

SCO INTERNATIONAL FINANCE OLYMPIAD OFFICIAL GUIDE & EXAM SCHEDULE

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

Designed from SCO's Grade 1-12 Finance Olympiad syllabus and aligned with cycle-based exam planning, secure proctored online exams, free preparation resources, practice questions, performance reporting, multilingual learning support, and future-ready financial literacy for India and the world.

Money	Saving	Budgeting	Banking	Investing
Digital Finance	Insurance	Credit	Markets	Ethics

SCO International Finance Olympiad - Official Guide with Cycle-Based Exam Schedule

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

The SCO International Finance Olympiad (SCO IFKO) helps students build practical financial literacy from the earliest grades to senior school. It connects money recognition, budgeting, banking, digital payments, interest, credit, insurance, investment, entrepreneurship, market behavior, macroeconomics, valuation, ethics and regulation with real-life reasoning and Olympiad-standard questions.

What this updated guide adds

This edition adds a cycle-based exam calendar, grade-wise exam-date planning, secure online proctoring and anti-cheating guidance, stakeholder benefits, free preparation access, and a school implementation roadmap aligned with SCO global delivery.

Fast facts for the SCO International Finance Olympiad

Area	SCO IFKO value
Eligibility	Students in Grades 1-12 worldwide
Mode	Online and offline proctored exam options, with secure online exam flow where applicable
Duration	60 minutes
Format	MCQs, logical reasoning, problem-solving and real-world finance cases
Preparation support	Free access for registered students to online study materials, sample papers, practice questions and guided resources; multilingual learning support may be offered through SCO resources where available
Outcome value	Financial literacy, decision-making, ethical judgment, digital finance safety, career awareness and confidence in money-related situations

Why finance learning is urgent now

- India is rapidly adopting digital payments, QR-based transactions, mobile banking, online shopping and app-based financial services, so students need early habits for safety, budgeting and informed decisions.
- The National Strategy for Financial Education in India promotes a 5C approach: Content, Capacity, Community, Communication and Collaboration. A school-based Finance Olympiad directly supports these goals through structured curriculum and stakeholder participation.
- Globally, financial literacy is now treated as a life skill. OECD/PISA research shows that many students still struggle to apply financial knowledge to real-life money decisions, which makes school-level practice essential.
- Finance is connected to every family: fees, savings, insurance, borrowing, travel, careers, entrepreneurship, investment and responsible use of digital money.

Official cycle-based exam schedule approach

SCO uses a cycle-based schedule so that schools, parents and international participants can choose a suitable exam window. The official public exam-date page presents active cycles in a clean visitor-friendly format with search, filtering and registration actions. For the Finance Olympiad, the student selects the grade, chooses the active cycle and books one suitable date.

Planning principle

One cycle can contain multiple date options. All Finance Olympiad grades may use the same cycle-date menu, while the question paper, syllabus depth and scoring expectations remain grade-specific.

Cycle windows and result-publish planning

Cycle	Exam Year	Exam Window	Publish / Result Planning Date	Use in school planning
SPRING	2026	01 Jan 2026 - 31 Mar 2026	30 Apr 2026	Completed/archival cycle. Useful for result and planning reference.
SUMMER	2026	01 Apr 2026 - 31 Jul 2026	31 Aug 2026	Active summer preparation and exam window.
WINTER	2026	01 Aug 2026 - 31 Dec 2026	28 Feb 2027	Operational winter cycle for academic-year planning.
SPRING	2027	01 Jan 2027 - 31 Mar 2027	30 Apr 2027	Future spring cycle window.
SUMMER	2027	01 Apr 2027 - 31 Jul 2027	31 Aug 2027	Future summer cycle window.
WINTER	2027	01 Aug 2027 - 31 Dec 2027	29 Feb 2028	Future winter cycle window.

