seu caminho. Ele desde os nove anos que nos diz que vai trabalhar para a NASA, agora já passou para a Agência Nacional Europeia, mas já anda a ver o custo das propinas nas Universidades de Cambridge e Oxford. Eu nem sequer sabia que era possível ver o preço das propinas destas Universidades pela internet, mas ele traçando o seu caminho rege-se por aquilo que tem que fazer para chegar lá.

Este ano houve a necessidade de lhe impor mudanças, nós queríamos tê-las feito logo a meio do ano, mas ele não deixou por isso só agora no início do novo ano letivo vai mudar de escola, mas ainda assim, existe aqui também uma questão financeira que pode servir de entrave. De facto, não existe qualquer apoio do Estado para este tipo de miúdos. As escolas não reconhecem as associações, consideram que um aluno sobredotado é um ANEE, aluno com Necessidades Educativas Especiais e por isso o sobredotado não consta da legislação.
Nós como pais disponibilizamos informação aos professores, mas os professores contrariam sempre essa informação. Mais um exemplo a Associação pediu-nos que entregasse-nos um inquérito a um dos professores com os quais o nosso filho se identificasse mais, com total anonimato nas respostas e a conclusão foi que esse questionário e as suas respostas contradizem completamente o diagnóstico que já foi realizado ao Pedro. Isso leva-nos a crer que aquela escola recusa um aluno diferente, pelo menos este tipo de alunos. Não sendo discriminatória, parece-me que é muito mais fácil para as escolas acolherem um aluno em cadeira de rodas, invisual, surdo que está enquadrado na legislação e para quem se sabe ser necessário um acompanhamento especial. No caso dos alunos que são diferentes pelas suas capacidades o que se faz é fechar os olhos, desvalorizar ou então ridicularizar. Parece-me que os alunos são cada vez menos vistos como unos, individuais e isso é um problema grave, porque pessoas diferentes têm necessariamente necessidades diferentes.

A própria psicóloga pediu ao Pedro que ele fosse uma ajuda para os colegas no contexto de aula, porque a turma até tem muito fracos resultados, mas não houve espaço para isso acontecer. Os professores também se encontram desmotivados, consideram os pais um problema em vez de os chamarem a ser parte da solução. E eu sempre referi que não seria um problema. Depois vivemos assombrados pelo nivelamento pela média que o Ministério da Educação impõe nos seus objetivos para as escolas que gera no Pedro e em nós próprios uma grande frustração.

12. Como chegaram aqui à ANEIS?

Foi sugestão da psicóloga. Eu não conhecia a instituição, mas tinha a perfeita noção de que o meu filho necessitava de um Programa adaptado e motivador que não lhe conseguia ser oferecido pela escola. Ele felizmente é desportista, pratica futebol o que já permitia extravasar energia acumulado. Mas a nível mental, ele estava num ATL onde não fazia nada, chegava a casa e sentava-se à frente da televisão. Por isso a Psicóloga achou, e bem, que esta era uma solução. E nós quando chegamos cá ficamos muito contentes por ver que o nosso filho não era o único e nem era um problema, muito pelo contrário e que existia aqui a possibilidade de um Programa educativo que o estimulasse. Aqui ele encontrou o seu espaço, descobriu interesses por outras áreas inclusivamente e está a crescer como pessoa. Encontrou pares com quem partilha
interesses e necessidades, infelizmente poucos são mais velhos do que ele, mas ainda assim os poucos mais velhos já lhe dão uma perspetiva daquilo que ele pode ser, quer para ele, quer para nós.

13. Em termos de inteligência emocional, como definiria a situação do Pedro? Dêbil, frágil...Eu honestamente penso que tem a ver comigo. A baixa resistência à frustação, a necessidade de afirmação. Apesar de tentar ser otimista e tentar ver o positivo das coisas, o Pedro muito facilmente desiste e tenta ajustar-se ao outro. Isso não é positivo porque ele vê-se no outro e não em si próprio. Ele acaba por anular-se em algumas situações. Também tem resiliência, especialmente nos assuntos que mais interesse lhe despertam, mas sobretudo no último ano essa maior auto-anulação foi evidente.

