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 (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
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.	 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. 	
Is the title of the article suitable? (If not please suggest an alternative title)	 Assessing Financial Literacy among Teachers in Flora District, Philippines 	
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.	 The abstract needs to be improved Abstract: Brief introduction of the topic The objectives of the study The method used in the study Main findings Significance of the study (who will benefit from this study) Limitations Future directions 	
Is the manuscript scientifically, correct? Please write here.	 Most citations were outdated (Please update) The analyses were not rigorous (Mostly descriptives) The manuscript was not properly written (Please check all sections) Why use only 4 Likert-scale for Financial Attitude and Behavior? Spending/Saving/Planning/Setting Financial Goals/Investing/Budgeting/Availing Loans (which part of your questionnaire measures these variables? The questions were mixed-up) Financial Knowledge or Financial Literacy? (Please check your questionnaire) Financial Attitude or Financial Behavior? (Please check your questionnaire) How do you measure teaching performance (Please check your questionnaire) 	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	■ Most (if not all) were outdated	

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Is the language/English quality of the article suitable for scholarly communications?	Please proofread this article	
Optional/General comments	The manuscript needs major revision	

PART 2:

		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?	(If yes, Kindly please write down the ethical issues here in details)	

Reviewer Details:

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Department, University & Country	Universiti Malaysia Sabah, Malaysia

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