Published SCO IFKO date options for current public scheduling

Cycle shown to visitors	Exam months	Available Finance Olympiad date options	Best use
SUMMER 2026	May-Jul 2026	10 May 2026 23 May 2026 06 Jun 2026 14 Jun 2026 27 Jun 2026 04 Jul 2026 12 Jul 2026 25 Jul 2026	Best for schools completing early academic planning, summer bridge learning, or mid-year enrichment.
WINTER 2027	Sep-Dec 2026	04 Sep 2026 12 Sep 2026 20 Sep 2026 02 Oct 2026 10 Oct 2026 18 Oct 2026 06 Nov 2026 14 Nov 2026 15 Nov 2026 04 Dec 2026 12 Dec 2026 20 Dec 2026	Best for schools aligning with September-December participation, international calendar flexibility, or annual finance-literacy campaigns.

Configured internal schedule reference

The attached schedule data also contains configured rows for Spring 2026, Summer 2026, Winter 2026 and Winter 2027. These rows help the operations team validate that class-wise Finance Olympiad plans exist for Grades 1-12. The public page should remain the student/parent-facing source of currently open dates.

Cycle reference	Configured date set
SPRING 2026	03 Jan 2026, 11 Jan 2026, 24 Jan 2026, 07 Feb 2026, 08 Feb 2026, 28 Feb 2026, 07 Mar 2026, 08 Mar 2026, 28 Mar 2026
SUMMER 2026 full internal set	04 Apr 2026, 12 Apr 2026, 25 Apr 2026, 10 May 2026, 23 May 2026, 06 Jun 2026, 14 Jun 2026, 27 Jun 2026, 04 Jul 2026, 12 Jul 2026, 25 Jul 2026
WINTER 2026 internal/historical set	06 Sep 2025, 14 Sep 2025, 27 Sep 2025, 04 Oct 2025, 12 Oct 2025, 25 Oct 2025, 01 Nov 2025, 09 Nov 2025, 22 Nov 2025, 06 Dec 2025, 14 Dec 2025, 27 Dec 2025
WINTER 2027 public/open set	04 Sep 2026, 12 Sep 2026, 20 Sep 2026, 02 Oct 2026, 10 Oct 2026, 18 Oct 2026, 06 Nov 2026, 14 Nov 2026, 15 Nov 2026, 04 Dec 2026, 12 Dec 2026, 20 Dec 2026

Grade-wise exam-date matrix for Finance Olympiad

The table below gives the recommended public scheduling view for each grade. The same date menu can be shown across Grades 1-12, while the syllabus, preparation material and question difficulty remain grade-specific.

Grade	Finance learning stage	SUMMER 2026 open date options	WINTER 2027 open date options
Grade 1	Introduction to Money and Value	10 May 2026 23 May 2026 06 Jun 2026 14 Jun 2026 27 Jun 2026 04 Jul 2026 12 Jul 2026 25 Jul 2026	04 Sep 2026 12 Sep 2026 20 Sep 2026 02 Oct 2026 10 Oct 2026 18 Oct 2026 06 Nov 2026 14 Nov 2026 15 Nov 2026 04 Dec 2026 12 Dec 2026 20 Dec 2026
Grade 2	Earning and Basic Budgeting	10 May 2026 23 May 2026 06 Jun 2026 14 Jun 2026 27 Jun 2026 04 Jul 2026 12 Jul 2026 25 Jul 2026	04 Sep 2026 12 Sep 2026 20 Sep 2026 02 Oct 2026 10 Oct 2026 18 Oct 2026 06 Nov 2026 14 Nov 2026 15 Nov 2026 04 Dec 2026 12 Dec 2026 20 Dec 2026
Grade 3	Saving, Sharing and Introduction to Value	10 May 2026 23 May 2026 06 Jun 2026 14 Jun 2026 27 Jun 2026 04 Jul 2026 12 Jul 2026 25 Jul 2026	04 Sep 2026 12 Sep 2026 20 Sep 2026 02 Oct 2026 10 Oct 2026 18 Oct 2026 06 Nov 2026 14 Nov 2026 15 Nov 2026 04 Dec 2026 12 Dec 2026 20 Dec 2026
Grade 4	Banking Basics and Introduction to Interest	10 May 2026 23 May 2026 06 Jun 2026 14 Jun 2026 27 Jun 2026 04 Jul 2026	04 Sep 2026 12 Sep 2026 20 Sep 2026 02 Oct 2026 10 Oct 2026 18 Oct 2026 06 Nov 2026