14. Ao nível das relações interpessoais, nota dificuldades de relacionamento pela existência de interesses e opiniões divergentes com as outras crianças? Eu não penso que tenha a ver necessariamente com preferências divergentes, agora que sempre foi evidente um grupo mais restrito de amigos, isso é claro. Por outro lado, dos 11 para os 12 anos também se verificou uma expansão do número de amigos, também pela mudança de turma pela escolha de disciplinas de línguas opcionais e a entrada mais a sério na pré-adolescência que o aproximou e tornou também mais popular junto do público feminino. Por outro lado, e neste momento o estudante que na sua turma mais se aproxima dele em termos de capacidade, embora pense que ainda não tenha feito os testes de sobredotação, é o completo oposto dele. É um aluno muito certinho, que acha que os outros alunos todos é que são mal comportados, que pode vir um tremor de terra que não saí do lugar, que não contesta as posições dos professores. Trata-se do oposto, porque o Pedro facilmente se distraí, facilmente se ri, gosta de fazer rir, é divertido...

15. Em que medida considera que outras áreas como o marketing, por exemplo, possam ser interessantes no estudo das crianças sobredotadas, para além das disciplinas da psicologia e da sociologia que são normalmente as áreas que se dedicam a estas questões?
Em penso que sobretudo ao nível da visibilidade e da comunicação. Advejo, no entanto, algumas contrariedades da sociedade em relação a essa maior divulgação, do género, "ora estes armados em sábios".

16. Sob o ponto de vist as das competências e capacidades de consumo, bem como de relação com o dinheiro, como definiria estas questões no caso do Pedro?

Eu diria que facilitista. Em primeiro lugar por ser filho único, depois por paternalmene ser neto único e do lado da mãe o único neto que é ainda criança. Portanto sempre foi muito mimado, pensando que pode ter sempre tudo o que deseja, embora tenha consciência do custo das coisas. Depois tem a perspetiva da necessidade da poupança, embora quando deseje comprar algo vem pedir aos pais para lhe facilitarem o acesso.

Isso também por nossa culpa, porque a certo momento canalizamos os nossos recursos no intuito de lhe proporcionar a maior parte daquilo que ele quer. O que nos coloca outra dificuldade que é o facto do Pedro ter grande dificuldade em satisfazer-se. Por exemplo um dos seus últimos interesses é o geo-cashing e ele num dia não quer fazer dois ou três, quer fazer trinta ou mais. Por exemplo em relação aos livros ele quando tem verdadeiro interesse é capaz de ler num dia um livro inteiro e reter todos os pormenores, todas as histórias.

Assim um dos nossos grandes desafios é precisamente incutir-lhe a ideia de desfrutar do momento, pausar, contentar-se com aquilo que tem e não estar permanentemente a perguntar onde vamos mais logo?, podemos fazer isto daqui a pouco?, podemos ir ali?...

17. Atendendo à forma como define a relação do Pedro com o dinheiro, pensa importante praticar de forma ativa a socialização para o consumo?

Sim. Desde sempre que mostramos ao Pedro o valor dinheiro a importância do trabalho, que ele tem muito mais do que outros meninos têm em Portugal e em outros países. Relembramos a realidade mundial, lembramos-lhe que vivemos num pequeno paraíso, calmo, onde podemos viver com tranquilidade, mas que nem sempre é assim. A figura de que o dinheiro não nasce nas árvores, sai-nos muito da boca para fora e tentamos sempre que possível, embora não sob o ponto de vista monetário trabalhar ao nível da compensação. Se conseguires teres boas notas no final do primeiro período, talvez possamos oferecer-te um drone. Ainda há pouco tempo andamos a ver um computador
Mac e eu disse-lhe que não me importava nada de lho oferecer, mas primeiro ele teria que chegar lá. E chegar lá não é somente com boas notas, mas é também com boas atitudes, complacência, compreensão, compaixão e paciência com os pais. Porque na realidade os pais acabam muitas vezes por ser aqueles que são mais "vítimas" das frustrações, das tristezas e da agressividade que estas crianças trazem das escolas, porque também somos nós que passamos mais tempo com eles ao longo do dia.
TERMO DE CONSENTIMENTO INFORMADO PARA PARTICIPAÇÃO EM ESTUDO

Exmo. Encarregado de Educação,
O meu nome é Raquel Ribeiro e neste momento encontro-me a frequentar o Mestrado em Marketing na Faculdade de Economia da Universidade do Porto, no âmbito do qual me encontro a realizar a minha dissertação de mestrado na área do consumidor infantil.

Para esse efeito, encontro-me a levar a cabo um estudo sobre o conhecimento das crianças sobre os preços e o valor dos produtos, bem como questões que se prendem com o conhecimento de competências de consumo. Para tanto, necessitava que o(a) seu/sua educando(a) preenchesse um questionário na escola e necessitava igualmente que o(a) Sr.(a) me respondesse a um breve questionário e o devolvesse na escola juntamente com a folha de autorização assinada (por favor não separe as folhas e entregue ambas ao diretor de turma do(a) seu(ua) filho(a).

