

SCO INTERNATIONAL FINANCE OLYMPIAD

OFFICIAL GUIDE

A comprehensive guide for schools, teachers, parents, and students

Designed from SCO's Grade 1-12 Finance Olympiad syllabus and aligned with guided preparation, practice, reporting, and future-ready financial literacy.

- grade-wise finance guidance for Grades 1-12 / global learners
- pathways across money, budgeting, banking, digital finance, investing, entrepreneurship, markets, ethics and global finance
- preparation roadmap, school implementation ideas and career-readiness framing for responsible financial confidence

Money	Budgeting	Banking	Digital Finance	Investing
Ethics	Careers	Parents	Teachers	Schools

SCO International Finance Olympiad - Official Guide

For schools, students, teachers and parents | Grades 1-12 | India and international edition

The SCO International Finance Olympiad guide is designed to make financial literacy practical, age-wise and globally useful. It connects classroom concepts with real-life choices: saving, spending, digital payments, budgeting, banking, borrowing, investing, entrepreneurship, risk, markets, ethics and regulation.

Why this guide matters

Finance is now a life skill. Children meet money decisions through online shopping, family budgeting, QR payments, bank apps, subscriptions, investment conversations, inflation news and digital fraud risks. A structured Olympiad pathway helps students learn safely, gradually and with confidence.

Research and policy alignment

Reference area	What it adds to the guide
SCO Finance Olympiad syllabus	Grade-wise finance progression from money recognition to valuation, forex, risk and ethics.
SCO official platform	Free guided preparation, class-wise learning paths, timed mock tests and performance reports.
OECD/PISA financial literacy	Real-life use of money knowledge, risk understanding and decision-making.
OECD/INFE youth competencies	Safe and responsible participation in economic and financial life.
India NSFE 2020-2025	Financial awareness, consumer protection, digital finance, saving, insurance and retirement planning.

What SCO IFKO adds for every stakeholder

Stakeholder	Main value addition
Students	Practical money confidence, safe digital behaviour, global awareness and early career exposure.
Teachers	Ready grade-wise themes, interdisciplinary examples, case-based questions and performance feedback.
Schools	Future-ready enrichment programme, parent value, life-skills positioning and class-wise implementation.
Parents	Better home conversations about pocket money, saving, safe payments, goals and responsible choices.

Grade 1-12 learning architecture

Stage	Learning focus	Core finance outcomes
Grades 1-4	Money recognition and responsible habits	Value, needs/wants, saving, sharing, banking basics and early interest.
Grades 5-8	Banking, budgeting and protection	Currencies, budgeting, digital payments, loans, insurance, tax, credit and giving.
Grades 9-12	Investing, entrepreneurship and global finance	Markets, portfolios, statements, risk metrics, valuation, forex and regulation.

Why finance education is urgent: Indian and global context

Indian context

- India is moving rapidly toward digital payments, app-based banking, QR transactions and online financial services, so students need safe habits early.
- Financial literacy supports responsible family conversations around pocket money, savings, school fees, subscriptions, shopping and career planning.
- Middle and senior students increasingly hear about UPI, interest rates, tax, mutual funds, loans, credit cards, insurance and entrepreneurship; Olympiad learning turns these words into understanding.
- The Indian policy direction supports financial education through content, capacity, community, communication and collaboration, making school participation highly relevant.

Global context

- Students now live in a global economy: currency exchange, overseas study, remittances, imports, travel, e-commerce and international careers affect families.
- Financial literacy is a global competency because students need to compare prices, understand risk, avoid fraud, interpret financial news and make responsible decisions.
- SCO IFKO uses a grade-wise international syllabus so schools can adapt examples to local currencies and local banking systems while maintaining global finance vocabulary.

Urgency in one sentence

The earlier students learn money decisions, the better they can protect themselves from poor habits, digital risk, misinformation and unsuitable financial choices later in life.

SCO platform benefits for Finance Olympiad preparation

SCO feature	Benefit for Finance Olympiad learners
Free online study materials	Registered students can revise finance concepts without depending only on paid external support.
Practice questions and sample papers	Students build MCQ accuracy, scenario reasoning and topic confidence.
Timed mock tests	Learners improve speed, discipline and exam readiness before the final test.
Detailed performance reports	Teachers and parents can identify weak areas and guide targeted revision.
Multiple language support where available	Students can build confidence with familiar-language support while learning global finance vocabulary.
Secure online assessment	Schools can present the Olympiad as a fair, integrity-focused global assessment experience.

Grade-wise Finance Olympiad syllabus guide

The Grade 1-12 pathway is progressive: each year adds new vocabulary, stronger reasoning and more real-life decision-making. The goal is not early specialization, but practical finance confidence.

