

Providing a Framework for the Implementation, Development, and Assessment of Financial Literacy Among Students (Case Study: Technical and Vocational University)

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1. Round 1

1.1. Reviewer 1

Reviewer:

"The need for financial literacy has been discussed since the early 1990s...". Please provide additional references to support the claim that financial literacy has been discussed since the 1990s. A more detailed historical overview would enhance the background information.

The financial attitude and financial behavior dimensions are listed, but the link between them is not clearly established. Could you include a more detailed explanation of how financial attitudes influence financial behaviors based on your findings?

"53.61% of the respondents were male, and 46.38% were female." Statistical significance tests for gender differences in financial literacy would strengthen the analysis. Consider performing a chi-square test to determine if there is a significant gender difference.

The sample size of 15 is relatively small for a mixed-method study. Justify why this sample size is sufficient for qualitative research and how the sample was selected to avoid bias.

Authors revised the manuscript.

1.2. Reviewer 2

Reviewer:

The statement "there is even a lack of appropriate tools to measure it within the country" needs clarification. Could you elaborate on what specific tools are missing in Iran and how this gap affects financial literacy assessments?

"The research method employed in this study is a descriptive-survey approach." This description is vague. Please provide more detail on the design of the survey, such as the types of questions asked and the method of validation.

"The findings indicate that the stronger the three dimensions of students' financial literacy, the weaker their field of study will be." This statement is confusing. Can you clarify why improved financial literacy would weaken the field of study? Does this refer to a specific type of field?

"Long-term deposit of surplus funds..." The relationship between surplus fund deposits and financial knowledge should be expanded with more specific examples or references to prior studies.

"The results of this study align with the prior studies..." Which specific studies do your findings align with? Please reference and compare your results more explicitly with those mentioned earlier.

The article mentions "appropriate models" for assessing financial literacy but does not provide enough detail on what these models entail. Consider expanding on the structure of these models.

Authors revised the manuscript.

2. Revised

Editor's decision: Accepted.

Editor in Chief's decision: Accepted.