

# MANAGEMENT IN LIVING

CURRICULUM FOR SECONDARY  
EDUCATION (SHS 1 – 3)



NATIONAL COUNCIL FOR  
CURRICULUM & ASSESSMENT  
OF MINISTRY OF EDUCATION



MINISTRY OF EDUCATION  
REPUBLIC OF GHANA

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# MINISTRY OF EDUCATION



REPUBLIC OF GHANA

## **MANAGEMENT IN LIVING**

### **CURRICULUM FOR SECONDARY EDUCATION**

**(SHS 1-3)**

September, 2023



**NATIONAL COUNCIL FOR  
CURRICULUM & ASSESSMENT  
OF MINISTRY OF EDUCATION**

## MANAGEMENT IN LIVING

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## FOREWORD

Through the National Council for Curriculum and Assessment (NaCCA), Ghana's Ministry of Education has introduced a series of curriculum reforms to improve the quality and relevance of learning experiences in pre-tertiary schools in the country. These reforms will improve learning through the introduction of innovative pedagogies that encourage critical thinking and problem-solving. For a long time, our learners memorise facts and figures, which does not develop their analytical and practical skills. The Ministry recognises that learners need to be equipped with the right tools, knowledge, skills and competencies to deal with the fast-changing environment and the challenges facing their communities, the nation and the world.

These curriculum reforms were derived from the Education Strategic Plan (ESP 2018-2030), the National Pre-tertiary Education Curriculum Framework (NPTECF) and the National Pre-Tertiary Learning Assessment Framework (NPLAF), which were all approved by Cabinet in 2018. The new standards-based curriculum implemented in 2019 in basic schools, aims to equip learners to apply their knowledge innovatively to solve everyday problems. It also prioritises assessing learners' knowledge, skills, attitudes, and values, emphasising their achievements. The content of the basic school standards-based curriculum was therefore designed to promote a curriculum tailored to the diverse educational needs of the country's youth. It addresses the current curriculum's deficiencies in learning and assessment, especially in literacy and numeracy. These reforms have been carried out in phases. The curriculum for the basic school level – KG, Primary and Junior High School (JHS) – was developed and implemented from 2019 to 2021.

The curriculum for Senior High School (SHS), Senior High Technical School (SHTS) and Science, Technical, Engineering and Mathematics (STEM), which constitutes the next phase, is designed to ensure the continuation of learning experiences from JHS. It introduces flexible pathways for progression to facilitate the choice of subjects necessary for further study, the world of work and adult life. The new SHS, SHTS and STEM curriculum emphasises the acquisition of 21<sup>st</sup> Century skills and competencies, character development and instilling of national values. Social and Emotional Learning (SEL), Information Communications Technology, Gender Equality and Social Inclusion, have all been integrated into the curriculum. Assessment – formative and summative has been incorporated into the curriculum and aligned with the learning outcomes throughout the three-year programme.

The Ministry of Education's reform aims to ensure that graduates of our secondary schools can successfully compete in international high school competitions and, at the same time, be equipped with the necessary employable skills and work ethos to succeed in life. The Ministry of Education, therefore, sees the Senior High School (SHS) curriculum as occupying a critical place in the education system – providing improved educational opportunities and outcomes for further studies, the world of work and adult life – and is consequently prioritising its implementation.

## ACKNOWLEDGEMENTS

This standards-based SHS curriculum was created using the National Pre-Tertiary Learning Assessment Framework (NPLAF), the Secondary Education Assessment Guide (SEAG), and the Teacher and Learner Resource Packs which include Professional Learning Community (PLC) Materials and Subject Manuals for teachers and learners. All the above-mentioned documents were developed by the National Council for Curriculum and Assessment (NaCCA). The Ministry of Education (MoE) provided oversight and strategic direction for the development of the curriculum with NaCCA receiving support from multiple agencies of the MoE and other relevant stakeholders. NaCCA would like to extend its sincere gratitude, on behalf of the MoE, to all its partners who participated in the professional conversations and discussions during the development of this SHS curriculum.

In particular, NaCCA would also like to extend its appreciation to the leadership of the Ghana Education Service (GES), the National School Inspectorate Authority (NaSIA), the National Teaching Council (NTC), the Commission for Technical

and Vocational Education and Training (Commission for TVET), West African Examinations Council (WAEC) and other agencies of the MoE that supported the entire process. In addition, NaCCA acknowledges and values the contributions made by personnel from various universities, colleges of education, industry players, Vice Chancellors Ghana, Vice Chancellors Technical Universities as well as educators and learners working within the Ghana education landscape.

Special appreciation is extended to consultants who contributed to development of the curriculum. The development process involved multiple engagements between national stakeholders and various groups with interests in the curriculum. These groups include the teacher unions, the Association of Ghana Industries, and heads of secondary schools.

# CONTENTS

<b>FOREWORD</b>	<b>3</b>
<b>ACKNOWLEDGEMENTS</b>	<b>4</b>
<b>THE SHS CURRICULUM OVERVIEW</b>	<b>7</b>
<b>INTRODUCTION</b>	<b>8</b>
<b>PHILOSOPHY, VISION AND GOAL OF MANAGEMENT IN LIVING</b>	<b>19</b>
<b>MANAGEMENT IN LIVING CURRICULUM DEVELOPMENT PANEL</b>	<b>21</b>
<b>SCOPE AND SEQUENCE</b>	<b>22</b>
 <b>YEAR ONE</b>	 <b>23</b>
<b>STRAND 1. PERSONAL AND FAMILY RESOURCE MANAGEMENT</b>	<b>24</b>
<i>SUB-STRAND 1. RESOURCE MANAGEMENT PRACTICES</i>	<i>24</i>
<i>SUB-STRAND 2. MANAGEMENT PRINCIPLES FOR QUALITY LIVING. SUBJECT MANAGEMENT IN LIVING</i>	<i>33</i>
<i>SUB-STRAND 3. CREATIVE PRODUCT DEVELOPMENT AND ENTREPRENEURSHIP</i>	<i>41</i>
<b>STRAND 2. FAMILY AND SOCIAL RELATIONSHIP</b>	<b>51</b>
<i>SUB-STRAND 1. RESPONSIBLE FAMILY AND SOCIAL LIVING</i>	<i>51</i>
<i>SUB-STRAND 2. CONSUMER EDUCATION AND SUSTAINABLE LIVING</i>	<i>58</i>

<b>YEAR TWO</b>	<b>69</b>
<b>STRAND 1. PERSONAL AND FAMILY RESOURCES MANAGEMENT</b>	<b>70</b>
<i>SUB-STRAND 1. RESOURCE MANAGEMENT PRACTICES</i>	<i>70</i>
<i>SUB-STRAND 2. MANAGEMENT PRINCIPLES FOR QUALITY LIVING</i>	<i>80</i>
<i>SUB-STRAND 3. CREATIVE PRODUCT DEVELOPMENT AND ENTREPRENEURS</i>	<i>91</i>
<b>STRAND 2. FAMILY AND SOCIAL RELATIONSHIPS</b>	<b>103</b>
<i>SUB-STRAND 1. RESPONSIBLE FAMILY AND SOCIAL LIVING</i>	<i>103</i>
<i>SUB-STRAND 2. CONSUMER EDUCATION AND SUSTAINABLE LIVING.</i>	<i>113</i>
 <b>YEAR THREE</b>	 <b>126</b>
<b>STRAND 1. PERSONAL AND FAMILY RESOURCE MANAGEMENT</b>	<b>127</b>
<i>SUB-STRAND 1. RESOURCE MANAGEMENT PRACTICE</i>	<i>127</i>
<i>SUB-STRAND 2. MANAGEMENT PRINCIPLES FOR QUALITY LIVING</i>	<i>137</i>
<i>SUB-STRAND 3. CREATIVE PRODUCT DEVELOPMENT AND ENTREPRENEURSHIP</i>	<i>144</i>
<b>STRAND 2. FAMILY AND SOCIAL RELATIONSHIPS</b>	<b>151</b>
<i>SUB-STRAND 1. RESPONSIBLE FAMILY AND SOCIAL LIVING</i>	<i>151</i>
<i>SUB-STRAND 2. CONSUMER EDUCATION AND SUSTAINABLE LIVING.</i>	<i>156</i>





## THE SHS CURRICULUM OVERVIEW

The vision for this curriculum is to ensure the nation has a secondary education system that enables all Ghanaian children to acquire the 21st Century skills, competencies, knowledge, values and attitudes required to be responsible citizens, ready for the world of work, further studies and adult life. The nation's core values drive the SHS curriculum, and it is intended to achieve Sustainable Development Goal 4: 'Inclusive, equitable quality education and life-long learning for all'. Above all, it is a curriculum enabling its graduates to contribute to the ongoing growth and development of the nation's economy and well-being.

The curriculum is inclusive, flexible, and robust. It was written under the auspices of the National Council for Curriculum and Assessment by a team of expert curriculum writers across Ghana. It reflects the needs of critical stakeholders, including industry, tertiary education, the West African Examination Council, SHS learners, teachers, and school leaders. It has been written based on the National Pre-Tertiary Learning and Assessment Framework and the Secondary Education Policy.

The key features of the curriculum include:

- flexible learning pathways at all levels, including for gifted and talented learners and those with deficiencies in numeracy and literacy, to ensure it can meet the needs of learners from diverse backgrounds and with different interests and abilities.
- the five core learning areas for secondary education: science and technology, language arts, humanities, technical and vocational and business; with emphasis placed on STEM and agriculture as integral to each subject.
- a structured, standards-based approach that supports the acquisition of knowledge, skills and competencies, and transition and seamless progress throughout secondary education, from JHS to SHS and through the three years of SHS.
- a focus on interactive approaches to teaching and assessment to ensure learning goes beyond recall enabling learners to acquire the ability to understand, apply, analyse and create.
- guidance on pedagogy, coupled with exemplars, demonstrating how to integrate cross-cutting themes such as 21st Century skills, core competencies,

the use of ICT, literacy and mathematics, Social Emotional Learning, Gender Equality and Social Inclusion as tools for learning and skills for life. Shared Ghanaian values are also embedded in the curriculum.

The curriculum writing process was rigorous and involved developing and using a Curriculum Writing Guide which provided systematic instructions for writers. The process was quality assured at three levels: through (a) evaluation by national experts, (b) trialling curriculum materials in schools and (c) through an external evaluation by a team of national and international experts. Evidence and insights from these activities helped hone the draft's final version. The outcome is a curriculum coherently aligned with national priorities, policies and the needs of stakeholders. A curriculum tailored to the Ghanaian context ensures that all learners benefit from their schooling and develop their full potential.

The following section highlights the details of the front matter of the draft curriculum. The vision, philosophy and goal of the curriculum are presented. This is followed by the details of the 21st Century skills and competencies, teaching and learning approaches, instructional design and assessment strategies. The template for the curriculum frame, which outlines the scope and sequence, the design that links the learning outcomes to particular 21st Century skills and competencies, as well as Gender Equality and Social Inclusion, Social and Emotional Learning and Ghanaian values are presented together with the structure of the lesson frame showing the links between the content standards, learning indicators with their corresponding pedagogical exemplars and assessment strategies.

## INTRODUCTION

Effective implementation of this Senior High School (SHS) curriculum is the key to creating a well-educated and well-balanced workforce that is ready to contribute to Ghana's progress by harnessing the potential of the growing youth population, considering the demographic transition the country is currently experiencing (Educational Strategic Plan [ESP] 2018-2030). SHS curriculum aims to expand equitable, inclusive access to relevant education for all young people, including those in disadvantaged and underserved communities, those with special educational needs and those who are gifted and talented. Senior High School allows young people to develop further skills and competencies and progress in learning achievement, building from the foundation laid in Junior High School. This curriculum intends to meet the learning needs of all high school learners by acquiring 21st Century skills and competencies to prepare them for further studies, the world of work and adult life. Changing global economic, social and technological context requires life-long learning, unlearning, and continuous processes of reflection, anticipation and action.

### Philosophy of Senior High School Curriculum

*The philosophy underpinning the SHS curriculum is that every learner can develop their potential to the fullest if the right environment is created and skilled teachers effectively support them to benefit from the subjects offered at SHS. Every learner needs to be equipped with skills and competencies of interest to further their education, live a responsible adult life or proceed to the world of work.*

### Vision of Senior High School Curriculum

*The vision of the curriculum is to prepare SHS graduates equipped with relevant skills and competencies to progress and succeed in further studies, the world of work and adult life. It aims to equip all learners with the 21st Century skills and competencies required to be responsible citizens and lifelong learners. When young people are prepared to become effective, engaging, and responsible citizens, they will contribute to the ongoing growth and development of the nation's economy and well-being.*

### Goal of Senior High School Curriculum

The goal of the curriculum is to achieve relevant and quality SHS through the integration of 21st Century skills and competencies as set out in the Secondary Education Policy. The key features to integrate into the curriculum are:

- Foundational Knowledge: literacy, numeracy, scientific literacy, information, communication and digital literacies, financial literacy and entrepreneurship, cultural identity, civic literacy and global citizenship
- Competencies: critical thinking and problem-solving, innovation and creativity, collaboration, and communication
- Character Qualities: discipline, integrity, self-directed learning, self-confidence, adaptability and resourcefulness, leadership, and responsible citizenship.

The JHS curriculum has been designed to ensure that learners are adequately equipped to transition seamlessly into SHS, where they will be equipped with the relevant knowledge, skills and competencies. The SHS curriculum emphasises character building, acquisition of 21st Century skills and competencies and nurturing core values within an environment of quality education to ensure the transition to further study, the world of work and adult life. This requires the delivery of robust secondary education that meets the varied learning needs of the youth in Ghana. The SHS curriculum, therefore, seeks to develop learners to become technology-inclined, scientifically literate, good problem-solvers who can think critically and creatively and are equipped to communicate with fluency, and possess the confidence and competence to participate fully in Ghanaian society as responsible local and global citizens – (referred to as 'Glocal citizens').

The SHS curriculum is driven by the nation's core values of truth, integrity, diversity, equity, discipline, self-directed learning, self-confidence, adaptability and resourcefulness, leadership, and responsible citizenship, and with the intent of achieving the Sustainable Development Goal 4: 'Inclusive, equitable quality education and life-long learning for all'. The following sections elaborate on the critical competencies required of every SHS learner:

## Gender Equality and Social Inclusion (GESI)

- Appreciate their uniqueness about others.
- Pay attention to the uniqueness and unique needs of others.
- Value the perspective, experience, and opinion of others.
- Respect individuals of different beliefs, political views/ leanings, cultures, and religions.
- Embrace diversity and practise inclusion.
- Value and work in favour of a democratic and inclusive society.
- Be conscious of the existence of minority and disadvantaged groups in society and work to support them.
- Gain clarity about misconceptions/myths about gender, disability, ethnicity, age, religion, and all other excluded groups in society
- Interrogate and dispel their stereotypes and biases about gender and other disadvantaged and excluded groups in society.
- Appreciate the influence of socialisation in shaping social norms, roles, responsibilities, and mindsets.
- Identify injustice and advocate for change.
- Feel empowered to speak up for themselves and be a voice for other disadvantaged groups.

## 21<sup>st</sup> Century Skills and Competencies

In today's fast-changing world, high school graduates must be prepared for the 21<sup>st</sup> Century world of work. The study of Mathematics, Science, and Language Arts alone is no longer enough. High school graduates need a variety of skills and competencies to adapt to the global economy. Critical thinking, creativity, collaboration, communication, information literacy, media literacy, technology literacy, flexibility, leadership, initiative, productivity, and social skills are needed. These skills help learners to keep up with today's fast-paced job market. Employers want workers with more than academic knowledge. The 21<sup>st</sup> Century skills and competencies help graduates navigate the complex and changing workplace. Also, these help them become active citizens who improve their communities. Acquisition of 21<sup>st</sup> Century skills in high school requires a change in pedagogy from the approach that has been prevalent in Ghana in recent years. Teachers should discourage and abandon rote memorisation and passive learning. Instead, they should encourage active learning, collaboration, and problem-solving, project-

based, inquiry-based, and other learner-centred pedagogy should be used. As well as aligning with global best practices, these approaches also seek to reconnect formal education in Ghana with values-based indigenous education and discovery-based learning which existed in Ghana in pre-colonial times. This is aligned with the 'glocal' nature of this curriculum, connecting with Ghana's past to create confident citizens who can engage effectively in a global world. Digitalisation, automation, technological advances and the changing nature of work globally mean that young people need a new set of skills, knowledge and competencies to succeed in this dynamic and globalised labour market.

## Critical Thinking and Problem-Solving Competency

- Ability to question norms, practices, and opinions, to reflect on one's values, perceptions, and actions.
- Ability to use reasoning skills to come to a logical conclusion.
- Being able to consider different perspectives and points of view
- Respecting evidence and reasoning
- Not being stuck in one position
- Ability to take a position in a discourse
- The overarching ability to apply different problem-solving frameworks to complex problems and develop viable, inclusive, and equitable solution options that integrate the above-mentioned competencies, promote sustainable development,

## Creativity

- Ability to identify and solve complex problems through creative thinking.
- Ability to generate new ideas and innovative solutions to old problems.
- Ability to demonstrate originality and flexibility in approaching tasks and challenges.
- Collaborating with others to develop and refine creative ideas
- Ability to incorporate feedback and criticism into the creative process
- Utilising technology and other resources to enhance creativity
- Demonstrating a willingness to take risks and experiment with new approaches
- Adapting to changing circumstances and further information to maintain creativity

- Integrating multiple perspectives and disciplines to foster creativity
- Ability to communicate creative ideas effectively to a variety of audiences

### **Collaboration**

- Abilities to learn from others; to understand and respect the needs, perspectives, and actions of others (empathy)
- Ability to understand, relate to and be sensitive to others (empathic leadership)
- Ability to deal with conflicts in a group
- Ability to facilitate collaborative and participatory problem-solving
- Ability to work with others to achieve a common goal.
- Ability to engage in effective communication, active listening, and the ability to compromise.
- Ability to work in groups on projects and assignments.

### **Communication**

- Know the specific literacy and language of the subjects studied
- Use language for academic purposes
- Communicate effectively and meaningfully in a Ghanaian Language and English Language
- Communicate confidently, ethically, and effectively in different social contexts.
- Communicate confidently and effectively to different participants in different contexts
- Ability to communicate effectively verbally, non-verbally and through writing.
- Demonstrate requisite personal and social skills that are consistent with changes in society
- Ability to express ideas clearly and persuasively, listen actively, and respond appropriately
- Ability to develop digital communication skills such as email etiquette and online collaboration.
- Ability to engage in public speaking, debate, and written communication.

### **Learning for Life**

- Understand subject content and apply it in different contexts
- Apply mathematical and scientific concepts in daily life

- Demonstrate mastery of skills in literacy, numeracy, and digital literacy.
- Develop an inquiry-based approach to continual learning.
- Be able to understand higher-order concepts and corresponding underlying principles.
- Participate in the creative use of the expressive arts and engage in aesthetic appreciation.
- Use and apply a variety of digital technologies
- Be digitally literate with a strong understanding of ICT and be confident in its application.
- Be equipped with the necessary qualifications to gain access to further and higher education and the world of work and adult life
- Ability to apply knowledge practically in the workplace so that they are able to utilise theory by translating it into practice.
- Develop their abilities, gifts and talents to be able to play a meaningful role in the development of the country
- Be able to think critically and creatively, anticipate consequences, recognise opportunities and be risk-takers
- Ability to pursue self-directed learning with the desire to chart a path to become effective lifelong learners.
- Independent thinkers and doers who show initiative and take action.
- Ability to innovate and think creatively, building on their knowledge base so that they take risks to achieve new goals
- Ability to think critically and solve problems so that they become positive change agents at work, in further study and in their personal lives.
- Be motivated to adapt to the changing needs of society through self-evaluation and ongoing training
- Be able to establish and maintain innovative enterprises both individually and in collaboration with others.
- Be able to ethically prioritise economic values to ensure stability and autonomy
- Show flexibility and preparedness to deal with job mobility
- Be committed towards the improvement of their quality of life and that of others
- Feel empowered in decision-making processes at various levels e.g., personal, group, class, school, etc.

- Be able to seek and respond to assistance, guidance and/or support when needed.
- Ability to make and adhere to commitments.
- Adopt a healthy and active lifestyle and appreciate how to use leisure time well.
- Be enthusiastic, with the knowledge, understanding and skill that enable them to progress to tertiary level, the world of work and adult life.
- Ability to transition from school to the world of work or further study by applying knowledge, skills and attitudes in new situations.
- Be independent, have academic and communication skills such as clarity of expression (written and spoken), and the ability to support their arguments.
- Be innovative and understand the 21st Century skills and competencies and apply them to everyday life.

### **Global and Local (Glocal) Citizenship**

- Appreciate and respect the Ghanaian identity, culture, and heritage
- Be conscious of current global issues and relate well with people from different cultures
- Act in favour of the common good, social cohesion and social justice
- Have the requisite personal and social skills to handle changes in society
- Appreciate the impact of globalisation on the society.
- Ability to be an honest global citizen displaying leadership skills and moral fortitude with an understanding of the wider world and how to enhance Ghana's standing.

### **Systems Thinking Competency**

- Ability to recognise and understand relationships
- Ability to analyse complex systems
- Ability to think of how systems are embedded within different domains and different scales
- Ability to deal with uncertainty

### **Normative Competency**

- Ability to understand and reflect on the norms and values that underlie one's actions

- Ability to negotiate values, principles, goals, and targets, in a context of conflicts of interests and trade-offs, uncertain knowledge and contradictions

### **Anticipatory Competency**

- Ability to understand and evaluate multiple futures – possible, probable, and desirable
- Ability to create one's vision for the future.
- Ability to apply the precautionary principle
- Ability to assess the consequences of actions
- Ability to deal with risks and changes

### **Strategic Competency**

- Ability to collectively develop and implement innovative actions that further a cause at the local level and beyond.
- Ability to understand the bigger picture and the implications of smaller actions on them

### **Self-Awareness Competency**

- The ability to reflect on one's role in the local community and (global) society
- Ability to continually evaluate and further motivate one's actions
- Ability to deal with one's feelings and desires

## **Social Emotional Learning (SEL): Five Core Competencies with Examples**

### **1. Self-Awareness**

**Understanding one's emotions, thoughts, and values and how they influence one's behaviour in various situations.** This includes the ability to recognise one's strengths and weaknesses with a sense of confidence and purpose. For instance:

- *Integrating personal and social identities;*
- *Identifying personal, cultural, and linguistic assets;*
- *Identifying one's emotions;*
- *Demonstrating honesty and integrity;*
- *Connecting feelings, values, and thoughts;*



- *Examining prejudices and biases;*
- *Experiencing self-efficacy;*
- *Having a growth mindset;*
- *Developing interests and a sense of purpose;*

## **2. Self-Management**

**The capacity to control one's emotions, thoughts, and actions in a variety of situations and to realise one's ambitions.** This includes delaying obtaining one's desires, dealing with stress, and feeling motivated and accountable for achieving personal and group goals. For instance:

- *Managing one's emotions;*
- *Identifying and utilising stress-management strategies;*
- *Demonstrating self-discipline and self-motivation;*
- *Setting personal and group goals;*
- *Using planning and organisation skills;*
- *Having the courage to take the initiative;*
- *Demonstrating personal and collective agency;*

## **3. Social Awareness**

The capacity to comprehend and care for others regardless of their backgrounds, cultures, and circumstances. This includes caring for others, understanding larger historical and social norms for behaviour in different contexts, and recognising family, school, and community resources and supports. For instance:

- *Recognising others' strengths*
- *Demonstrating empathy and compassion*
- *Caring about others' feelings*
- *Understanding and expressing gratitude*
- *Recognising situational demands and opportunities*
- *Understanding how organisations and systems influence behaviour*

## **4. Relationship Skills**

The capacity to establish and maintain healthy, beneficial relationships and adapt to various social situations and groups. This includes speaking clearly, listening attentively, collaborating, solving problems and resolving conflicts as a group,

adapting to diverse social and cultural demands and opportunities, taking the initiative, and asking for or offering assistance when necessary. For instance:

- *Communicating effectively;*
- *Building positive relationships;*
- *Demonstrating cultural competence;*
- *Working as a team to solve problems;*
- *Constructively resolving conflicts;*
- *Withstanding negative social pressure;*
- *Taking the initiative in groups;*
- *Seeking or assisting when needed;*
- *Advocating for the rights of others.*

## **5. Responsible Decision-Making**

**The capacity to make thoughtful and constructive decisions regarding acting and interacting with others in various situations.** This includes weighing the pros and cons of various personal, social, and group well-being actions. For example:

- *Demonstrating curiosity and an open mind;*
- *Solving personal and social problems;*
- *Learning to make reasonable decisions after analysing information, data, and facts;*
- *Anticipating and evaluating the effects of one's actions;*
- *Recognising that critical thinking skills are applicable both inside and outside of the classroom;*
- *Reflecting on one's role in promoting personal, family, and community well-being;*
- *Evaluating personal, interpersonal, community, and institutional impacts*

## **Learning and Teaching Approaches**

Learning and teaching should develop learners as self-directed and lifelong learners. Learners must be helped to build up deep learning skills and competencies to develop the ability to acquire, integrate and apply knowledge and skills to solve authentic and real-life problems. Learners need to be exposed to a variety of learning experiences to enable them to collaborate with others, construct meaning, plan, manage, and make choices and decisions about their learning. This will allow them to internalise newly acquired knowledge and skills and help them

to take ownership of their education. The 21st Century skills and competencies describe the relevant global and contextualised skills that the SHS curriculum is designed to help learners acquire in addition to the 4Rs (Reading, wRiting, aRithmetic and cReativity). These skills and competencies, as tools for learning and teaching and skills for life, will allow learners to become critical thinkers, problem-solvers, creators, innovators, good communicators, collaborators, digitally literate, and culturally and globally sensitive citizens who are life-long learners with a keen interest in their personal development and contributing to national development.

Given the diverse needs of learners, teachers need to have a thorough grasp of the different pedagogies as they design and enact meaningful learning experiences to meet the needs of different learners in the classroom. The teaching-learning techniques and strategies should include practical activities, discussion, investigation, role play, problem-based, context-based, and project-based learning. Active learning strategies have become increasingly popular in education as they provide learners with meaningful opportunities to engage with the material. These strategies emphasise the use of creative and inclusive pedagogies and learner-centred approaches anchored on authentic and enquiry-based learning, collaborative and cooperative learning, differentiated teaching and learning, holistic learning, and cross-disciplinary learning. They include experiential learning, problem-based learning, project-based learning, and talk-for-learning approaches. Some of the pedagogical exemplars to guide learning and teaching of the SHS curriculum include:

- **Experiential Learning:** Experiential learning is a hands-on approach to learning that involves learners in real-world experiences. This approach focuses on the process of learning rather than the result. Learners are encouraged to reflect on their experiences and use them to develop new skills and knowledge. Experiential learning can take many forms, including internships, service learning, and field trips. One of the main benefits of experiential learning is that it allows learners to apply what they have learned in the classroom to real-world situations. This can help them develop a deeper understanding of the material and make connections between different concepts. Additionally, experiential learning can help learners develop important skills such as critical thinking, problem-solving and communication.
- **Problem-Based Learning:** Problem-based learning is an approach that involves learners in solving real-world problems. Learners are presented with

a problem or scenario and are asked to work together to find a solution. This approach encourages learners to take an active role in their learning and helps them develop important skills such as critical thinking and problem-solving. One of the main benefits of problem-based learning is that it encourages learners to take ownership of their learning. By working together to solve problems, learners can develop important skills such as collaboration and communication. Additionally, problem-based learning can help learners develop a deeper understanding of the material as they apply it to real-world situations.

- **Project-Based Learning:** Project-based learning is a hands-on approach to learning that involves learners in creating a project or product. This approach allows learners to take an active role in their learning and encourages them to develop important skills such as critical thinking, problem-solving, collaboration, and communication. One of the main benefits of project-based learning is that it allows learners to apply what they have learned in the classroom to real-world situations. Additionally, project-based learning can help learners develop important skills from each other and develop a deeper understanding of the material.
- **Talk for Learning Approaches:** Talk for learning approaches (TfL) are a range of techniques and strategies that are used to encourage learners to talk by involving them in discussions and debates about the material they are learning. This approach encourages learners to take an active role in their learning and helps them develop important skills such as critical thinking, collaboration and communication and also makes them develop confidence. One of the main benefits of TfL is that it encourages learners to think deeply about the material they are learning. By engaging in discussions and debates, learners can develop a deeper understanding of the material and make connections between different concepts.
- **Initiating Talk for Learning:** Initiating talk for learning requires the use of strategies that would encourage learners to talk in class. It helps learners to talk and participate meaningfully and actively in the teaching and learning process. Apart from developing skills such as communication and critical thinking, it also helps learners to develop confidence. Some strategies for initiating talk among learners are Activity Ball; Think-Pair-Share; Always, Sometimes, Never True; Matching and Ordering of Cards.
- **Building on What Others Say:** Building on what others say is an approach that involves learners in listening to and responding to their classmates'

ideas. This approach encourages learners to take an active role in their learning and helps them develop important skills such as critical thinking and communication. One of the main benefits of building on what others say is that it encourages learners to think deeply about the material they are learning. By listening to their classmates' ideas, learners can develop a deeper understanding of the material and make connections between different concepts. Additionally, building on what others say can help learners develop important skills such as collaboration and reflection. Some of the strategies to encourage learners to build on what others say are brainstorming, concept cartoons, pyramid discussion, and 5 Whys, amongst others.