Grades 1-6: Foundations to banking readiness

Grade	Theme	Core topics	Expected outcome
1	Introduction to Money and Value	Coins and notes, counting small amounts, needs vs wants, saving basics	Recognize value, classify choices and explain why saving matters.
2	Earning and Basic Budgeting	Ways to earn, earning vs spending, simple budgets, piggy-bank records	Record, compare, plan, save and share using child-friendly examples.
3	Saving, Sharing and Introduction to Value	Comparing values, saving/sharing goals, price, making change	Use simple transactions, price tags and multi-step money thinking.
4	Banking Basics and Introduction to Interest	Bank vs piggy bank, deposits, withdrawals, simple interest idea, budget revision	Understand safe keeping, account records, balance change and interest as a reward for saving.
5	Foundations of Money	Currencies, needs vs wants, saving habits, weekly budgeting	Build international currency awareness and structured budgeting habits.
6	Banking and Simple Interest	Bank services, simple interest formula, loans, digital payments	Use financial vocabulary, basic formulae and safe digital payment rules.

Grades 7-12: Planning, markets, entrepreneurship and ethics

Grade	Theme	Core topics	Expected outcome
7	Compound Interest and Financial Planning	Compounding, goal planning, emergency funds, insurance	Compare simple and compound growth, plan for goals and protect against loss.
8	Taxes, Budget Management and Credit	Taxes, zero-based budgets, credit/debit cards, ethical giving	Connect finance with civic responsibility, credit judgement and accountability.
9	Investing Fundamentals and Market Mechanics	Stocks, bonds, funds, markets, diversification, behavioural finance	Understand risk-return, market behaviour, portfolio choices and decision bias.
10	Personal Financial Statements and Entrepreneurship	Income statement, balance sheet, cash flow, break-even, credit score	Read financial health, support entrepreneurship and evaluate pricing decisions.
11	Advanced Investment and Risk Management	Mutual funds, ETFs, risk metrics, alternatives, retirement planning	Analyze cost, risk, suitability, volatility and long-term planning.
12	Macroeconomics, Valuation and Ethics	GDP, inflation, rates, valuation, forex, regulation and ethics	Interpret global finance, valuation assumptions, policy effects and ethical responsibilities.

How learning deepens across grades

Progression area	Primary grades	Middle grades	Senior grades
Money knowledge	Coins, notes, value, saving	Banking, interest, budgets, digital safety	Markets, macroeconomics, forex, valuation
Decision-making	Needs/wants and simple choices	Credit, tax, insurance, emergency planning	Investment risk, ethics, regulation, policy impact
Numeracy	Counting and change	Interest, percentages, budgets	Statements, portfolio weights, risk metrics, DCF
Ethics	Fair sharing and honest choices	Responsible credit/giving and scam awareness	Mis-selling, insider trading, market manipulation

Detailed grade-by-grade guidance

Grade 1: Introduction to Money and Value

Learning focus: Coins and notes, counting small amounts, needs vs wants, saving basics.

- Key outcome: Recognize value, classify choices and explain why saving matters.
- Suggested classroom activity: use local examples, short cases, picture prompts, calculations or role-play suited to the age group.
- Student practice: complete chapter notes, practice questions, and at least one timed review before the Olympiad.
- Parent/home connection: discuss one real-life choice at home such as saving, spending, sharing, budgeting, payment safety or planning.

Grade 2: Earning and Basic Budgeting

Learning focus: Ways to earn, earning vs spending, simple budgets, piggy-bank records.

- Key outcome: Record, compare, plan, save and share using child-friendly examples.
- Suggested classroom activity: use local examples, short cases, picture prompts, calculations or role-play suited to the age group.
- Student practice: complete chapter notes, practice questions, and at least one timed review before the Olympiad.
- Parent/home connection: discuss one real-life choice at home such as saving, spending, sharing, budgeting, payment safety or planning.

Grade 3: Saving, Sharing and Introduction to Value

Learning focus: Comparing values, saving/sharing goals, price, making change.

- Key outcome: Use simple transactions, price tags and multi-step money thinking.
- Suggested classroom activity: use local examples, short cases, picture prompts, calculations or role-play suited to the age group.
- Student practice: complete chapter notes, practice questions, and at least one timed review before the Olympiad.
- Parent/home connection: discuss one real-life choice at home such as saving, spending, sharing, budgeting, payment safety or planning.

Grade 4: Banking Basics and Introduction to Interest

Learning focus: Bank vs piggy bank, deposits, withdrawals, simple interest idea, budget revision.

