

# SCO INTERNATIONAL FINANCE OLYMPIAD

## CLASS 1 SYLLABUS

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

**Designed from Grade 1 money and value pathways and aligned with SCO's platform flow for guided preparation, practice, reporting, and future-ready financial habits.**

- age-fit learning guidance for Class 1 / early primary learners globally
- chapter-wise pathways across coin recognition, counting small amounts, needs vs. wants, and saving basics
- preparation roadmap, classroom activity ideas, and early money-habit framing

Coins	Counting	Needs	Wants	Saving Basics
Value	Currency	Choices	Goals	Money Habits

## SCO INTERNATIONAL FINANCE OLYMPIAD

### Class 1 Syllabus - Grade 1: Introduction to Money and Value

#### Purpose of the syllabus

This Class 1 syllabus introduces young learners to money through observation, classification, value recognition, safe choices, and early saving habits. The learning path is designed for age-fit understanding at home, school, and community level.

The syllabus helps students recognize money, count simple values, compare needs and wants, and understand saving as a helpful habit. Teachers and schools can use it for guided classroom discussion, picture-based practice, short activities, and Olympiad-style reasoning.

Observation	Classification	Value Recognition	Decision-Making
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### Syllabus at a Glance

<b>Course / Grade</b>	SCO International Finance Olympiad - Class 1
<b>Theme</b>	Introduction to Money and Value
<b>Core topics</b>	Recognizing Coins; Counting Small Amounts; Needs vs. Wants; Saving Basics
<b>Learning progression</b>	Observation -> classification -> value recognition -> early decision-making
<b>Recommended approach</b>	Picture-based discussion, matching, sorting, simple counting, role play, and short story problems

### Core Topic Map

Chapter	Core topic	Enhanced learning outcome
1	Recognizing Coins	Identify coins and notes from the learner's home country and recognize that different countries use different currencies. Distinguish money by denomination, symbols, size, color, and value.
2	Counting Small Amounts	Count small amounts accurately using mixed coins or notes. Combine values to reach a target amount and explain different ways to make the same total.
3	Needs vs. Wants	Sort everyday items and situations into needs and wants and explain simple reasons in home, school, and community settings.
4	Saving Basics	Explain why people save money, describe safe places to keep money, and set a simple short-term savings goal.

## Chapter-wise Syllabus

### Chapter 1: Recognizing Coins

Students begin by observing money as an object with a value. The chapter introduces the idea that coins and notes may look different across countries, but each has a value shown through symbols, numbers, color, size, and denomination.

#### Learning outcomes

- recognize common coins and notes in the home country
- compare symbols, numbers, color, size, and value
- understand that different countries may use different currencies
- avoid judging money value only by size or color

#### Key words

coin, note, value, denomination, symbol, currency, rupee, dollar, euro, pound

#### Suggested activity

Coin observation tray: students look at sample coins/notes or pictures and group them by value, color, size, and symbols.

### Chapter 2: Counting Small Amounts

Students learn to count money step by step. The focus is not only on adding numbers, but also on understanding that one total can be made in different ways using different coins or notes.

#### Learning outcomes

- count small values using mixed coins or notes
- combine values to make a target amount
- show two or more ways to make the same total
- check whether there is enough money before choosing an item

#### Key words

counting, total, add, same amount, target amount, price, enough money

#### Suggested activity

Make the same total: students use coin cards to show two ways to make 5, 10, or another small target amount.

### Chapter 3: Needs vs. Wants

Students compare everyday choices. They learn that a need is important for health, school, safety, or daily living, while a want is something enjoyable but not always necessary.

#### Learning outcomes

- classify familiar items as needs or wants
- give a simple reason for each choice
- choose a need first when money is limited
- connect choices to school, home, and community examples

#### Key words

need, want, useful, necessary, choice, decision, school item, home item

#### Suggested activity

Sort the basket: students sort picture cards such as water, raincoat, toy, medicine, notebook, sticker, snack, and balloon into need/want groups.

## Chapter 4: Saving Basics

Students learn that saving means keeping money safely for later use. They connect saving to small goals such as books, school supplies, gifts, plants, or classroom activities.