- **Managing Talk for Learning:** Managing talk for learning requires the use of various strategies to effectively coordinate what learners say in class. Effective communication is a crucial aspect of learning in the classroom. Teachers must manage talk to ensure that learners are engaged, learning, and on-task in meaningful and purposeful ways. Some strategies for managing learners' contributions are debates, think-pair-share, sage in the circle etc.
- **Structuring Talk for Learning:** One effective way to shape learners' contributions is to structure classroom discussions. Structured discussions provide a framework for learners to engage in meaningful dialogue and develop critical thinking skills. Teachers can structure discussions by providing clear guidelines, such as speaking one at a time, listening actively, and building on each other's ideas. One popular structured discussion technique is the "think-pair-share" method. In this method, learners think about a question or prompt individually, and then pair up with a partner to discuss their ideas. Finally, the pairs share their ideas with the whole class. This method encourages all learners to participate and ensures that everyone has a chance to share their thoughts. Another effective way to structure talk for learning is to use open-ended questions. Open-ended questions encourage learners to think deeply and critically about a topic. They also promote discussion and collaboration among learners. Teachers can use open-ended questions to guide classroom discussions and encourage learners to share their ideas and perspectives. Other strategies that can be used are Concept/Mind Mapping, "Know," "Want to Know," "Learned" (KWL); Participatory Feedback; and the 5 Whys.
- **Diamond Nine:** The Diamond Nine activity is a useful tool for managing talk for learning in the classroom. This activity involves ranking items or ideas in order of importance or relevance. Learners work in groups to arrange cards

or sticky notes with different ideas or concepts into a diamond shape, with the most important idea at the top and the least important at the bottom. The Diamond Nine activity encourages learners to think critically about a topic and prioritise their ideas. It also promotes collaboration and discussion among group members. Teachers can use this activity to introduce a new topic, review material, or assess student understanding.

- **Group Work/Collaborative Learning:** Group work or collaborative learning are effective strategies for managing talk for learning in the classroom. These strategies encourage learners to work together to solve problems, share ideas, and learn from each other. Group work and collaborative learning also promote communication and collaborative skills that are essential for success in the workplace and in life. To implement group work effectively, teachers must provide clear guidelines and expectations for group members. They should also monitor group work to ensure that all learners are participating and on-task. Teachers can also use group work as an opportunity to assess individual student understanding and participation.
- **Inquiry-Based Learning:** Learners explore and discover new information by asking questions and investigating.
- **Problem-Based Learning:** Learners are given real-world problems to solve and must use critical thinking and problem-solving skills.
- **Project-Based Learning:** Learners work on long-term projects that relate to real-world scenarios.
- **Flipped Classroom:** Learners watch lectures or instructional videos at home and complete assignments and activities in class.
- **Mastery-Based Learning:** Learners learn at their own pace and only move on to new material once they have mastered the current material.
- **Gamification:** Learning is turned into a game-like experience with points, rewards, and competition.

These strategies provide learners with opportunities to engage with the material in meaningful ways and develop important skills such as critical thinking, problem-solving, collaboration, and communication. By incorporating these strategies into their teaching, teachers can help learners develop a deeper understanding of the material and prepare them for success in the real world. Effective communication is essential for learning in the classroom. Teachers must manage talk to ensure that learners are engaged in learning and on-task. Strategies such as structuring



talk for learning, using Diamond Nine activities, and implementing group work/ collaborative learning can help teachers manage talk effectively and promote student learning and engagement. By implementing these strategies, teachers can create a positive and productive learning environment where all learners can succeed.

### **Universal Design for Learning (UDL) in the SHS Curriculum**

The design of the curriculum uses UDL to ensure the creation of flexible learning environments that can accommodate a wide range of learner abilities, needs, and preferences. The curriculum is designed to provide multiple means of engagement, representation, and action and expression, so teachers can create a more inclusive and effective learning experience for all learners. UDL is beneficial for all learners, but it is particularly beneficial for learners needing special support and learners who may struggle with traditional teaching approaches. The integration of UDL in the pedagogy is aimed at making learning accessible to everyone and helping all learners reach their full potential. For instance, teachers need to:

- incorporate multiple means of representation into their pedagogy, such as using different types of media and materials to present information.
- provide learners with multiple means of action and expression, such as giving them options for how they can demonstrate their learning.
- consider incorporating multiple means of engagement into their choice of pedagogy, such as incorporating games or interactive activities to make learning more fun and engaging.

By doing these, teachers can help ensure that the curriculum is accessible and effective for all learners, regardless of their individual needs and abilities.

### **Curriculum and Assessment Design: Revised Bloom's Taxonomy and Webb's Depth of Knowledge**

The design of this curriculum uses the revised Bloom's Taxonomy and Webb's Depth of Knowledge (DoK) as frameworks to design what to teach and assess.

The Revised Bloom's Taxonomy provides a framework for designing effective learning experiences. Understanding the different levels of learning, informed the creation of activities and assessments that challenge learners at the appropriate level and help them progress to higher levels of thinking. Additionally, the framework emphasises the importance of higher-order thinking skills, such

as analysis, evaluation, and creation, which are essential for success in today's complex and rapidly changing world. This framework is a valuable tool for educators who want to design effective learning experiences that challenge students at the appropriate level and help them develop higher-order thinking skills. By understanding the six levels of learning and incorporating them into their teaching, educators can help prepare students for success in the 21st century. The six hierarchical levels of the revised Bloom's Taxonomy are:

1. **Remember** – At the foundation is learners' ability to remember. That is retrieving knowledge from long-term memory. This level requires learners to recall concepts—identify, recall, and retrieve information. Remembering is comprised of identifying, listing, and describing. Retrieving relevant knowledge from long-term memory includes, recognising, and recalling is critical for this level.
2. **Understand** – At understanding, learners are required to construct meaning that can be shown through clarification, paraphrasing, representing, comparing, contrasting and the ability to predict. This level requires interpretation, demonstration, and classification. Learners explain and interpret concepts at this level.
3. **Apply** – This level requires learners' ability to carry out procedures at the right time in a given situation. This level requires the application of knowledge to novel situations as well as executing, implementing, and solving problems. To apply, learners must solve multi-step problems.
4. **Analyse** – The ability to break things down into their parts and determine relationships between those parts and being able to tell the difference between what is relevant and irrelevant. At this level, information is deconstructed, and its relationships are understood. Comparing and contrasting information and organising it is key. Breaking material into its constituent parts and detecting how the parts relate to one another and an overall structure or purpose is required. The analysis also includes differentiating, organising and attributing.
5. **Evaluate** – The ability to make judgments based on criteria. To check whether there are fallacies and inconsistencies. This level involves information evaluation, critique, examination, and formulation of hypotheses.
6. **Create** – The ability to design a project or an experiment. To create, entails learners bringing something new. This level requires generating information—planning, designing, and constructing.

Webb's Depth of Knowledge (DoK) is a framework that helps educators and learners understand the level of cognitive engagement required for different types of learning tasks. The framework includes four levels. By understanding the four DoK levels, educators can design learning activities that challenge students to engage in deeper thinking and problem-solving. DoK is an essential tool for designing effective instruction and assessments. By understanding the different levels of DoK, teachers can design instruction and assessments that align with what they intend to achieve. DoK is a useful tool for differentiating instruction and providing appropriate challenges for all learners. Teachers can use DoK to identify students who need additional support or those who are ready for more advanced tasks. The four levels of Webb's' DoK assessment framework are:

- **Level 1: Recall and Reproduction** – Assessment at this level is on recall of facts, concepts, information, and procedures—this involves basic knowledge acquisition. Learners are asked specific questions to launch activities, exercises, and assessments. The assessment is focused on recollection and reproduction.
- **Level 2: Skills of Conceptual Understanding** – Assessment at this level goes beyond simple recall to include making connections between pieces of information. The learner's application of skills and concepts is assessed. The assessment task is focused more on the use of information to solve multi-step problems. A learner is required to make decisions about how to apply facts and details provided to them.
- **Level 3: Strategic Reasoning** – At this level, the learner's strategic thinking and reasoning which is abstract and complex is assessed. The assessment task requires learners to analyse and evaluate composite real-world problems with predictable outcomes. A learner must apply logic, employ problem-solving strategies, and use skills from multiple subject areas to generate solutions. Multitasking is expected of learners at this level.
- **Level 4: Extended Critical Thinking and Reasoning** – At this level of assessment, the learner's extended thinking to solve complex and authentic problems with unpredictable outcomes is the goal. The learner must be able to strategically analyse, investigate, and reflect while working to solve a problem, or changing their approach to accommodate new information. The assessment requires sophisticated and creative thinking. As part of this assessment, the learner must know how to evaluate their progress and determine whether they are on track to a feasible solution for themselves.

The main distinction between these two conceptual frameworks is what is measured. The revised Bloom's Taxonomy assesses the cognitive level that learners must demonstrate as evidence that a learning experience occurred. The DoK, on the other hand, is focused on the context—the scenario, setting, or situation—in which learners should express their learning. In this curriculum, the revised Bloom's taxonomy guided the design, and the DoK is used to guide the assessment of learning. The taxonomy provides the instructional framework, and the DoK analyses the assignment specifics. It is important to note that Bloom's Taxonomy requires learners to master the lower levels before progressing to the next. So, suppose the goal is to apply a mathematical formula. In that case, they must first be able to identify that formula and its primary purpose (remember and understand). The cognitive rigour is therefore presented in incremental steps to demonstrate the learning progression. When measuring assessments in DoK, learners move fluidly through all levels. In the same example, while solving a problem with a formula, learners recall the formula (DoK 1) to solve the problem (DoK 2 and DoK 3). Depending on the difficulty of the problem to be solved, the learner may progress to DoK 4.

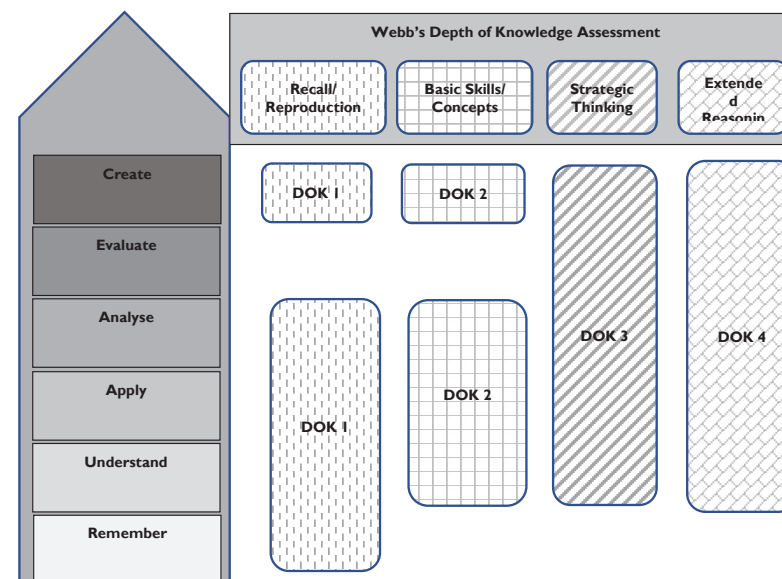


Figure 1: Revised Bloom Taxonomy combined with Webb's Depth of Knowledge for Teaching and Assessment

The structure of teaching and the assessment should align with the six levels of Bloom's knowledge hierarchy and DoK shown in Figure 1. Each level of DoK

should be used to assess specific domains of Bloom's Taxonomy as illustrated in the table below:

Depth of Knowledge (DoK) Assessment	Bloom's Taxonomy applied to DoK
• Level 1: Recall and Reproduction	• Remembering, Understanding, Application, Analysis and Creation
• Level 2: Basic Skills and Concepts	• Understanding, Application, Analysis and Creation
• Level 3: Strategic Thinking	• Understanding, Application, Analysis, Evaluation and Creation
• Level 4: Extended Reasoning	• Understanding, Application, Analysis, Evaluation and Creation

In line with the National Pre-Tertiary Learning and Assessment Framework, the Secondary Education Assessment Guide (SEAG) requires that classroom assessments should cover **Assessment as learning (AaL)**, **Assessment of learning (AoL)** and **Assessment for learning (AfL)**. Therefore, teachers should align the Revised Bloom's Taxonomy with the DoK framework of assessment. Formative assessments should include classroom discussions, project-based assignments, and self-reflection exercises, while summative assessments should include standardised tests and rubric-based evaluations of learners' work. It is important to seek feedback from learners themselves, as they may have unique insights into how well they are developing these skills in the classroom.

To assess 21<sup>st</sup> Century skills and competencies in the classroom, teachers will have to use a combination of both formative and summative assessments to evaluate learners' acquisition of these skills and competencies. For instance:

- Identify the specific 21<sup>st</sup> Century skills and competencies to be assessed. For instance, you might want to assess *critical thinking*, *problem-solving*, or *creativity*.
- Align the skills and competencies with the DoK levels. For example, lower DoK levels might be more appropriate for assessing basic knowledge and

comprehension, whereas higher DoK levels might be more appropriate for assessing more complex skills such as *analysis*, *synthesis*, and *evaluation*.

- Develop assessment items that align with the DoK levels and the skills and competencies you want to assess. These items should be designed to elicit evidence of learning across the different levels of the DoK framework.
- Administer the assessment and collect data. Analyse the data to gain insights into student learning and identify areas where learners may need additional support or instruction.

The DoK framework is a powerful tool for assessing the acquisition of 21<sup>st</sup> Century skills and competencies in the classroom, helping teachers to better understand how learners are learning and identify areas for improvement.

Educational success is no longer about producing content knowledge, but rather about extrapolating from what we know and applying the knowledge creatively in new situations.

The overall assessment of learning at SHS should be aligned with the National Pre-Tertiary Learning and Assessment Framework and the Secondary Education Assessment Guide. Formative and summative assessment strategies must be used.

## Definition of Key Terms and Concepts in the Curriculum

- **Learning Outcomes:** It is a statement that defines the knowledge, skills, and abilities that learners should possess and be able to demonstrate after completing a learning experience. They are specific, measurable, attainable, and aligned with the content standards of the curriculum. It helps the teachers to determine what to teach, how to teach, and how to assess learning. Also, it communicates expectations to learners and helps them to better master the subject.
- **Learning Indicators:** They are measures that allow teachers to observe progress in the development of capacities and skills. They provide a simple and reliable means to evaluate the quality and efficacy of teaching practices, content delivery, and attainment of learning outcomes.
- **Content Standards:** It is a statement that defines the knowledge, skills, and understanding that learners are expected to learn in a particular subject area or grade level. They provide a clear target for learners and teachers and help focus resources on learner achievement.
- **Pedagogical Exemplars:** They are teaching examples used to convey values and standards to learners. Pedagogical Exemplars are usually demonstrated through teacher behaviour.
- **Assessment:** It is the systematic collection and analysis of data about learners' learning to improve the learning process or make a judgement on learner achievement levels. Assessment is aimed at developing a deep understanding of what learners know, understand, and can do with their knowledge because of their educational experiences. Assessment involves the use of empirical data on learners' learning to improve learning. Assessment is an essential aspect of the teaching and learning process in education, which enables teachers to assess the effectiveness of their teaching by linking learner performance to specific learning outcomes.
- **Teaching and Learning Resources:** Teaching and learning resources are essential tools for teachers to provide high-quality education to their learners. These resources can take various forms, including textbooks, audiovisual materials, online resources, and educational software. It is also important to avoid stereotypes and use inclusive language in teaching and learning resources. This means avoiding language that reinforces negative stereotypes and using language that is respectful and inclusive of all individuals regardless of their background. Using a consistent tone, style, and design is very important.

## PHILOSOPHY, VISION AND GOAL OF MANAGEMENT IN LIVING

### Philosophy

Management in Living learners will be empowered through observation, innovation and exposure to practically related concepts and opportunities that leverage hands-on activities by the innovative use and application of scientific principles for sustainability, ethical decision-making and resource management through integrative and learner-centred approaches in an inclusive environment to enable them further their education and/or proceed to the world of work.

### Vision

A learner equipped with personal and family life management skills and competencies to manage available resources, make informed choices, nurture healthy relationships, establish and sustain successful business/entrepreneurial ventures, leading to improved quality of life and holistic personal and national development.

### Goal

To equip learners with the 21st Century skills, competencies, values and knowledge necessary for effective resource management, responsible consumption, creative product development, entrepreneurship and sustainable relationships, empowering them for life-long learning, adult life and the world of work.

### Contextual Issues

Potential Barriers	Possible Solutions
Content overload	The Management in Living curriculum has often been dense and repetitive. To address this, topics have been streamlined and integrated to reduce duplication and focus on key life management skills that are relevant to the local environment and sustainability. The revised content emphasizes practical, real-life applications such as resource management, financial literacy skills, product development, consumer education, sustainable family and social living.

Potential Barriers	Possible Solutions
Inappropriate methodology and assessment techniques used in teaching	Recommend effective use of role-plays, project-based learning and case studies that reflect the daily challenges of households. Assessment techniques that encompass continuous assessment (assessment for learning, as learning and of learning) and varied modes of assessment strategies that evaluate learners' ability to ensure effective application of knowledge, principles, values and skills in managing real-life situations to guide teaching and learning.  Promote differentiation through the use of creative and gender responsive pedagogies and assessment strategies to cater for the learning needs of all learners.
Limited ICT integration in teaching and learning	Incorporate relevant ICT tools training in the Continuous Professional Development (CPD) session of the writing template.  Use pre-recorded audios/ videos or YouTube videos and internet for Open Educational Resources (OER).

Potential Barriers	Possible Solutions
Unavailability of laboratories, equipment and materials for practical work	<p>Recommendation is made for teachers to identify specific local and affordable tools and materials for demonstrations. For example, using locally available cleaning materials for cleaning surfaces in the home lesson or visiting community-based enterprises to observe resource management in practice so that teachers can explore to help learners appreciate the practical nature of Management in Living. Also, they can use pre-recorded audios/ videos or YouTube videos and internet for Open Educational Resources (OER).</p> <p>Additionally, digital content such as video demonstrations can be used as a substitute for unavailable equipment to make teaching and learning real and more practical.</p>
The misconception that Home Economics is for low academic achievers, females and lacks career paths	<p>Management in Living teachers are to provide guidance on the numerous career paths the subject offers. Additionally, the curriculum has been repositioned as a subject essential for all learners regardless of gender or academic ability. Integration of Gender Equality and Social Inclusion (GESI) initiatives to promote visibility of male role models and successful professionals in the field. It showcases real-life applications of the subject beyond the classroom. Organisation of campaigns, career guidance and community engagement will help change perceptions and highlight the subject's relevance to national development and personal well-being.</p>

## Rationale

Management in Living focuses on how individuals and families organise and utilise resources within the environment through processes such as inquiry, value assessment, decision-making and responsible action to meet physical, emotional, intellectual and social needs. The experiences provided in the subject equip and build learners' confidences to foster problem-solving, creative thinking and practical skill to adapt to overcome daily challenges and make informed decisions that enhance the well-being and overall quality of life in an ever-changing society for sustainable national development.

## MANAGEMENT IN LIVING CURRICULUM DEVELOPMENT PANEL

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## SCOPE AND SEQUENCE

S/N	STRAND	SUB-STRAND	YEAR 1			YEAR 2			YEAR 3		
			CS	LO	LI	CS	LO	LI	CS	LO	LI
1.	Personal and Family Resource Management.	Resource Management Practices.	2	2	5	2	2	6	1	1	3
		Management Principles for Quality Living.	2	2	6	2	2	6	1	1	3
		Creative Product Development and Entrepreneurship.	2	2	7	2	2	8	1	1	3
2.	Family and Social Relationships.	Responsible Family and Social Living.	2	2	6	2	2	5	1	1	3
		Consumer Education and Sustainable Living.	2	2	6	2	2	7	2	2	4
Total			10	10	30	12	12	32	6	6	16

Overall Totals (SHS 1 – 3)

<b>Content Standards</b>	<b>28</b>
<b>Learning Outcomes</b>	<b>28</b>
<b>Learning Indicators</b>	<b>78</b>



# **YEAR ONE**

**Subject**                **MANAGEMENT IN LIVING**  
**Strand I.**             **PERSONAL AND FAMILY RESOURCE MANAGEMENT**  
**Sub-Strand I.**      **RESOURCE MANAGEMENT PRACTICES**

Learning Outcomes	21st Century Skills and Competencies	GESI <sup>1</sup> , SEL <sup>2</sup> and Shared National Values
<b>I.I.I.LO.I</b> Apply various aspects of the scope and importance of management in living to meet daily needs.	<p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>As learners work in groups, they will exhibit ability to identify and analyse different points of view they hear in a discussion and explain how they are different.</li> <li>Able to follow and take part in a group discussion and express opinions when called upon.</li> <li>Understand other people's perspectives and prepare them to function better in real-life social and work situation.</li> </ul> <p><b>Critical thinking and Problem-solving skills</b></p> <ul style="list-style-type: none"> <li>Ability to seek additional information to build understanding will be applied in brainstorming activities.</li> <li>Thinking rationally and clearly to solve problems.</li> <li>Able to identify and analyse different points of view they hear in a discussion and explain how they are different.</li> </ul> <p><b>Digital literacy skills</b> Ability to use ICT tools to surf internet for Open Educational Resources (OERs).</p> <p><b>Personal development and Leadership skills</b></p> <ul style="list-style-type: none"> <li>Developing interpersonal skills and self-confidence, respect and honesty to take responsibility for their own learning.</li> </ul>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>Respect individuals of different backgrounds.</li> <li>Embrace diversity and practice inclusion.</li> <li>Examine and dispel misconceptions/myths about gender as they relate to home management and human development.</li> <li>Interrogate their stereotypes and biases about gender and the role men and women play in home management.</li> <li>Identify injustice, especially in recognition of the contributions of different groups and individuals to the effective management and maintenance of the home.</li> <li>Sensitive to the inter-relatedness of the various aspects of life.</li> </ul>

<sup>1</sup> Gender Equality and Social Inclusion

<sup>2</sup> Socio-Emotional Learning

	<ul style="list-style-type: none"> <li>• Able to articulate and explain their feelings in a group situation, working with others.</li> </ul>	<ul style="list-style-type: none"> <li>• Value and promote justice in home and in society.</li> </ul> <p><b>SEL:</b> Learners, having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>• Build self-confidence to achieve success in life.</li> <li>• Practice and manage their thoughts and behaviours</li> <li>• Evaluate various real-world scenarios and make decisions based on the information at hand.</li> <li>• Foster unity and create awareness of real-world problems and issues.</li> <li>• Apply knowledge and skills to solve problems.</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.</p>
<b>I.I.I.LO.2</b>		
Apply the knowledge of resource management principles and values to achieve personal and family goals.	<p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>• Can convey simple ideas or thoughts to a wider group, for example in a group discussion.</li> <li>• Able to engage the audience with different presentation techniques.</li> </ul> <p><b>Personal development and Leadership skills</b></p> <ul style="list-style-type: none"> <li>• Ability to plan and organise activities confidently.</li> <li>• Can organise and allocate tasks among different team members.</li> </ul>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Respect individuals of different backgrounds.</li> <li>• Embrace diversity and practice inclusion.</li> </ul>

	<ul style="list-style-type: none"> <li>• Able to identify when their peers might need support or assistance.</li> <li>• Take responsibility for their own learning.</li> </ul> <p><b>Digital literacy skills</b> Teamwork using ICT tools to prepare presentations.</p> <p><b>Critical thinking and Problem-solving skills</b></p> <ul style="list-style-type: none"> <li>• Share learning, question and evaluate each other's ideas respectively.</li> <li>• Apply knowledge to real life situations or simulation by examining evidence to solve problems.</li> </ul> <p><b>Creativity and Innovation skills</b></p> <ul style="list-style-type: none"> <li>• Can creatively convey simple ideas of immediate interest to other people in a team.</li> <li>• Can generate multiple ideas when they are given a stimulus or initial idea as starting point.</li> </ul> <p><b>Cultural identity and Citizenship</b> Respect, responsibility, compassion, honesty, courage and kindness to empower one another to contribute positively to their immediate environment.</p>	<ul style="list-style-type: none"> <li>• Examine and dispel misconceptions/myths about gender as they relate to home management and human development.</li> <li>• Interrogate their stereotypes and biases about gender and the role men and women play in home management.</li> <li>• Identify injustice, especially in recognition of the contributions of different groups and individuals to the effective management and maintenance of the home.</li> <li>• Sensitive to the inter-relatedness of the various aspects of life.</li> <li>• Value and promote justice in the home and in society.</li> </ul> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>• Build learners' self-confidence to achieve success in life.</li> <li>• Practice and manage their thoughts and behaviours.</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, open-mindedness, patience, hard work, humility</p>
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Content Standards	Learning Indicators and Pedagogical Exemplars with 21st Century Skills and GESI	Assessment
I.I.I.CS.I	I.I.I. LI.I	I.I.I. AS.I
Demonstrate the ability to describe the scope and importance of management in living and apply the principles to meet daily needs.	<p><b>Describe the scope of management in living.</b></p> <p><b>Group Work/Collaborative Learning:</b> In small groups, brainstorm the meaning of resource management in living. Use stories, narration, riddles, songs, slides and/or videos etc. to further explain the concept of resource management in living. Example: Resource management in living refers to the efficient and effective use of available resources (human, material, financial and natural) to meet needs, achieve goals and improve the quality of life. It involves planning, organising and controlling resources to maximize their utility while minimising waste.</p> <p><b>Problem-Based Learning:</b></p> <ul style="list-style-type: none"> <li>• In mixed gender groups (where possible) surf the internet for Open Educational Resources (OERs), brain-write and use concept maps to describe the scope of management in living.</li> <li>• Use differentiated teaching and learning activities for diversity of learners' socio-cultural background and learning needs to promote respect for cultural diversity.</li> <li>• Give prompt and positive feedback using gender friendly language to promote tolerance, cooperation and humility.</li> <li>• Assign challenging roles to males and females.</li> <li>• Promote respect and accept each other's career choice or views.</li> </ul> <p>Example: Scope of Management in Living:</p> <ol style="list-style-type: none"> <li>Personal and family resource management: Resource management practices, management principles for quality living, creative product development and Entrepreneurship.</li> <li>Family and social relationship: Responsible family and social living and consumer education, etc.</li> </ol>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>

	I.I.I.LI.2	I.I.I.AS.2
	<p><b>Discuss the importance of management in living.</b></p> <p><b>Managing Talk for Learning:</b> Using think-pair-share discuss the importance of resource management in living to the individual and the family.</p> <p><b>Share your views with the whole class:</b> Participate in a whole class discussion on the importance of management in living to the society</p> <p>Example: Healthy family relationships, Acquisition of moral values and competencies, Optimum use of resources to achieve set goals and standards, good accommodation, healthy environmental practices, good decision-making skills, Effective planning and organisation skills, good communication skills and employable skills, etc.</p>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>
<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Concept maps</li> <li>• PowerPoint slides</li> <li>• Texts on the scope of management in living</li> <li>• Projector, Computer, Sticky notepad, Cardboard and Charts</li> </ul>	<ul style="list-style-type: none"> <li>• Texts on the importance of management in living</li> <li>• Mobile phones (if possible)</li> <li>• Prepared videos or YouTube videos</li> <li>• Picture and Open Educational Resources on the various careers in management in living in relation to family services, community services, industrial services and professional occupations, etc.</li> </ul>

Content Standards	Learning Indicators and Pedagogical Exemplars with 21st Century Skills and GESI	Assessment
I.I.I.CS. 2	I.I.I. LI.I	I.I.I. AS.I
Demonstrate the ability to apply the knowledge, principles and values of effective resource management in living to everyday life.	<p><b>Discuss values that influence management among individuals and families living and working together.</b></p> <p><b>Talk for Learning:</b> Using think-pair-share discuss values that influence resource management among individuals and families living and working together.</p> <p><b>Share your views with the whole class:</b> Whole class discussion on the importance of management in living to the society.</p> <p>Example: Values are fundamental principles that guide individuals and family behaviour and relationships. These include Cooperation, responsibility, respect, adaptability, tolerance and honesty, etc.</p> <p><b>Group Work/Collaborative Learning:</b> In small groups, brainstorm on the meaning of management. Use stories, narration, riddles, songs, slides and/or videos etc. to further explain how values influence individuals and family resource management in Living.</p> <p>Example: Responsibility is the value that encourages individuals and families to take ownership of their decisions and actions in resource management. It ensures accountability for how time, money, energy and other resources are allocated and used. For instance, a family may responsibly budget their income to ensure bills are paid, savings are made, and needs are met.</p> <p><b>Problem-Based Learning:</b></p> <ul style="list-style-type: none"> <li>• In mixed gender groups (where possible) surf the internet for Open Educational Resources (OERs), brain-write and use concept maps to describe how the values can apply in resource management to achieve the aspects of the scope of management in living.</li> <li>• In cultural/mixed gender group conduct a role-play to demonstrate how individual and family values are employed in resource management in living together as a family or work environment.</li> </ul>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>

	<ul style="list-style-type: none"> <li>• Use differentiated teaching and learning activities for diversity of learners' socio-cultural background and learning needs to promote respect for cultural diversity.</li> <li>• Give prompt and positive feedback using gender friendly language to promote tolerance, cooperation and humility.</li> <li>• Assign challenging roles to males and females.</li> <li>• Promote respect and accept each other's views.</li> </ul>	
	I.I.I.LI.2	I.I.I.AS.2
	<p><b>Identify career opportunities in Management in living.</b></p> <p><b>Experiential/ Project- Based Learning:</b> In groups, observe video/ slide/ pictures/ charts and discuss different management in living careers.</p> <p><b>Talk for Learning approaches:</b> Use Think-Pair-Share / shoulder-to-shoulder talk to identify the careers you like and give reasons for your choices.</p> <p><b>Managing Talk for Learning:</b> Using think-pair-share, explore the importance of various career opportunities in management in living to the individual and the family.</p> <p><b>Share your views with the whole class:</b> Organise a whole class discussion on the importance of management in living to the society.</p> <p>Examples:</p> <ol style="list-style-type: none"> <li>The importance of the various career opportunities in management in living includes their ability to help individuals and families improve their quality of life and effectively utilise resources to contribute positively to society.</li> <li>Management in living, as applied to areas like personal finance, family life, education and community development, involves planning, organising and decision-making to achieve individual and collective goals, etc.</li> </ol>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>



