

A Study of Financial Literacy and Achievement in Commerce among Senior Secondary Students in Varanasi City

Shailendra Kumar Shukla

Research Scholar, Faculty of Education, BHU, Varanasi-221010

&

Prof. Rajesh Prasad Shukla

Head & Dean, Faculty of Education, BHU, Varanasi-221010

&

Dr. Meenakshi Singh

Professor, Faculty of Education, BHU, Varanasi-221010

Abstract

The purpose of this study was to explore the level of financial literacy and relationship between financial literacy and achievement in Commerce among senior secondary students in Varanasi city. Descriptive survey method was used in this study. The sample for the study was consisted of 100 students (equal number of students from CBSE and UP board school) using simple random sampling technique. Self constructed test named Financial Literacy Test (FLT) was administered for data collection. The reliability of the test was 0.76, established through split-half method. The findings of the study revealed average level of financial literacy among senior secondary students. Correlation between financial literacy and achievement in commerce was found significant among them at 0.05 level of significance, which further shows that financial literacy increases or decreases with achievement in commerce. Students from different boards (UP and CBSE board) were significantly differed in case of financial literacy and achievement in commerce. This study did not show any significant relationship between financial literacy and achievement in commerce on the basis of gender.

Key words: *Financial literacy, Achievement in Commerce, Descriptive survey method, random sampling technique*

To read full Paper, subscribe the journal.

[Link of Subscription...](#)