Grade	Finance learning stage	SUMMER 2026 open date options	WINTER 2027 open date options
		12 Jul 2026 25 Jul 2026	14 Nov 2026 15 Nov 2026 04 Dec 2026 12 Dec 2026 20 Dec 2026
Grade 5	Foundations of Money	10 May 2026 23 May 2026 06 Jun 2026 14 Jun 2026 27 Jun 2026 04 Jul 2026 12 Jul 2026 25 Jul 2026	04 Sep 2026 12 Sep 2026 20 Sep 2026 02 Oct 2026 10 Oct 2026 18 Oct 2026 06 Nov 2026 14 Nov 2026 15 Nov 2026 04 Dec 2026 12 Dec 2026 20 Dec 2026
Grade 6	Banking and Simple Interest	10 May 2026 23 May 2026 06 Jun 2026 14 Jun 2026 27 Jun 2026 04 Jul 2026 12 Jul 2026 25 Jul 2026	04 Sep 2026 12 Sep 2026 20 Sep 2026 02 Oct 2026 10 Oct 2026 18 Oct 2026 06 Nov 2026 14 Nov 2026 15 Nov 2026 04 Dec 2026 12 Dec 2026 20 Dec 2026
Grade 7	Compound Interest and Financial Planning	10 May 2026 23 May 2026 06 Jun 2026 14 Jun 2026 27 Jun 2026 04 Jul 2026 12 Jul 2026 25 Jul 2026	04 Sep 2026 12 Sep 2026 20 Sep 2026 02 Oct 2026 10 Oct 2026 18 Oct 2026 06 Nov 2026 14 Nov 2026 15 Nov 2026 04 Dec 2026 12 Dec 2026 20 Dec 2026
Grade 8	Taxes, Budget Management and Credit	10 May 2026 23 May 2026 06 Jun 2026 14 Jun 2026 27 Jun 2026 04 Jul 2026	04 Sep 2026 12 Sep 2026 20 Sep 2026 02 Oct 2026 10 Oct 2026 18 Oct 2026 06 Nov 2026 14 Nov 2026

Grade	Finance learning stage	SUMMER 2026 open date options	WINTER 2027 open date options
		12 Jul 2026 25 Jul 2026	15 Nov 2026 04 Dec 2026 12 Dec 2026 20 Dec 2026
Grade 9	Investing Fundamentals and Market Mechanics	10 May 2026 23 May 2026 06 Jun 2026 14 Jun 2026 27 Jun 2026 04 Jul 2026 12 Jul 2026 25 Jul 2026	04 Sep 2026 12 Sep 2026 20 Sep 2026 02 Oct 2026 10 Oct 2026 18 Oct 2026 06 Nov 2026 14 Nov 2026 15 Nov 2026 04 Dec 2026 12 Dec 2026 20 Dec 2026
Grade 10	Personal Financial Statements and Entrepreneurship	10 May 2026 23 May 2026 06 Jun 2026 14 Jun 2026 27 Jun 2026 04 Jul 2026 12 Jul 2026 25 Jul 2026	04 Sep 2026 12 Sep 2026 20 Sep 2026 02 Oct 2026 10 Oct 2026 18 Oct 2026 06 Nov 2026 14 Nov 2026 15 Nov 2026 04 Dec 2026 12 Dec 2026 20 Dec 2026
Grade 11	Advanced Investment and Risk Management	10 May 2026 23 May 2026 06 Jun 2026 14 Jun 2026 27 Jun 2026 04 Jul 2026 12 Jul 2026 25 Jul 2026	04 Sep 2026 12 Sep 2026 20 Sep 2026 02 Oct 2026 10 Oct 2026 18 Oct 2026 06 Nov 2026 14 Nov 2026 15 Nov 2026 04 Dec 2026 12 Dec 2026 20 Dec 2026
Grade 12	Macroeconomics, Valuation and Ethics	10 May 2026 23 May 2026 06 Jun 2026 14 Jun 2026 27 Jun 2026 04 Jul 2026 12 Jul 2026 25 Jul 2026	04 Sep 2026 12 Sep 2026 20 Sep 2026 02 Oct 2026 10 Oct 2026 18 Oct 2026 06 Nov 2026 14 Nov 2026 15 Nov 2026