	<p><b>I.I.I.LI.3</b></p> <p><b>Analyse the differences and similarities of the various careers and their benefits to the individual, family and society.</b></p> <p><b>Experiential/ Project- Based Learning:</b> In groups, observe video/pictures/charts different careers to:</p> <ol style="list-style-type: none"> <li>1. Analyse the differences and similarities of the various careers in management in living. Discuss how individuals, families and societies drive benefits from management in living careers. E.xample: Career opportunities: Social services (Event planner, Interior and exterior designer, laundry services, Household staff), Industrial based careers (Entrepreneurship, Trade and credit consultant), Professional and paraprofessional career (Childcare and development, Research institutions and teaching)</li> </ol> <p><b>Benefits:</b></p> <ol style="list-style-type: none"> <li>1. Individuals: Gain core skills that enable individuals to manage personal and professional lives effectively to ensure: Financial independence, time management, career development and personal well-being, etc.</li> <li>2. Families: Application of management principles are applied in household lead to: Stable family finances, effective communication, healthy living standards and education and development, etc.</li> <li>3. Societies: Well-managed individuals and families contribute to societal progress in the following areas: Economic growth, reduced social problems, sustainable development and stronger communities, etc.</li> </ol> <p><b>Talk for Learning approaches:</b> Use Think-Pair-Share / shoulder-to-shoulder talk to outline some similarities and differences that can be found in named careers. Example: An event planner's activities are similar to those of an interior/exterior designer as they all deal with improving the appearance of a place to ensure beauty, comfort and convenience but the two may be different in that the event planner works for specific events or occasions which are short lasting unlike those of an interior/exterior designer whose may last for a longer period of time, etc.</p>	<p><b>I.I.I.AS.3</b></p> <p>Level 1: Recall Level 2: Skills of conceptual Understanding Level 3: Strategic reasoning <b>Level 4: Extended critical thinking and reasoning</b></p>
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	<p><b>Collaborative Learning/Group Work:</b> In friendship group/gender-based groups (if possible) identify the skills and work ethics of the various career opportunities in management in living.  Example: Family and consumer sciences careers, Family counsellors and home management specialists.</p> <ol style="list-style-type: none"> <li>Skills: Interpersonal and counseling skills, conflict resolution, empathy and emotional intelligence, organisational skills, knowledge of family dynamics and human development.</li> <li>Work Ethics: Respect for family values and diversity, compassion and non-judgmental attitude, patience and understanding and professionalism and reliability, etc.</li> </ol>	
<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Concept maps, Videos, PowerPoint slides and Texts on the values that influence resource management among individuals and families living and working together.</li> <li>• Projector, Computer, Sticky notepad and Charts</li> <li>• Texts on various careers and their benefits to the individual, family and society.</li> </ul>	<ul style="list-style-type: none"> <li>• Mobile phones (if possible)</li> <li>• Cardboard, Prepared videos or YouTube videos</li> <li>• Picture and Open Educational Resources on the various careers in management in living in relation to family services, community services, industrial services and professional occupations and the skills and work ethics of the various career opportunities in management in living, etc.</li> </ul>

**Subject**                      **MANAGEMENT IN LIVING**  
**Strand 1.**                    **PERSONAL AND FAMILY RESOURCE MANAGEMENT.**  
**Sub-Strand 2.**            **MANAGEMENT PRINCIPLES FOR QUALITY LIVING.**

Learning Outcomes	21 <sup>st</sup> Century Skills and Competencies	GESI, SEL and Shared National Values
1.1.2.LO.1		
Evaluate the application of management principles in enhancing quality living through everyday activities.	<p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>As learners work in groups, they will exhibit the ability to identify and analyse different points of view they hear in a discussion and explain how they are different.</li> <li>Able to follow and take part in a group discussion and express opinions when called upon.</li> <li>Understand other people's perspectives and prepare them to function better in real-life social and work situations.</li> </ul> <p><b>Critical thinking and Problem-solving skills</b></p> <ul style="list-style-type: none"> <li>The ability to seek additional information to build understanding will be applied in brainstorming activities.</li> <li>Thinking rationally and clearly to solve problems.</li> <li>Able to identify and analyse different points of view they hear in a discussion and explain how they are different.</li> </ul> <p><b>Digital literacy skills</b>  Ability to use ICT tools to surf the internet for Open Educational Resources (OERs).</p> <p><b>Personal development and Leadership skills</b></p> <ul style="list-style-type: none"> <li>Developing interpersonal skills and self-confidence, respect and honesty to take responsibility for their own learning.</li> <li>Able to articulate and explain their feelings in a group situation, working with others.</li> </ul>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>Respect individuals of diverse backgrounds.</li> <li>Embrace diversity and practice inclusion.</li> <li>Examine and dispel misconceptions or myths about gender as they relate to home management and human development.</li> <li>Interrogate their stereotypes and biases about gender and the role men and women play in home management</li> <li>Identify injustice, especially in recognition of the contributions of distinct groups and individuals to the effective management and maintenance of the home.</li> <li>Sensitive to the interrelatedness of the various aspects of life.</li> <li>Value and promote justice in home and in society.</li> </ul> <p><b>SEL:</b> Learners, having been given the opportunity to experience varied teaching approaches in an enabling environment will be</p>

		<p>equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>• Build self-confidence to achieve success in life.</li> <li>• Practice and manage their thoughts and behaviours.</li> <li>• Evaluate various real-world scenarios and make decisions based on the information at hand.</li> <li>• Foster unity and create awareness of real-world problems and issues.</li> <li>• Apply knowledge and skills to solve problems.</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.</p>
1.1.2.LO.2		
Analyse the application of management motivators to enhancing family life and quality living.	<p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>• Can convey simple ideas or thoughts to a wider group, for example in a group discussion.</li> <li>• Able to engage the audience with different presentation techniques.</li> </ul> <p><b>Personal development and Leadership skills</b></p> <ul style="list-style-type: none"> <li>• Ability to plan and organise activities confidently.</li> <li>• Can organise and allocate tasks among different team members.</li> <li>• Able to identify when their peers might need support or assistance.</li> <li>• Take responsibility for their own learning.</li> </ul> <p><b>Digital literacy skills</b> Teamwork using ICT tools to prepare presentations.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Respect individuals of diverse backgrounds.</li> <li>• Embrace diversity and practice inclusion.</li> <li>• Examine and dispel misconceptions/myths about gender as they relate to home management and human development.</li> <li>• Interrogate their stereotypes and biases about gender and the role men and women play in home management.</li> <li>• Identify injustice, especially in recognition of the contributions of distinct groups and</li> </ul>

	<p><b>Critical thinking and Problem-solving skills</b></p> <ul style="list-style-type: none"> <li>• Share learning, question and evaluate each other's ideas respectively.</li> <li>• Apply knowledge to real life situations or simulation by examining evidence to solve problems.</li> </ul> <p><b>Creativity and Innovation skills</b></p> <ul style="list-style-type: none"> <li>• Can creatively convey simple ideas of immediate interest to other people in a team.</li> <li>• Can generate multiple ideas when they are given a stimulus or initial idea as starting point.</li> </ul> <p><b>Cultural identity and Citizenship</b> Respect, responsibility, compassion, honesty, courage and kindness to empower one another to contribute positively to their immediate environment.</p>	<p>individuals to the effective management and maintenance of the home.</p> <ul style="list-style-type: none"> <li>• Sensitive to the interrelatedness of the various aspects of life.</li> <li>• Value and promote justice in the home and in society.</li> </ul> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to: Build learners' self-confidence to achieve success in life. Practice and manage their thoughts and behaviours.</p> <p><b>National Values:</b> Tolerance, Friendliness, open-mindedness, patience, hard work, humility, etc.</p>
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Content Standards	Learning Indicators and Pedagogical Exemplars with 21st Century Skills and GESI	Assessment
I.1.2.CS.1	I.1.2.LI.1	I.1.2.AS.1
Demonstrate knowledge and understanding of management principles and their relevance to improving quality living.	<p><b>Discuss the focus of personal and family resource management in everyday living.</b></p> <p><b>Collaborative Learning/Group Work:</b></p> <ul style="list-style-type: none"> <li>In mixed ability groups, share your views on the focus of management. Example: Achieve family and organisational goals, Coordinate family members and resources, Promote teamwork and motivation, etc. Groups present their views on the focus of management to the whole class for discussion.</li> <li>In mixed ability/gender/friendship groups, discuss situations that require management. Example: Financial Management: Budgeting income to cover expenses such as food, education and healthcare, Time Management: Balancing work, school and leisure activities within the family, Resource Allocation: Managing limited resources like food, water and electricity to meet family needs, etc.</li> <li>In mixed ability/gender/friendship groups, discuss factors that affect management. Example: Family size and structure, Cultural or social norms, Economic status and education, Skills of family members, etc.</li> </ul>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>
	I.1.2.LI.2	I.1.2.AS.2
	<p><b>Describe the characteristics of management and their implication.</b></p> <p><b>Group Work/ Collaborative Learning:</b></p> <ul style="list-style-type: none"> <li>In mixed gender/ ability groups, observe slides, charts, concept maps, PowerPoint or text and outline the characteristics of management. Example: Characteristics of management: (Identify needs and set goals, Assess available resources in meeting goals, Identify limitations of available resources, Anticipate/predict future occurrences, Coordinate what is needed at the right time, Reconcile differences between need, wants and the available resources, etc.).</li> <li>Present your reports on the characteristics of management for a whole class discussion.</li> </ul>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>

	<p>I.1.2.LI.3</p> <p><b>Apply management processes in everyday activities to achieve personal and family goals and promote healthy living.</b></p> <p><b>Group work/Project based learning approaches:</b> In mixed gender/cultural/ethnic groups discuss management processes. Example: the management process is directed towards effective use of resources in the achievement of goals.</p> <p><b>Experiential/Problem-Based Learning:</b> In mixed ability/gender/random/ watch a video/role play/ and discuss the processes of management. Example: (Planning, Organising, Implementing (Controlling), Evaluating, etc.).</p> <p><b>Experiential/Problem-Based Learning:</b> In mixed ability/gender/random groups, build on what others say to identify a management situation and demonstrate how apply the management processes to resolve it. Example: a. Human Resources i. Planning: Identifying the needs, skills and strengths of family members. ii. Organising: Assigning tasks based on these strengths. iii. Implementing (Controlling): Ensuring family members perform their roles effectively. iv. Evaluating: Reviewing whether roles are distributed fairly or adjusted, if necessary, etc.</p>	<p>I.1.2.AS.3</p> <p>Level 1: Recall <b>Level 2: Skills of conceptual Understanding</b> <b>Level 3: Strategic reasoning</b> <b>Level 4: Extended critical thinking and reasoning</b></p>
<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Prepared stories, riddles. Slides, narrations, songs, videos or YouTube videos, pictures and Open Educational Resources on the meaning, focus characteristics and process of management.</li> <li>• Mobile phone</li> <li>• Sticky notepad</li> <li>• PowerPoint</li> <li>• Cardboard</li> <li>• Computer</li> </ul>	

Content Standards	Learning Indicators and Pedagogical Exemplars with 21st Century Skills and GESI	Assessment
I.1.2.CS.2	I.1.2.LI.1	I.1.2.AS.1
Demonstrate the ability to apply and evaluate the impact of applying management motivators on improving family well-being and achieving quality living.	<p>Identify the motivators of management in everyday life.</p> <p><b>Group Work/ Collaborative Learning:</b> In mixed gender/ ability groups, observe slides, charts, concept maps, PowerPoint or text to:</p> <ol style="list-style-type: none"> <li>1. Explain motivators and their role in decision-making and resource management.</li> <li>2. Discuss examples of motivators and their practical application in everyday life.</li> <li>3. Example: Motivators in management are factors that inspire and encourage individuals and families to manage their resources effectively to achieve their goals. These motivators include Values, goals, standards and events, etc.</li> </ol> <p><b>Group Work:</b></p> <ul style="list-style-type: none"> <li>• In mixed ability/gender/friendship groups, discuss how different motivators influence decision-making, such as budgeting, time management and conflict resolution, etc.</li> </ul> <p>Example:</p> <ol style="list-style-type: none"> <li>a. Influence of motivators on budgeting: Budgeting involves planning and controlling financial resources to meet present and future needs. Motivators such as values, goals, and life events determine how individuals prioritise spending and saving.             <ol style="list-style-type: none"> <li>i. Values: A person who values financial security will prioritise saving over impulse buying.</li> <li>ii. Goals: A student saving for higher education will allocate more money to tuition fees than entertainment.</li> <li>iii. Events: An upcoming wedding or medical emergency may shift financial priorities, etc.</li> </ol> </li> </ol> <ul style="list-style-type: none"> <li>• Present reports on how motivators influence family management.</li> </ul>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p><b>Level 4: Extended critical thinking and reasoning</b></p>



	<p><b>I.1.2.LI.2</b></p> <p>Evaluate the impact of applying management motivators to improve family well-being and quality living.</p> <p><b>Group Work /Experiential/Problem-Based Learning:</b> In mixed ability/gender/random groups use the radio reporter/panel discussion strategies to identify a situation and demonstrate how the motivators of management can be used to solve specific problems. Example: Budgeting, time management and conflict resolution to improve family well-being and quality living, etc.</p> <p>In your groups reflect on the demonstration activities to evaluate the impact of applying management motivators on improving family well-being and quality living. Example: Goal setting and planning: Setting goals for savings, education or feeding ensures that resources are used effectively to benefit all family or group members. Communication and emotional support: Families that encourage members to express their needs, feelings and ideas experience greater emotional stability and low conflicts. Personal and skill development: Individuals and families that value personal development enjoy a better quality of life as members feel fulfilled and equipped to handle challenges, etc.</p>	<p><b>I.1.2.AS.2</b></p> <p>Level 1: Recall <b>Level 2: Skills of conceptual Understanding</b> <b>Level 3: Strategic reasoning</b> Level 4: Extended critical thinking and reasoning</p>
	<p><b>I.1.2.LI.3</b></p> <p><b>Demonstrate how different motivators influence management decisions and processes in everyday activities.</b></p> <p><b>Group Work/Project -Based Learning Approaches:</b> In mixed gender/cultural/ethnic groups discuss how different motivators influence family management decisions and processes in everyday activities.</p> <p><b>Experiential Learning/Problem-Based Learning:</b> In mixed ability/gender/random groups watch a video/role-play/ and discuss how individuals and families apply different motivators in decision-making and management processes in everyday activities.</p>	<p><b>I.1.2.AS.3</b></p> <p>Level 1: Recall <b>Level 2: Skills of conceptual Understanding</b> <b>Level 3: Strategic reasoning</b> <b>Level 4: Extended critical thinking and reasoning</b></p>

	<p>Example: Goal setting as a motivator, cultural and ethical values, conflict resolution, health and education and environmental social factors, etc.</p> <p><b>Experiential/problem-based learning:</b></p> <ul style="list-style-type: none"> <li>• In mixed ability/gender/random groups visit individuals and families to interview them on the motivators that influence their decision-making and management processes in everyday activities. Write and present your reports for a whole class discussion and appraisal.</li> <li>• Organise an open forum to create awareness of how different motivators influence family decision-making and management processes in everyday activities through role-play/drama, etc.</li> </ul>	
<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Prepared stories, riddles. Slides, narrations, songs, videos or YouTube videos, picture and Open Educational Resources on the motivators of management.</li> <li>• Mobile phone</li> <li>• Sticky notepad</li> <li>• PowerPoint</li> </ul>	<ul style="list-style-type: none"> <li>• Mobile phone</li> <li>• Cardboard</li> <li>• Computer, etc.</li> </ul>

**Subject**                **MANAGEMENT IN LIVING**  
**Strand 1.**            **PERSONAL AND FAMILY RESOURCE MANAGEMENT**  
**Sub-Strand 3.**    **CREATIVE PRODUCT DEVELOPMENT AND ENTREPRENEURSHIP**

Learning Outcomes	21 <sup>st</sup> Century Skills and Competencies	GESI, SEL and Shared National Values
<p>I.1.3.LO.1</p> <p>Apply creative thinking and entrepreneurial skills to identify opportunities in family resource management.</p>	<p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>As learners work in groups, they will exhibit the ability to identify and analyse different points of view they hear in a discussion and explain how they are different.</li> <li>Able to follow and take part in a group discussion and express opinions when called upon.</li> <li>Understand other people's perspectives and prepare them to function better in real-life social and work situations.</li> </ul> <p><b>Critical thinking and Problem-solving skills</b></p> <ul style="list-style-type: none"> <li>Ability to seek additional information to build understanding will be applied in brainstorming activities.</li> <li>Thinking rationally and clearly to solve problems.</li> <li>Able to identify and analyse different points of view they hear in a discussion and explain how they are different.</li> </ul> <p><b>Digital literacy skills</b>  Ability to use ICT tools to surf the internet for Open Educational Resources (OERs).</p> <p><b>Personal development and Leadership skills</b></p> <ul style="list-style-type: none"> <li>Developing interpersonal skills and self-confidence, respect and honesty to take responsibility for their own learning.</li> <li>Able to articulate and explain their feelings in a group situation, working with others.</li> </ul>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>Respect individuals of different backgrounds.</li> <li>Embrace diversity and practice inclusion.</li> <li>Examine and dispel misconceptions/myths about gender as they relate to home management and human development.</li> <li>Interrogate their stereotypes and biases about gender and the role men and women play in home management.</li> <li>Identify injustice, especially in recognition of the contributions of different groups and individuals to the effective management and maintenance of the home.</li> <li>Sensitive to the inter-relatedness of the various aspects of life.</li> <li>Value and promote justice in home and in society.</li> </ul> <p><b>SEL:</b> Learners, having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p>

		<ul style="list-style-type: none"> <li>• Build self-confidence to achieve success in life.</li> <li>• Practice and manage their thoughts and behaviours</li> <li>• Evaluate various real-world scenarios and make decisions based on the information at hand.</li> <li>• Foster unity and create awareness of real-world problems and issues.</li> <li>• Apply knowledge and skills to solve problems, etc.</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.</p>
I.1.3.LO.2		
Develop and apply entrepreneurial skills to create and manage resources	<p><b>Communication and collaboration skills</b></p> <ul style="list-style-type: none"> <li>• Can convey simple ideas or thoughts to a wider group, for example in a group discussion.</li> <li>• Able to engage the audience with different presentation techniques.</li> </ul> <p><b>Personal development and Leadership skills</b></p> <ul style="list-style-type: none"> <li>• Ability to plan and organise activities confidently.</li> <li>• Can organise and allocate tasks among different team members.</li> <li>• Able to identify when their peers might need support or assistance.</li> <li>• Take responsibility for their own learning.</li> </ul> <p><b>Digital literacy skills</b> Teamwork using ICT tools to prepare presentations.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Respect individuals of different backgrounds.</li> <li>• Embrace diversity and practice inclusion.</li> <li>• Examine and dispel misconceptions/myths about gender as they relate to home management and human development.</li> <li>• Interrogate their stereotypes and biases about gender and the role men and women play in home management.</li> <li>• Identify injustice, especially in recognition of the contributions of different groups and individuals to the effective management and maintenance of the home.</li> </ul>

	<p><b>Critical thinking and Problem-solving skills</b></p> <ul style="list-style-type: none"> <li>• Share learning, question and evaluate each other's ideas respectively.</li> <li>• Apply knowledge to real life situations or simulation by examining evidence to solve problems.</li> </ul> <p><b>Creativity and Innovation skills</b></p> <ul style="list-style-type: none"> <li>• Can creatively convey simple ideas of immediate interest to other people in a team.</li> <li>• Can generate multiple ideas when they are given a stimulus or initial idea as starting point.</li> </ul> <p><b>Cultural identity and Citizenship</b> Respect, responsibility, compassion, honesty, courage and kindness to empower one another to contribute positively to their immediate environment.</p>	<ul style="list-style-type: none"> <li>• Sensitive to the inter-relatedness of the various aspects of life.</li> <li>• Value and promote justice in the home and in society.</li> </ul> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>• Build learners' self-confidence to achieve success in life.</li> <li>• Practice and manage their thoughts and behaviours.</li> </ul> <p><b>National Core Values:</b> Tolerance, Friendliness, open-mindedness, patience, hard work, humility, etc.</p>
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Content Standards	Learning Indicators and Pedagogical Exemplars with 21 <sup>st</sup> Century Skills and GESI	Assessment
I.1.3.CS.I	I.1.3.LI.I	I.1.3.AS.I
Demonstrate the ability to apply creative thinking and entrepreneurial skills to identify opportunities in family resource management.	<p><b>Explain the concept of creativity and innovation in entrepreneurship.</b></p> <p><b>Group Work/Collaborative Learning:</b> In small groups, brainstorm to explain the concept of creativity and innovation in entrepreneurship. Use stories, narration, riddles, songs and/or videos etc. to further explain the concept of creativity and innovation in entrepreneurship.</p> <p>Example:</p> <ol style="list-style-type: none"> <li>Creativity is the ability to think differently and come up with new ideas through imagination, originality and seeing opportunities where others may not.</li> <li>Innovation is the process of turning creative ideas into practical, valuable solutions that involve implementing new products, services or processes to meet needs or solve problems.</li> <li>Creativity and Innovation in Entrepreneurship: Entrepreneurship is about identifying a need, coming up with creative ideas and turning the ideas into a business opportunity. Creativity generates the idea, and innovation makes it real and valuable, etc.</li> </ol> <p><b>Problem-Based Learning:</b></p> <ul style="list-style-type: none"> <li>In mixed gender groups (where possible) surf the internet for Open Educational Resources (OERs), brain-write and use concept maps to identify challenges of applying creativity, innovation and entrepreneurial skills in resource management among individuals, families and society.</li> <li>Think-pair-share/ brainstorm creative solutions to the problems identified. E.g., food wastage, lack of affordable clothing etc.</li> <li>In mixed cultural and gender groups read case-study scenarios and discuss stories of successful local entrepreneurs. E.g., Ghanaians who produce locally made foods or clothing brands.</li> <li>Use differentiated teaching and learning activities for diversity of learners' socio-cultural background and learning needs to promote respect for cultural diversity.</li> <li>Give prompt and positive feedback using gender friendly language to promote tolerance, cooperation and humility.</li> </ul>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual. Understanding</b></p> <p><b>Level 3: Strategic reasoning.</b></p> <p>Level 4: Extended critical thinking and reasoning.</p>

	<ul style="list-style-type: none"> <li>Assign challenging roles to males and females.</li> <li>Promote respect and accept each other's career choice or views.</li> </ul>	
	I.1.3.LI.2	I.1.3.AS.2
	<p><b>Explain the concept, resources in everyday living.</b></p> <p><b>Problem Based Learning:</b> Brain-write, think-square-share or brainstorm to explain in own words the concept resources with specific examples of resources for everyday living. Example: Resources are all the materials available to individuals and their environment which are technologically accessible, economically feasible and culturally sustainable that help to satisfy their needs, wants and achieve goals. These resources include time, energy, money, skills and equipment, etc.</p>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p>Level 3: Strategic reasoning</p> <p>Level 4: Extended critical thinking</p>
	I.1.3.LI.3	I.1.3.AS3
	<p><b>Identify innovative ideas for managing family resources to achieve personal, family and society needs.</b></p> <p><b>Experiential Learning and Group Work:</b></p> <ul style="list-style-type: none"> <li>In small groups role-play to showcase innovative ideas for managing family resources effectively to achieve personal, family and society goals. Example: Designer, chef, investor, childcare and marketer, etc.</li> <li>Groups work together to develop and share a new product idea to illustrate how individuals and families can manage their resources to achieve set goals. Example: A new food product, simple garment, environmental care and laundry service, etc.</li> <li>In mixed cultural and gender groups visit selected individuals and families/watch videos to identify innovative ideas for managing family resources to promote healthy living and lifestyle. Example: Financial resources, food resources, energy resources, time management, material resources, water resources and human resources, etc.</li> </ul>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking</p>

	I.1.3.LI.4		I.1.3.AS.2
	<p><b>Discuss the importance of creativity in solving challenges related to family resource management.</b></p> <p><b>Managing Talk for Learning:</b> Using think-pair-share discuss the importance of creativity in solving challenges related to family resource management.</p> <p><b>Share your views with the whole class:</b> Whole class discussion on the importance of creativity in solving challenges related to family resource management. Example: Maximising the use of limited resources, Promoting financial problem-solving, Reducing stress and conflict, Promoting sustainability, Adapting to changing circumstances, etc.</p>		<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>
<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Concept maps</li> <li>• Videos</li> <li>• PowerPoint slides</li> <li>• Texts on the concept of creativity and innovation in entrepreneurship.</li> <li>• Projector</li> </ul>	<ul style="list-style-type: none"> <li>• Computer</li> <li>• Sticky notepad</li> <li>• Charts</li> <li>• Texts on the importance of creativity in solving challenges related to family resource management.</li> </ul>	<ul style="list-style-type: none"> <li>• Mobile phones (if possible)</li> <li>• Cardboard</li> <li>• Prepared videos or YouTube videos on innovative ideas for managing family resources effectively.</li> <li>• Picture and Open Educational Resources on the concept of creativity and innovation in entrepreneurship, etc.</li> </ul>



Content Standards	Learning Indicators and Pedagogical Exemplars with 21 <sup>st</sup> Century Skills and GESI	Assessment
1.1.3.CS.2	1.1.3.LL.1	1.1.3.AS.1
Demonstrate the ability to identify and explore entrepreneurial opportunities within family resource management.	<p><b>Conduct a survey to identify potential entrepreneurial opportunities in family resource management.</b></p> <p><b>Talk for Learning:</b> Using think-pair-share, explain the concept survey.</p> <p><b>Share your views with the whole class:</b></p> <ul style="list-style-type: none"> <li>• Whole class discussion to explain the concept survey.</li> <li>• Example: A survey is a method of gathering information from people to understand their needs, challenges and preferences. It helps to identify problems in managing resources and provides data to develop creative solutions or business ideas.</li> <li>• Observe samples of real-life survey reports to identify key elements of a survey. Example: customer feedback surveys.</li> </ul> <p><b>Group Work/Collaborative Learning:</b> In small groups discuss the following steps for conducting a survey:</p> <ol style="list-style-type: none"> <li>1. Define the purpose of the survey: To identify entrepreneurial opportunities in managing family resources.</li> <li>2. Identify the target group: Families, students, households or community members.</li> <li>3. Develop survey questions: Use simple, clear and focused questions.</li> <li>4. Include closed end (Yes/No, multiple choice) and open-ended questions, etc.</li> </ol> <p><b>Problem-Based Learning/Group Work:</b></p> <ul style="list-style-type: none"> <li>• In mixed gender groups (where possible) think-pair-share to choose the survey method to conduct the survey. Example: Face-to-face interviews, Paper-based surveys, Digital tools like Google Forms, etc.</li> <li>• In small groups follow the following instructions to design the survey. Example: <ol style="list-style-type: none"> <li>i. Define the purpose of the survey (e.g., focus on food, clothing, energy or finances).</li> <li>ii. Develop 5–10 relevant survey questions.</li> <li>iii. Decide how you will conduct the survey (face-to-face or digital).</li> </ol> </li> </ul>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>

	<p><b>Supervision/Peer-review:</b> Guide each group to ensure their questions are clear and relevant.</p> <p><b>Experiential Learning:</b></p> <ul style="list-style-type: none"> <li>• In your groups conduct the survey within the households or community (at least 5–10 participants) as a practical assignment.</li> <li>• Provide relevant instructions to guide learners in conducting the survey. Example: Explain the purpose of the survey to participants, record responses neatly and be respectful and polite during the process.</li> <li>• Analyse the survey results to identify common challenges faced by families in resource management and brainstorm entrepreneurial opportunities based on the findings such as families report food wastage, an opportunity could be a business offering food preservation services.</li> <li>• Present the findings of the survey results using different presentation modes like charts, graphs or summaries of the entrepreneurial opportunities identified.</li> <li>• Feedback session: Encourage peer review and class discussions to improve ideas. Emphasize the importance of creativity and innovation in solving family resource management challenges.</li> </ul>	
	<p><b>I.1.3.LI.2</b></p> <p><b>Develop creative solutions for utilising underused or waste family resources as entrepreneurial ventures.</b></p> <p><b>Experiential Learning/ Project-Based Learning:</b> In groups, observe video/listen to a resource person (local entrepreneurs) to discuss how creativity and innovation contributed to their success.</p> <p><b>Collaborative Learning/Group Work:</b> In friendship group/gender-based groups (if possible) reflect on the survey findings to identify common underused or waste resources in community. Example: Food wastage/Leftover, Clothing and fabric craft, Plastic waste, Underused household equipment, Water management, Community resources, etc. In friendship/business partnership groups, brainstorm to develop innovative ideas for turning at least two of the identified underused or waste resources into entrepreneurial ventures.</p>	<p><b>I.1.3.AS.2</b></p> <p>Level 1: Recall Level 2: Skills of conceptual Understanding <b>Level 3: Strategic reasoning</b> <b>Level 4: Extended critical thinking and reasoning</b></p>

