

# SCO INTERNATIONAL FINANCE OLYMPIAD

## CLASS 3 OFFICIAL SYLLABUS

A PDF-ready academic document for students, teachers, schools, and parents

**Designed from Class 3 finance-learning pathways and aligned with global financial literacy expectations for value sense, saving goals, responsible purchase decisions, simple change-making, and safe money habits.**

- age-fit financial literacy for Class 3 / primary learners globally
- money-value comparison, saving goals, price awareness, change-making and fair choices
- teacher-friendly explanations, classroom use, website download readiness, and parent guidance

Maths	English	Science	Mental Ability	Finance Knowledge
AI	Entrepreneurship	GK	Coding	Life Skills

# SCO International Finance Olympiad

## Official Class 3 Syllabus

<b>Olympiad</b>	SCO International Finance Olympiad
<b>Class / Grade</b>	Class 3
<b>Learning Stage</b>	Primary financial literacy: money value, choices, goals, change and safe behaviour
<b>Assessment Style</b>	Objective MCQ, story-based reasoning, case study, and age-appropriate financial decision-making
<b>Suggested Use</b>	Schools, teachers, parents, preparation classes, and self-learning students

## Global Curriculum Alignment

This syllabus is benchmarked to **global financial-literacy education principles**: understanding money and transactions, planning and managing money, recognizing value and price, making thoughtful decisions, and developing responsible behaviour in everyday contexts. The curriculum is age-appropriate and avoids adult-level financial products, focusing instead on concrete classroom and family examples.

Reference Area	Class 3 Learning Translation
<b>OECD/INFE Youth Competencies</b>	Age-appropriate money awareness, planning, safe choices and financial attitudes.
<b>OECD PISA Financial Literacy Framing</b>	Application of knowledge to real-life situations involving money decisions.
<b>Jump\$tart/CEE National Standards</b>	Earning/receiving, spending, saving, sharing, decision-making and responsible consumer behaviour.
<b>SCO Pedagogy</b>	Scenario-based questions, small budgets, error detection, comparison, change-making and classroom money stories.

## Chapter-wise Syllabus with Notes and Learning Outcomes

### Chapter 1: Comparing Values

**Small Notes for Learning:** Learners compare the value of coins, notes and simple combinations. They learn that many small-value pieces do not automatically mean greater value.

**Learning Outcomes:**

- Arrange money values in increasing and decreasing order.
- Recognize equal totals made with different combinations.
- Compare two wallets, bills or payment sets using addition and reasoning.

**Suggested Classroom Approach:**

- Use classroom money cards and ask students to build the same amount in two or three different ways.
- Include tricky comparisons where one child has more pieces but not more value.

### Chapter 2: Saving & Sharing Goals

**Small Notes for Learning:** Learners connect money choices with future goals and thoughtful sharing. They track progress toward a personal goal and a class/community sharing goal.

**Learning Outcomes:**

- Calculate how much more is needed to reach a goal.
- Separate saving, spending and sharing amounts in a small plan.
- Explain why saving for later can be more useful than spending everything at once.

**Suggested Classroom Approach:**

- Use a goal thermometer or jar chart for “saved so far” and “still needed”.
- Discuss age-appropriate sharing, such as a class library box or kindness jar.

### Chapter 3: Introduction to Price

**Small Notes for Learning:** Learners begin to understand realistic price tags, price differences, quality and place-based price variation.

**Learning Outcomes:**

- Match simple goods to reasonable prices in a local context.
- Compare prices from two shops and identify total cost.
- Recognize that lower price is not always better if quality or travel cost changes the value.

**Suggested Classroom Approach:**

- Use school-shop role play with notebooks, pencils, erasers, fruit, and water bottles.
- Ask students to justify choices using both price and usefulness.

### Chapter 4: Making Change

**Small Notes for Learning:** Learners solve simple transaction problems: price, amount paid, total bill and change returned.

### Learning Outcomes:

- Calculate change using subtraction.
- Add two or three simple prices before finding change.
- Detect incorrect change or wrong totals in small bills.

### Suggested Classroom Approach:

- Use “shopkeeper and buyer” dialogue questions.
- Encourage students to explain the calculation, not only the answer.

## Chapter 5: International Currency and Simple Rules

**Small Notes for Learning:** Learners recognize that different countries may use different currency symbols and that money must be used honestly, safely and responsibly.

### Learning Outcomes:

- Identify that currency symbols can belong to different places.
- Use neutral “money units” in international questions to avoid country-specific confusion.
- Choose safe and honest behaviour when receiving, keeping, paying or sharing money.

### Suggested Classroom Approach:

- Show a few currency symbols as awareness only; do not require exchange-rate calculations.
- Use safety examples: reporting found money, keeping money in a safe place, and checking change politely.

## Assessment Blueprint

Area	Approx. Weight	Question Type	Expected Thinking
Comparing Values	20-25%	Direct + story MCQ	Order, compare, combine
Saving & Sharing Goals	20-25%	Goal-tracking scenarios	Plan, subtract, prioritize
Introduction to Price	15-20%	Price-tag reasoning	Judge realistic price/value
Making Change	25-30%	Transaction and bill checks	Add, subtract, detect errors
International Currency and Simple Rules	5-10%	Awareness and ethical-choice MCQ	Safety, honesty, global awareness

## Preparation Guidance for Schools, Teachers and Parents

- Use real classroom examples: book fair, stationery shop, class sharing box, piggy-bank diary, and school canteen.
- Ask students to explain their thinking verbally before marking the option; this improves reasoning and language confidence.
- Use “money units” for international inclusiveness and avoid teaching exchange-rate calculations at this stage.
- Reward careful checking: addition of prices, subtraction for change, and identifying mathematically impossible plans.
- Build habits of honesty and safety: do not keep lost money, store money safely, and ask politely when change seems incorrect.

## SCO Learning Promise

**The Class 3 Finance Olympiad helps children connect arithmetic with wise daily choices.** The aim is not adult finance, but early financial reasoning: comparing values, setting goals, understanding simple prices, making change, and choosing safely and thoughtfully.