Grade	Finance learning stage	SUMMER 2026 open date options	WINTER 2027 open date options
			04 Dec 2026 12 Dec 2026 20 Dec 2026

Recommended line for the website

Students of Grades 1-12 can participate in the SCO International Finance Olympiad by selecting their class, preferred cycle and available exam date. Registered students receive access to free preparation resources and can attempt the exam under SCO's secure proctored exam system.

How schools should choose the right cycle

School situation	Recommended cycle choice	Why it works
New school onboarding or first-time finance-literacy launch	SUMMER 2026 or next active cycle	Gives enough time for orientation, login creation, study-material access, practice and parent awareness.
School wants an annual finance-literacy campaign	WINTER 2027 public schedule	Useful for September-December finance weeks, inter-house challenges and parent engagement.
International schools with different academic calendars	Choose the closest active cycle from the public date page	Cycle model makes participation possible across countries and academic sessions.
Large group registration	Use earlier date in the cycle where possible	Creates buffer for login, practice, proctor instructions and technical checks.

Secure Proctored Exam and Anti-Cheating System

SCO International Olympiad is designed for secure online assessment with a transparent proctoring policy. The approach supports genuine students, improves confidence for schools and parents, and protects the value of online Olympiad results.

Integrity layer	What it does	Stakeholder value
Camera and microphone readiness	Guides students to enable browser permissions and maintain monitoring stability.	Parents and schools receive better confidence that the attempt was genuine.
Heartbeat monitoring	Confirms active session monitoring during the attempt and detects interruptions.	Improves consistency for large-scale global online exams.
Tab hidden / visible tracking	Tracks repeated tab switching or leaving the exam window.	Discourages outside browsing and external help.
Batched event uploads	Posts integrity events reliably while reducing server load.	Supports scalable online Olympiad operations.

Integrity layer	What it does	Stakeholder value
Policy-based score adjustment	Maps integrity signals into clear bands and penalties, including disqualification for severe violations.	Makes the result transparent, fair and audit-friendly.

Risk band	Risk score	Penalty	Status meaning
Excellent	0-19	0%	Fair attempt with best compliance signals.
Good	20-39	2%	Minor risk; usually safe but students should follow instructions carefully.
Average	40-59	5%	Medium risk; avoid tab switching and unstable monitoring.
Alert / Not Fair	60+	100% / possible disqualification	Severe violations can lead to disqualification as per policy.

Student exam-readiness rules

- Use a desktop, laptop or tablet where possible for stable proctoring sensitivity.
- Enable camera and microphone permissions before the exam begins.
- Keep the exam tab active; avoid switching tabs, opening other apps or minimizing the exam window.
- Keep the internet stable and remain inside the camera frame.
- Do not use external devices, outside support or browser Back during the exam.

SCO IFKO benefits for every education stakeholder

Stakeholder	Direct benefits	Long-term value addition
Students	Age-wise finance learning, free study resources after registration, practice questions, sample papers, online exam exposure, proctored result confidence and grade-wise recognition.	Builds financial confidence, safe digital habits, career awareness and decision-making maturity.
Parents	Clear preparation roadmap, practical money conversations at home, transparent exam schedule and proctored integrity safeguards.	Helps families build responsible saving, spending, borrowing and safety habits from childhood.
Teachers	Grade-wise syllabus map, classroom-ready themes, practice and discussion ideas, performance insights and finance-literacy implementation structure.	Supports multidisciplinary teaching across maths, economics, social studies, entrepreneurship and life skills.
Schools	Global Olympiad participation, finance-literacy branding, structured annual calendar, cycle-wise registration, scalable online exam delivery and integrity-first assessment.	Positions the school as future-ready, financially aware and aligned with modern skills education.

