



BASELINE ASSESSMENT REPORT CARD

FINANCIAL LITERACY LAB

NAME: _____

GRADE: 9 _____

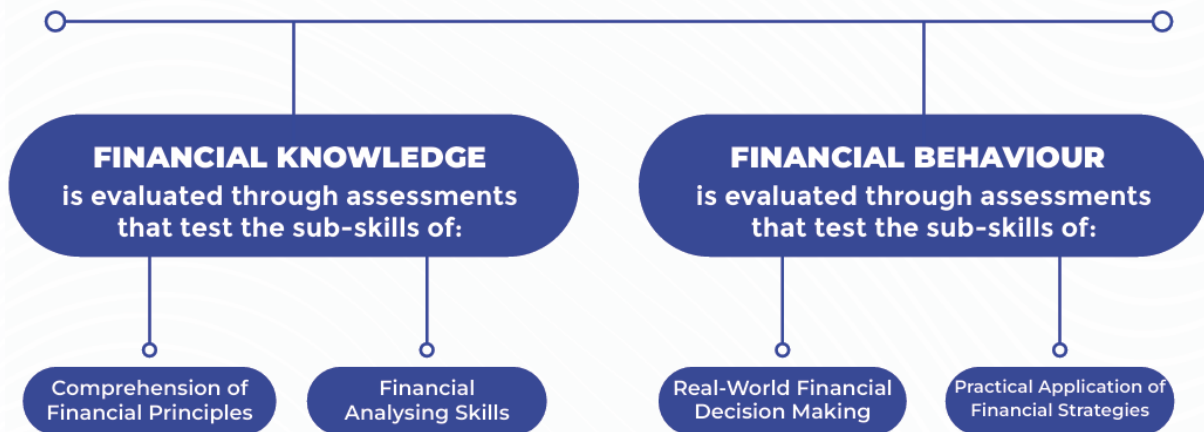
DIVISION: A _____

We are pleased to share your Financial Literacy Skills Baseline Assessment Report. This assessment establishes a foundation for measuring your growth in essential financial competencies as you begin your financial literacy development journey this academic year.

Assessment Details

The baseline assessment consists of a comprehensive MCQ test designed to evaluate your current Financial Literacy skill levels. This 20-Mark Multiple Choice Questions (MCQ) Test is a carefully curated assessment that, unlike the usual MCQ assessment, evaluates your conceptual understanding of finance and the application of that knowledge to real-life scenarios through case studies and also tests your critical thinking, logical reasoning and creative thinking skills.

The assessment is designed specially to test students on our main two financial literacy skills:



Description of these Sub-skills



Comprehension of Financial Principles

Refers to the ability to understand and explain key financial concepts such as income, expenses, budgeting, saving, and investment in a clear and age-appropriate manner.



Financial Analysing Skills

Involves the ability to examine, compare, and interpret financial data or scenarios to draw logical conclusions and evaluate money-related decisions effectively.



Real-World Financial Decision Making

Refers to applying financial understanding to everyday situations by making informed, responsible choices that balance needs, wants, and available resources.



Practical Application of Financial Strategies

Involves demonstrating the use of budgeting, saving, spending, or planning strategies in real-life or simulated tasks to show practical financial awareness.

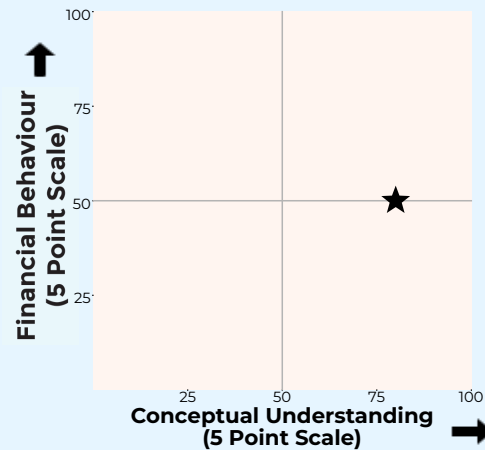
Performance Details

The Finlit Skills Matrix

These skills are mapped into our proprietary 2 by 2 matrix specially designed and calibrated to measure your growth on Finlit skills.

The Student is Currently in:

- Quad 1 Quad 2
 Quad 3 Quad 4



(The X & Y axis stand for Financial Knowledge and Financial Behaviour respectively which are the foundational pillars to become a Money Smart Individual. The student can start from any quadrant but over time we would expect students to head towards Quadrant 1 and become Financial Whizzes.)

Your Position on the Quadrant is based on the Overall Percentage achieved on the two Skills, as below.

Assessment Results

Skills	Total%
Financial Knowledge (X-Axis)	80
Financial Behaviour (Y-Axis)	50

Financial literacy is one of the most empowering life skills you'll develop. Your ability to understand money, make informed financial decisions, and build healthy financial habits will serve you throughout your life. This assessment is just a snapshot of where you are right now on your financial learning journey. Looking forward to seeing your growth in financial wisdom and responsibility this academic year.

Regards,

Zeenat Bandukwala (CAO & Co-founder - BeyondSkool)

Notes for Parents

Here is what each Quadrant stands for:

Quadrant	Name	One-Line Descriptor
Quad 1	Financial Novices	Students who are beginning their financial literacy journey and need foundational support in both knowledge and behavior
Quad 2	Theorists	Students with good financial knowledge but need to improve their practical financial decision-making behavior
Quad 3	Practical Managers	Students with good financial instincts and behavior but need to build stronger conceptual understanding
Quad 4	Financial Whizzes	Students with strong financial knowledge and excellent financial behavior - our target quadrant

Please refer below to understand what each 'Performance Level' means:

Performance Level	Grade	Percentage Range
Masterful	A+	85 - 100%
Proficient	A	70-84%
Developing	B+	55-69%
Novice	B	40-54%
Emerging	C+	Below 40%

Please click the link to download the report.

<https://class.gobeyondskool.com/student/authentication.php>