	<p><b>Project-Based Learning/Group Work:</b></p> <ul style="list-style-type: none"> <li>• In pairs/groups create simple prototypes of the products or services.</li> </ul> <p>Example:</p> <ol style="list-style-type: none"> <li>Processing and renewing leftover food</li> <li>Upcycled crafts</li> <li>Renting underused household equipment</li> <li>Supplying households' water, etc.</li> <li>Exhibit your prototype to test the ideas within the school or community and gather feedback to help refine entrepreneurial ventures for larger markets.</li> </ol> <ul style="list-style-type: none"> <li>• Share your views with the whole class: Whole class discussion. Share your achievements and challenges of developing creative solutions for utilising underused or wasted family resources as entrepreneurial ventures.</li> </ul>	
	I.1.3.LI.3	I.1.3.AS.3
	<p><b>Analyse basic business concepts for family resource-based products or services and their innovative characteristics.</b></p> <p><b>Experiential/ Project-Based Learning:</b> In groups, observe video/pictures/charts to discuss basic business concepts for family resource-based products or services.</p> <p>Example:</p> <ol style="list-style-type: none"> <li>Product and service ideas: Develop products or services to meet a specific need or solve a problem related to family resource management.</li> <li>Value addition: The unique value the product or service offers to customers.</li> <li>Target market: The specific group of people who will benefit from the product or service.</li> <li>Marketing strategy: The methods used to promote and sell the product or service, etc.</li> </ol> <p><b>Collaborative Learning/Group Work:</b> In friendship group/gender-based groups (if possible) analyse basic business concepts for family resource-based products or services to identify their innovative characteristics.</p> <p>Example: Promote waste reduction through repurposing unused resources, Provides a cost-effective way for families to manage organic waste, Focuses on niche markets with unmet needs, Uses storytelling and user-generated content to build brand loyalty, Ensures cost-efficient products/services for families and environmentally sustainable, etc.</p>	<p>Level 1: Recall Level 2: Skills of conceptual Understanding <b>Level 3: Strategic reasoning</b> <b>Level 4: Extended critical thinking and reasoning</b></p>

<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Concept maps, Videos, charts and text on survey to identify potential entrepreneurial opportunities in family resource management.</li> <li>• Projector, Computer, Sticky notepad, Cardboard and Mobile phones, (if possible).</li> <li>• Prepared videos or YouTube videos on developing creative solutions for utilising underused or waste family resources as entrepreneurial ventures.</li> <li>• Picture and Open Educational Resources on the basic business concepts for family resource-based products or services and highlighting their innovative characteristics, etc.</li> </ul>
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**Subject**            **MANAGEMENT IN LIVING**  
**Strand 2.**        **FAMILY AND SOCIAL RELATIONSHIP**  
**Sub-Strand 1.**   **RESPONSIBLE FAMILY AND SOCIAL LIVING**

Learning Outcomes	21st Century Skills and Competencies	GESI, SEL and Shared National Values
<p>1.2.1.LO.1</p> <p>Apply knowledge of family systems, role and stages of the family life cycle to promote healthy and responsible family relationships.</p>	<p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>• Can convey simple ideas or thoughts to a wider group orally and in writing.</li> <li>• Ability to share ideas about the stages of the family cycle.</li> </ul> <p><b>Critical thinking and problem-solving skills</b></p> <ul style="list-style-type: none"> <li>• Able to ask questions, learn from peers and build on their own ideas.</li> <li>• Have a sense of belonging and ability to solve life problems.</li> <li>• Ability to think critically on the various stages of family cycle and their implications on family management and suggest social interventions to support families at the various stages.</li> </ul> <p><b>Personal development and Leadership skills</b></p> <ul style="list-style-type: none"> <li>• Able to contribute to team discussions to reach a consensus on action(s) to be taken.</li> <li>• Expressing sense of belonging, self-awareness, and obedience in a team/family.</li> <li>• Ability to allocate tasks between different team members and recognise others who might need support or assistance.</li> </ul> <p><b>Cultural identity and Citizenship</b>  Have respect, responsibility, compassion, honesty, courage and kindness to contribute positively to their group activities.</p> <p><b>Creativity and Innovation skills</b>  Can express and share what they imagine through writing, drawing, or other forms of expression.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Respect individuals of diverse backgrounds.</li> <li>• Embrace diversity and practice inclusion.</li> <li>• Examine and dispel misconceptions/ myths about gender as they relate to home management and human development.</li> <li>• Interrogate their stereotypes and biases about gender and the role men, women, and people with special needs play in home management.</li> <li>• Identify injustice, especially in recognition of the contributions of diverse groups and individuals to the effective management and maintenance of the home.</li> <li>• Sensitive to the interrelatedness of the various aspects of life.</li> <li>• Value and promote justice in home and in society.</li> </ul>

		<p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>• Work together in groups or with partners.</li> <li>• Model positive and respectful relationships with learners, families, and colleagues.</li> <li>• Resolve interpersonal conflicts with each other.</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.</p>
I.2.1.LO.2		
Use knowledge of the interrelationship between families and society to promote meaningful contribution to societal development.	<p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>• Able to adapt their presentation to better engage the audience during its delivery.</li> <li>• Assuming shared responsibility, cooperating and giving feedback.</li> </ul> <p><b>Critical Thinking and Problem-solving skills:</b></p> <ul style="list-style-type: none"> <li>• Apply their knowledge or make connections with what they learn in real life situations.</li> <li>• Use open and close ended questions to allow learners to construct the conclusion or ending.</li> </ul> <p><b>Creativity and Innovation skills</b> Can merge simple ideas to create new ones and identify those ideas that have different components.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Respect individuals of diverse backgrounds.</li> <li>• Embrace diversity and practice inclusion.</li> <li>• Examine and dispel misconceptions/myths about gender as they relate to home management and human development.</li> <li>• Interrogate their stereotypes and biases about gender and the role men, women and people with special needs play in home management.</li> </ul>

	<p><b>Cultural Identity and Citizenship</b> Caring about family, community and country.</p>	<ul style="list-style-type: none"> <li>• Identify injustice, especially in recognition of the contributions of different groups and individuals to the effective management and maintenance of the home.</li> <li>• Sensitive to the interrelatedness of the various aspects of life.</li> <li>• Value and promote justice in home and in society.</li> </ul> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>• Believe that their thoughts, opinions and diversity are valued.</li> <li>• Make connections between family activities and their personal/societal goals.</li> <li>• Evaluate various real-world scenarios and make decisions based on the information at hand.</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.</p>
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Content Standards	Learning Indicators and Pedagogical Exemplars with 21st Century Skills and GESI	Assessment
I.2.1.CS.1	I.2.1.LI.1	I.2.1.AS.1
Demonstrate knowledge and understanding of family systems, roles and responsibilities in building healthy relationships.	<p><b>Explain the concept of family and its role in building healthy relationships.</b></p> <p><b>Talk for Learning approaches:</b> Using think-pair-share/brainstorming, share your experiences about the concept of family.</p> <p><b>Group work/Structuring talk for learning:</b></p> <ul style="list-style-type: none"> <li>Using panel discussion/radio presentation, role-play or video, describe the concept of family in relation to the types of families in the society. Example: Family is a group of people related either by blood, marriage or adoption. The purpose of the family is to maintain the well-being of its members and society. Types of families (Nuclear family, Extended family, Blended family, Single parent family, etc.). Role of family in building healthy relationships (Emotional support, Communication skills, Moral and ethical development, Socialisation, Support system, Conflict resolution, etc.).</li> <li>Use gender friendly and culturally appropriate examples to cater for learners of different socio-economic backgrounds to encourage confidence building, self-identity, sense of belonging and collaboration.</li> </ul>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>
	I.2.1.LI.2	I.2.1.AS.2
	<p><b>Identify the role of families in the development of individuals, families and the society.</b></p> <p><b>Managing Talk for learning/Collaborative Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>In mixed ability/gender groups, use concept maps, mind maps, concept cartoons, think-pair-share or pyramid discussion strategies to identify the roles each individual member plays in the family.</li> <li>Group secretaries present reports for a whole class discussion using varied models (radio presentation). Example: Social role, Economic role, Emotional role, Physiological role, Instrumental role, Expressive role, Supportive role. <ul style="list-style-type: none"> <li>i. Father – shelter, food and security</li> <li>ii. Mother – nurture children, cooks, shelter and food</li> <li>iii. Children – errands and helps with the household chores, etc.</li> </ul> </li> </ul>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>



	<p><b>I.2.I.LI.3</b></p> <p><b>Examine various stages of family life cycle and their implications on family living</b></p> <p><b>Experiential/Structuring talk for learning Approaches:</b></p> <ul style="list-style-type: none"> <li>• With the aid of videos, charts, slides or posters discuss the various stages of the family life cycle.</li> </ul> <p>Example</p> <ol style="list-style-type: none"> <li>Beginning stage - which is initiated by marriage.</li> <li>Expanding stage - which starts with the arrival of children.</li> <li>Contracting stage - a period when children get employed, married and establish their families and leave the family of orientation.</li> <li>Empty nest stage - is when the children leave home and are no more dependent on their parents.</li> <li>Survivor stage - a partner dies leaving the other partner.</li> </ol> <ul style="list-style-type: none"> <li>• Use differentiated learning activities to build on the uniqueness of the learners and their families in relation to various cultural settings.</li> </ul> <p><b>Group work/Collaborative learning Approaches:</b></p> <ul style="list-style-type: none"> <li>• In mixed ability groups, use talking point/ pyramid discussion/panel discussion to:</li> <li>• Examine the distinct stages of the family life cycle and their implications on family resource management.</li> <li>• Discuss social interventions to support families at various stages.</li> </ul>	<p><b>I.2.I.AS.3</b></p> <p>Level 1: Recall Level 2: Skills of conceptual Understanding <b>Level 3: Strategic reasoning</b> <b>Level 4: Extended critical thinking and reasoning</b></p>
<p><b>Teaching and Learning Materials</b></p>	<ul style="list-style-type: none"> <li>• Prepared videos or YouTube videos on families of different socio-cultural backgrounds and contexts,</li> <li>• Computers</li> <li>• Projectors</li> <li>• Mobile phones</li> </ul>	<ul style="list-style-type: none"> <li>• Sample concept maps, mind maps and concept cartoons.</li> <li>• Slides on family relationships, interconnections and contributions to the development of individuals, families and societies.</li> <li>• Videos, slides, charts, posters or recorded drama,</li> <li>• Open Educational Resource on family cycle and their implication to management, etc.</li> </ul>

Content Standards	Learning Indicators and Pedagogical Exemplars with 21st Century Skills and GESI	Assessment
I.2.1.CS.2	I.2.1.LI.1	I.2.1.AS.1
Demonstrate the ability to explain the inter-relationship between families and society and analyse the impact on societal development.	<b>Describe the relationships between families and society.</b>  <b>Group Work/Talk for Learning approaches:</b> In mixed ability/gender groups, use pyramid discussion to describe the relationship between families and society on card boards, sheets of papers, sticky notepads, flip charts or exercise books. Share your views for the whole class discussion. Example: Relationship between families and society, Emergence of society, Development of children, Unit of socialization, Well-being of society, Provision of social identity, etc.	Level 1: Recall <b>Level 2: Skills of conceptual Understanding</b> <b>Level 3: Strategic reasoning</b> Level 4: Extended critical thinking and reasoning
	I.2.1.LI.2	I.2.1.AS.2
	<b>Discuss the contribution of family to the society.</b>  <b>Experiential Learning/ Collaborative Learning:</b> Organise a forum and invite individuals who have achieved diverse levels of success in family life for the learners to interact with them on the contributions of the family to society. Example: Contributions of the family to society, The family is the foundation of society, shaping individuals and influencing social development, Social stability and order, Economic development, Education and skill development, Cultural preservation, Emotional and psychological well-being, etc.  <b>Group Work:</b> Groups reflect together and write a report on what they learnt from the forum.	Level 1: Recall <b>Level 2: Skills of conceptual Understanding</b> <b>Level 3: Strategic reasoning</b> Level 4: Extended critical thinking and Reasoning
	I.2.1.LI.3	I.2.1.AS.3
	<b>Examine the contribution of the society to the family for healthy living.</b>  <b>Experiential Learning/Group Work:</b> <ul style="list-style-type: none"> <li>In mixed ability/gender cultural/friendship groups, organise a visit to community social welfare centres within and outside the school's community to investigate the contribution of the society to the family and identify the social interventions that are available to families.</li> </ul>	Level 1: Recall Level 2: Skills of conceptual Understanding Level 3: Strategic reasoning <b>Level 4: Extended critical thinking and reasoning</b>

	<ul style="list-style-type: none"> <li>Produce and present a report for peer review</li> </ul> <p>Example:</p> <ol style="list-style-type: none"> <li>Contribution of society to the family (Education and skill development, Healthcare services, Employment opportunities, Social and emotional support, Legal and protective services, etc.).</li> <li>Social interventions available to families (Child and family welfare programs, Poverty alleviation and livelihood programs, Health and nutrition programs, Counselling and mental health services, Educational support services, Housing and shelter Support, etc.)</li> </ol>		
<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>Cardboard</li> <li>Sheets of paper</li> <li>Sticky notepad</li> </ul>	<ul style="list-style-type: none"> <li>Flip charts or exercise books.</li> <li>Resource persons (male, females and persons with disabilities) who have achieved diverse levels of success in family life.</li> <li>Relevant community social welfare centres, etc.</li> </ul>	

**Subject**                **MANAGEMENT IN LIVING**  
**Strand 2.**            **FAMILY AND SOCIAL RELATIONSHIPS**  
**Sub-Strand 2.**      **CONSUMER EDUCATION AND SUSTAINABLE LIVING**

Learning Outcomes	21st Century Skills and Competencies	GESI, SEL and Shared National Values
1.2.2.LO.1		
Make informed consumer choices to meet diverse needs and promote sustainable living among individuals, families and society.	<p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>• Can convey simple ideas or thoughts to a wider group orally and in writing.</li> <li>• Ability to share ideas about the stages of the family cycle.</li> </ul> <p><b>Critical thinking and problem-solving skills</b></p> <ul style="list-style-type: none"> <li>• Able to ask questions, learn from peers and build on their own ideas.</li> <li>• Have a sense of belonging and ability to solve life problems.</li> <li>• Ability to think critically to select and use products and services to meet the needs and expectations of individuals, families and society.</li> </ul> <p><b>Personal development and Leadership skills</b></p> <ul style="list-style-type: none"> <li>• Able to contribute to team discussions to reach a consensus on action(s) to be taken.</li> <li>• Expressing sense of belongingness, self-awareness and obedience in a team/family.</li> <li>• Ability to allocate tasks between different team members and recognise others who might need support or assistance.</li> </ul> <p><b>Cultural identity and Citizenship</b>  Have respect, responsibility, compassion, honesty, courage and kindness to contribute positively to their group activities.</p> <p><b>Creativity and Innovation skills</b>  Can express and share what they are imagining through writing, drawing, or other forms of expression.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Respect individuals of different backgrounds.</li> <li>• Embrace diversity and practice inclusion.</li> <li>• Examine and dispel misconceptions/ myths about gender as they relate to home management and human development.</li> <li>• Interrogate their stereotypes and biases about gender and the role men, women and people with special needs play in home management.</li> <li>• Identify injustice, especially in recognition of the contributions of different groups and individuals to the effective management and maintenance of the home.</li> </ul>

		<ul style="list-style-type: none"> <li>• Sensitive to the inter-relatedness of the various aspects of life.</li> <li>• Value and promote justice in home and in society.</li> </ul> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>• Work together in groups or with partners.</li> <li>• Model positive and respectful relationships with learners, families, and colleagues.</li> <li>• Resolve interpersonal conflicts with each other.</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.</p>
I.2.2.LO.2		
Apply care and maintenance practices to promote sustainable and family well-being	<p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>• Able to adapt their presentation to better engage the audience during its delivery.</li> <li>• Assuming shared responsibility, cooperating and giving feedback.</li> </ul> <p><b>Critical Thinking and Problem-solving skills</b></p> <ul style="list-style-type: none"> <li>• Apply their knowledge or make connections with what they learn in real life situations.</li> <li>• Use open and close ended questions to allow learners to construct the conclusion or ending.</li> </ul>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Respect individuals of different backgrounds.</li> <li>• Embrace diversity and practice inclusion.</li> </ul>

	<p><b>Creativity and Innovation skills</b> Can merge simple ideas to create new ones and identify those ideas have different components.</p> <p><b>Cultural Identity and Citizenship</b> Analyse care and maintenance family properties to ensure quality family life.</p>	<ul style="list-style-type: none"> <li>• Examine and dispel misconceptions/myths about gender as they relate to home management and human development.</li> <li>• Interrogate their stereotypes and biases about gender and the role men, women and people with special needs play in home management.</li> <li>• Identify injustice, especially in recognition of the contributions of different groups and individuals to the effective management and maintenance of the home.</li> <li>• Sensitive to the inter-relatedness of the various aspects of life.</li> <li>• Value and promote justice in home and in society.</li> </ul> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>• Believe that their thoughts, opinions and diversity are valued.</li> <li>• Make connections between family activities and their personal/societal goals.</li> <li>• Evaluate various real-world scenarios and make decisions based on the information at hand.</li> </ul>
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		<b>National Core Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.
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Content Standards	Learning Indicators and Pedagogical Exemplars with 21st Century Skills and GESI	Assessment
1.2.2.CS.I	1.2.2.LI.I	1.2.2.AS.I
Demonstrate the ability to make informed consumer choices to meet diverse needs and promote sustainable living among individuals, families and society.	<p><b>Analyse product information to compare and select items that meet diverse needs.</b></p> <p><b>Talk for Learning approaches:</b> In mixed gender/cultural groups, use think-pair-share/brainstorming to share your experiences on why it is important to compare products before purchasing? E.g., labels, quality, price and durability.</p> <p><b>Group Work/Structuring Talk for Learning:</b></p> <ul style="list-style-type: none"> <li>• In friendship/random groups, using panel discussion/radio presentation, or video, identify the importance of analysing product information.</li> <li>• In mixed cultural groups develop a criterion for comparing products to conduct a role-play on how to make informed decisions to select products that meet specific needs.</li> <li>• Provide a step-by-step guide to support active participation of all learners. Example: Identify the need, Gather product information, Compare products using a table, Prioritize criteria based on needs, Select and justify the best product, etc.</li> <li>• Monitor groups activities to ensure that all learners participate actively and encourage learners to ask questions or challenge decisions.</li> </ul> <p><b>Experiential Learning/ Collaborative Learning/Project-Based Learning Approaches:</b> In random and friendship groups:</p> <ul style="list-style-type: none"> <li>• Conduct a mini-survey in homes or in the community to find out from family members or neighbours about their criteria for choosing household products.</li> <li>• Analyse at least two products using the framework learned in class.</li> <li>• Write a brief report summarising the findings and decision-making process.</li> <li>• Present your findings using different presentation mode for peer-assessment</li> </ul>	<p>Level 1: Recall</p> <p>Level 2: Skills of conceptual Understanding</p> <p><b>Level 3: Strategic reasoning</b></p> <p><b>Level 4: Extended critical thinking and reasoning</b></p>



	<p><b>I.2.2.LI.2</b></p> <p><b>Examine how consumer choices affect the environment, economy and society to promote sustainable living.</b></p> <p><b>Managing Talk for Learning/Collaborative Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>• In mixed ability/gender groups, use concept maps, mind maps, concept cartoons, think-pair-share or pyramid discussion, examine how consumer choices affect the environment, economy and society.</li> <li>• With the aid of case study scenarios identify sustainable products and practices that reduce negative impacts.</li> <li>• Group secretaries present reports for whole class discussion using varied models (radio presentation). Example:             <ol style="list-style-type: none"> <li>i. Scenario: A family must choose between disposable plastic plates, biodegradable plates and reusable ceramic plates for a party.</li> <li>ii. Task: Compare the environmental, economic and social impacts of each option and present findings and recommend the best choice, justifying the decision, etc.</li> </ol> </li> </ul> <p><b>Experiential Learning/ Collaborative Learning/Project-Based Learning Approaches:</b> In mixed ability/random groups brainstorm and design posters or digital presentations promoting products that support sustainable living. Example:             <ol style="list-style-type: none"> <li>a. Eco-Friendly Alternatives - Reusable Bags, Reusable water bottles, Bamboo toothbrushes, Biodegradable packaging, etc.</li> <li>b. Sustainable fashion - Organic cotton clothing, Upcycled and recycled apparel, Fair trade and ethical Brands, Vegan leather, etc.</li> <li>c. Green home solutions - Energy-efficient bulbs (LEDs), Solar panels, Composting bins, Water-saving devices, Smart home technology, etc.</li> </ol> </p> <p><b>Project-Based Learning/Group Work:</b></p> <ul style="list-style-type: none"> <li>• In pairs/small groups conduct a household survey to identify unsustainable practices such as the use of plastic bottles and propose at least three alternatives that promote sustainability.</li> <li>• Present your report for discussion orally or in writing.</li> </ul>	<p><b>I.2.2.AS.2</b></p> <p>Level 1: Recall Level 2: Skills of conceptual Understanding <b>Level 3: Strategic reasoning</b> <b>Level 4: Extended critical thinking and reasoning</b></p>
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	<p><b>1.2.2.LI.3</b></p> <p><b>Make ethical and responsible purchases decisions to meet the needs of individuals and families to promote healthy family living.</b></p> <p><b>Experiential Learning/Structuring Talk for Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>With the aid of videos, charts, slides or posters, identify various commodities available for family use. Example: Types of food, Types of clothing and home apparel, Types of tools and equipment, Types of soaps, detergent and stain removals, etc.</li> <li>Use differentiated learning activities to build on the uniqueness of the learners and their families in relation to various cultural settings.</li> </ul> <p><b>Group Work/Collaborative Learning Approaches:</b> In mixed ability groups, use talking point/ pyramid discussion/panel discussion to: Discuss how to select and use different commodities to meet the needs of different members of the family in relation to the different stages of the family life cycle and their implications for healthy family and social living. Example: Identify the diverse needs, Weigh the options available, Consider consequences of use, etc.</p> <p><b>Experiential/Structuring Talk for Learning Approaches:</b> With the aid of videos, charts, slides or posters discuss factors that influence the selection and used different commodities. Example: Availability of the commodity, Need for the commodity, Health needs, Family budget, Education, Socio-cultural background, etc.</p> <p><b>Group work/Collaborative Learning Approaches:</b> In mixed ability groups, use talking point/ demonstrate/role-play how to select and use different communities to meet the needs of different members of the family.</p>	<p><b>1.2.2.AS.3</b></p> <p>Level 1: Recall <b>Level 2: Skills of conceptual Understanding</b> <b>Level 3: Strategic reasoning</b> <b>Level 4: Extended critical thinking and reasoning</b></p>
<p><b>Teaching and Learning Materials</b></p>	<ul style="list-style-type: none"> <li>Prepared video or YouTube videos on family of different socio-cultural backgrounds and contexts,</li> <li>Computers</li> <li>Projectors</li> <li>Mobile phones</li> </ul>	<ul style="list-style-type: none"> <li>Sample concept maps, mind maps and concept cartoons.</li> <li>Slides on family relationships interconnections and contribution to the development of individuals, families and societies.</li> <li>Videos, slides, charts, posters or recorded drama,</li> <li>Open Educational Resource on family cycle and their implication to management, etc.</li> </ul>

Content Standards	Learning Indicators and Pedagogical Exemplars with 21st Century Skills and GESI	Assessment
I.2.2.CS.2	I.2.2.LI.1	I.2.2.AS.1
Demonstrate the ability to apply care and maintenance practices to enhance the sustainability of resources and promote family well-being.	<p><b>Identify suitable methods of maintaining household materials, tools and equipment.</b></p> <p><b>Group Work/Talk for Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>In mixed ability/gender groups, using pyramid group discussion strategy to discuss the importance of maintaining household materials, tools, and equipment. Write your findings using cardboard, sheets of paper, sticky notepads, flip charts or exercise books. Share your views for a whole class discussion. Example: Prolongs the lifespan of materials and equipment, Ensures safety during use, Saves money by reducing frequent replacements, Enhances efficiency and effectiveness of tools and equipment, Prevents the accumulation of dirt, rust, and other damage, etc.</li> <li>Present your findings for a whole class discussion</li> </ul> <p><b>Group Work:</b> In small groups organise role-play activities to showcase how to care for and maintain household materials, tools and equipment. Example:</p> <ol style="list-style-type: none"> <li>Cleaning: Regularly clean tools and equipment using appropriate cleaning agents.</li> <li>Lubrication: Apply oil or grease to moving parts of equipment to reduce friction.</li> <li>Storage: Store materials and tools in clean, dry, and safe places.</li> <li>Repairs: Fix damaged tools and equipment promptly to avoid further damage.</li> <li>Inspection: Regularly check tools and equipment for wear and tear.</li> <li>Proper Usage: Use tools and equipment only for their intended purposes to avoid damage, etc.</li> </ol>	<p>Level 1: Recall Level 2: Skills of conceptual Understanding <b>Level 3: Strategic reasoning</b> <b>Level 4: Extended critical thinking and reasoning</b></p>
	I.2.2.LI.2	I.2.2.AS.2
	<p><b>Discuss how maintaining resources improves family safety, comfort and financial stability.</b></p> <p><b>Collaborative Learning/Group work:</b></p> <ul style="list-style-type: none"> <li>In mixed cultural/friendship groups, discuss how maintaining resources improves family safety, comfort and financial stability.</li> </ul>	<p>Level 1: Recall Level 2: Skills of conceptual Understanding <b>Level 3: Strategic reasoning</b> <b>Level 4: Extended critical thinking and reasoning</b></p>

	<ul style="list-style-type: none"> <li>• In your groups watch a video, demonstration or role-play to discuss how care and maintenance practices affect family safety, comfort and financial stability. Example:               <ol style="list-style-type: none"> <li>i. Family safety: Preventing accidents, proper functionality and minimising exposure to health risks.</li> <li>ii. Family comfort: Enhancing usability, improving aesthetic appeal and creating a stress-free environment.</li> <li>iii. Financial stability: Reducing replacement costs, lowering repair expenses, conserving resources and preventing loss of productivity, etc.</li> </ol> </li> <li>• Present your findings to the whole class for peer appraisal.</li> <li>• Encourage learners to reflect on their socio-cultural background and their impact care and maintenance practices.</li> </ul> <p><b>Experiential Learning/ Group Work:</b></p> <ul style="list-style-type: none"> <li>• In small groups analyse case study scenario where household items have been poorly maintained and identify the challenges.</li> <li>• Suggest possible ways of resolving the challenges identified</li> </ul> <p><b>Practical Group Work:</b> In small random and friendship groups select a household item to maintain using materials for cleaning, repairing and storing. Example:         <ol style="list-style-type: none"> <li>i. Laundry care: Detergents, stain removers and iron.</li> <li>ii. Kitchen equipment maintenance: Dishwasher, soap and brushes.</li> <li>iii. Maintenance of electrical appliances: Wiping down and checking cords, etc.</li> </ol> </p>	
	I.2.2.LI.3	I.2.2.AS.3
	<p><b>Analyse how maintenance practices reduce waste and support environmental sustainability.</b></p> <p><b>Experiential Learning/Group Work:</b></p> <ul style="list-style-type: none"> <li>• In mixed ability/gender cultural/friendship groups brain-write to discuss waste generation and its environmental impact.</li> <li>• Provide lead questions to guide learners to think and share ideas on how maintenance practices can reduce waste.</li> </ul>	<p>Level 1: Recall Level 2: Skills of conceptual Understanding <b>Level 3: Strategic reasoning</b> <b>Level 4: Extended critical thinking and reasoning</b></p>

	<ul style="list-style-type: none"> <li>• Present a case study scenario where a household discards poorly maintained tools and equipment and guide learners to analyse the consequences and suggest maintenance practices that could have prevented waste.</li> <li>• Organise a demonstration session to demonstrate simple maintenance practices, such as cleaning a rusty knife, sewing a torn garment or oiling a squeaky hinge. Engage in hands-on activities to practice different techniques.</li> </ul> <p><b>Group Work/ Collaborative Learning:</b></p> <ul style="list-style-type: none"> <li>• In mixed cultural/ gender groups organise a visit to a recycling center or invite an expert in waste management to speak about the role of maintenance in sustainability.</li> <li>• Engage learners in a maintenance challenge.</li> <li>• Divide learners into groups and assign them a task, such as restoring an old piece of furniture, cleaning a kitchen tool or repairing a damaged item, etc.</li> <li>• Organise an open forum for each group to present their outcomes and the environmental benefits of their actions for peer appraisal and assessment.</li> </ul> <p>Example:</p> <ol style="list-style-type: none"> <li>a. Importance of maintenance in reducing waste:             <ol style="list-style-type: none"> <li>i. Prolongs lifespan of items: Regular maintenance ensures tools, equipment, and materials last longer, reducing the need for replacements.</li> <li>ii. Reduces disposal of items: When items are well-maintained, fewer products are discarded, leading to less waste in landfills.</li> <li>iii. Prevents overconsumption: Appropriate care reduces the frequency of purchasing new items, thus reducing demand for raw materials and manufacturing, etc.</li> </ol> </li> <li>b. Maintenance and environmental sustainability:             <ol style="list-style-type: none"> <li>i. Minimises resource depletion: Extending the life of products, fewer raw materials like wood, metal and plastic are extracted from the environment.</li> <li>ii. Conserves energy: Manufacturing new products consumes significant energy, which can be reduced if maintenance practices prolong the use of existing items.</li> <li>iii. Reduces pollution: Appropriate maintenance prevents breakdowns that may lead to environmental hazards, such as leaking oil or chemicals from appliances, etc.</li> </ol> </li> </ol>	
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<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Cardboard</li> <li>• Sheets of paper</li> <li>• Sticky notepad</li> </ul>	<ul style="list-style-type: none"> <li>• Flip charts or exercise books.</li> <li>• Resource persons (male, females and persons with disabilities) who have achieved diverse levels of success in family life.</li> <li>• Relevant community environmental centres, etc.</li> </ul>
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# YEAR TWO

**Subject            MANAGEMENT IN LIVING**  
**Strand I.         PERSONAL AND FAMILY RESOURCES MANAGEMENT**  
**Sub-Strand I.    RESOURCE MANAGEMENT PRACTICES**

