

SCO INTERNATIONAL FINANCE OLYMPIAD

CLASS 5 OFFICIAL SYLLABUS

Chapter-wise notes, learning outcomes and preparation guidance

Designed for Grade 5 financial literacy, currency comparison, saving habits, needs-vs-wants judgement, and planned-vs-actual budget reflection.

- age-fit money reasoning for primary-level learners globally
- curriculum-aligned practice across exchange rates, saving goals, emergency choices and budget monitoring
- teacher, parent and school-ready format for website download and PDF publishing

Maths	Currency	Needs & Wants	Saving Goals	Exchange Rates
Financial Decisions	Emergency Planning	Planned vs Actual	Global Money	Reflection

SCO International Finance Olympiad- Class 5 Official Syllabus

Class 5 learners move from simple saving and spending decisions toward evidence-based money reasoning. The syllabus builds currency awareness, goal-based saving, needs-vs-wants judgement, budget monitoring and reflective decision-making through school, home, travel and community contexts.

Exam Name	SCO International Finance Olympiad
Class / Grade	Class 5 / Grade 5
Recommended Paper Type	Objective Type / MCQ
Recommended Duration	60 minutes
Recommended Question Count	50 questions
Pedagogy Focus	Real-life financial reasoning, numerical confidence, responsible choices, and global money awareness
PDF-ready Format	H2 16 pt, H3 13 pt, body 10.5-11 pt, table text about 10 pt

Global Alignment and Pedagogical Rationale

The syllabus is aligned to international financial-literacy expectations that emphasize knowledge, skills, attitudes and responsible behaviour in real-life money decisions.

The learning progression is age-fit for primary learners: students use simple arithmetic, context reading, decision comparison and reflection rather than advanced financial products.

The paper design uses multi-step scenarios because global assessments increasingly measure whether students can apply money knowledge to authentic life situations, not only recall definitions.

Chapter-wise Syllabus with Notes and Learning Outcomes

No.	Chapter	Small Notes for Learning	Learning Outcomes
1	Currency and Exchange Rates	Introduces currencies, exchange boards and fair comparison of money values across countries using simple conversion rates.	Convert simple currency values, compare international amounts, and explain why exchange rates are needed.
2	Needs, Wants and Context-Based Choices	Builds judgement that the same item can be a need in one situation and a want in another, depending on purpose and urgency.	Classify needs and wants using real-life school, travel, home and community scenarios, and justify the stronger financial decision.
3	Saving Goals and Weekly Saving Plans	Develops goal-based saving using targets, starting amounts, weekly habits and emergency use of savings.	Calculate how much more is needed, how many weeks are required, and how unexpected expenses affect progress.
4	Planned Budget vs Actual Budget	Strengthens comparison between planned categories and actual spending outcomes in weekly or monthly budgets.	Compare planned and actual spending, identify overspending or underspending, and determine actual savings.
5	Budget Revision and Flexible Spending	Shows how students can revise budgets when costs change without harming priority needs or planned savings.	Choose sensible revisions by reducing flexible categories before essential learning needs or savings.

6	Emergency and Rainy-Day Money Decisions	Explains that savings can support unexpected important needs such as school supplies, repairs, transport or health-related costs.	Select responsible uses of emergency money and distinguish urgent needs from attractive wants.
7	International Fair and Travel Money Problems	Uses school fairs, airport desks and travel scenarios to make global money reasoning realistic and age-appropriate.	Apply exchange rates to multi-currency shopping, affordability, and remaining-balance questions.
8	Data Tables, Passages and Financial Reasoning	Prepares students for passage-based and table-based reasoning using budgets, conversion charts and item lists.	Read tables accurately, combine information from stories and charts, and solve multi-step financial MCQs.
9	Reflection and Responsible Money Habits	Encourages children to review choices, identify causes of missed saving goals and plan better next time.	Explain why a decision was financially responsible and propose one improvement after overspending or under-saving.

Assessment Blueprint

Section	Recommended Questions	Skill Focus	Difficulty Band
Core Concepts	1-20	Currency, needs/wants, saving goals and simple budgets	Foundational to Moderate
Applied Scenarios	21-40	International fair, school trip, planned-vs-actual and budget revision	Moderate
Achievers / Inquiry	41-50	Longer case studies, table reading, multi-step comparison and reflective choice	Higher Reasoning

Preparation Guidance for Students, Teachers and Schools

Students: Practise by explaining why one option is best and why the other options are weaker. Recheck currency conversions and budget totals before marking an answer.

Teachers: Use classroom exchange-rate boards, mini budgets, travel-fair scenarios and planned-vs-actual reflections. Encourage students to justify decisions in one sentence.

Parents: Discuss everyday examples: saving for a goal, choosing a need before a want, and comparing prices when values are written in different currencies.

Schools: Integrate the Olympiad as a life-skill enrichment activity that connects arithmetic, reading comprehension, global awareness and responsible behaviour.

Reference Alignment Used for Curriculum Quality

- OECD/INFE Core Competencies Framework on Financial Literacy for Youth
- OECD PISA Financial Literacy Framework and student financial literacy reporting
- EU/OECD Financial Competence Framework for Children and Youth
- Jump\$tart Coalition and Council for Economic Education National Standards for Personal Financial Education