Learning outcomes	Key words	Suggested activity
<ul style="list-style-type: none"> <li>- explain why people save money</li> <li>- name safe places to keep money</li> <li>- set a short-term savings goal</li> <li>- track simple progress toward a goal using marks, stickers, or a mini record</li> </ul>	save, savings box, goal, safe place, record, plan, future, careful habit	Savings ladder: students draw a ladder to a goal and mark progress as coins are added toward the target.

## Olympiad Learning Progression

At Class 1 level, finance learning should be concrete, visual, and connected with everyday life. Students should first observe and classify, then count and compare, and finally explain simple choices.

### Skill Progression

Stage	Student should be able to...	Sample task
Observation	Notice money symbols, numbers, colors, and shapes.	Circle the coin with the highest value.
Classification	Group items by money type, need/want, or safe/unsafe place.	Put water, toy, notebook, and balloon into correct groups.
Value recognition	Combine small values and compare totals.	Show two ways to make 10 money units.
Decision-making	Choose a useful option when money is limited.	Pick a raincoat instead of a toy on a rainy school day.

## Guidance for Students, Teachers, Parents, and Schools

### Implementation Guidance

Audience	Useful approach	Expected benefit
Students	Use pictures, coins, stories, and simple role play.	Build confidence with money words and basic counting.
Teachers	Use classroom-shop activities, sorting cards, and short daily questions.	Connect finance concepts with maths, language, and life skills.
Parents	Discuss small real-life examples such as saving for a pencil, book, or gift.	Support responsible choices at home in a safe, age-fit way.
Schools	Use this syllabus for financial-literacy readiness, activity days, and Olympiad preparation.	Create a consistent early money-habit pathway for primary learners.

## Assessment Blueprint

The Olympiad question style should stay visual and child-friendly. Class 1 questions should be short, scenario-based, and supported with familiar examples from school and home.

### Suggested Question Distribution

Area	Suggested weight	Question style
Recognizing coins and value	25%	identify, compare, match, circle the value
Counting small amounts	30%	add small coin values, make the same total, find missing amount
Needs vs. wants	25%	sort, choose the better item, explain simple reason
Saving basics	20%	goal, safe place, savings plan, simple record

## Readiness Indicators

- **Money recognition:** Can identify coins/notes by number, symbol, and value instead of only color or size.
- **Counting accuracy:** Can add two or three small values and compare with a simple price.
- **Choice-making:** Can explain why a school supply, water, medicine, or raincoat may be a need.
- **Saving habit:** Can name a safe place to keep money and describe a small goal for later.
- **Communication:** Can answer simple finance questions using words such as coin, value, save, need, and want.

## Activity Bank

### Classroom and Home Activities

Activity	How it works	Learning focus
Money picture walk	Students observe pictures of coins/notes and say what they notice.	symbols, color, value, currency awareness
Mini class shop	Students choose items with small price tags and count enough money.	counting, price, decision-making
Need or want wall	Picture cards are placed on a classroom board under Need or Want.	classification and reasoning
Savings goal card	Students draw a small item they want to save for and track progress.	goal setting and saving basics
Safe place discussion	Students compare piggy bank, trusted adult, playground floor, and open bag.	safe storage and responsibility

## Glossary for Class 1 Learners

<b>Coin</b>	A small piece of money, usually round, that has a value.
<b>Note</b>	Paper or polymer money with a printed value.
<b>Value</b>	How much money something is worth.
<b>Currency</b>	The money used in a country or region.
<b>Need</b>	Something important for health, school, safety, or daily life.
<b>Want</b>	Something enjoyable but not always necessary.
<b>Save</b>	To keep money safely for later.
<b>Goal</b>	Something a person plans and works toward.

## International Learning Alignment

The syllabus is designed around early financial capability: recognizing money, counting small values, making simple choices, and building saving habits. These areas support age-fit progression toward money and transactions, planning, and responsible financial decision-making.

### Alignment Snapshot

International theme	Class 1 syllabus connection
Money and transactions	Recognizing coins, notes, symbols, denominations, and value.
Planning and managing finances	Saving basics, short-term goals, safe places, and simple money records.
Financial decision-making	Needs vs. wants, useful-first choices, and checking price before spending.
Youth capability building blocks	Executive function, money habits, and confidence through guided practice.