

Review Form 3

Journal Name:	Asian Journal of Advanced Research and Reports
Manuscript Number:	Ms_AJARR_130847
Title of the Manuscript:	Assessing the Level of Financial Literacy, Financial Behavior and Teaching Performance of Elementary Teachers in Flora District
Type of the Article	

PART 1: Comments

	Reviewer’s comment	Author’s Feedback <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
<b>Please write a few sentences regarding the importance of this manuscript for the scientific community. A minimum of 3-4 sentences may be required for this part.</b>	<ul style="list-style-type: none"><li>The article is essential to the community as it may add to the existing literature. However, the manuscript needs to be carefully reviewed and rewritten to achieve specific academic journal standards that could benefit society.</li></ul>	Okei po. Thank you so much.
<b>Is the title of the article suitable? (If not please suggest an alternative title)</b>	<ul style="list-style-type: none"><li>Assessing Financial Literacy among Teachers in Flora District, Philippines</li></ul>	Thank you so much po, I will edit my title.

### Review Form 3

<p><b>Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.</b></p>	<ul style="list-style-type: none"> <li>▪ The abstract needs to be improved</li> </ul> <p>Abstract:</p> <ul style="list-style-type: none"> <li>▪ Brief introduction of the topic</li> <li>▪ The objectives of the study</li> <li>▪ The method used in the study</li> <li>▪ Main findings</li> <li>▪ Significance of the study (who will benefit from this study)</li> <li>▪ Limitations</li> <li>▪ Future directions</li> </ul>	<p>Thank you so much po, I improved already po.</p>
<p><b>Is the manuscript scientifically, correct? Please write here.</b></p>	<ul style="list-style-type: none"> <li>▪ Most citations were outdated (Please update)</li> <li>▪ The analyses were not rigorous (Mostly descriptives)</li> <li>▪ The manuscript was not properly written (Please check all sections)</li> <li>▪ Why use only 4 Likert-scale for Financial Attitude and Behavior?</li> <li>▪ Spending/Saving/Planning/Setting Financial Goals/Investing/Budgeting/Availing Loans (which part of your questionnaire measures these variables? The questions were mixed-up)</li> <li>▪ Financial Knowledge or Financial Literacy? (Please check your questionnaire)</li> <li>▪ Financial Attitude or Financial Behavior? (Please check your questionnaire)</li> <li>▪ How do you measure teaching performance (Please check your questionnaire)</li> </ul>	<ul style="list-style-type: none"> <li>✓ I updated my citations; I removed all the references that are not included in my article.</li> <li>✓ Edited the analysis already</li> <li>✓ The manuscript was not properly written (I revised already)</li> <li>✓ Why use only 4 Likert-scale for Financial Attitude and Behavior?</li> </ul> <p>The study utilizes a 4-point Likert scale for assessing financial attitude and behavior to encourage more decisive responses from participants. In a 4-point scale, respondents are forced to choose between positive and negative sentiments without a neutral midpoint, which can sometimes lead to ambiguous or indecisive responses. This approach encourages clearer expressions of attitudes and behaviors, making the results more distinct and easier to analyze. Moreover, a 4-point scale may reduce the tendency of respondents to select a neutral option, which can help in obtaining more insightful data regarding their actual attitudes and behaviors towards financial management. This choice aligns with the objective of the study to obtain a more nuanced understanding of the participants' financial practices and beliefs, thus enhancing the overall quality of the data collected.</p> <ul style="list-style-type: none"> <li>✓ Spending/Saving/Planning/Setting Financial Goals/Investing/Budgeting/Availing Loans (which part of your questionnaire measures these variables- Financial Knowledge or Financial Literacy? <u>Financial Knowledge</u> Financial Attitude or Financial Behavior? <u>Financial Attitude and Financial Behavior</u>)</li> <li>✓ My questionnaire likely includes a rating scale (e.g., from 1 to 5) where supervisors can rate the teachers based on their observed performance. For instance, a scale may range from "Poor" to "Outstanding," with specific descriptors for each rating level.</li> </ul> <p>See table 7. The rating of teachers in IPCRF for the last school year was collected by the researcher from their school heads.</p>
<p><b>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</b></p>	<ul style="list-style-type: none"> <li>▪ Most (if not all) were outdated</li> </ul>	<p>I updated all the references</p>
<p><b>Is the language/English quality of the article suitable for scholarly communications?</b></p>	<ul style="list-style-type: none"> <li>▪ Please proofread this article</li> </ul>	<p>Yes po.</p>
<p><b><u>Optional/General</u> comments</b></p>	<ul style="list-style-type: none"> <li>▪ The manuscript needs major revision</li> </ul>	<p>Noted Maam/Sir.</p>

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PART 2:

	Reviewer's comment	Author's comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	