Learning Outcomes	21 <sup>st</sup> Century Skills and Competencies	GESI <sup>3</sup> , SEL <sup>4</sup> and Shared National Values
2.1.1.LO.1		
Apply the knowledge and understanding of resources to develop, preserve and make efficient use of resources to meet the needs of individuals, families and society.	<p><b>Critical thinking and problem-solving skills</b></p> <ul style="list-style-type: none"> <li>• Use of knowledge of resources to identify resources available to different socio-cultural backgrounds.</li> <li>• Develop imagination, research and questioning skills.</li> <li>• Apply management principle and process in resource management to solve real life problems and achieve target goals.</li> </ul> <p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>• Express ideas during pair and group work.</li> <li>• Share ideas and respect each other in group and pair work.</li> <li>• Presentation of both oral and written reports.</li> <li>• Share ideas in group orally and in written form.</li> <li>• Respect and accept group members' contribution.</li> <li>• Share ideas in teamwork and pair activities.</li> </ul> <p><b>Digital literacy</b> Watch or create videos on family resources.</p> <p><b>Personal development and Leadership skills</b></p> <ul style="list-style-type: none"> <li>• Take leading roles in groups and the role-play activities.</li> <li>• Build confidence in self- expressions and actions in group and individual activities.</li> </ul>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Respect individuals of different backgrounds.</li> <li>• Embrace diversity and practice inclusion.</li> <li>• Examine and dispel misconceptions/ myths about gender/people with special needs as they relate to the use of resources and human development.</li> <li>• Interrogate their stereotypes and biases about the use and distribution of resources in the family and society.</li> </ul> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>• Manage their thoughts and behaviours.</li> </ul>

<sup>3</sup> Gender Equality and Social Inclusion

<sup>4</sup> Socio-Emotional Learning



	<p><b>Cultural identity</b> Share ideas and experiences of different cultures.</p> <p><b>Creativity and innovation skills</b> Use imagination and creativity in role-play and use diverse presentation modes.</p>	<ul style="list-style-type: none"> <li>• Set goals and work to achieve them.</li> <li>• Offer positive support to each other when having difficulties with self-regulation.</li> <li>• Offer a range of strategies to help manage each other's work.</li> <li>• Recognize commonalities and differences (e.g., racial, cultural) that exist among learners.</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.</p>
2.1.1.LO.2		
Apply management processes in resource management to achieve individual, family and community goals.	<p><b>Communication and collaboration skills</b></p> <ul style="list-style-type: none"> <li>• Share ideas confidently and effectively with different participants in different groups.</li> <li>• Use appropriate language expressions orally and in written form.</li> <li>• Share views in the decision-making process.</li> </ul> <p><b>Critical thinking and problem-solving skills</b></p> <ul style="list-style-type: none"> <li>• Respecting and tolerating group members' views in decision making, making judgements and assessing evidence of problem solving.</li> <li>• Applying decision making process and skills to solve real-life problems.</li> <li>• Use decision-making skills to effectively manage daily life problems.</li> </ul> <p><b>Creativity and innovation</b> Perform and coordinate different roles in drama activities.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Respect individuals of different backgrounds in decision making.</li> <li>• Embrace diversity and practice inclusion with regards to decision making.</li> <li>• Examine and dispel misconceptions/myths about gender, age, culture, religion and people with special needs with respect to decision making.</li> <li>• Interrogate their stereotypes and biases about decision making.</li> <li>• Appreciate the level of injustice, especially in the decision-making process.</li> </ul>

		<p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>• Take decision-making role related to classroom activities and rules.</li> <li>• Set goals independently and work to achieve them.</li> <li>• Believe that their thoughts and opinions are valued.</li> <li>• Evaluate and appreciate their own work.</li> <li>• Make connections between classroom activities and personal goals.</li> <li>• Examine various real-world scenarios and make decisions based on the information at hand.</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.</p>
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Content Standards	Learning Indicators and Pedagogical Exemplars with 21 <sup>st</sup> Century Skills and GESI	Assessment
2.1.1.CS.I	2.1.1.LI.I	2.1.1.AS.I
Demonstrate knowledge and understanding of developing and managing family resources.	<p><b>Classify resources available to families into various categories.</b></p> <p><b>Problem Based Learning:</b> Brain-write, think-square-share or brainstorm to identify different types of resources available to individuals, families and society with specific examples. Example:</p> <ol style="list-style-type: none"> <li>Human resources: Skills, talents, time and energy.</li> <li>Material and financial resources: Money, income, property and assets.</li> <li>Community resources: Schools, hospitals, minerals, social welfare and recreational facilities.</li> <li>Cultural and societal resources: Festivals, craft skills, family bonds and legal systems, etc.</li> </ol> <p><b>Collaborative Learning:</b></p> <ul style="list-style-type: none"> <li>In pairs/mixed gender groups, read relevant texts, charts, slides, poster/video or surf the internet to discuss the various classifications of resources.</li> <li>Develop the lesson around learner's immediate environment and experiences using everyday practices where different resources are used to encourage active participation of all learners.</li> <li>Integrate the local and the emerging technological resources available to the learners and their families and the wider community using GESI friendly language to encourage active participation of all (males, females and SEN learners).</li> <li>All learners participate in role-play activities, take roles of interest and express ideas in a friendly learning environment.</li> </ul> <p>Example: Resources may be classified on the basis of:</p> <ol style="list-style-type: none"> <li>Origin: Biotic and abiotic</li> <li>Exhaustibility: Renewable and non-renewable</li> <li>Ownership: Individual, community, national and international</li> <li>Status of development: Potential, developed stock and reserves, etc.</li> </ol> <ul style="list-style-type: none"> <li>Note: Stress the need for learners to be responsible and accountable in the use of resources.</li> </ul>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>

	<p><b>2.1.1.LI.2</b></p> <p><b>Discuss the characteristics of resources and their implication to management.</b></p> <p><b>Experiential Learning:</b> Visit a place of interest/watch videos, cartoons, charts, pictures or posters depicting different settings in which individuals, families and societies use resources to achieve goals.</p> <p><b>Problem-Based Learning:</b> In pairs/mixed ability groups, list resources observed under the various classifications and discuss their importance to the family.</p> <p><b>Collaborative and Talk for Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>In mixed ability/cultural groups use talking points to discuss the characteristics of resources and their implication to management.</li> </ul> <p>Example:</p> <ol style="list-style-type: none"> <li>Resources are useful</li> <li>Resources are limited</li> <li>Resources are inter-related and interdependent</li> <li>Resources can be substituted, etc.</li> </ol> <ul style="list-style-type: none"> <li>Note: Adopt the principle of reduce, reuse and recycle to preserve and conserve family resources</li> </ul>	<p><b>2.1.1.AS.2</b></p> <p>Level 1: Recall  <b>Level 2: Skills of conceptual Understanding</b>  <b>Level 3: Strategic reasoning</b>  Level 4: Extended critical thinking and reasoning</p>
	<p><b>2.1.1.LI.3</b></p> <p><b>Analyse ways individuals and families can develop and utilise their resources.</b></p> <p><b>Project-Based Learning:</b> Conduct a survey in the community to identify and analyse different ways families of diverse socio-cultural backgrounds develop and utilise the resources available to them.</p> <p><b>Collaborative and Talk for Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>Organise an open forum to share the reports for peer review.</li> <li>Record/write a personal reflection on the presentations to build portfolios.</li> </ul>	<p><b>2.1.1.AS.3</b></p> <p>Level 1: Recall  Level 2: Skills of conceptual Understanding  <b>Level 3: Strategic reasoning</b>  <b>Level 4: Extended critical thinking and reasoning</b></p>

	<p><b>Experiential Learning:</b></p> <ul style="list-style-type: none"> <li>• Role-play to showcase how families identify, develop and use available resources to achieve various family goals.</li> </ul> <p>Example:</p> <ol style="list-style-type: none"> <li>Providing nutritious meals.</li> <li>Educating children.</li> <li>Provision of good health care.</li> <li>Creating good housing, etc.</li> </ol> <ul style="list-style-type: none"> <li>• Note: emphasize the importance of adequate housing, healthcare and education.</li> </ul>	
	2.1.1.LI.4	2.1.1.AS.4
	<p><b>Apply management processes in resource management to achieve individual, family and community goals.</b></p> <p><b>Experiential Learning:</b></p> <ul style="list-style-type: none"> <li>• In pairs/mixed gender/cultural group, identify any life situation and apply the management processes to make efficient use of resources available to achieve targeted goals.</li> </ul> <p>Example: Planning, Organising, Implementing (Controlling), Evaluating</p> <ul style="list-style-type: none"> <li>• Present the report for a whole class discussion using different presentation modes.</li> <li>• Note: Incorporate broader Ghanaian and/or global resource issues as well as the exchange of resources for either other required resources or financial gain.</li> </ul> <p><b>Collaborative and Talk for Learning Approaches:</b> In mixed ability/friendship groups, read case study scenarios and think-pair-share different ways individuals, families and societies apply management processes in the use of available resources to meet their family goals.</p> <p><b>Structuring Talk for Learning:</b> Use question-and-answer, concept maps or radio presentation strategy to analyse the case study scenarios to identify the:</p> <ol style="list-style-type: none"> <li>1. Management situations</li> <li>2. Resources available</li> <li>3. Management principles and processes used</li> <li>4. Goal achievement</li> </ol>	<p>Level 1: Recall  <b>Level 2: Skills of conceptual Understanding</b>  <b>Level 3: Strategic reasoning</b>  <b>Level 4: Extended critical thinking and reasoning</b></p>

	5. Challenges 6. Make recommendations for improvement, etc.	
<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Texts, PowerPoint slides, charts and posters depicting different resources used to perform different activities Projectors</li> <li>• Computer, Videos, Camera and Mobile phones (if possible)</li> <li>• Pictures depicting different settings in which resources are used to achieve different goals by individuals, families and societies.</li> <li>• Written guidelines for the project work</li> <li>• Flip charts and Cardboards</li> <li>• Sample life situations that need resource management skills.</li> <li>• Sample case studies in texts.</li> <li>• Audios, etc.</li> </ul>	

Content Standards	Learning Indicators and Pedagogical Exemplars with 21 <sup>st</sup> Century Skills and GESI	Assessment
2.1.1.CS.2	2.1.1.LI.1	2.1.1.AS.1
Demonstrate knowledge, understanding on the application of management processes in resource management to achieve individual, family and community goals	<p><b>Identify how management processes can promote resource utilisation.</b></p> <p><b>Problem Based Learning:</b> Brain-write, think-square-share or brainstorm to identify how the management process can promote resource utilisation.</p> <p>Example:</p> <ol style="list-style-type: none"> <li>Planning: Identifying goals and resources.</li> <li>Organising: Arranging resources for maximum efficiency.</li> <li>Implementing: Directing and coordinating resource use.</li> <li>Evaluating: Assessing and improving resource use, etc.</li> </ol> <p><b>Collaborative Learning:</b></p> <ul style="list-style-type: none"> <li>In pairs/mixed gender groups, read relevant texts, charts, slides, poster/video or surf the internet to explain how the management process affect resource utilisation among individuals, families and society.</li> </ul> <p>Example;</p> <ol style="list-style-type: none"> <li>Maximising efficiency</li> <li>Minimising waste</li> <li>Ensuring sustainability, etc.</li> </ol> <ul style="list-style-type: none"> <li>Develop the lesson around learner's immediate environment and experiences using everyday practices where different resources are used to encourage active participation of all learners.</li> <li>Integrate the local and the emerging technological resources available to the learners and their families and the wider community using GESI friendly language to encourage active participation of all (males, females and SEN learners).</li> <li>All learners participate in role-play activities, take roles of interest and express ideas in a friendly learning environment.</li> <li>Note: Stress the need for learners to be responsible and accountable in the use of resources.</li> </ul>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>

	<p><b>2.1.1.LI.2</b></p> <p><b>Evaluate how to apply management processes in resource management to achieve individual, family and community goals.</b></p> <p><b>Experiential Learning:</b> Visit a place of interest/watch videos, cartoons, charts, pictures or posters depicting different settings in which individuals, families and societies use resources to achieve goals.</p> <p><b>Problem-Based Learning:</b> In pairs/mixed ability groups, evaluate how individuals, family and community apply management processes in resource management to achieve their goals.</p> <p><b>Collaborative and Talk for Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>• In mixed ability/cultural groups use talking points to discuss the challenges individuals, family and communities face in applying the management processes in resources management.</li> </ul> <p>Example: Challenges of applying management process</p> <ol style="list-style-type: none"> <li>Individual level: Lack of financial literacy, Poor time management, Limited access to opportunities, Psychological barriers, etc.</li> <li>Family level: Financial constraints, Conflicting priorities, Limited knowledge on sustainable resource use, Cultural and social influences, etc.</li> <li>Community level: Poor governance and corruption, Environmental degradation, Lack of infrastructure and technology, Inequality and social conflicts, etc.</li> </ol> <ul style="list-style-type: none"> <li>• Note: Adopt the principle of reduce, reuse and recycle to preserve and conserve family resources.</li> </ul>	<p><b>2.1.1.AS.2</b></p> <p>Level 1: Recall Level 2: Skills of conceptual Understanding <b>Level 3: Strategic reasoning</b> <b>Level 4: Extended critical thinking and reasoning</b></p>
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<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Texts, PowerPoint slides and charts and posters depicting different resources used to perform different activities</li> <li>• Projectors</li> <li>• Computer, Videos, Camera and Mobile phones (if possible)</li> <li>• Pictures depicting different settings in which resources are used to achieve different goals by individuals, families and societies.</li> <li>• Written guidelines for the project work</li> </ul>	<ul style="list-style-type: none"> <li>• Flip charts and Cardboard</li> <li>• Samples of life situations that need resource management skills.</li> <li>• Sample case studies in texts.</li> <li>• Audios, etc.</li> </ul>
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**Subject**            **MANAGEMENT IN LIVING**  
**Strand 1.**        **PERSONAL AND FAMILY RESOURCES MANAGEMENT**  
**Sub-Strand 2.**   **MANAGEMENT PRINCIPLES FOR QUALITY LIVING**

Learning Outcomes	21 <sup>st</sup> Century Skills and Competencies	GESI, SEL and Shared National Values
2.1.2.LO.1		
Analyse and use decision making principles and skills efficiently to make quality decisions to achieve individual, family and society goals.	<p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>• Can convey simple ideas or thoughts to a wider group orally and in writing.</li> <li>• Ability to share ideas about the stages of the family cycle.</li> </ul> <p><b>Critical thinking and problem-solving skills</b></p> <ul style="list-style-type: none"> <li>• Able to ask questions, learn from peers and build on their own ideas.</li> <li>• Have a sense of belonging and ability to solve life problems.</li> <li>• Ability to think critically on the different stages of family cycle and their implications on family management and suggest social interventions to support families at the different stages.</li> </ul> <p><b>Personal development and Leadership skills</b></p> <ul style="list-style-type: none"> <li>• Able to contribute to team discussions to reach a consensus on action(s) to be taken.</li> <li>• Expressing a sense of belonging, self-awareness and obedience in a team/family.</li> <li>• Ability to allocate tasks between different team members and recognise others who might need support or assistance.</li> </ul> <p><b>Cultural identity and Citizenship</b>  Have respect, responsibility, compassion, honesty, courage and kindness to contribute positively to their group activities.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Respect individuals of different backgrounds.</li> <li>• Embrace diversity and practice inclusion.</li> <li>• Examine and dispel misconceptions or myths about gender as they relate to home management and human development.</li> <li>• Interrogate their stereotypes and biases about gender and the role men, women and people with special needs play in home management.</li> <li>• Identify injustice, especially in recognition of the contributions of different groups and individuals to the effective management and maintenance of the home.</li> <li>• Sensitive to the inter-relatedness of the various aspects of life.</li> </ul>

	<p><b>Creativity and Innovation skills</b> Can express and share what they are imagining through writing, drawing, or other forms of expression.</p>	<ul style="list-style-type: none"> <li>Value and promote justice in home and in society.</li> </ul> <p><b>SEL:</b> Learners who have been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>Work together in groups or with partners.</li> <li>Model positive and respectful relationships with learners, families, and colleagues.</li> <li>Resolve interpersonal conflicts with each other.</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.</p>
2.1.2.LO.2		
Apply good communication skills in family decision making to improve quality of life.	<p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>Able to adapt their presentation to better engage the audience during its delivery.</li> <li>Assuming shared responsibility, cooperating and giving feedback.</li> </ul> <p><b>Critical Thinking and Problem-solving skills</b></p> <ul style="list-style-type: none"> <li>Apply their knowledge or make connections with what they learn in real life situations.</li> <li>Use open and close ended questions to allow learners to construct the conclusion or ending.</li> </ul> <p><b>Creativity and Innovation skills</b> Can merge simple ideas to create new ones and identify those ideas have different components.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>Respect individuals of different backgrounds.</li> <li>Embrace diversity and practice inclusion.</li> <li>Examine and dispel misconceptions/myths about gender as</li> </ul>

	<p><b>Cultural Identity and Citizenship</b> Caring about family, community and country.</p>	<p>they relate to home management and human development.</p> <ul style="list-style-type: none"> <li>• Interrogate their stereotypes and biases about gender and the role men, women and people with special needs play in home management.</li> <li>• Identify injustice, especially in recognition of the contributions of different groups and individuals to the effective management and maintenance of the home.</li> <li>• Sensitive to the inter-relatedness of the various aspects of life.</li> <li>• Value and promote justice in home and in society.</li> </ul> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>• Believe that their thoughts, opinions and diversity are valued.</li> <li>• Make connections between family activities and their personal/societal goals.</li> <li>• Evaluate various real-world scenarios and make decisions based on the information at hand, etc.</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.</p>
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Content Standards	Learning Indicators and Pedagogical Exemplars with 21 <sup>st</sup> Century Skills and GESI	Assessment
2.1.2.CS.I	2.1.2.LI.I	2.1.2.AS.I
Demonstrate knowledge and understanding of how to use decision making principles and skills to make quality decisions to achieve individual, family and society goals.	<p><b>Discuss how to apply decision making principles and skills to make quality decisions.</b></p> <p><b>Collaborative and Managing Talk for Learning Approaches:</b> In mixed ability groups/mixed gender groups, use think-pair-share, mingling and/ or questioning strategies to explain the concept of decision making. Example: Decision making is a process by which individuals, families and societies select the right and effective choices from two or more alternatives, explore values and come to conclusions that guide behaviours/actions to achieve a desired goal.</p> <p><b>Collaborative and Managing Talk for Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>• In mixed ability groups/ mixed gender groups, use think-pair-share, mingling and/or questioning strategies to discuss the decision-making process to: <ol style="list-style-type: none"> <li>1. Identify the problem to be solved or decision to be made.</li> <li>2. Identify alternative solutions to the problem.</li> <li>3. Seek information about each alternative in relation to the problem by weighing the advantages and disadvantages of each alternative solution.</li> <li>4. Decide by choosing the most appropriate solution to the problem, etc.</li> </ol> </li> <li>• Explore the importance of decision making to the individual, family and society. Example: <ol style="list-style-type: none"> <li>i. Establish short- and long-term goals.</li> <li>ii. Structure routine of work.</li> <li>iii. Allocate and use resources appropriately.</li> <li>iv. Foster unity and healthy relationships to promote participation, etc.</li> </ol> </li> </ul> <p><b>Group Work:</b></p> <ul style="list-style-type: none"> <li>• Use jigsaw or onion ring techniques to discuss the principles of decision making. Example: Principles of decision making <ol style="list-style-type: none"> <li>i. Rationality: Gather all relevant information about the subject matter for the decision before making a choice.</li> </ol> </li> </ul>	<p>Level 1: Recall <b>Level 2: Skills of conceptual Understanding</b> <b>Level 3: Strategic reasoning</b> Level 4: Extended critical thinking and reasoning</p>

	<ul style="list-style-type: none"> <li>ii. Opportunity cost: Analyse the alternatives and select the option with the greatest overall benefit to family and organisational structure.</li> <li>iii. Consistency: Ensure choices support the objectives, policies, future plans and moral values of the family or organisation.</li> <li>iv. Participation: Communicate effectively to seek input from affected individuals before finalising decisions, to encourage teamwork and collaboration.</li> <li>v. Feedback and evaluation: Monitor the results of decisions, learn from mistakes and improve future decision-making, etc.</li> </ul> <ul style="list-style-type: none"> <li>• Use the radio reporter techniques to share your group reports for a whole class discussion.</li> </ul>	
	2.1.2.LI.2	2.1.2.AS.2
	<p><b>Compare the types of decision-making processes individuals and families employ.</b></p> <p><b>Build on What Others Say:</b></p> <ul style="list-style-type: none"> <li>• Use the pyramid discussion to identify the types of decision-making processes individuals, families and societies can employ to achieve their set goals</li> </ul> <p>Example:</p> <ul style="list-style-type: none"> <li>i. Democratic decision-making</li> <li>ii. Autocratic decision-making</li> <li>iii. Chain decision-making</li> <li>iv. Satellite decision making</li> <li>v. Centralized decision-making, etc.</li> </ul> <ul style="list-style-type: none"> <li>• Note: These can be either major or minor decisions.</li> </ul> <p><b>Case Study:</b> Use case studies to identify different types of decisions people make in life.</p> <p><b>Group Work/Collaborative Learning:</b></p> <ul style="list-style-type: none"> <li>• Use the pyramid group discussion/mixed cultural and gender groups, to compare the types of decision-making processes to identify their similarities, differences and challenges.</li> </ul>	<p>Level 1: Recall</p> <p>Level 2: Skills of conceptual Understanding</p> <p><b>Level 3: Strategic reasoning</b></p> <p><b>Level 4: Extended critical thinking and reasoning</b></p>

	<p><b>Example:</b></p> <ul style="list-style-type: none"> <li>i. Similarities: Goal-oriented, Involves choosing an alternative, Requires information, Influenced by internal and external factors, Involves some level of risks and consequences, etc</li> <li>ii. Differences: Structure, Timelines, Level of analysis, Number of persons involved, Flexibility, etc.</li> <li>iii. Challenges: Lack or overload of information, Time constraints, Emotional influence, Conflicting interests, Influence of biases and stereotypes, Lack of resources, etc.</li> </ul> <ul style="list-style-type: none"> <li>• Present findings using concept maps/cartoons or flip charts and paste on the wall for gallery walk.</li> <li>• Develop the lesson around learner's immediate environment and experiences using everyday practices where different resources are used to encourage active participation of all learners.</li> <li>• Integrate the local and the emerging technological resources available to the learners and their families and the wider community using GESI friendly language to encourage active participation of all (males, females and SEN learners).</li> </ul> <p><b>Experiential Learning:</b> Watch videos/ drama/role-play on the different types of decision-making process and discuss the step-by-step process used in decision-making in different settings. Example:</p> <ul style="list-style-type: none"> <li>i. General step-by-step decision-making process: Identify the problem or decision to be made, Gather relevant information, Identify possible alternatives, Evaluate the alternatives, Choose the best alternative, Implement the decision, Monitor and evaluate the outcome</li> <li>ii. Decision-making in different settings: Individual level, Family level, Community level, Business level, etc.</li> </ul> <p><b>Group Work:</b> In mixed cultural groups, use the diamond nine strategy to identify socio-cultural factors that influence decision-making practices among families.</p>	
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	<p>2.1.2.LI.3</p> <p><b>Exhibit the ability to make personal and family decisions that enhance the quality of life.</b></p> <p><b>Collaborative and Talk for Learning Approaches:</b> In friendship/mixed gender groups read case study scenarios involving family decision-making situations to:</p> <ol style="list-style-type: none"> <li>1. Identify the problem.</li> <li>2. Discuss possible solutions.</li> <li>3. Explain the choice of decision.</li> <li>4. Evaluate the potential outcome of the decision.</li> <li>5. Present your findings for a whole class discussion using different presentation modes.</li> </ol> <p><b>Experiential Learning/Group Work:</b></p> <ul style="list-style-type: none"> <li>• In cultural/random groups role-play the family decision making scenarios to simulate real-life decision-making and enhance communication and negotiation skills.</li> </ul> <p>Example:</p> <ol style="list-style-type: none"> <li>i. Deciding how to use limited resources for a family celebration.</li> <li>ii. Resolving a conflict over household chores.</li> <li>iii. Choosing an extracurricular activity for a family member.</li> <li>iv. Act out the scenario, applying the decision-making process, etc.</li> </ol> <ul style="list-style-type: none"> <li>• Provide each group with a case study involving a family decision-making situation (e.g., budgeting limited income, deciding on chores, choosing an education path or resolving family conflicts).</li> <li>• Assign family roles such as parent, sibling and grandparent to group members</li> <li>• Monitor group activities and encourage critical thinking and collaborative problem-solving.</li> </ul> <p><b>Project-Based Learning:</b> In pairs/small groups, with the aid of a worksheet, individually and/or collectively reflect on a personal decision you made or need to make and present your report for peer-assessment and appraisal.</p> <p>Example:</p> <ol style="list-style-type: none"> <li>i. What decision do you need to make?</li> </ol>	<p>2.1.2.AS.3</p> <p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p><b>Level 4: Extended critical thinking and reasoning</b></p>
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	ii. What are your options? iii. What are the advantages and disadvantages of each option? iv. What is your final choice and why? v. How will this decision impact your life or family? etc.		
<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Sample questions and task descriptions to guide learners</li> <li>• Cardboard</li> <li>• Flip charts</li> <li>• Sticky notepad</li> <li>• Slides</li> </ul>	<ul style="list-style-type: none"> <li>• Videos</li> <li>• Concept cartoons and flip charts depicting different decision-making processes.</li> <li>• Concept maps or flips charts on how to apply decision making processes in real-life situations.</li> <li>• Camera/audio recorder</li> </ul>	<ul style="list-style-type: none"> <li>• Newsprint paper</li> <li>• Mobile phones</li> <li>• Computers</li> <li>• Text, etc.</li> </ul>

Content Standards	Learning Indicators and Pedagogical Exemplars with 21 <sup>st</sup> Century Skills and GESI	Assessment
2.1.2.CS.2	2.1.2.LI.1	2.1.2.AS.1
Demonstrate knowledge, understanding and application of good communication skills in family decision making to improve quality of life. Iq	<p><b>Explain the concept of communication in family decision making to improve the quality of life.</b></p> <p><b>Collaborative and Managing Talk for Learning Approaches:</b> In mixed ability groups/mixed gender groups, use think-pair-share, mingling and/ or questioning strategies to explain the concept of communication. Example: Communication is the act of transmitting information from one person, group, or place to another. Every act of communication requires at least one sender, one recipient, and a message, etc.</p> <p><b>Collaborative and Managing Talk for Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>In mixed ability groups/ mixed gender groups, use think-pair-share, mingling and/or questioning strategies to discuss the elements of good communication. Example: Elements of good communication, Clarity, Conciseness, Active listening, Feedback, Emotional intelligence, etc.</li> <li>Use the radio reporter technique to share your group reports for whole class discussion.</li> </ul>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>
	2.1.2.LI.2	2.1.2.AS.2
	<p><b>Discuss the importance of communication in promoting healthy family living</b></p> <p><b>Group Work/Talk for Learning:</b> In mixed gender/cultural groups, build on what others say or use the pyramid discussion strategy to discuss the importance of communication in promoting healthy family living. Example: Good interpersonal relationship, Establish good social connections, Promote effective decision making and planning, etc.</p> <p><b>Case Study:</b> Use case study to identify different types of decisions people make in life.</p>	<p>Level 1: Recall</p> <p>Level 2: Skills of conceptual Understanding</p> <p><b>Level 3: Strategic reasoning</b></p> <p><b>Level 4: Extended critical thinking and reasoning</b></p>

	<p><b>Group Work/Collaborative learning:</b></p> <ul style="list-style-type: none"> <li>• Use the pyramid group discussion/mixed cultural and gender groups/think-pair-share strategies to compare the types of communication to identify their similarities, differences and challenges.</li> <li>• Present findings using concept maps/cartoons or flip charts and paste on the wall for gallery walk.</li> </ul> <p>Example: Types of communication:</p> <ol style="list-style-type: none"> <li>a. Based on channels <ol style="list-style-type: none"> <li>i. Verbal – Oral (Face-to-face, Distant/proximity)</li> <li>ii. Written</li> <li>iii. Non-verbal</li> </ol> </li> <li>b. Based on style and purpose <ol style="list-style-type: none"> <li>i. Formal</li> <li>ii. informal</li> </ol> </li> </ol> <ul style="list-style-type: none"> <li>• Develop the lesson around learner’s immediate environment and experiences using everyday practices where different forms of communication can be used to encourage active participation of all learners.</li> <li>• Integrate the local and the emerging technologies used in communication available to the learners and their families and the wider community using GESI friendly language to encourage active participation of all (males, females and SEN learners).</li> </ul> <p><b>Experiential Learning:</b> Watch videos/ drama/role-play on how communication is applied in the different types of decision-making process in different settings.</p> <p><b>Group Work:</b> In mixed cultural groups, use the diamond nine strategy to identify socio-cultural factors that influence communication practices among families. Example: Ethnicity, Age, Gender, Family structure, etc.</p>	
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	2.1.2.LI.3		2.1.2.AS.3
	<p><b>Exhibit good communication skills in family decision making processes to promote healthy living.</b></p> <p><b>Collaborative and talk for learning approaches:</b></p> <ul style="list-style-type: none"> <li>In friendship/mixed gender groups use shower thought/think-pair-share to identify the elements of good communication skills in decision making.</li> </ul> <p>Example: Active listening, Maintain correct posture, Clarity, Feedback, Friendliness, Confidence, etc.</p> <ul style="list-style-type: none"> <li>Write the findings on cardboard, flip charts, concept maps and paste on the wall for gallery walk.</li> </ul> <p><b>Group Work:</b></p> <ul style="list-style-type: none"> <li>Organise a peer-decision making activity to model family decision making process and explore how to exhibit good communication skills in decision making.</li> <li>Rehearse to dramatise the activities in class to share with the whole class and video/record the activities</li> </ul> <p><b>Experiential Learning:</b> Watch a video/drama on family decision making process and discuss how communication promotes effective decision making among families.</p>		<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p><b>Level 4: Extended critical thinking and reasoning</b></p>
<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>Sample questions and task descriptions to guide learners</li> <li>Cardboard, Flip charts</li> <li>Sticky notepad, Slides and Videos</li> </ul>	<ul style="list-style-type: none"> <li>Concept cartoons and flip charts depicting different decision-making processes.</li> <li>Concept maps or flips charts on how to apply communication and decision-making processes in real-life situations.</li> <li>Camera/audio recorder</li> </ul>	<ul style="list-style-type: none"> <li>Newsprint paper</li> <li>Mobile phones and Computers where possible</li> <li>Text, etc.</li> </ul>