- Key outcome: Understand safe keeping, account records, balance change and interest as a reward for saving.
- Suggested classroom activity: use local examples, short cases, picture prompts, calculations or role-play suited to the age group.
- Student practice: complete chapter notes, practice questions, and at least one timed review before the Olympiad.
- Parent/home connection: discuss one real-life choice at home such as saving, spending, sharing, budgeting, payment safety or planning.

Grade 5: Foundations of Money

Learning focus: Currencies, needs vs wants, saving habits, weekly budgeting.

- Key outcome: Build international currency awareness and structured budgeting habits.
- Suggested classroom activity: use local examples, short cases, picture prompts, calculations or role-play suited to the age group.
- Student practice: complete chapter notes, practice questions, and at least one timed review before the Olympiad.
- Parent/home connection: discuss one real-life choice at home such as saving, spending, sharing, budgeting, payment safety or planning.

Grade 6: Banking and Simple Interest

Learning focus: Bank services, simple interest formula, loans, digital payments.

- Key outcome: Use financial vocabulary, basic formulae and safe digital payment rules.
- Suggested classroom activity: use local examples, short cases, picture prompts, calculations or role-play suited to the age group.
- Student practice: complete chapter notes, practice questions, and at least one timed review before the Olympiad.
- Parent/home connection: discuss one real-life choice at home such as saving, spending, sharing, budgeting, payment safety or planning.

Grade 7: Compound Interest and Financial Planning

Learning focus: Compounding, goal planning, emergency funds, insurance.

- Key outcome: Compare simple and compound growth, plan for goals and protect against loss.
- Suggested classroom activity: use local examples, short cases, picture prompts, calculations or role-play suited to the age group.
- Student practice: complete chapter notes, practice questions, and at least one timed review before the Olympiad.
- Parent/home connection: discuss one real-life choice at home such as saving, spending, sharing, budgeting, payment safety or planning.

Grade 8: Taxes, Budget Management and Credit

Learning focus: Taxes, zero-based budgets, credit/debit cards, ethical giving.

- Key outcome: Connect finance with civic responsibility, credit judgement and accountability.
- Suggested classroom activity: use local examples, short cases, picture prompts, calculations or role-play suited to the age group.
- Student practice: complete chapter notes, practice questions, and at least one timed review before the Olympiad.
- Parent/home connection: discuss one real-life choice at home such as saving, spending, sharing, budgeting, payment safety or planning.

Grade 9: Investing Fundamentals and Market Mechanics

Learning focus: Stocks, bonds, funds, markets, diversification, behavioural finance.

- Key outcome: Understand risk-return, market behaviour, portfolio choices and decision bias.
- Suggested classroom activity: use local examples, short cases, picture prompts, calculations or role-play suited to the age group.
- Student practice: complete chapter notes, practice questions, and at least one timed review before the Olympiad.
- Parent/home connection: discuss one real-life choice at home such as saving, spending, sharing, budgeting, payment safety or planning.

Grade 10: Personal Financial Statements and Entrepreneurship

Learning focus: Income statement, balance sheet, cash flow, break-even, credit score.

- Key outcome: Read financial health, support entrepreneurship and evaluate pricing decisions.
- Suggested classroom activity: use local examples, short cases, picture prompts, calculations or role-play suited to the age group.
- Student practice: complete chapter notes, practice questions, and at least one timed review before the Olympiad.
- Parent/home connection: discuss one real-life choice at home such as saving, spending, sharing, budgeting, payment safety or planning.

Grade 11: Advanced Investment and Risk Management

Learning focus: Mutual funds, ETFs, risk metrics, alternatives, retirement planning.

- Key outcome: Analyze cost, risk, suitability, volatility and long-term planning.
- Suggested classroom activity: use local examples, short cases, picture prompts, calculations or role-play suited to the age group.
- Student practice: complete chapter notes, practice questions, and at least one timed review before the Olympiad.
- Parent/home connection: discuss one real-life choice at home such as saving, spending, sharing, budgeting, payment safety or planning.

Grade 12: Macroeconomics, Valuation and Ethics

Learning focus: GDP, inflation, rates, valuation, forex, regulation and ethics.

- Key outcome: Interpret global finance, valuation assumptions, policy effects and ethical responsibilities.
- Suggested classroom activity: use local examples, short cases, picture prompts, calculations or role-play suited to the age group.
- Student practice: complete chapter notes, practice questions, and at least one timed review before the Olympiad.
- Parent/home connection: discuss one real-life choice at home such as saving, spending, sharing, budgeting, payment safety or planning.