SCO platform benefits to highlight on the website

SCO advantage	Recommended website-ready line
Free preparation access	Registered students get access to free SCO study materials, practice questions and grade-wise preparation resources.
Multiple-language learning support	SCO can support students from different countries and language backgrounds through multilingual learning material where available.
Class-wise progression	The syllabus grows from simple money recognition in Grade 1 to investment, valuation and ethics in Grade 12.
Global readiness	Students can participate from India and abroad through a flexible online/offline proctored Olympiad model.
Performance reporting	Students and schools can use scorecards, analytics and benchmarks to understand strengths and areas for improvement.
Secure proctored exam	SCO's anti-cheating system uses integrity signals, risk bands and policy-based score adjustment to protect genuine performance.

Grade 1-12 syllabus pathway

The Finance Olympiad syllabus is intentionally progressive. Younger learners begin with observable money decisions; middle grades connect banking and digital finance; senior grades apply quantitative and ethical reasoning to markets, entrepreneurship and regulation.

Grade	Core pathway	Key topics	Olympiad progression
1	Introduction to Money and Value	Coins/notes, counting small amounts, needs vs wants, saving basics	Observation, classification, early decisions
2	Earning and Basic Budgeting	Ways to earn, earning vs spending, simple budgets, piggy-bank record keeping	Planning, comparing options, habit formation
3	Saving, Sharing and Introduction to Value	Comparing values, saving and sharing goals, price, making change	Purposeful saving, simple transactions
4	Banking Basics and Introduction to Interest	Bank vs piggy bank, deposits, withdrawals, simple interest idea, budget revision	Banking awareness and balances
5	Foundations of Money	Currencies, exchange-rate awareness, needs/wants, saving habits, weekly budgeting	International awareness and justification
6	Banking and Simple Interest	Savings accounts, bank services, simple interest formula, loans, digital payments	Formula use and digital safety
7	Compound Interest and Financial Planning	Compounding, goal-based planning, emergency funds, basics of insurance	Time-value reasoning and protection planning
8	Taxes, Budget Management and Credit	Tax essentials, zero-based budgeting, debit/credit cards, ethical giving	Credit judgment and civic finance
9	Investing Fundamentals and Market Mechanics	Stocks, bonds, funds, financial markets, diversification, behavioral finance	Risk/return and market reasoning
10	Personal Financial Statements and Entrepreneurship	Income statement, balance sheet, cash flow, break-even, credit scores	Applied accounting and enterprise thinking
11	Advanced Investment and Risk Management	Mutual funds, ETFs, risk metrics, alternatives, retirement planning	Quantitative risk-adjusted thinking
12	Macroeconomics, Valuation and Ethics	GDP, inflation, rates, DCF valuation, forex, regulation, ethics	Strategic financial reasoning and responsible judgment

Grade-band preparation roadmap

Grade band	Learning focus	Suggested practice style	Parent/teacher support
Grades 1-2	Money recognition, needs/wants, earning, spending, saving and sharing.	Picture-based examples, simple sorting, role-play shops and piggy-bank records.	Use household examples and avoid pressure; focus on habits and vocabulary.
Grades 3-5	Prices, change, saving goals, bank basics, budgets and world currencies.	Shopping scenarios, budget cards, class markets, simple account registers.	Ask students to explain why a choice is wise, not just calculate totals.
Grades 6-8	Simple/compound interest, loans, digital payments, insurance, tax, credit and ethical giving.	Formula practice, decision cases, spreadsheet budgets, scam-safety discussions.	Connect lessons with UPI/cards/accounts while reinforcing safety and consent.
Grades 9-10	Markets, portfolios, behavioral finance, personal statements, cash flow, break-even and credit scores.	Portfolio simulations, mini-enterprise cases, risk-return comparisons.	Teach evidence-based decisions, responsible entrepreneurship and data interpretation.
Grades 11-12	Advanced investments, ETFs, risk metrics, retirement planning, macroeconomics, valuation, forex, ethics and regulation.	Case studies, valuation models, policy debates, risk metrics and ethical dilemmas.	Guide students toward careers in finance, economics, business, analytics and fintech.