**Subject      MANAGEMENT IN LIVING**  
**Strand 1.     PERSONAL AND FAMILY RESOURCE MANAGEMENT**  
**Sub-Strand 3. CREATIVE PRODUCT DEVELOPMENT AND ENTREPRENEURS**

Learning Outcomes	21 <sup>st</sup> Century Skills and Competencies	GESI, SEL and Shared National Values
2.1.3.LO.1		
Apply creative and innovative techniques to develop products that meet specific needs and preferences of individuals and families.	<p><b>Critical thinking and Problem-Solving skills</b></p> <ul style="list-style-type: none"> <li>• Use of knowledge of resources to identify resources available to different socio-cultural backgrounds.</li> <li>• Develop imagination, research and questioning skills.</li> <li>• Apply creative and innovative techniques to develop products that meet specific needs and preferences of individuals and families.</li> </ul> <p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>• Express ideas during pair and group work.</li> <li>• Share ideas and respect each other in group and pair work.</li> <li>• Presentation of both oral and written reports.</li> <li>• Share ideas in group orally and in written form.</li> <li>• Respect and accept group members' contribution.</li> <li>• Share ideas in teamwork and pair activities.</li> </ul> <p><b>Digital literacy</b> Watch or create videos on family resources.</p> <p><b>Personal development and Leadership skills</b></p> <ul style="list-style-type: none"> <li>• Take leading roles in groups and the role-play activities.</li> <li>• Build confidence in self- expressions and actions in group and individual activities.</li> </ul> <p><b>Cultural Identity</b> Share ideas and experiences of different cultures.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to: Respect individuals of different backgrounds. Embrace diversity and practice inclusion. Examine and dispel misconceptions/ myths about gender/people with special needs as they relate to the use of resources and human development. Interrogate their stereotypes and biases about the use and distribution of resources in the family and society.</p> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>• Manage their thoughts and behaviours.</li> <li>• Set goals and work to achieve them.</li> </ul>

	<p><b>Creativity and Innovation skills</b> Use imagination and creativity in role-play and use diverse presentation modes.</p>	<ul style="list-style-type: none"> <li>• Offer positive support to each other when having difficulties with self-regulation.</li> <li>• Offer a range of strategies to help manage each other's work.</li> <li>• Recognise commonalities and differences (e.g., racial, cultural) that exist among learners.</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open-mindedness, Patience, Hard work, Humility</p>
2.1.3.LO.2		
Evaluate personal and family resources for starting entrepreneurial ventures.	<p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>• Share ideas confidently and effectively with different participants in different groups.</li> <li>• Use appropriate language expressions orally and in written form.</li> <li>• Share views in the decision-making process.</li> </ul> <p><b>Critical Thinking and Problem-Solving skills</b></p> <ul style="list-style-type: none"> <li>• Respecting and tolerating group members' views in decision making, making judgements and assessing evidence of problem solving.</li> <li>• Applying decision making process and skills to solve real-life problems.</li> <li>• Use decision-making skills to effectively manage daily life problems.</li> </ul> <p><b>Creativity and Innovation</b> Perform and coordinate different roles in drama activities.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Respect individuals of different backgrounds in decision making.</li> <li>• Embrace diversity and practice inclusion with regards to decision making.</li> <li>• Examine and dispel misconceptions/myths about gender/age/culture/religion and people with special needs with respect to decision making.</li> <li>• Interrogate their stereotypes and biases about decision making.</li> </ul>

		<ul style="list-style-type: none"> <li>• Appreciate the level of injustice, especially in the decision-making process.</li> </ul> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>• Take decision-making role related to classroom activities and rules.</li> <li>• Set goals independently and work to achieve them.</li> <li>• Believe that their thoughts and opinions are valued.</li> <li>• Evaluate and appreciate their own work.</li> <li>• Make connections between classroom activities and personal goals.</li> <li>• Examine various real-world scenarios and make decisions based on the information at hand.</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.</p>
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Content Standards	Learning Indicators and Pedagogical Exemplars with 21 <sup>st</sup> Century Skills and GESI	Assessment
2.1.3.CS.1	2.1.3.LI.1	2.1.3.AS.1
Demonstrate the ability to apply creative and innovative techniques to develop products that meet specific needs and preferences of individuals and families.	<p><b>Explain the basic concepts and stages of product development.</b></p> <p><b>Talk for Learning:</b> In random/friendship groups, brain-write, think-square-share or brainstorm to explain in own words the concept of product development with specific examples. Example: The process of designing, creating and improving a product to meet consumer needs and preferences such as new recipe, clothing design or innovative packaging.</p> <p><b>Collaborative Learning:</b></p> <ul style="list-style-type: none"> <li>In pairs/mixed gender groups, read relevant texts, charts, slides, poster/video or surf the internet to identify the major stages of creative product development.</li> </ul> <p>Present your findings using different presentation modes. Example: Idea generation, Research and idea screening, Design and development, Testing and evaluation, Marketing and launch, Feedback and improvement, etc.</p> <ul style="list-style-type: none"> <li>Develop the lesson around learner's immediate environment and experiences using everyday practices where different resources are used to encourage active participation of all learners.</li> <li>Integrate the local and the emerging technological resources available to the learners and their families and the wider community using GESI friendly language to encourage active participation of all (males, females and SEN learners).</li> <li>All learners participate in role-play activities, take roles of interest and express ideas in a friendly learning environment.</li> <li>Note: Stress the need for learners to be responsible and accountable in the use of resources.</li> </ul>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>
	2.1.3.LI.2	2.1.3.AS.2
	<p><b>Apply knowledge of product development to create a simple product using available materials and resources.</b></p> <p><b>Experiential Learning:</b></p> <ul style="list-style-type: none"> <li>Visit a place of interest/watch videos, cartoons, charts, pictures or posters depicting different settings in which individuals and families use resources to design and create a prototype of a product using available materials and resources.</li> <li>In small groups organise a practical session to explore how to apply the stages of product development.</li> </ul>	<p>Level 1: Recall</p> <p>Level 2: Skills of conceptual Understanding</p> <p><b>Level 3: Strategic reasoning</b></p> <p><b>Level 4: Extended critical thinking and reasoning</b></p>



	<p><b>Example:</b></p> <ol style="list-style-type: none"> <li>Idea generation: Brainstorming a new snack recipe.</li> <li>Research: Identifying available ingredients and tools.</li> <li>Design: Sketching the packaging or creating a recipe.</li> <li>Testing: Preparing the snack and tasting it.</li> <li>Marketing: Designing advertisements or social media posts.</li> <li>Feedback: Asking friends or family for opinions, etc.</li> </ol> <p><b>Problem-Based Learning:</b></p> <ul style="list-style-type: none"> <li>In pairs/mixed ability groups, analyse case study scenarios to identify ideas for a new product in relation to unique food products, clothing items or household tools, etc.</li> <li>Monitor and provide prompt feedback to guide learners to consider resources available and potential consumers.</li> <li>Provide support to engage all learners in the creative process and encourage teamwork.</li> </ul> <p><b>Project-Based Learning/Collaborative Learning:</b> In pairs/small groups design a product prototype of your product idea with the aid of paper, markers, basic food ingredients or fabric, etc.</p>	
	<p><b>Evaluate the quality, functionality and marketability of the developed prototype products through feedback and revision.</b></p> <p><b>Collaborative and Talk for Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>In a whole class discussion, explain the importance of evaluating products using the three major criteria of quality, functionality and marketability.</li> <li>Observe samples of successful and unsuccessful products.</li> </ul> <p>Example: Ensures customer satisfaction and loyalty, Improves usability and convenience, Helps in branding and packaging decisions, etc.</p> <ul style="list-style-type: none"> <li>Note: Stress the role of feedback in improving product quality.</li> </ul> <p><b>Project-Based Learning:</b></p> <ul style="list-style-type: none"> <li>Conduct peer-review session for each group to test another group's product.</li> </ul> <p>Example: Tasting food, Evaluating designs, Packages, etc.</p>	<p><b>2.1.3.AS.3</b></p> <p>Level 1: Recall Level 2: Skills of conceptual Understanding <b>Level 3: Strategic reasoning</b> <b>Level 4: Extended critical thinking and reasoning</b></p>

	<ul style="list-style-type: none"> <li>• Provide a feedback form with criteria such as creativity, functionality and appeal to assess the quality, functionality and marketability of a developed product.</li> </ul> <p><b>Collaborative and Talk for Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>• Organise an open forum for groups to share their report. Ask each group to present their previously developed product from the prototype creation activity.</li> <li>• Provide evaluation forms for other groups to assess the product based on:             <ol style="list-style-type: none"> <li>1. Quality</li> <li>2. Functionality</li> <li>3. Marketability, etc.</li> </ol> </li> <li>• Groups provide written and verbal feedback to each other</li> <li>• Record/write a personal reflection on the presentations to build portfolios.</li> </ul> <p><b>Experiential Learning:</b> In your groups use the feedback to identify areas for improvement in a new product to revise a product based on evaluation and feedback.</p>	
	2.1.3.LI.4	2.1.3.AS.4
	<p><b>Revise products based on evaluation and feedback to improve product quality.</b></p> <p><b>Experiential Learning:</b></p> <ul style="list-style-type: none"> <li>• In pairs/mixed gender/cultural groups organise a product improvement workshop session to revise products based on evaluation and feedback to improve product quality.</li> </ul> <p>Example:</p> <ol style="list-style-type: none"> <li>i. Make physical changes if possible: Redesign packaging or adjust food seasoning.</li> <li>ii. Update the concept or presentation: Create a new marketing pitch.</li> <li>iii. Each group explains how they improved their product and what changes were made.</li> <li>iv. Encourage learners to apply feedback and improve product quality, functionality or marketability, etc.</li> </ol> <ul style="list-style-type: none"> <li>• Groups exhibit their final developed products and explain how they improved their product and what changes were made for appraisal and final feedback.</li> <li>• Encourage learners to participate actively in the peer reviews of the revised product and ask for suggestions for further improvement.</li> <li>• To build confidence and refine products through peer learning.</li> </ul>	<p>Level 1: Recall  <b>Level 2: Skills of conceptual Understanding</b>  <b>Level 3: Strategic reasoning</b>  <b>Level 4: Extended critical thinking and reasoning</b></p>

	<ul style="list-style-type: none"> <li>• Give prompt and constructive feedback to support all learners, build confidence and refine products through peer learning.</li> </ul> <p><b>Talk for Learning/Collaborative Learning:</b></p> <ul style="list-style-type: none"> <li>• In a whole class discussion, explain the impact of evaluation and feedback on improving products.</li> <li>• Providing reflective questions to guide learners, outline the key lessons learned about the importance of quality, functionality and marketability.</li> </ul> <p>Example:</p> <ol style="list-style-type: none"> <li>i. How did feedback help you improve your product?</li> <li>ii. What will you do differently in future product development projects? etc.</li> </ol>			
<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Texts</li> <li>• PowerPoint slides</li> <li>• Videos</li> <li>• Charts and posters depicting different product development processes</li> <li>• Projectors, Camera, Computer, Mobile phones (if possible)</li> </ul>	<ul style="list-style-type: none"> <li>• Concept Maps of the stages of product development.</li> <li>• Charts</li> <li>• Pictures depicting different settings in which resources are used to develop different products to meet the needs and preferences of individuals, families and societies.</li> <li>• Written guidelines for the project work</li> <li>• Situations that influence new product ideas and innovations</li> </ul>	<ul style="list-style-type: none"> <li>• Flip charts</li> <li>• Cardboard</li> <li>• Sample written life.</li> <li>• Sample case Audios, etc.</li> </ul>	

Content Standards	Learning Indicators and Pedagogical Exemplars with 21 <sup>st</sup> Century Skills and GESI	Assessment
2.1.3.CS.2	2.1.3.LI.1	2.1.3.AS.1
Demonstrate knowledge, understanding of how to assess the use of personal and family resources in creating and sustaining small businesses.	<p><b>Identify personal and family resources that can support entrepreneurial activities.</b></p> <p><b>Collaborative Learning/Talk for Learning:</b> In pairs/small groups, brain-write, think-square-share or brainstorm to identify personal and family resources that can support entrepreneurial activities with the aid of charts, videos and/or slideshow.</p> <p>Example:</p> <ol style="list-style-type: none"> <li>Personal resources: Skills and talents, Knowledge and education, Creativity and innovation, Time management, Health and physical energy, etc.</li> <li>Family resources: Financial support: Savings and loans from family members.</li> <li>Tools and equipment: Sewing machines and kitchen appliances.</li> <li>Land and other property: Space for farming and workshop.</li> <li>Family labour and skills: Family members assisting with business activities.</li> <li>Networking and connections: Family members, friends, and social group, etc.</li> </ol> <p><b>Collaborative Learning:</b></p> <ul style="list-style-type: none"> <li>In pairs/mixed gender groups, read relevant texts, charts, slides, poster/video or surf the internet to explain how personal and family resources can support entrepreneurial activities.</li> <li>With the aid of a case study of a successful entrepreneur who used personal or family resources to start a business, analyse how personal and family resources promote entrepreneurship for sustainable family life.</li> </ul> <p>Example: Individual/groups may use their grandparents' traditional recipes to create a catering business, etc.</p> <ul style="list-style-type: none"> <li>Groups present their findings using different presentation modes such as role-play, videos, drama and concept maps, etc.</li> <li>Integrate the local and the emerging technological resources available to learners and their families and the wider community using GESI friendly language to encourage active participation of all (males, females and SEN learners).</li> <li>Encourage learners to share real-life examples of family businesses they know.</li> <li>Note: Stress the need for learners to be responsible and accountable in the use of resources.</li> </ul>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>

	<p>2.1.3.LI.2</p> <p><b>Explain how budgeting and resource allocation affect business success.</b></p> <p><b>Talk for Learning:</b> In pairs brainstorm to explain the concept of budgeting and how budgeting ensures financial stability and business success.  Example: Budgeting is the process of creating a financial plan that outlines income, expenses and savings over a specific period to:</p> <ol style="list-style-type: none"> <li>Help plan and control financial resources.</li> <li>Ensure funds are allocated to priority areas.</li> <li>Prevent overspending and financial crises, etc.</li> </ol> <p><b>Experiential Learning:</b> Visit a place of interest/watch videos, cartoons, charts, pictures or posters and discuss how individuals and families apply budgeting and resource allocation skills to real-life scenarios.  Example:</p> <ol style="list-style-type: none"> <li>Budgeting affects business success <ol style="list-style-type: none"> <li>Improve financial management: Keeps expenses within limits, preventing financial loss.</li> <li>Enables goal setting: Helps businesses set achievable financial and operational targets.</li> <li>Reduces waste: Prevents spending on unnecessary items by prioritizing needs.</li> <li>Enhances decision-making: Guides managers on when and how to invest or cut costs, etc.</li> </ol> </li> <li>Resource allocation affects business success <ol style="list-style-type: none"> <li>Efficient use of resources: Ensures resources are directed to areas with the highest return on investment.</li> <li>Improve productivity: Allocating human resources to tasks based on skills boosts efficiency.</li> <li>Facilitates strategic planning: Allocating resources to research and development or marketing enhances competitiveness.</li> <li>Minimise conflicts: Proper allocation avoids competition for limited resources within the business.</li> <li>Drives innovation: Allocating resources to innovation can lead to the development of new products and services, etc.</li> </ol> </li> </ol>	<p>2.1.3.AS.2</p> <p>Level 1: Recall  <b>Level 2: Skills of conceptual Understanding</b>  <b>Level 3: Strategic reasoning</b>  Level 4: Extended critical thinking and reasoning</p>
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	<p><b>Problem-Based Learning:</b> In pairs/mixed ability groups, identify the importance of effective resource allocation. Example: Resource allocation refers to the process of distributing available resources such as time, money, personnel and materials to different areas of a business to achieve goals.</p> <p><b>Collaborative and Talk for Learning approaches</b></p> <ul style="list-style-type: none"> <li>In mixed ability/cultural groups use talking points to analyse the consequences of poor financial and resource management.</li> </ul> <p>Example:</p> <ol style="list-style-type: none"> <li>Budgeting failures:             <ol style="list-style-type: none"> <li>Overspending leads to debt and financial instability.</li> <li>Lack of savings results in unpreparedness for emergencies, etc.</li> </ol> </li> <li>Resource allocation failures:             <ol style="list-style-type: none"> <li>Misallocation leads to wastage or underperformance in critical areas.</li> <li>Poor distribution of human resources causes employee burnout or inefficiencies, etc.</li> </ol> </li> </ol> <ul style="list-style-type: none"> <li>Note: Adopt the principle of save, invest and spend wisely to preserve and conserve financial resources</li> </ul>	
	2.1.3.LI.3	2.1.3.AS.3
	<p><b>Demonstrate how effective utilisation of family resources can contribute to entrepreneurial success.</b></p> <p><b>Project-Based Learning:</b> In mixed gender/cultural groups, analyse case studies of successful entrepreneurs to:</p> <ol style="list-style-type: none"> <li>Discuss how family resources contribute to entrepreneurial success.</li> <li>Identify successful entrepreneurs who utilised family resources.</li> <li>Discuss the importance of utilising family resources in entrepreneurship</li> </ol> <p><b>Collaborative and Talk for Learning approaches:</b> In pairs and groups discuss the challenges of using family resources.</p> <p>Example:</p> <ol style="list-style-type: none"> <li>Conflict: Personal disagreements may interfere with business decisions.</li> <li>Dependency: Over-reliance on family support may limit external growth opportunities.</li> </ol>	<p>Level :I Recall Level 2: Skills of conceptual Understanding <b>Level 3: Strategic reasoning</b> <b>Level 4: Extended critical thinking and reasoning</b></p>

	<p>iii. Lack of professionalism: Mixing personal and professional roles may affect the business, etc.</p> <p><b>Experiential Learning:</b></p> <ul style="list-style-type: none"> <li>• Role-play to showcase how to start a business using family resources in opening a bakery or tailoring shop, etc.</li> <li>• Provide case studies of local and foreign successful entrepreneurs who utilised family resources effectively.</li> <li>• Monitor participation during group discussions and activities to provide support where necessary.</li> </ul>	
	2.1.3.LI.4	2.1.3.AS.4
	<p><b>Develop practical strategies for starting a business with family support.</b></p> <p><b>Talk for Learning/Collaborative Learning:</b> In pairs think-pair-share to identify practical strategies for utilising family resources effectively. Example:</p> <ol style="list-style-type: none"> <li>Practical strategies: Planning and budgeting, Time management, Skill development and sharing, Sustainable use of material resources, Income diversification, Effective communication and decision-making, etc.</li> </ol> <p><b>Experiential Learning/Project-Based Learning:</b> In friendship/ random groups, develop and present a simple business plan using family resource. Example: Plan components: Business name and idea, Family resources to be used, Roles and responsibilities of family members, Potential challenges and solutions, etc.</p> <ul style="list-style-type: none"> <li>• Groups present their business plans to the whole class for feedback.</li> <li>• Organise a role-play session on how to apply communication and problem-solving skills to manage conflicts in family-supported businesses.</li> <li>• Create a scenario where learners simulate starting a business with family support.</li> <li>• Assign roles such as entrepreneur, family financier, marketer and advisor.</li> <li>• Groups present their strategies and reflections using different presentation modes such as, flipcharts, concept maps and PowerPoint, etc.</li> </ul>	<p>Level 1: Recall <b>Level 2: Skills of conceptual Understanding</b> <b>Level 3: Strategic reasoning</b> <b>Level 4: Extended critical thinking and reasoning</b></p>

	<p>Example:</p> <ol style="list-style-type: none"> <li>Define roles and responsibilities: Outline what role each family member will undertake in the business to avoid conflicts.</li> <li>Develop a business plan: Set short-term and long-term goals to include how family resources such as finances, skills and equipment will be utilised.</li> <li>Set boundaries: Separate business decisions from personal relationships.</li> <li>Create a financial plan: Determine how profits and expenses will be shared or reinvested.</li> <li>Leverage skills and talents: Assign tasks based on family members' strengths.</li> <li>Seek external support if necessary: Hire professionals for tasks beyond the family's expertise, such as legal or technical issues.</li> <li>Focus on communication: Encourage open discussions to address concerns and ideas, etc.</li> </ol>	
<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Texts</li> <li>• PowerPoint slides</li> <li>• Business plan templates</li> <li>• Projectors, computers, videos, cartoons and charts</li> <li>• Pictures depicting different settings in which resources are used to achieve different goals by individuals, families and societies.</li> <li>• Written guidelines for the project work</li> </ul>	<ul style="list-style-type: none"> <li>• Camera and mobile phones (if possible)</li> <li>• Flip charts and cardboard</li> <li>• Samples of life situations that need resource management skills.</li> <li>• Sample case studies in texts.</li> <li>• Audios, etc.</li> </ul>



**Subject      MANAGEMENT IN LIVING**  
**Strand 2.    FAMILY AND SOCIAL RELATIONSHIPS**  
**Sub-Strand 1. RESPONSIBLE FAMILY AND SOCIAL LIVING**

Learning Outcomes	21 <sup>st</sup> Century Skills and Competencies	GESI, SEL and Shared National Values
2.2.1.LO.1		
Apply the knowledge, understanding and skills to select, design, acquire and provide housing to meet the needs of individuals and families.	<p><b>Critical thinking and problem-solving skills</b></p> <ul style="list-style-type: none"> <li>• Use the knowledge of housing in real-life situations.</li> <li>• Probe to describe the concept of housing.</li> <li>• Apply the knowledge of housing in real-life situations. Use probing questions to elicit information about how people acquire their houses.</li> </ul> <p><b>Communication and collaborative skills</b> Use accommodative expressions in presentations and feedback.</p> <p><b>Personal development and Leadership skills</b> Confidence and self-esteem in group and individual presentations.</p> <p><b>Cultural identity and global citizenship</b> Understand and appreciate the housing situations of different people.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Respect individuals of different backgrounds with regards to housing needs.</li> <li>• Accept diversity and practice inclusion in the provision of housing needs.</li> <li>• Examine and dispel misconceptions/ myths about gender as they relate to housing individuals and the family.</li> <li>• Assess their stereotypes and biases about housing members of the family.</li> </ul> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>• Evaluate their own work.</li> <li>• Model positive and respectful relationships with families, and colleagues.</li> </ul>

		<ul style="list-style-type: none"> <li>Understand and appreciate the housing situations of individuals and families in society.</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.</p>
2.2.1.LO.2		
Apply the knowledge, values, principles and skills of home furnishing to create comfortable, friendly and improved home settings to meet individual and family needs.	<p><b>Communication and Collaboration skills</b> Work and share ideas using friendly and constructive language in a group and receiving constructive feedback.</p> <p><b>Personal development and leadership skills</b> Enthusiastically acquire knowledge, values, attitudes and skills to be applied in real life situations.</p> <p><b>Critical thinking and Problem-solving skills</b></p> <ul style="list-style-type: none"> <li>Apply experiences, knowledge on home improvement in real life situations.</li> <li>Identify the real needs of home improvement of families and societies.</li> </ul> <p><b>Creativity and innovation skills</b></p> <ul style="list-style-type: none"> <li>Use diverse modes of presentation to classify furnishes.</li> <li>Apply local and modern materials and technology to improve the home.</li> </ul> <p><b>Digital literacy</b> Observe videos, pictures and use ICT tools.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>Respect individuals of different backgrounds in the creation and provision of comfortable, friendly and improved home settings to meet individual and family needs.</li> <li>Examine and dispel misconceptions/myths about gender as they relate to home furnishing.</li> </ul> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>Take decision-making roles related to home furnishing to create comfortable, friendly and improved home settings.</li> <li>Develop strategies to complete a task or learn a new concept.</li> </ul>

		<b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.
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Content Standards	Learning Indicators and Pedagogical Exemplars with 21 <sup>st</sup> Century Skills and GESI	Assessment
2.2.1.CS.I	2.2.1.LI.I	2.2.1.AS.I
Demonstrate knowledge and understanding of housing and explore housing practices in rural and urban communities.	<p><b>Explain the concept of housing and its implication to healthy family living.</b></p> <p><b>Collaborative and initiating/Talk for Learning approaches:</b> In pairs/small groups, use questioning/brainstorming/brain-writing strategy, explain the concept of housing with examples. Example:</p> <ol style="list-style-type: none"> <li>The Concept of housing: <ol style="list-style-type: none"> <li>A house: it is the structure built to provide shelter/lodging for people. The house offers protection against the weather and external dangers.</li> <li>Home: It is a place or environment in which people share space and household items and live-in comfort, satisfaction and a sense of belonging.</li> <li>Housing: Is a house, its environment or the community in which it is and the facilities/amenities available that help with the well-being of the individuals and families live that support daily living, etc.</li> </ol> </li> <li>Implications of housing for healthy family living: <ol style="list-style-type: none"> <li>Physical health and safety</li> <li>Mental and emotional well-being</li> <li>Social and family relationships</li> <li>Economic well-being</li> <li>Environmental sustainability, etc.</li> </ol> </li> </ol> <p><b>Structured Talk for Learning:</b> In mixed cultural groups with the aid of videos/charts/posters, discuss the different types of houses. Example: Types of houses:</p> <ol style="list-style-type: none"> <li>Traditional houses: Built using local materials and reflect the culture of a specific region.</li> <li>Mud houses: Made from clay, mud and straw, common in rural areas.</li> <li>Thatched houses: Have roofs made of dried grass, palm leaves or reeds.</li> <li>Wooden houses: Made from timber or logs, common in forested areas, etc.</li> <li>Modern Houses: Built using concrete, bricks, steel and glass, offering durability and modern amenities.</li> <li>Bungalows: Single-story houses with spacious rooms.</li> <li>Storey Buildings: Houses with two or more floors.</li> <li>Apartments/Flats: Multi-unit buildings where each family occupies a section.</li> </ol>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>

	<ul style="list-style-type: none"> <li>ix. Mansions: Large, luxurious houses with multiple rooms and amenities.</li> <li>x. Duplex houses: Two separate living units under the same roof, etc.</li> <li>xi. Temporary and special houses: Short-term or purpose-built structures for specific needs.</li> <li>xii. Tents: Made of fabric or plastic, used for camping or emergencies.</li> <li>xiii. Caravans/Mobile homes: Houses built on wheels for travel or temporary housing.</li> <li>xiv. Containers homes: Made from repurposed shipping containers, etc.</li> </ul> <p><b>Experiential Learning:</b> In pairs/small groups, embark on community visit/ watch videos, posters or charts of different settings of housing to identify the unique features of various houses of families.</p> <p><b>Group Work/Talk for learning approaches:</b> Use the pyramid/ onion ring discussion to:</p> <ol style="list-style-type: none"> <li>1. Examine the housing needs of families. Example: Housing needs of families, Physical needs-space, Psychological needs-feeling of love, Security needs-safety, Social needs-neighbourhood/community, Economic needs- affordability, etc.</li> <li>2. Identify the housing challenges among families. Example: Physical-inadequate space, Health-Poor sanitation, Natural- flooding, Social - lack of social amenities, etc.</li> </ol> <p><b>Group Work:</b> In mixed gender/mixed cultural groups, use the “build on what others say” technique to discuss the factors that influence house choice. Example: Money available, Availability of the type of house you want, Location, Size of the family, Neighbourhood, Family values or taste, etc.</p>	
	<p>2.2.1.LI.2</p> <p><b>Discuss ways individuals and families can acquire houses in diverse contexts.</b></p> <p><b>Group Work/Talk for Learning approaches:</b></p> <ul style="list-style-type: none"> <li>• In mixed gender/mixed cultural groups, discuss ways of acquiring a house Example: Renting, Buying, Building, Inheriting, As a gift/award, etc.</li> <li>• Present findings for a whole class discussion.</li> </ul> <p><b>Experiential Learning:</b> Interview people in the community on how they acquired their houses and present reports for further discussion.</p>	<p>2.2.1.AS.2</p> <p>Level 1: Recall  <b>Level 2: Skills of conceptual Understanding</b>  <b>Level 3: Strategic reasoning</b>  Level 4: Extended critical thinking and reasoning</p>

<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Videos and Posters</li> <li>• Charts and mass media scenarios depicting different housing practices</li> <li>• Computers, Cameras and Mobile phones (Where possible).</li> </ul>	<ul style="list-style-type: none"> <li>• Manila cards and Newsprints papers</li> <li>• Sticky notepad, etc</li> </ul>
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Content Standards	Learning Indicators and Pedagogical Exemplars with 21 <sup>st</sup> Century Skills and GESI	Assessment
2.2.1.CS.2	2.2.1.LL.1	2.2.1.AS.1
Demonstrate knowledge, understanding and application of skills in furnishing the home to meet individual and family needs.	<p><b>Explain the concept of home improvement and its relevance to responsible family and social living.</b></p> <p><b>Collaborative and talk for learning approaches:</b> Use think-pair-share/ brainstorming/mingling to explain the concept home improvement.  Example: Making a home functional and pleasant is by equipping and furnishing the home, renovations, upgrades or modifications to enhance the functionality, safety and aesthetics of a living space. It plays very important role in ensuring a comfortable and sustainable living environment for individuals and families. This includes the provision and use of items such as tools, equipment, furniture, devices and other accessories, etc.</p> <p><b>Collaborative and talk for learning approaches:</b></p> <ul style="list-style-type: none"> <li>• Use think-pair-share/ brainstorming/mingling, explore the importance of home improvement.  Example: Enhances safety and security, Improves comfort and functionality, Promotes health and well-being, Increases property value, Supports sustainable living, etc.</li> <li>• Describe ways in which home improvement could be carried out.  Example: <ol style="list-style-type: none"> <li>i. Improves security: Upgrades such as reinforced doors, security systems and better locks protect against theft and intrusion.</li> <li>ii. Enhances liveability: Upgrades like better insulation, modern appliances or comfortable furniture improve day-to-day living.</li> <li>iii. Improves air quality: Fixing ventilation systems, removing mould and using non-toxic materials promote healthier indoor environments.</li> <li>iv. Attracts buyers: A well-maintained home with modern features is more appealing to potential buyers.</li> <li>v. Energy efficiency: Installing solar panels, energy-efficient windows or reduces energy consumption.</li> <li>vi. Eco-friendly materials: Using sustainable materials minimises environmental impact, etc.</li> </ol> </li> </ul>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>