Os dados recolhidos serão analisados por mim e a sua confidencialidade é total e absoluta. Nesse sentido as conclusões decorrentes da análise dos dados serão apenas publicadas na tese, sem referência a informação pessoal dos alunos e sem identificação das escolas onde o estudo foi realizado (apenas será mencionada a localidade, o tipo de escola, se privada ou pública e o gênero do aluno, feminino ou masculino).

Os resultados do estudo poderão ainda ser apresentados em conferências, artigos/livros ou notícias relacionadas com o tema e serão enviados para as escolas participantes podendo ser consultados por todos os encarregados de educação.

Com os melhores cumprimentos,

............................................................................................................................

Autorizo o(a) meu/minha educando (a)___________________________do ____º ano, a participar neste estudo.

Data:
________________________________________, ____de_____________de 2017

(localidade)

Assinatura do Encarregado de Educação
(No caso do Pai ou Mãe não ser o Encarregado de Educação da Criança, selecione nas perguntas, onde essa informação é requerida a opção E. Educação)

1. Indique com um X quem se encontra a responder a este inquérito
   Pai ___ Mãe ___ Outro ___
   (No caso de ter indicado Outro, identifique o grau de parentesco com a criança)

2. Quantas pessoas compõem o agregado familiar ____

3. Quantas crianças (até aos 17 anos) fazem parte do agregado familiar e quais as suas idades?
   Nº de crianças ___________
   Idades ____;____;____;____;

4. Escolaridade e Ocupação dos Pais
   4.1. Assinale com um X o nível de escolaridade máximo que possui cada um dos pais, colocando uma cruz na opção correta. Deverá selecionar apenas o maior nível de escolaridade que possuem.

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<th>Pai</th>
<th>Mãe</th>
<th>E. Educação</th>
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<td>Sem estudos ou primária incompleta</td>
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</tr>
<tr>
<td>10º/11º ou 12º ano (antigo 7º ano completo)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ensino Secundário (12º ano completo)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Curso Profissional /Artístico</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Curso Médio/Frequência Universitária</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bacharelato</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Licenciatura</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pós-graduação /Mestrado/Doutoramento</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
4.2. Selecione com um X quais as situações profissionais.

<table>
<thead>
<tr>
<th></th>
<th>Pai</th>
<th>Mãe</th>
<th>E.Educação</th>
</tr>
</thead>
<tbody>
<tr>
<td>Patrão (com funcionários)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trabalhador por conta própria</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assalariado</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Desempregado</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outro</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.2.1. Identifique qual a profissão exercida por cada um dos Pais

Mãe__________________________________________________________
Pai__________________________________________________________
Encarregado de
Educação_____________________________________________________

5. Rendimento da Criança

5.1. Costuma dar dinheiro ao seu filho para os seus gastos pessoais?

Selezione com um X apenas uma das opções.

<table>
<thead>
<tr>
<th>Não</th>
<th>Sim, mas sem regularidade</th>
<th>Sim, todos os meses</th>
<th>Sim, todas as semanas</th>
<th>Sim, todos os dias</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Por favor, responda apenas as perguntas 5.2. e 5.3 se respondeu Sim à pergunta anterior.

5.2. Selecione o valor mensal que é recebido. Se a periodicidade não for mensal, asuma o valor global aproximado calculado mensalmente.

<table>
<thead>
<tr>
<th>Menos de 5 euros por mês</th>
<th>Entre 5 e 9,99€ por mês</th>
<th>Entre 10 e 14,99€ por mês</th>
<th>Entre 15 e 19,99€ por mês</th>
<th>20€ ou mais por mês</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
5.3. Há quanto tempo o seu filho(a) recebe dinheiro

<table>
<thead>
<tr>
<th>Há menos de 1 ano</th>
<th>Recebe há 1 ano</th>
<th>Recebe há 2 anos</th>
<th>Recebe há 3 anos</th>
<th>Recebe há mais de 3 anos</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6. Comportamentos de Consumo