Career and future-readiness value

Finance Olympiad learning is not limited to marks. It builds life skills and early career awareness for modern economies.

Career / future pathway	How SCO IFKO contributes
Banking and financial services	Introduces savings, deposits, loans, interest, payments and customer responsibility.
Accounting and commerce	Builds understanding of statements, cash flow, costs and financial records.
Investment and wealth management	Introduces risk, return, diversification, funds, compounding and time horizon.
Entrepreneurship and business	Develops budgeting, pricing, break-even, cash flow and decision-making.
Fintech and digital finance	Strengthens digital payment awareness, cyber safety, data thinking and responsible technology use.
Economics and public policy	Connects inflation, interest rates, taxation, currency and regulation to real life.
Ethics and responsible citizenship	Builds awareness of fraud, mis-selling, market manipulation, consumer protection and fairness.

School implementation model

1. Announce the SCO IFKO cycle and invite students from Grades 1-12.
2. Create grade-wise registration groups and share the selected exam-date options with parents.
3. Ensure every registered student receives login credentials and access to free SCO preparation resources.
4. Run a 2-4 week preparation plan using study materials, practice questions, sample papers and concept discussions.
5. Conduct a proctoring-readiness orientation covering camera/mic permissions, tab rules, device selection and integrity bands.
6. Use scorecards and performance reports after the cycle to identify strengths, gaps and next learning goals.

Parent participation model

- Discuss pocket money, savings, prices and needs vs wants in age-appropriate language.
- Use real receipts, shopping lists, savings goals and safe digital payment examples as learning tools.
- Help students plan practice time without turning finance learning into exam pressure.
- Before the exam, check device, camera, microphone, internet and a quiet room.
- After the exam, review the result as a learning report, not only a rank or score.

Teacher classroom model

Teaching component	Activity idea
Concept starter	Begin each topic with a real-life question: Should a student spend, save or share a fixed amount?
Practice round	Use 5-10 objective questions and ask students to explain the reason for the answer.
Scenario round	Present short cases on budgets, interest, loans, digital safety, investment or ethics.

Teaching component	Activity idea
Reflection round	Ask students to write one financial habit they will improve this week.
Assessment round	Use SCO practice material and sample papers to prepare for the selected cycle.

FAQs for schools, students and parents

Question	Answer
Who can participate?	Students from Grades 1-12 worldwide can participate in the SCO International Finance Olympiad.
Are the same dates used for every grade?	The date menu can be common across grades, but the paper level, syllabus and preparation path are grade-specific.
What does a registered student receive?	Registered students receive login access and can use free study materials, sample papers, practice questions and online exam resources provided by SCO.
Why is proctoring important?	Proctoring protects fairness. It discourages outside help and gives schools and parents confidence in the result.
Which device is recommended?	Desktop, laptop or tablet is recommended for stable camera/mic permissions and proctoring sensitivity.
How should schools prepare students?	Schools should select the cycle early, share date options, run practice sessions, brief students on exam integrity and review score reports after the cycle.

Source and research references used for this guide

Reference	Use in guide
SCO Finance Olympiad syllabus	Uploaded SCO Grade-by-Grade Finance Olympiad Syllabus (Grades 1-12), International Edition.
SCO official exam-date page	https://www.schoolconnectonline.com/olympiadexamdate.aspx
SCO IFKO official page	https://www.schoolconnectonline.com/exam/sco-ifko
SCO anti-cheating / proctor policy page	https://www.schoolconnectonline.com/AntiCheatingExam.aspx
National Strategy for Financial Education 2020-2025	NCFE / RBI / Indian financial-sector regulators; 5C approach: Content, Capacity, Community, Communication, Collaboration.
OECD student financial literacy research	PISA 2022 Results Volume IV and OECD student financial literacy topic resources.