	<p>2.2.1.LI.2</p> <p><b>Identify the soft and hard furnishes used for home improvement.</b></p> <p><b>Collaborative and Talking Point:</b> In friendship/random groups, watch a video/demonstration/picture to identify soft and hard furnishes used for home improvement.</p> <p><b>Group work/collaborative learning:</b> In mixed gender/random groups:</p> <ol style="list-style-type: none"> <li>1. Identify local and modern furnishes used in the home.</li> <li>2. Classify the furnishes used for home improvement.</li> <li>3. Develop the lesson around learner's immediate environment and experiences using everyday practices where different resources are used to encourage active participation of all learners.</li> <li>4. Integrate the local and the emerging technological resources available to the learners and their families and the wider community using GESI friendly language to encourage active participation of all (males, females and SEN learners).</li> </ol> <p>Example: Furnishings can be divided into the following:</p> <ol style="list-style-type: none"> <li>i. Soft furnishings</li> <li>ii. Hard furnishings</li> <li>iii. Accessories, etc.</li> </ol> <p><b>Group work/collaborative learning:</b> In mixed gender/random groups, discuss the functions of the various furnishes.</p>	<p>2.2.1.AS.2</p> <p>Level 1: Recall  <b>Level 2: Skills of conceptual Understanding</b>  Level 3: Strategic reasoning  <b>Level 4: Extended critical thinking and reasoning</b></p>
	<p>2.2.1.LI.3</p> <p><b>Exhibit skills of furnishing the home for comfort in different settings</b></p> <p><b>Collaborative and Managing Talk for Learning approaches:</b> In groups, use think-pair-share/shower thought strategy to discuss the principles and elements of design used in home furnishing and improvement.</p> <p>Example:</p> <ol style="list-style-type: none"> <li>i. Elements of design: Space, line, form, texture and colour, etc.</li> <li>ii. Principles of design: balance, proportion rhythm, emphasis and harmony, etc.</li> </ol> <p><b>Experiential Learning/Collaborative Learning approaches:</b> Observe a resource person perform/demonstrate an activity/watch videos on different ways of applying the principles and elements of furnishing homes for different occasions and family settings.</p>	<p>2.2.1.AS.3</p> <p>Level 1: Recall  <b>Level 2: Skills of conceptual Understanding</b>  <b>Level 3: Strategic reasoning</b>  <b>Level 4: Extended critical thinking and reasoning</b></p>



	<p><b>Group Work/Project-Based Learning:</b></p> <ul style="list-style-type: none"> <li>• In mixed cultural/friendship groups organise practical activities to demonstrate how learners will apply the principles and elements of design to exhibit different skills of furnishing a home to suit different family contexts and events.</li> <li>• Make a Video recording of the process and playback to the class for self-assessment and peer-review session.</li> </ul> <p><b>Collaborative and Talk for Learning approaches:</b></p> <ul style="list-style-type: none"> <li>• Use pyramid/ onion ring discussion strategies to explore factors that influence the way individuals and families furnish and improve their home environment.</li> </ul> <p>Example: Factors that influence home furnishing:</p> <ol style="list-style-type: none"> <li>i. Cultural and traditional influences.</li> <li>ii. Personal/family preferences and lifestyle.</li> <li>iii. Environmental and climatic conditions.</li> <li>iv. Technological advancements.</li> <li>v. Availability of resources and market trends.</li> <li>vi. Functionality and space availability, etc.</li> </ol> <ul style="list-style-type: none"> <li>• Identify home furnishing and home improvement challenges among individuals and families. Suggest ways of solving the challenges identified.</li> </ul> <p>Example:</p> <ol style="list-style-type: none"> <li>i. Challenges of home furnishing and improvement:</li> <li>ii. Financial constraints.</li> <li>iii. Space limitations.</li> <li>iv. Lack of technical knowledge and skills.</li> <li>v. Access and availability of furnishings, etc.</li> </ol> <p><b>Group Work/Problem-Based Learning:</b> In mixed gender/mixed ability groups, examine the home furnishing needs of families.</p> <p><b>Experiential Learning:</b> Visit a community of choice to study and analyse the furnishing and home improvement activities and identify the entrepreneurial opportunities in furnishing and home improvement.</p> <p>Example:</p> <ol style="list-style-type: none"> <li>i. Interior design and home styling services.</li> </ol>	
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	<ul style="list-style-type: none"> <li>ii. Home improvement and renovation services.</li> <li>iii. Sustainable and eco-friendly home solutions.</li> <li>iv. Online home décor and furnishing store.</li> <li>v. Rental services for home furnishings and décor.</li> <li>vi. Home staging and real estate styling services, etc.</li> </ul>	
<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Sample concept maps. Concept cartoons, mingling questions and guidelines on the concept of housing and home improvement.</li> <li>• Videos, pictures, drawings and/or slides on home improvement activities and practices.</li> <li>• Manila cards, Mobile phones and Projectors</li> <li>• Resources people</li> </ul>	<ul style="list-style-type: none"> <li>• Pre-recorded or YouTube</li> <li>• Computers</li> <li>• Drawings and/or slides on housing and home improvement, etc.</li> </ul>

**Subject**      **MANAGEMENT IN LIVING**  
**Strand 2.**    **RESPONSIBLE FAMILY AND SOCIAL RELATIONSHIPS**  
**Sub-Strand 2.** **CONSUMER EDUCATION AND SUSTAINABLE LIVING.**

Learning Outcomes	21 <sup>st</sup> Century Skills and Competencies	GESI, SEL and Shared National Values
2.2.2.LO.1		
Appreciate and apply storage principles to maintain quality and extend the lifespan of items.	<p><b>Communication and Collaboration skills</b> Work and share ideas using friendly and constructive language in a group and receiving constructive feedback.</p> <p><b>Personal development and leadership skills</b> Enthusiastically acquire knowledge, values, attitudes and skills to be applied in real life situations.</p> <p><b>Critical thinking and Problem-solving skills</b></p> <ul style="list-style-type: none"> <li>• Apply experiences, knowledge on storage principles to maintain the quality and extend the lifespan of purchased items in real life situations.</li> <li>• Identify the real storage needs of families and societies.</li> </ul> <p><b>Creativity and innovation skills</b></p> <ul style="list-style-type: none"> <li>• Use diverse modes of presentation to discuss storage practices.</li> <li>• Apply local and modern storage facilities and Communication and Collaboration skills: Work and share ideas using friendly and constructive language in a group and receiving constructive feedback.</li> </ul> <p><b>Personal development and leadership skills</b> Enthusiastically acquire knowledge, values, attitudes and skills to be applied in real life situations.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Respect individuals of different backgrounds in the appropriation and application of storage principles to maintain the quality and extend the lifespan of purchased items.</li> <li>• Examine and dispel misconceptions/myths about gender as they relate to storage.</li> </ul> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>• Take decision-making roles related to storage practices.</li> <li>• Develop strategies to complete a task or learn new concepts of storage.</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.</p>

	<p><b>Critical thinking and Problem-solving skills</b></p> <ul style="list-style-type: none"> <li>• Apply experiences, knowledge on storage principles to maintain the quality and extend the lifespan of purchased items in real life situations.</li> <li>• Identify the real storage needs of families and societies.</li> </ul> <p><b>Creativity and innovation skills</b></p> <ul style="list-style-type: none"> <li>• Use diverse modes of presentation to discuss storage practices.</li> <li>• Apply local and modern storage facilities and technology to maintain the quality and extend the lifespan of purchased items.</li> </ul> <p><b>Digital literacy</b> Observe videos, pictures and use ICT tools.</p>	
2.2.2.LO.2		
Analyse potential hazards in the home and apply safety practices to prevent accidents and promote healthy living.	<p><b>Communication and Collaboration skills</b> Work and share ideas using friendly and constructive language in a group and receiving constructive feedback.</p> <p><b>Personal development and leadership skills</b> Enthusiastically acquire knowledge, values, attitudes and skills to be applied in real life situations.</p> <p><b>Critical thinking and Problem-solving skills</b></p> <ul style="list-style-type: none"> <li>• Apply experiences, knowledge on storage principles to maintain the quality and extend the lifespan of purchased items in real life situations.</li> <li>• Identify the real storage needs of families and societies.</li> </ul> <p><b>Creativity and innovation skills</b></p> <ul style="list-style-type: none"> <li>• Use diverse modes of presentation to discuss storage practices.</li> </ul>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Respect individuals of different backgrounds in the appropriation and application of storage principles to maintain the quality and extend the lifespan of purchased items.</li> <li>• Examine and dispel misconceptions/myths about gender as they relate to storage.</li> </ul> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p>

	<ul style="list-style-type: none"> <li>• Apply local and modern storage facilities and technology to maintain the quality and extend the lifespan of purchased items.</li> </ul> <p><b>Digital literacy</b> Observe videos, pictures and use ICT tools.</p>	<ul style="list-style-type: none"> <li>• Take decision-making roles related to storage practices.</li> <li>• Develop strategies to complete a task or learn new concepts of storage.</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.</p>
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Content Standards	Learning Indicators and Pedagogical Exemplars with 21 <sup>st</sup> Century Skills and GESI	Assessment
2.2.2.CS.1	2.2.2.LI.1	2.2.2.AS.1
Demonstrate knowledge and ability to apply storage principles to maintain the quality and extend the lifespan of purchased items.	<p><b>Discuss the type of storage to maintain the quality and extend the lifespan of household items.</b></p> <p><b>Collaborative and Talk for Learning approaches:</b> In mixed cultural/friendship groups, use think-pair-share/ brainstorming/mingling to explain the concept storage. Example: Storage - The process of keeping or preserving items, materials or resources in an organised and secure manner for future use. Appropriate storage ensures the safety, quality and usability of items while preventing waste or damage. The purpose of storage includes the following: Preservation, Organisation, Prolong lifespan, Safety, Cost efficiency, etc.</p> <p><b>Collaborative and Talk for Learning Approaches:</b> In mixed gender/mixed cultural groups, demonstrate the different types of storage. Present findings for a whole class discussion Example: Short-term storage, Long-term storage, Personal storage, Commercial storage, etc.</p>	<p>Level 1: Recall <b>Level 2: Skills of conceptual Understanding</b> <b>Level 3: Strategic reasoning</b> Level 4: Extended critical thinking and reasoning</p>
	2.2.2.LI.2	2.2.2.AS.2
	<p><b>Identify methods of storing different food, clothing and other household items to extend their lifespan.</b></p> <p><b>Collaborative and Talking Point:</b> Watch a video/demonstration/picture to identify the various methods of storing different food, clothing and other household items. Example:</p> <ol style="list-style-type: none"> <li>Dry storage of items that do not require refrigeration or freezing, such as grains, clothing or electronics.</li> <li>Cold storage of temperature-sensitive items, such as fresh produce, dairy and meat, to maintain freshness and prevent spoilage.</li> <li>Vacuum storage to remove air from packaging to preserve items like food, clothing or electronics from moisture or contamination.</li> <li>Digital storage: Storing information electronically on devices like hard drives or cloud storage, etc.</li> </ol> <p><b>Group Work/Collaborative Learning:</b></p> <ul style="list-style-type: none"> <li>In mixed gender/random groups use panel discussion strategy to:</li> <li>Identify storage facilities individuals and families use to store clothing, food and other household items to ensure safety.</li> </ul>	<p>Level 1: Recall <b>Level 2: Skills of conceptual Understanding</b> <b>Level 3: Strategic reasoning</b> <b>Level 4: Extended critical thinking and reasoning</b></p>

	<p>Example:</p> <ol style="list-style-type: none"> <li>a. Clothing storage facilities             <ol style="list-style-type: none"> <li>i. Wardrobes and closets</li> <li>ii. Dressers and chests of drawers</li> <li>iii. Storage boxes and bins</li> <li>iv. Hanging organisers</li> <li>v. Under-bed storage, etc.</li> </ol> </li> <li>b. Food storage facilities             <ol style="list-style-type: none"> <li>i. Refrigerators and Freezers</li> <li>ii. Pantries and cupboards</li> <li>iii. Airtight containers</li> <li>iv. Cold storage rooms</li> <li>v. Food racks and shelving units, etc.</li> </ol> </li> <li>c. Household item storage facilities             <ol style="list-style-type: none"> <li>i. Shelving units</li> <li>ii. Cabinets and lockers</li> <li>iii. Laundry baskets and hampers</li> <li>iv. Garage and outdoor sheds</li> <li>v. Safe or lockbox, etc.</li> </ol> </li> </ol> <ul style="list-style-type: none"> <li>• Develop the lesson around learner's immediate environment and experiences using everyday practices where different storage practices are used to encourage active participation of all learners.</li> <li>• Integrate the local and the emerging technological storage available to the learners and their families and the wider community using GESI friendly language to encourage active participation of all (males, females and SEN learners).</li> </ul>	
	2.2.2.LI.3	2.2.2.AS.3
	<p><b>Apply the principles of storage in storing food, clothing and other household items to maintain quality and extend the lifespan.</b></p> <p><b>Collaborative and Managing Talk for Learning approaches:</b> Use think-pair-share/shower thought to discuss the principles of storage.</p> <p>Example:</p> <ol style="list-style-type: none"> <li>i. Cleanliness: Keep storage areas clean to prevent contamination and damage.</li> <li>ii. Organisation: Arrange items systematically to ensure easy retrieval and reduce clutter.</li> </ol>	<p>Level 1: Recall Level 2: Skills of conceptual Understanding <b>Level 3: Strategic reasoning</b></p>

	<ul style="list-style-type: none"> <li>iii. Accessibility: Store frequently used items in easily accessible locations.</li> <li>iv. Protection: Use appropriate containers or covers to shield items from environmental damage.</li> <li>v. Ventilation: Ensure proper airflow in storage areas to prevent dampness, mold, and odors.</li> <li>vi. Labelling: Clearly label storage containers with contents and dates for easy identification and tracking, etc.</li> </ul> <p><b>Experiential Learning/Collaborative Learning approaches:</b> Observe a resource person perform/demonstrate an activity/watch videos on how to store various food, clothing and other household items.</p> <p>Example:</p> <ul style="list-style-type: none"> <li>i. Food storage: Refrigerating perishables, storing grains in airtight containers and freezing leftovers.</li> <li>ii. Clothing storage: Hanging formal wear, folding casual clothes and using moth repellents for woollens.</li> <li>iii. Household item storage: Organising cleaning supplies, storing tools in boxes or keeping seasonal items in storage bins.</li> <li>iv. Digital storage: Saving family photos, videos and documents in cloud storage for long-term access, etc.</li> </ul> <p><b>Group Work/Project-Based Learning:</b> In mixed cultural/friendship groups organise practical activities to demonstrate how to apply the methods and principles of storage to: Exhibit different skills of storing various food, clothing, tools and other household item of choice. Video record the process and playback to the class for self-assessment and peer-review session.</p> <p><b>Collaborative and Talk for Learning Approaches:</b> In mixed cultural/gender groups, use pyramid/ onion ring discussion strategies to discuss the importance of storage to maintain the quality and extend the lifespan of purchased items.</p> <p>Example:</p> <ul style="list-style-type: none"> <li>i. Prevents waste: Proper storage reduces the chances of items becoming unusable due to spoilage or damage.</li> <li>ii. Enhances convenience: Organised storage makes it easier to locate items when needed.</li> <li>iii. Promotes sustainability: Prolonging the lifespan of items contributes to resource conservation and reduces environmental impact.</li> </ul>	<p><b>Level 4: Extended critical thinking and reasoning</b></p>
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	<p>iv. Saves money: Reducing waste and frequent replacements leads to significant cost savings, etc.</p> <p><b>Group Work /Experiential Learning:</b></p> <ul style="list-style-type: none"> <li>• Visit a community of your choice to study and analyse the ways individuals and families store various food, clothing, tools and other household items in the home.</li> <li>• Write and present your report for self and peer appraisal using different presentation modes.</li> </ul>	
<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Sample concept maps. Concept cartoons, mingling questions and guidelines on the concept of storage to maintain quality and extend lifespan.</li> <li>• Videos, pictures, drawings and/or slides on food, clothing, tools and other household items storage activities and practices.</li> <li>• Manila cards</li> <li>• Mobile phones</li> </ul>	<ul style="list-style-type: none"> <li>• Projectors</li> <li>• Resources people</li> <li>• Pre-recorded or YouTube</li> <li>• Computers, etc.</li> </ul>

Content Standards	Learning Indicators and Pedagogical Exemplars with 21 <sup>st</sup> Century Skills and GESI	Assessment
2.2.2.CS.2	2.2.2.LI.1	2.2.2.AS.1
Demonstrate knowledge and ability to identify potential hazards, accidents and recommend strategies to ensure personal and family safety for happy family living.	<p><b>Discuss potential hazards and their implications to healthy family living.</b></p> <p><b>Collaborative and Talk for Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>In pair/small group, use think-pair-share/ brainstorming/mingling to explain the concepts hazards and accidents and their implication to healthy family living.</li> </ul> <p>Example: Hazards: A hazard is a potential source of harm, danger or adverse effects on individual, property or the environment. Hazards can exist in various forms and may lead to injuries, accidents or other negative consequences if not managed properly handled.</p> <ul style="list-style-type: none"> <li>Discuss the types of hazard and accidents that affect the safety of individuals, families and society.</li> </ul> <p>Example: Types of hazards</p> <ol style="list-style-type: none"> <li>Physical hazards: Unsafe conditions like wet floors, sharp objects or poor lightening.</li> <li>Chemical hazards: Exposure to harmful chemicals or substances that can cause health issues like bleach and detergents.</li> <li>Biological hazards: Harm caused by organisms like bacteria, viruses or mold.</li> <li>Mechanical hazards: Sharp-edged equipment, tools, machinery or faulty electrical appliances.</li> <li>Psychosocial hazards: Emotional or mental stress caused by factors like harassment or excessive workload, etc.</li> </ol> <p><b>Group Work/Project-Based Learning:</b></p> <ul style="list-style-type: none"> <li>In pairs/small groups identify ways of preventing hazards in homes.</li> <li>Share your views with the whole class discussion.</li> </ul> <p>Example:</p> <ol style="list-style-type: none"> <li>Regular inspections of home and work environments.</li> <li>Proper maintenance of tools and equipment.</li> <li>Adhering to safety guidelines.</li> <li>Discarding expired and spoiled left-over food, etc.</li> </ol>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>

	<p>2.2.2.LI.2</p> <p><b>Identify the types of accidents that occur in the home and workplace.</b></p> <p><b>Collaborative and Talk for Learning Approaches:</b> In random/friendship group, use think-pair-share/ brainstorming/mingling to explain the concept accident in the home and the relationship between hazards and accidents.  Example: Accidents: An accident is an unexpected, unplanned event that results in injury, damage or loss. It often occurs due to hazards that were not addressed or controlled effectively.  Relationship between hazards and accidents: Hazards cause accidents because if hazards are not identified or addressed, they can lead to accidents., etc.</p> <p><b>Experiential Learning/Collaborative Learning approaches:</b> Observe a resource person perform/demonstrate an activity/watch videos to identify common accidents that affect the safety of individuals, families and society.  Example</p> <ul style="list-style-type: none"> <li>i. Home accidents: Falls, burns, cuts and poisoning.</li> <li>ii. Road accidents: Collisions or crashes caused by speeding, distractions or poor road conditions.</li> <li>iii. Workplace accidents: Injuries from improper use of machinery or lack of safety protocols.</li> <li>iv. School accidents: Falls, injuries during sports and exposure to hazardous materials in laboratories, etc.</li> </ul> <p><b>Group Work/Problem-Based Learning:</b> In mixed gender/mixed ability groups discuss the characteristics of accidents in the home.  Example: Characteristics of accidents in the home</p> <ul style="list-style-type: none"> <li>i. Unplanned: Accidents happen without warning or intention.</li> <li>ii. Sudden: They occur instantly, often leaving little or no time to react.</li> <li>iii. Preventable: Most accidents result from negligence, carelessness or avoidable circumstances.</li> <li>iv. Varied severity: Accidents can range from minor injuries such as small cuts to major incidents of fires.</li> <li>v. Common in certain areas: Accidents often occur in high-risk areas like the kitchen, bathroom and staircase, etc.</li> </ul>	<p>2.2.2.AS.2</p> <p>Level 1: Recall  <b>Level 2: Skills of conceptual Understanding</b>  <b>Level 3: Strategic reasoning</b>  Level 4: Extended critical thinking and reasoning</p>
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	<p>2.2.2.LI.3</p> <p><b>Examine the cause and ways of preventing home-based accidents to ensure safety and healthy family and social relationships.</b></p> <p><b>Collaborative and Talking Point:</b> Watch a video/demonstration/picture to examine the causes of different types of accidents that occur in the home.</p> <ol style="list-style-type: none"> <li>1. Physical causes <ol style="list-style-type: none"> <li>a. Slippery floors: Wet or polished floors can cause slips and falls for instance water spilled in the bathroom or kitchen.</li> <li>b. Poor lighting: Dimly lit areas make it difficult to see obstacles, increasing the risk of tripping like inadequate lighting in staircases, etc.</li> <li>c. Electrical and fire hazards:</li> <li>d. Faulty wiring: Exposed wires or malfunctioning sockets can cause electrical shocks.</li> <li>e. Overloading sockets: Plugging too many appliances into one socket can result in electrical fires, etc.</li> </ol> </li> <li>2. Chemical and mechanical causes <ol style="list-style-type: none"> <li>a. Improper storage of chemicals: Leaving cleaning agents, pesticides and/or fuels accessible can lead to poisoning or burns.</li> <li>b. Sharp objects: Improper handling or storage of knives, scissors and/or broken glass can lead to injuries, etc.</li> </ol> </li> <li>3. Structural and natural causes <ol style="list-style-type: none"> <li>a. Faulty construction: Poorly designed stairs, loose railings and/or uneven flooring can cause falls.</li> <li>b. Damaged furniture: Broken chairs, tables and/or beds can collapse and cause injuries, etc.</li> </ol> </li> </ol> <p><b>Group Work/Project-Based Learning:</b></p> <ul style="list-style-type: none"> <li>• In mixed cultural/friendship groups organise home visitation activity to: <ol style="list-style-type: none"> <li>1. Find out the types of accidents that occur in the home.</li> <li>2. Discuss ways of preventing accidents in various homes</li> <li>3. Identify the effect accidents on individuals, families and society.</li> <li>4. Video record the process and playback to the class for self-assessment and peer-review session, etc.</li> </ol> </li> </ul> <p>Example:</p>	<p>2.2.2.AS.3</p> <p>Level 1: Recall Level 2: Skills of conceptual Understanding <b>Level 3: Strategic reasoning</b> <b>Level 4: Extended critical thinking and reasoning</b></p>
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	<ul style="list-style-type: none"> <li>a. Ways of preventing accidents: <ul style="list-style-type: none"> <li>i. Regular maintenance: Fix faulty wiring, appliances and damaged structures promptly.</li> <li>ii. Keep floors dry and clear: Wipe up spills immediately and avoid leaving objects on the floor.</li> <li>iii. Appropriate storage: Store sharp objects, chemicals and hazardous items out of reach of children.</li> <li>iv. Supervise vulnerable individuals: Keep an eye on children, elderly persons and/or people with special needs.</li> <li>v. Install safety features: Use non-slip mats, handrails on stairs and smoke detectors, etc.</li> </ul> </li> <li>b. The effect of accidents: <ul style="list-style-type: none"> <li>i. Physical effects: Injuries, health issues and loss of productivity.</li> <li>ii. Emotional effects: Stress and anxiety, trauma and low self-esteem.</li> <li>iii. Financial effects: Medical expenses and loss of income.</li> <li>iv. Social effects: Role changes and disruption of daily life.</li> <li>v. Economic effects: Healthcare costs, loss of workforce and insurance claims, etc.</li> </ul> </li> <li>• Discuss ways to mitigate the effects of accidents in the home.</li> </ul> <p>Example:</p> <ul style="list-style-type: none"> <li>i. Education and awareness: Promote safety education in schools, workplaces and communities.</li> <li>ii. Emergency preparedness: Ensure families and communities have first aid kits and knowledge of emergency response procedures.</li> <li>iii. Policy and enforcement: Implement and enforce laws to prevent accidents, such as building codes and traffic regulations.</li> <li>iv. Support systems: Provide financial, emotional and rehabilitation support for victims and their families, etc.</li> </ul>	
	2.2.2.LI.4	2.2.2.AS.4
	<p><b>Provide first aid to accident victims to save lives and promote responsible family and social living.</b></p> <p><b>Collaborative and Talking Point:</b></p> <ul style="list-style-type: none"> <li>• Watch a video/demonstration/picture identify ways of providing first aid to accident victims to save life.</li> </ul>	<p>Level 1: Recall  <b>Level 2: Skills of conceptual Understanding</b>  <b>Level 3: Strategic reasoning</b></p>

	<p>Example: First aid is the immediate and temporary care given to an injured or ill person before professional medical help arrives. The main goal of first aid is to save lives, prevent the condition from worsening and promote recovery:</p> <ol style="list-style-type: none"> <li>Preserve life: Keep the victim alive until professional help is available.</li> <li>Prevent further harm: Avoid worsening the condition by minimizing risks or injuries.</li> <li>Promote recovery: Provide comfort and assistance to help the person recover, etc.</li> </ol> <p>Principles of first aid</p> <ol style="list-style-type: none"> <li>Stay calm and assess the situation.</li> <li>Ensure your safety and that of the victim.</li> <li>Call for emergency help if needed.</li> <li>Use available resources effectively, etc.</li> </ol> <ul style="list-style-type: none"> <li>In mixed cultural/random groups discuss ways to provide first aid to accident victims: Cuts and bleeding, sprains and fractures, poisoning, choking, shocks and drowning, etc.</li> </ul> <p>Example: Cuts and Bleeding</p> <p>Steps to follow:</p> <ol style="list-style-type: none"> <li>Wash your hands and/or wear gloves if available to avoid infection.</li> <li>Apply pressure on the wound using a clean cloth or bandage to stop bleeding.</li> <li>Elevate the injured area above heart level if possible.</li> <li>Clean the wound gently with water or antiseptic.</li> <li>Cover it with a sterile bandage.</li> <li>Caution: Do not remove deeply embedded objects, leave them for medical professionals, etc.</li> </ol> <p><b>Group Work/Project-Based Learning:</b> In mixed cultural/friendship groups organize practical activities to role-play how to provide first aid to accident victims of different types of accidents to safe life. Video record the process and playback to the class for self-assessment and peer-review session.</p> <p><b>Collaborative and Talk for Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>In small groups use pyramid/ onion ring discussion strategies</li> </ul>	<p><b>Level 4: Extended critical thinking and reasoning</b></p>
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	<ul style="list-style-type: none"> <li>• Reflect on the role-play activities to discuss how the groups applied the general precautions in first aid.</li> </ul> <p>Example:</p> <ol style="list-style-type: none"> <li>i. Always assess the scene for safety before intervening.</li> <li>ii. Avoid moving victims unnecessarily, especially in cases of suspected spinal injuries.</li> <li>iii. Contact emergency services promptly.</li> <li>iv. Keep a well-stocked first aid kit available at home, school or work, etc.</li> </ol>	
<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Sample concept maps. Concept cartoons, mingling questions and guidelines to prevent accidents and provide first aid.</li> <li>• Videos, pictures, drawings and/or slides on home-based accidents and first aid.</li> <li>• Manila cards</li> <li>• Mobile phones</li> <li>• Projectors</li> </ul>	<ul style="list-style-type: none"> <li>• Resources people</li> <li>• Pre-recorded or YouTube</li> <li>• Computers</li> <li>• First aid kits, etc.</li> </ul>

# YEAR THREE



**Subject: MANAGEMENT IN LIVING**  
**Strand I. PERSONAL AND FAMILY RESOURCE MANAGEMENT**  
**Sub-Strand I. RESOURCE MANAGEMENT PRACTICE**

Learning Outcomes	21 <sup>st</sup> Century Skills and Competencies	GESI <sup>5</sup> , SEL <sup>6</sup> and Shared National Values
3.1.1.LO.1 Apply knowledge, values and skills to manage time, money and human resources effectively to achieve personal and family goals.	<p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>• Ask questions, learn from peers and build on own ideas.</li> <li>• Share ideas and express their ideas confidently.</li> </ul> <p><b>Critical thinking and Problem-solving skills</b></p> <ul style="list-style-type: none"> <li>• Think rationally and clearly to solve problems.</li> <li>• Apply knowledge and make connection with what they learnt to solve real life challenges of time, money and human resources.</li> </ul> <p><b>Personal development and Leadership skills</b> Apply interpersonal skills to confidently lead self-directed learning activities.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Accept individual opinions and ideas about consumerism.</li> <li>• Respect individuals of different backgrounds.</li> <li>• Embrace diversity and practice inclusion.</li> <li>• Examine and dispel misconceptions/myths about gender as they relate to time, money and human resources management activities.</li> <li>• Interrogate their stereotypes and biases about gender and the role men and women play in time, money and human resources management.</li> </ul> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional</p>

<sup>5</sup> Gender Equality and Social Inclusion

<sup>6</sup> Socio-Emotional Learning

		<p>learning skills to:</p> <ul style="list-style-type: none"> <li>• Identify and express feelings (e.g., through dialogue, visual and performing arts, journaling) on time, money and human resources.</li> <li>• Accurately assess capabilities and qualities in relation to time, money and human resource conservation.</li> <li>• Practice skills related to respecting others' views on resources management practices.</li> <li>• Manage emotional reactions and behaviours using time, money and skills and knowledge.</li> <li>• Practice communication skills (e.g., verbalising your message, listening to 'others').</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, Time consciousness, etc.</p>
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Content Standards	Learning Indicators and Pedagogical Exemplars with 21 <sup>st</sup> Century Skills and GESI	Assessment
3.1.1.CS.I	3.1.1.LI.I	3.1.1.AS.I
Demonstrate the ability to apply the principles and techniques for managing time, money and human resources to enhance individual and family well-being.	<p><b>Develop a personal and family time management plan to enhance individual and family well-being.</b></p> <p><b>Structuring Talk for Learning:</b></p> <ul style="list-style-type: none"> <li>In groups, observe videos, role-play and stories/narrations to explain the concepts related to time management.</li> </ul> <p>Example: Time management involves effectively planning and controlling how time is allocated to tasks to maximize productivity and achieve goals. Concepts related to time management:</p> <ol style="list-style-type: none"> <li>Goal setting</li> <li>Planning and scheduling</li> <li>Delegation of tasks</li> <li>Time audit</li> <li>Balance and flexibility, etc.</li> </ol> <ul style="list-style-type: none"> <li>In your groups discuss why individuals and families need to manage time. <ol style="list-style-type: none"> <li>Enhances productivity and efficiency.</li> <li>Reduces stress and anxiety.</li> <li>Improves decision-making and prioritisation.</li> <li>Creates time for personal development and relationships.</li> <li>Promotes work-life balance, etc.</li> </ol> </li> </ul> <p><b>Talk for Learning/Collaborative/Group Work Approaches:</b> In mixed gender/ability groups, use mingling, onion ring/radio reporter strategies, discuss the importance of time management to the individual, family and society. Present your group reports for a whole class discussion.</p> <p>Example:</p> <ol style="list-style-type: none"> <li>Individual level <ol style="list-style-type: none"> <li>Enhances productivity</li> <li>Reduces stress and anxiety</li> <li>Promotes self-discipline</li> <li>Improves decision-making, etc.</li> </ol> </li> <li>Family level <ol style="list-style-type: none"> <li>Improves family bonding</li> <li>Balances responsibilities</li> </ol> </li> </ol>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual Understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>

- iii. Enhances financial management
- iv. Prepares for emergencies, etc.
- c. Society level
  - i. Boosts economic productivity
  - ii. Promotes social order
  - iii. Reduces resource waste
  - iv. Encourages civic engagement
  - v. Fosters a culture of responsibility, etc.