6.1. Alguma vez o seu filho(a) teve alguma formação, workshop ou outro cuja temática fosse o dinheiro

Sim ☐  Não ☐

6.2. Através de que meio(s) normalmente o seu filho(a) acede a informação sobre dinheiro e consumo

Família ☐  Escola ☐  Colegas ☐  Media (TV/Internet etc) ☐  Outros ☐  Quem____

6.3. Em relação às seguintes afirmações, assinale a opção que corresponde à sua opinião.

<table>
<thead>
<tr>
<th>Afirmação</th>
<th>Discordo completamente</th>
<th>Discordo</th>
<th>Não concordo nem discordo</th>
<th>Concordo</th>
<th>Concordo completamente</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acho que as crianças devem ser encorajadas a poupar parte do dinheiro que recebem</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>O sucesso escolar deve ser incentivado com prémios monetários</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A semana é o método mais apropriado para crianças com menos de 13 anos</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A mesada é o método mais apropriado para crianças com mais</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
de 13 anos

A semana ou mesada devem ser dadas sempre no mesmo dia da semana ou mês

A **socialização financeira** das crianças não é importante

A responsabilidade no ensino e gestão do dinheiro das crianças é sobretudo dos pais

A responsabilidade no ensino e gestão do dinheiro das crianças é sobretudo da escola

As crianças devem ser ensinadas a partilhar o dinheiro que têm com os outros

* Por socialização financeira entenda-se a transmissão de informação que permitam à criança a aquisição de conhecimentos sobre o valor do dinheiro, a necessidade de poupar e comparar preços e outras competências de consumo (exemplo: relação com os operadores de caixa e demais pessoal de atendimento)

### 7. Compras

7.1. O/A seu/sua filho(a) costuma acompanhar nas compras?

<table>
<thead>
<tr>
<th></th>
<th>Sim</th>
<th>Não</th>
</tr>
</thead>
</table>

7.2. Se respondeu Sim, com quem normalmente o seu/sua filho(a) vais às compras?

<table>
<thead>
<tr>
<th></th>
<th>Pai</th>
<th>Mãe</th>
<th>Ambos</th>
<th>Outro(s</th>
</tr>
</thead>
</table>

Quem

7.3. Selecione com um X a opção mais correcta:

<table>
<thead>
<tr>
<th>Tipo de Decisão de Compra</th>
<th>Quase nunca</th>
<th>Poucas vezes</th>
<th>Às Vezes</th>
<th>Muitas Vezes</th>
<th>Quase sempre</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quando faço compra de produtos para a casa e do dia à dia, levo o meu filho(a).</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quando se toma grandes decisões de compra em família (férias, casas, carro)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
levo em atenção a opinião do meu/minha filho(a).

Quando vou às compras para o meu filho(a), levo(a) comigo.

7.4. Com que idade foi às compras a primeira vez com o meu filho? Selecione apenas uma das opções

<table>
<thead>
<tr>
<th>Idade</th>
<th>Nunca</th>
<th>0</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6 ou mais</th>
</tr>
</thead>
</table>

APPENDIX 7- Questionnaire applied to children

**BILHETE DE IDENTIDADE**

Preenche por favor a informação em falta.

Sou um rapaz____________   Sou uma rapariga__________

Nasci no mês de____________ do ano ________ e tenho___________ anos

Ando no _________ano de escolaridade

**QUESTIONÁRIO**

**Visitas a Lojas**

1.1. Pedia-te que colocasses um X no "Sim" ou no "Não" se gastaste dinheiro em alguma destas coisas no último mês.

<table>
<thead>
<tr>
<th>Produto</th>
<th>Sim</th>
<th>Não</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guloseimas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Revistas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Livros</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Roupa ou Sapatos</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bilhete de Cinema</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Presentes para outras pessoas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jogos de computador/consola</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telemóvel (carregamento ou compra)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
1.2. Em relação às seguintes frases, gostaria de saber se costumam acontecer. Coloca apenas um X em cada uma das frases.

<table>
<thead>
<tr>
<th>Produto</th>
<th>Nunca Acontece</th>
<th>Acontece Raramente</th>
<th>Acontece às vezes</th>
<th>Acontece sempre</th>
</tr>
</thead>
<tbody>
<tr>
<td>Os meus pais incentivam-me para fazer compras sozinho</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Os meus pais pedem-me para fazer compras para a casa</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quando vou às compras com os meus pais costumam pedir a minha opinião</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mesmo quando não vou às compras os meus pais pedem-me a opinião sobre o que comprar</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quando os meus pais não me compram algo que lhes peço dão-me sempre uma explicação</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1.3. Em relação às seguintes frases, gostaria de saber se concordas ou não com elas. Coloca apenas um X na tua opinião em relação a cada uma das frases.

