



AICS /C/021-2025

Circular

September 24, 2025

Request for your consent and participation in KHDA study on financial literacy in schools
(Year 8 to Year 10)

Dear Parent,

Greetings from **The Apple International Community School**.

The Knowledge and Human Development Authority (KHDA) is conducting a study to better understand how financial literacy is taught and developed in Dubai's private schools. Your support is essential to this study, and we kindly request your consent for your child to participate and invite you to contribute as well.

The study aims to gather insights from students, parents, teachers, and school leaders on how financial literacy is integrated into the curriculum, how financial behaviours are developed, and how schools can better support students in building essential money management skills. The feedback will help shape future policies to strengthen financial education across Dubai.

Your child's participation will involve completing a short questionnaire (10-15 minutes) that focuses on their experiences learning about money management, saving, budgeting, spending wisely, and their confidence in making financial decisions.

Please be assured that all data collected will remain confidential and will be used only in an aggregated form. No personal details will be shared or disclosed to external parties.

Additionally, KHDA invites you to participate in the study by completing a separate questionnaire for parents. Your feedback is just as important in helping us understand how financial literacy is supported both at school and at home.

Click here to access the parent survey: <https://forms.office.com/r/JBaf3h4dqB?origin=lprLink>

We encourage all parents and students to participate. However, if you do not wish for your child to participate, please contact the school directly.

The survey will remain open until **Sunday, 28th September 2025**.

If you have any questions or concerns, please contact your school directly. We appreciate your time and support in helping us improve financial education for all students in Dubai.

Warm regards,

Pretty Khosla

Pretty Khosla
Principal