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THE ALIGNMENT OF CLASSROOM ASSESSMENTS WITH THE DEVELOPMENT OF FINANCIAL LITERACY AND ENTREPRENEURIAL SKILLS IN ABM STUDENTS

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ABSTRACT

This study examined the role of classroom assessments in enhancing the financial literacy and entrepreneurial competencies of Academic Strand (ABM) senior high school students. Specifically, it investigated how formative, summative, and performance-based assessments contribute to students' mastery of financial concepts, business skills, and entrepreneurial confidence. Findings revealed that ABM teachers effectively employ diverse assessment tools such as quizzes, examinations, budgeting tasks, and business plan creation, which strongly align with the development of financial literacy and entrepreneurial skills. Classroom assessments were found to significantly improve students' understanding of financial management, particularly through quizzes and budgeting activities, while project-based assessments demonstrated potential to further strengthen confidence and decision-making in real-world contexts. Moreover, simulations, case studies, and group projects were identified as highly effective in fostering strategic thinking, innovation, and problem-solving. However, results also highlighted the need for more experiential and reflective assessments that simulate unpredictable business environments to enhance entrepreneurial confidence, leadership, and adaptability.

The study concludes that classroom assessments play a vital role in bridging theoretical knowledge with practical application, equipping ABM students with essential skills for financial planning, entrepreneurship, and real-world decision-making. Recommendations emphasize the continued use of varied assessments, expansion of project-based and experiential tasks, and integration of reflective activities to deepen understanding and strengthen entrepreneurial readiness. By institutionalizing these practices, educators can ensure that ABM students are better prepared to navigate dynamic business environments with confidence and competence.

Keywords: *classroom assessment, ABM strand, financial literacy, entrepreneurship, performance-based tasks, experiential learning, strategic thinking*