Preparation roadmap for schools and families

Phase	Student focus	Teacher/school action	Parent role
Week 1	Understand syllabus and baseline	Introduce themes and diagnostic questions	Discuss one money habit at home
Weeks 2-3	Learn concepts and vocabulary	Use notes, examples and chapter practice	Use local shopping or saving examples
Weeks 4-5	Apply to real-life scenarios	Run practice sets and mini-cases	Ask the child to explain choices
Week 6	Improve weak areas	Use reports to guide revision	Encourage calm review of mistakes
Week 7	Attempt timed mock test	Simulate exam discipline	Support routine and confidence
Week 8	Final revision	Revise keywords, formulae and common traps	Ensure rest, integrity and readiness

Assessment and question design focus

Question type	Best grade band	What it tests
Recognition and classification	Grades 1-3	Coins, notes, needs/wants, save/spend/share and simple value comparison
Simple calculations	Grades 3-6	Making change, balances, budget totals and simple interest
Scenario-based decisions	Grades 4-8	Unexpected expenses, digital safety, borrowing, insurance and responsible choices
Comparison and judgement	Grades 7-10	Simple vs compound interest, debit vs credit, portfolio diversification and break-even
Data and interpretation	Grades 9-12	Financial statements, market movement, inflation, forex and valuation assumptions
Ethics and regulation	Grades 8-12	Fraud, consumer protection, mis-selling, insider trading and fair financial behaviour

Readiness checklist

- The student can explain the grade syllabus in simple words.
- The student has used SCO study material and topic practice for the registered grade.
- At least one timed mock test or sample paper has been attempted.
- Mistakes are reviewed by topic, not only by marks.
- The student understands exam discipline, time management and answer elimination.
- Parents and teachers support confidence, curiosity and ethical exam behaviour.

Career pathways and future relevance

Finance Olympiad learning creates early awareness of several career and life-skill pathways. It does not force a student into commerce; it strengthens decision-making useful for science, humanities, technology, law, medicine, entrepreneurship and public policy.

Pathway	Early vocabulary students begin to understand
Banking and Digital Payments	accounts, UPI/mobile payments, fraud awareness, customer finance, digital safety
Investment and Wealth	stocks, bonds, mutual funds, ETFs, retirement planning, portfolio suitability
Accounting and Business	financial statements, cash flow, pricing, break-even, entrepreneurship
Insurance, Risk and Regulation	premium, claim, credit risk, consumer protection, ethical finance
Economics, Data and Policy	inflation, GDP, interest rates, central banks, exchange rates and public policy
FinTech and AI Finance	financial apps, payment technology, data, cyber-safety and responsible automation

Career value by grade band

Grade band	Future-readiness focus	Examples of student language
Grades 1-4	Money habits and responsibility	I can save for a goal; I know needs and wants; I can record money.
Grades 5-8	Banking, budgeting and safe payments	I understand interest, loans, digital payments, insurance and taxes at a basic level.
Grades 9-10	Investing and entrepreneurship readiness	I can compare risk, read simple statements and understand break-even.
Grades 11-12	Advanced finance and economics	I can interpret inflation, rates, forex, valuation assumptions and ethical regulation.

Teacher implementation guide

Implementation model	Best for	How to run it
Weekly finance club	Enrichment without timetable pressure	One concept, one example, one activity and five practice questions per week.
Class-wise preparation track	Schools registering multiple grades	Use syllabus map, assign topic practice and run monthly mocks.
Integrated life-skills module	Schools emphasizing future readiness	Connect finance with maths, ICT, social science, entrepreneurship and digital safety.
Parent-school finance week	Parent engagement	Use posters, budget games, student talks and parent orientation.

Parent participation guide

Home opportunity	What to discuss	Recommended grades
Pocket money or gift money	Save, spend, share and record	1-5
Grocery shopping	Needs/wants, price comparison, budget limits and change	2-6
Digital payment moment	Check payee, protect PIN, avoid suspicious links	5-9
Family goal	Plan for a book, trip, course, festival or emergency reserve	4-8
News discussion	Inflation, rates, currency, tax, markets or business ethics	8-12

Glossary for quick revision

Term	Student-friendly meaning
Need	Something important for living or learning.
Want	Something enjoyable but not essential.
Budget	A plan for saving, spending and sharing money.
Interest	Extra money paid or earned for using money over time.
Loan	Money borrowed with a promise to repay.
Insurance	Protection against certain financial losses.
Credit	Ability to borrow now and pay later under agreed terms.
Investment	Putting money into an asset hoping for growth or income while accepting risk.
Diversification	Spreading money across different assets to reduce concentration risk.
Inflation	A rise in prices that reduces purchasing power.
Exchange rate	The value of one currency compared with another.
Ethics	Fair, honest and responsible financial behaviour.

Final message

SCO International Finance Olympiad is a bridge between school learning and life readiness. It helps students understand money, use digital finance safely, think globally, build career awareness and make ethical choices in a changing financial world.