<table>
<thead>
<tr>
<th>Frase</th>
<th>Discordo totalmente</th>
<th>Discordo em parte</th>
<th>Concorra em parte</th>
<th>Concorra totalmente</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gosto de fazer compras</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gosto de lojas que estejam limpas e arrumadas</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gosto de lojas grandes</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gosto de lojas com muita gente</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ir às compras é uma atividade para mulheres</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ir às compras é uma atividade</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
para adultos

2.1. Costumas receber dinheiro para os teus gastos? Sim __________ Não __________

2.2. Se respondeste Sim à pergunta anterior diz-me por favor porque recebes esse dinheiro. Selecciona com uma cruz as respostas que se aplicam.

<table>
<thead>
<tr>
<th>Tarefas domésticas</th>
<th>Mesada/Semanada</th>
<th>Boas notas na escola</th>
<th>Presente dos pais</th>
<th>Presente de outras pessoas</th>
</tr>
</thead>
</table>

2.3. Gostas de receber dinheiro como presente de aniversário? Sim __________ Não __________

Porquê?
____________________________________________________________________________________

2.4. Tens algum dinheiro guardado (poupança)? Sim __________ Não __________

Se respondeste Sim à pergunta anterior diz-me por favor, porque é que poupas?

<table>
<thead>
<tr>
<th>Os meus pais dizem que devo poupar</th>
<th>Os meus amigos poupam</th>
<th>Para comprar algo de especial</th>
<th>Para as férias</th>
<th>Para emergências</th>
<th>Para ter mais dinheiro no futuro</th>
</tr>
</thead>
</table>

2.6. Em relação a cada uma das frases seguintes, gostava de saber se concordas ou não com elas. Assinala com uma cruz a tua opinião para cada uma das frases.

<table>
<thead>
<tr>
<th>Frase</th>
<th>Discordo Totalmente</th>
<th>Discordo em parte</th>
<th>Concordo em parte</th>
<th>Concordo totalmente</th>
</tr>
</thead>
<tbody>
<tr>
<td>É importante poupar.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Normalmente gasto logo o dinheiro assim que o recebo.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Não gosto de ter dinheiro comigo.
Se poupar agora, vou ter mais dinheiro quando for grande.
É importante partilharmos com aqueles que têm menos dinheiro do que nós.

2.7. Olha por favor para os produtos apresentados em seguida e vê, caso a caso, qual ou quais têm um valor igual ou inferior a 1 euro. Selecione com um X esses casos.

<table>
<thead>
<tr>
<th>1 par de sapatilhas NIKE</th>
<th>1 pasta dos dentes Colgate</th>
<th>1 DVD de um filme recente</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 pacote de pastilhas elásticas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 garrafa de 1 litro de água Luso</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 tubo de cola stick UHU 21g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 maçã Golden</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Corresponder com uma seta a imagem da nota/moeda com o seu valor.

2 euros 5 euros 50 cêntimos 5 cêntimos 20 euros

3.1. Na tua opinião o que uma pessoa deve fazer quando deseja comprar alguma coisa? Assinala com uma cruz a opção que te parece mais correcta.

A pessoa deve preparar uma lista em casa com os produtos que deseja comprar.

A pessoa deve decidir na loja o que comprar para não perder tempo em casa a elaborar uma lista.

3.2. Sabes o que é a garantia de um produto? Assinala a opção que te parece mais correcta.

Um papel que diz que comprei o produto.
Um papel que diz que se o produto se estragar, a loja pode arranjá-lo e depois a pessoa paga o arranjo.
Um papel que diz que se o produto se estragar, a loja pode arranjá-lo e depois a própria loja paga o arranjo.
Não sei.

3.3. Imagina que te oferecem umas sapatilhas que não te servem, o que fazes? Assinala a opção que te parece correcta.

Não faço nada, foram oferecidas.
Devolvo à pessoa que me as ofereceu.
Vou à loja com o talão de oferta e troco pelo meu número.
Dou a outra pessoa.

Materialismo

4.1. Em relação às frases seguintes, gostava de saber se concordas ou não com elas. Assinala com uma cruz a tua opinião para cada uma das frases

<table>
<thead>
<tr>
<th>Frase</th>
<th>Discordo totalmente</th>
<th>Discordo em parte</th>
<th>Concordo em parte</th>
<th>Concordo totalmente</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pensas que é importante ter muito dinheiro</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pensas que é importante possuir muitas coisas</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gostarias de comprar coisas que custam muito dinheiro</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gostarias de ganhar muito dinheiro quando fores grande</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gostarias de ter mais dinheiro para comprar mais coisas para ti</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

MUITO OBRIGADA PELA TUA PARTICIPAÇÃO! 😊

Raquel Ribeiro