

Review Form 1.7

Journal Name:	Asian Journal of Education and Social Studies
Manuscript Number:	Ms_AJESS_115210
Title of the Manuscript:	Generation X, Y, and Z of Public School Teachers' Financial Literacy Via Development of Survey Questionnaire
Type of the Article	

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PART 1: Review Comments

	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)
<p>Compulsory REVISION comments</p> <ol style="list-style-type: none"> 1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript) 2. Is the title of the article suitable? (If not please suggest an alternative title) 3. Is the abstract of the article comprehensive? 4. Are subsections and structure of the manuscript appropriate? 5. Do you think the manuscript is scientifically correct? 6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form. <p><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></p>	<p>1: This was a robust study carried out with a substantial sample in order to support claims that could be considered relevant across the teachers' population. It is great to have a paper like this which offers such a voice to these teachers. It has generated interesting findings as differences in perceptions towards financial literacy levels among different generations of teachers in terms of conceptual knowledge, financial behavior, and financial attitudes and awareness. The paper could be strengthened in a number of ways which could make its contribution stronger.</p> <p>2: Title is little bit confusing and does not convey the research sense to novice researchers. Alternative Title: <u>Assessment of financial Literacy of Public Schools Teachers: Generation X, Y and Z</u></p> <p>3: Kindly follow the sequence of abstract writing. You need to describe how you select the sample of teachers from three generations.</p> <p>4: Follow the guidelines of journal for writing the subsections to make it more appropriate and sound.</p> <p>5: Manuscript is perceived correct regarding the analysis of statistics but other sections are needed to revise as subsections are not written systematically. Author should focus on the unnecessary length of content in some sections like Recommendations and definitions of terms.</p> <p>6: References are inadequate as you did not include the literature review comprehensively.</p> <p><u>Additional Comments:</u></p> <p><u>Introduction:</u> Write comprehensive definition of financial literacy so that the readers are able to understand the meaning of it.</p> <p><u>Literature Review:</u> This section is missing and no specific related studies were discussed to highlight the gaps. Literature Review section should be included.</p> <p><u>Statement of the problem:</u> This part was not written perfectly and intensively. It should elaborate comprehensively what is and what should be? Do not include the Question Type statements in this section. Objectives, Research Questions and Hypothesis should be written in sequence so that they are aligned with each other flawlessly.</p> <p><u>Significance of the Study:</u> This section is too lengthy and tedious, no need of writing its subsections or headings. It can be presented in one or two short paragraphs.</p> <p><u>Scope and Limitations of the Study:</u> This section is included if the journal has mandatory instructions for it. Otherwise skip it.</p> <p><u>Definitions of Terms:</u> The detailed content in this part can be shifted to literature review with citations to make good understanding of the readers towards the concept of financial literacy or stability as now the Financial Stability term is considered more advanced than former one.</p> <p><u>Hypothesis:</u> It should be written in a scientifically form that indicates its type whether it is Null or Directional or alternative.</p> <p><u>Methodology:</u> All headings in subsection should follow the proper heading names as it looks erroneously to write non scientifically terminology.</p>	

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	<p>Data gathering Instrument: This section has too much details and the Table 1,2,3,4 seems unnecessary. It should be compact having one or two paragraphs relevant to research tools used and rating scale.</p> <p>Reliability Statistics: This section should be part of Pilot testing and show table 5 earlier and then give its interpretation later.</p> <p>Procedure of the study: Details in this section are insignificant.</p> <p>Statistical Analysis: As you have put 17 Tables and its interpretation. Needs to make it shorten.</p> <p>Summary: First two paras in this section seems needless.</p> <p>Recommendations: This section needs writing in a concise way.</p>	
<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	<p>Minor Revision are needed to improve the quality of language.</p>	
<p>Optional/General comments</p>	<p>This study provides sound information as financial literacy education has its solid base and merit because people are not well informed about the world of finances in terms of both managing their financial means and unwise indebtedness.</p>	

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)
<p>Are there ethical issues in this manuscript?</p>	<p><i>(If yes, Kindly please write down the ethical issues here in details)</i></p>	

Reviewer Details:

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