**Experiential Learning/Project-Based Learning:**

- In cultural and random groups identify a real family life situation and develop a personal and family time management plan that prioritises tasks.

Example:

- a. Family Activities:
  - i. Meal preparation and services
  - ii. Garment construction
  - iii. Washing and cleaning
  - iv. Studying and visiting
- b. Workplace and personal activities

Sample Family Schedule Template

Time	Activity	Responsibility	Remark

- Organise a practical activity to execute your time plan and demonstrate how to achieve effective use of time and goal attainment among individuals and families.
- Write and present your report for a whole class reflection and appraisal.

**Project-Based Learning/ Group Work:**

- In pairs/small groups conduct interviews to find out the challenges individuals and families faced in time management.

Examples: Challenges:

- a. Individual level

	<ul style="list-style-type: none"> <li>i. Procrastination</li> <li>ii. Lack of clear goals</li> <li>iii. Overcommitment</li> <li>iv. Distractions</li> <li>v. Lack of motivation, etc.</li> </ul> <p>b. Families level:</p> <ul style="list-style-type: none"> <li>i. Conflicting schedules</li> <li>ii. Uneven distribution of responsibilities</li> <li>iii. Lack of communication</li> <li>iv. Emergencies and unplanned events</li> <li>v. Cultural and social expectations, etc.</li> </ul> <p>c. Community level:</p> <ul style="list-style-type: none"> <li>i. Workplace demands</li> <li>ii. Inadequate access to resources</li> <li>iii. Transportation issues</li> <li>iv. Social media and entertainment, etc.</li> </ul> <ul style="list-style-type: none"> <li>• Present your findings and reflection for a whole class discussion and feedback.</li> </ul>	
	3.1.1.LI.2	3.1.1.AS.2
	<p><b>Create a family budget plan, including saving, expenditure tracking and financial goal setting.</b></p> <p><b>Talk for Learning/Collaborative Learning Approaches:</b> In mixed ability groups, use the talking point or panel discussion strategy to compare sample budgets to budgets to:</p> <ol style="list-style-type: none"> <li>1. Explain the concept of budget and family budgets. Example: A family budget plan is an organised approach to managing income and expenses, ensuring that financial resources are used efficiently, etc.</li> <li>2. Identify the major elements of a budget.</li> </ol> <p><b>Problem-Based/Experiential Learning:</b></p> <ul style="list-style-type: none"> <li>• In mixed ability groups, surf the internet for Open Educational Resources and other sources to discuss good and poor budgeting practices.</li> <li>• Organise a mock family activity to demonstrate how to develop and implement a family budget to achieve family goals.</li> </ul>	<p>Level 1: Recall  <b>Level 2: Skills of conceptual understanding</b>  <b>Level 3: Strategic reasoning</b>  <b>Level 4: Extended critical thinking and reasoning</b></p>

Example: Steps to create a family budget plan

- i. Identification family income
- ii. Identify expenses
- iii. Allocate savings
- iv. Set financial goals
- v. Track expenditure
- vi. Review and adjust, etc.

Sample Monthly Budget Plan Template

Category	Amount (GH¢)
Income	
Expenses	
Rent	
Utilities etc.	

**Experiential Learning/Project-Based Learning:**

- In mixed gender/friendship groups think-pair-share to discuss challenges of budgeting among individuals and families. Present your findings for a whole class discussion.

Example:

- i. Lack of financial discipline
- ii. Insufficient income
- iii. Lack of financial knowledge
- iv. Inflation and rising costs
- v. Conflicting family priorities.
- vi. Cultural or social pressures
- vii. Lack of emergency funds, etc.

- In your groups visit individuals, families and business facilities to interact with them on their budgeting practices and write a report on the following: Ways of budgeting
  - i. Achievement in budgeting
  - ii. Budget challenges of budgeting
  - iii. Recommendations to improve budgeting.
  - iv. Other observations of interest, etc.

	<p><b>Talk for Learning/Collaborative Learning Approaches:</b> In a whole class discussion using talking point techniques share your views to suggest strategies to overcome budgeting challenges. Example:</p> <ol style="list-style-type: none"> <li>Improve financial literacy</li> <li>Build an emergency fund</li> <li>Set realistic goals</li> <li>Limit debt</li> <li>Plan for contingencies, etc.</li> </ol>	
	3.1.1.LI.3	3.1.1.AS.3
	<p><b>Identify skills and knowledge within the family that can be utilised to achieve shared goals.</b></p> <p><b>Experiential Learning/Collaborative/Group Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>In mixed gender/ability/friendship groups, visit families, social-welfare and business centres to seek information on skills and knowledge that individuals can employ to achieve, personal, family, entrepreneurial and institutional goals.</li> <li>Present a written report for peer review and assessment.</li> </ul> <p>Example:</p> <ol style="list-style-type: none"> <li>Leadership and organisational skills</li> <li>Educational knowledge</li> <li>Gardening and agricultural skills</li> <li>Cultural knowledge, traditions and values</li> <li>Market knowledge</li> <li>Community networking, etc.</li> </ol> <p><b>Talk for Learning/Collaborative Learning Approaches:</b> In mixed ability groups, use the talking point or panel discussion strategy to compare the different skills, knowledge and talents to discuss how individuals, families and society can make efficient use human resources to achieve desired goals. Example:</p> <ol style="list-style-type: none"> <li>Individual level             <ol style="list-style-type: none"> <li>Education and skill development.</li> <li>Time management.</li> <li>Health and well-being.</li> </ol> </li> </ol>	<p>Level 1: Recall  <b>Level 2: Skills of conceptual understanding</b>  <b>Level 3: Strategic reasoning</b>          Level 4: Extended critical thinking and reasoning</p>

	<ul style="list-style-type: none"> <li>iv. Financial management, etc.</li> <li>v. Family level</li> <li>vi. Division of labour and cooperation.</li> <li>vii. Providing education and training.</li> <li>viii. Supporting emotional and social growth.</li> <li>ix. Financial and resource management, etc.</li> </ul> <ul style="list-style-type: none"> <li>b. Societal level <ul style="list-style-type: none"> <li>i. Education and workforce training.</li> <li>ii. Job creation and economic growth.</li> <li>iii. Gender equality and inclusion.</li> <li>iv. Healthcare and social welfare programs.</li> <li>v. Environmental sustainability, etc.</li> </ul> </li> </ul> <p><b>Problem Based/Experiential Learning:</b> In mixed ability groups, organise a mock real-life situation to role-play and showcase how human resources can be applied in daily life.  Example: Application of human resources:</p> <ul style="list-style-type: none"> <li>a. Individual Level <ul style="list-style-type: none"> <li>i. Education and learning</li> <li>ii. Career and work performance</li> <li>iii. Time and task management</li> <li>iv. Health and well-being, etc.</li> </ul> </li> <li>b. Family Level <ul style="list-style-type: none"> <li>i. Household management</li> <li>ii. Parenting and child development</li> <li>iii. financial planning and budgeting</li> <li>iv. Conflict resolution and emotional support, etc.</li> </ul> </li> <li>c. Community and societal level <ul style="list-style-type: none"> <li>i. Work and economic contribution</li> <li>ii. Volunteerism and community service</li> <li>iii. Leadership and governance</li> <li>iv. Innovation and problem-solving, etc.</li> </ul> </li> </ul> <p><b>Structuring Talk for Learning:</b> Reflect on the role-play and share views on what you learnt.</p>	
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	<p><b>Problem Based Learning/Group Work:</b> In mixed ability/friendship groups mount a campaign on managing and using human resources such as knowledge, skills and talents to achieve goals. In a whole class discussion reflect and share your feelings about the resource's utilisation campaign activity</p> <p><b>Project-Based Learning:</b> In mixed gender/cultural/ friendship groups surf the internet and other resources to analyse the impact of technology on human resource development and utilisation. Present your finding to large group for discussion using different presentation modes.</p> <p>Example:</p> <ul style="list-style-type: none"> <li>a. Impact on human resource development <ul style="list-style-type: none"> <li>i. Enhancing skill development</li> <li>ii. Customisation of training</li> <li>iii. Global access to knowledge</li> <li>iv. Development of soft skills</li> <li>v. Continuous learning and upskilling, etc.</li> </ul> </li> <li>b. Impact on human resource utilisation <ul style="list-style-type: none"> <li>i. Improved recruitment processes</li> <li>ii. Enhanced productivity</li> <li>iii. Remote work opportunities</li> <li>iv. Employee performance monitoring</li> <li>v. Flexibility in workforce deployment, etc.</li> </ul> </li> <li>c. Challenges and considerations <ul style="list-style-type: none"> <li>i. Digital disparity</li> <li>ii. Job displacement</li> <li>iii. Privacy and security concerns</li> <li>iv. Skill obsolescence, etc.</li> </ul> </li> </ul>	
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<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Videos, Stories, Posters, Concept maps, Concept cartoons and Role-play props</li> <li>• Flip charts, Manila card, Computer, Microphone</li> <li>• Human and non-human resources (market, shops)</li> <li>• Chart</li> </ul>	<ul style="list-style-type: none"> <li>• Videos on consumer behaviour.</li> <li>• Sample time scheduled and budgeting template.</li> <li>• Projector and Mobile phones, etc.</li> </ul>
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**Subject**                    **MANAGEMENT IN LIVING**  
**Strand 1.**                **PERSONAL AND FAMILY RESOURCE MANAGEMENT**  
**Sub-Strand 2.**        **MANAGEMENT PRINCIPLES FOR QUALITY LIVING**

Learning Outcomes	21 <sup>st</sup> Century Skills and Competencies	GESI, SEL and Shared National Values
3.1.2.LO.I		
Assess ways of applying financial literacy to promote individual and family financial security.	<p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>• Ask questions, learn from peers and build on own ideas.</li> <li>• Share ideas and express their ideas confidently.</li> </ul> <p><b>Critical thinking and Problem-solving skills</b></p> <ul style="list-style-type: none"> <li>• Think rationally and clearly to solve problems.</li> <li>• Apply knowledge and make connection with what they learnt to solve real life challenges of financial literacy.</li> </ul> <p><b>Personal development and Leadership skills</b>  Apply interpersonal skills to confidently lead self-directed learning activities.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Accept individual opinions and ideas about consumerism.</li> <li>• Respect individuals of different backgrounds.</li> <li>• Embrace diversity and practice inclusion.</li> <li>• Examine and dispel misconceptions, myths about gender as they relate to financial literacy Interrogate their stereotypes and biases about gender and the role men and women play in promoting financial security in the family.</li> </ul> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p>

		<ul style="list-style-type: none"> <li>• Identify and express feelings (e.g., through dialogue, visual and performing arts, journaling) on consumer skills.</li> <li>• Accurately assess capabilities and qualities in relation to consumer skills.</li> <li>• Practice skills related to respecting others' views on saving and credit related activities.</li> <li>• Manage emotional reactions and behaviours using saving and credit facilities.</li> <li>• Practice communication skills (e.g., verbalising your message, listening to others)</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.</p>
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Content Standards	Learning Indicators and Pedagogical Exemplars with 21 <sup>st</sup> Century Skills and GESI	Assessment
3.1.2.CS.I	3.1.2.LI.I	3.1.2.AS.I
Demonstrate knowledge, understanding and application on financial literacy to promote individual and family financial security.	<p><b>Discuss the importance of savings, investment and their contribution in promoting financial security.</b></p> <p><b>Structuring Talk for Learning:</b> In groups, observe videos, role-play, and stories/narrations to explain the concepts of financial literacy. Example:</p> <ol style="list-style-type: none"> <li>Budgeting: Creating a plan to track income and expenses.</li> <li>Saving: Setting aside money for emergencies, goals, and future needs.</li> <li>Investing: Growing wealth through assets like stocks, real estate, or businesses.</li> <li>Debt Management: Understanding how to borrow responsibly and pay off debts.</li> <li>Financial Planning: Setting short- and long-term financial goals, etc.</li> </ol> <p><b>Talk for Learning/Collaborative/Group Learning Approaches:</b> In mixed gender/ability groups, use mingling, onion ring/radio reporter strategies discuss, the importance of financial literacy in promoting financial security. Present your group reports for a whole class discussion. Example:</p> <ol style="list-style-type: none"> <li>Promotes financial security: Reduces stress and anxiety associated with financial instability.</li> <li>Encourages savings: Prepares families for emergencies and future needs.</li> <li>Reduces debt: Helps avoid unnecessary borrowing and manage existing debts effectively.</li> <li>Enhances decision-making: Guides individuals to make informed choices about spending, saving, and investing.</li> <li>Improves quality of life: Ensures resources are allocated to meet essential needs and family goals, etc.</li> </ol> <p><b>Experiential Learning and Group Work:</b> In friendship/random groups interact with a resource person or video on financial management to discuss the principles and types of saving, investment and how they contribute to family financial security. Example:</p> <ol style="list-style-type: none"> <li>Principles of saving: <ol style="list-style-type: none"> <li>Save regularly using the 10-20% of income.</li> <li>Prioritise building an emergency fund.</li> <li>Use savings accounts or fixed deposits for safety and small returns, etc.</li> </ol> </li> </ol>	<p>Level 1: Recall <b>Level 2: Skills of conceptual Understanding</b> <b>Level 3: Strategic reasoning</b> Level 4: Extended critical thinking and reasoning</p>

	<ul style="list-style-type: none"> <li>b. Types of saving: <ul style="list-style-type: none"> <li>i. Regular savings account: A basic account for depositing and withdrawing money anytime with low interest rates and accessible funds.</li> <li>ii. Fixed deposit Account: A savings account where money is locked for a specific period with higher interest rates than regular savings with limited access to funds during the deposit period.</li> <li>iii. Emergency savings: Money set aside specifically for unexpected expenses such as medical bills, car repairs.</li> <li>iv. Target/goal-oriented Savings: Savings for a specific purpose like education, vacations and weddings.</li> <li>v. Retirement savings: Funds saved to provide income after retirement like pension funds and individual retirement accounts.</li> <li>vi. Savings groups or cooperatives: Community-based groups where members contribute and borrow funds at low-interest, etc.</li> </ul> </li> <li>c. Contributions of savings to family financial security <ul style="list-style-type: none"> <li>i. Emergency Preparedness: Covers unexpected expenses such as medical emergencies and job loss.</li> <li>ii. Goal achievement: Helps families achieve financial goals like education or buying a home.</li> <li>iii. Peace of Mind: Reduces stress associated with financial uncertainty, etc.</li> </ul> </li> <li>d. Principles of Investment <ul style="list-style-type: none"> <li>i. Diversify investments to spread risk.</li> <li>ii. Consider risk tolerance before investing (low-risk vs. high-risk options).</li> <li>iii. Focus on long-term growth rather than short-term gains, etc.</li> </ul> </li> <li>e. Types of Investment <ul style="list-style-type: none"> <li>i. Stocks: Buying shares in a company to gain ownership and receive dividends.</li> <li>ii. Bonds: Lending money to a company or government in exchange for periodic interest payments and the return of the principal amount.</li> <li>iii. Real Estate: Investing in property, land, or buildings for rental income or resale at a higher value.</li> <li>iv. Mutual Funds: Pooling money with other investors to buy a diversified portfolio of stocks, bonds, or other assets managed by a professional.</li> <li>v. Fixed Assets: Buying long-term assets like machinery, tools, or equipment to generate income.</li> <li>vi. Entrepreneurship: Starting a business to earn profits, etc.</li> </ul> </li> </ul>	
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	<ul style="list-style-type: none"> <li>f. Contributions of investment to family financial security               <ul style="list-style-type: none"> <li>i. Wealth creation: Provides a source of passive income like dividends and rental income.</li> <li>ii. Inflation protection: Ensures money grows to maintain purchasing power over time.</li> <li>iii. Financial independence: Reduces reliance on employment income alone, etc.</li> </ul> </li> </ul>	
	3.1.2.II.2	3.1.2.AS2
	<p><b>Identify the principles and types of credit available to individuals, families and groups.</b></p> <p><b>Experiential Learning/Collaborative/Group Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>• In mixed gender/ability/friendship groups, visit a financial institution to find out the type of principles and types of credit facilities that are available to individuals, families and groups as well as the credit practice of people in the community.</li> <li>• Present your report on the following:               <ol style="list-style-type: none"> <li>1. Principles of Credit:                   <ul style="list-style-type: none"> <li>a. Borrow only for productive purposes (e.g., starting a business).</li> <li>b. Understand terms and conditions, including interest rates and repayment schedules.</li> <li>c. Maintain a good credit history by repaying loans on time, etc.</li> </ul> </li> <li>2. Types of Credit:                   <ul style="list-style-type: none"> <li>a. Personal loans: Borrowed money used for personal needs like education, weddings, or emergencies.</li> <li>b. Credit cards: A revolving line of credit used for purchases and paid back with interest.</li> <li>c. Mortgage loans: Loans used to purchase property or real estate.</li> <li>d. Business loans: Loans taken to start, expand or operate a business.</li> <li>e. Student/education loans: Loans specifically for paying tuition, books, and other educational expenses.</li> <li>f. Vehicle loans: Loans used to purchase a car or other vehicles, etc.</li> </ul> </li> <li>3. Contributions of credit to family financial security:                   <ul style="list-style-type: none"> <li>a. Access to Opportunities: Enables families to invest in education, housing, or business ventures.</li> <li>b. Flexibility: Helps manage cash flow during financial shortfalls.</li> <li>c. Improved Quality of Life: Allows for timely acquisition of essential resources, etc.</li> </ul> </li> </ol> </li> </ul>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>

	<p><b>3.1.2.LI.3</b></p> <p><b>Apply financial literacy skills to create savings plans, manage credit and assess investment options to promote financial security.</b></p> <p><b>Talk for Learning/Collaborative Learning Approaches:</b> In mixed ability groups, use the talking point to or panel discussion strategy to analyse and compare the different case study report on how individuals, families, groups and entrepreneurial businesses create savings plans, manage credit and assess investment options to promote financial security:</p> <ol style="list-style-type: none"> <li>1. Identify savings, credit and investment practices.</li> <li>2. Discuss the achievements of savings, credit and investment practices.</li> <li>3. Outline the challenges of saving, credit and investment practices.</li> <li>4. Suggest recommendations to improve savings, credit and investment practices, etc.</li> </ol> <p><b>Problem Based/Experiential Learning:</b></p> <ul style="list-style-type: none"> <li>• In mixed ability groups, organise a mock real-life situation/a mini project, to role-play and showcase how to apply financial literacy skills to create savings plans, manage credit and assess investment options to promote financial security.</li> <li>• Present your findings in a community durbar to educate members in the community on the relevance of adapting good savings, credit and investment practices.</li> </ul> <p><b>Structuring Talk for Learning:</b> Reflect on the role-play/mini project and the community durbar activities you're your share views on what you learnt.</p> <p><b>Problem-Based Learning/Group Work:</b> In mixed ability/friendship groups mount a campaign on financial literacy education in the community on consumer skills.</p> <p>Example:</p> <ol style="list-style-type: none"> <li>i. Ask to compare savings, investments and credit</li> <li>ii. Identify consumer rights.</li> <li>iii. Defend oneself against faulty or defective policies and services, etc.</li> </ol> <p><b>Project-Based Learning:</b></p> <ul style="list-style-type: none"> <li>• In mixed gender/cultural/ friendship groups analyse print and electronic media adverts to evaluate ways of applying savings, credit and investment to promote financial security among individuals, families and communities.</li> </ul>	<p><b>3.1.2.AS 3</b></p> <p>Level 1: Recall  <b>Level 2: Skills of conceptual understanding</b>  <b>Level 3: Strategic reasoning</b>  <b>Level 4: Extended critical thinking and reasoning</b></p>
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	<p>Example:</p> <ul style="list-style-type: none"> <li>i. Financial company</li> <li>ii. Financial service</li> <li>iii. Financial challenges</li> <li>iv. Fallacies about savings, investment and credit, etc.</li> </ul> <ul style="list-style-type: none"> <li>• Present a written report for peer appraisal and assessment, etc.</li> </ul>		
<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Video financial literacy skills</li> <li>• Stories</li> <li>• Posters and Concept maps</li> <li>• Computer and Microphone</li> <li>• Community resources (banks, shops restaurants, dressmakers t, shops)</li> <li>• Role-play props</li> </ul>	<ul style="list-style-type: none"> <li>• Flip charts and Manila card</li> <li>• Case study reports on savings, credits and investment</li> <li>• Videos on consumer behaviour.</li> <li>• Sample goods for market scene.</li> <li>• Projector and Mobile phones, etc.</li> </ul>	

**Subject      MANAGEMENT IN LIVING**  
**Strand 1.     PERSONAL AND FAMILY RESOURCE MANAGEMENT**  
**Sub-Strand 3. CREATIVE PRODUCT DEVELOPMENT AND ENTREPRENEURSHIP**

Learning Outcomes	21 <sup>st</sup> Century Skills and Competencies	GESI, SEL and Shared National Values
3.1.3.LO.1		
Analyse and apply the principles of product planning and estimation to ensure efficient and cost-effective production.	<p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>• Ask questions, learn from peers and build on own ideas.</li> <li>• Share ideas and express their ideas confidently.</li> </ul> <p><b>Critical thinking and Problem-solving skills</b></p> <ul style="list-style-type: none"> <li>• Think rationally and clearly to solve problems.</li> <li>• Apply knowledge and make connection with what they learnt to solve real life challenges of product planning and estimation.</li> </ul> <p><b>Personal development and Leadership skills</b>  Apply interpersonal skills to confidently lead self-directed learning activities.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Accept individual opinions and ideas about consumerism.</li> <li>• Respect individuals of different backgrounds.</li> <li>• Embrace diversity and practice inclusion.</li> <li>• Examine and dispel misconceptions/myths about gender as they relate to product planning estimation and development. related activities.</li> <li>• Interrogate their stereotypes and biases about gender and the role men and women play in consumerism.</li> </ul> <p><b>SEL:</b> Learners who have been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>• Identify and express feelings (e.g., through dialogue, visual and performing arts, journaling) on consumer skills.</li> </ul>

		<ul style="list-style-type: none"> <li>• Accurately assess capabilities and qualities in relation to consumer skills.</li> <li>• Practice skills related to respecting others' views on consumer related activities.</li> <li>• Manage emotional reactions and behaviours using marketing techniques.</li> <li>• Practice communication skills (e.g., verbalizing your message, listening to others).</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.</p>
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Content Standards	Learning Indicators and Pedagogical Exemplars with 21 <sup>st</sup> Century Skills and GESI	Assessment
3.1.3.CS.I	3.1.3.LI.I	3.1.3.AS.I
Demonstrate the ability to plan and estimate resources, costs and time required for product development.	<p><b>Explain how to plan and estimate resources, cost and time required for selected products.</b></p> <p><b>Structuring Talk for Learning:</b> In groups, observe videos, role-play, and stories/narrations to explain the concepts related to product planning and estimation.  Example: Product planning refers to the systematic approach to conceptualizing, developing and launching products that meet consumer needs and market demand. It involves setting clear goals, identifying resources and creating a roadmap to bring the product to life efficiently and cost-effectively, etc.  Example:</p> <ol style="list-style-type: none"> <li>Principles of Product Planning</li> <li>Conduct market research and analysis</li> <li>Make a feasibility study</li> <li>Identify the target audience</li> <li>Create innovation and design</li> <li>Assess the sustainability</li> <li>Cost estimation and budgeting</li> <li>Estimation for cost-effective production, etc.</li> </ol> <p>Estimation: Estimation refers to processes of determining the resources, costs and timelines required to produce a product efficiently. It ensures the product is economically viable and aligned with market demand.</p> <p>Principles of Estimation</p> <ol style="list-style-type: none"> <li>Accurate data: Collect data on material costs, labour rates and operational expenses analyse historical data for similar products.</li> <li>Breakdown of costs: Divide expenses into fixed and variable costs and allocate resources appropriately to optimize production.</li> <li>Time management: Develop a production timeline to avoid delays and implement strategies to reduce lead time and maximise efficiency.</li> <li>Risk analysis: Identify potential risks such as supply chain disruptions and price fluctuations as well as develop contingency plans to mitigate risks.</li> </ol>	<p>Level 1: Recall  <b>Level 2: Skills of conceptual understanding</b>  <b>Level 3: Strategic reasoning</b>  Level 4: Extended critical thinking and reasoning</p>

	<p>5. Technology utilisation: Use cost-estimation software for precise calculations and implement automation to reduce errors and labour costs.</p> <p><b>Talk for Learning/Collaborative/Group Learning Approaches:</b> In mixed gender/ability groups, use mingling, onion ring/radio reporter strategies discuss how to apply the principles product planning and estimation to identify the materials, tools and resources required for a selected product.</p> <p>Present your group reports for a whole class discussion.</p> <p>Example:</p> <ol style="list-style-type: none"> <li>a. Strategic Planning <ol style="list-style-type: none"> <li>i. Develop a detailed project plan outlining production stages and goals.</li> <li>ii. Use project management tools to track progress.</li> </ol> </li> <li>iii. Resource Optimisation</li> <li>iv. Source materials from reliable suppliers to ensure quality and cost savings.</li> <li>v. Train staff to maximise productivity and minimize waste.</li> <li>b. Cost Monitoring <ol style="list-style-type: none"> <li>i. Continuously review budgets to ensure expenditures align with estimates.</li> <li>ii. Implement cost-control measures to avoid overrun.</li> </ol> </li> <li>c. Quality Assurance <ol style="list-style-type: none"> <li>i. Test products during production to maintain standards.</li> <li>ii. Address defects immediately to prevent costly rework.</li> </ol> </li> <li>d. Sustainability Practices <ol style="list-style-type: none"> <li>i. Use renewable resources and energy-efficient processes.</li> <li>ii. Optimise packaging to reduce costs and environmental impact, etc.</li> </ol> </li> </ol>	
	3.1.3.LI.2	3.1.3.AS.2
	<p><b>Prepare a cost estimation sheet, materials, labour and overhead costs for planned products.</b></p> <p><b>Talk for Learning/Collaborative Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>In pairs/mixed ability groups, think-pair-share to state the materials, labour and overhead costs of developing the selected product your choice.</li> </ul> <p>Example:</p> <ol style="list-style-type: none"> <li>i. Product: Baked goods, sewn items and household crafts.</li> <li>ii. Materials for practice: Fabric, thread, wood, ingredients.</li> </ol>	<p>Level 1: Recall</p> <p><b>Level 2: Skills of conceptual understanding</b></p> <p><b>Level 3: Strategic reasoning</b></p> <p>Level 4: Extended critical thinking and reasoning</p>

- iii. Calculators.
- iv. Stationery: Paper, pencils and rulers.
- v. Whiteboard and markers or PowerPoint slide, etc.

- In your groups identify the components of a cost estimation sheet.

Materials Cost:

- Explain how to list all raw materials, their quantity and unit price.
- Provide an example: Fabric for a dress: 2 yards at Gh¢60.00 per yard = Gh¢120.00.

Labour Cost:

- Define labour cost as payment for the time and effort put into production.

Example: Seamstress works for 3 hours at Gh¢30.00 per hour = Gh¢90.00

Overhead Cost:

- Define overhead costs as indirect costs such as electricity, rent and tool maintenance.
- Workshop rent for one day = Gh¢5.00; electricity = Gh¢3.00
- Observe sample cost estimation sheets as a guide to prepare a cost estimation sheet for a selected product. Present your cost estimations for the class review. and

Example:

Sample Estimation Sheets:

Category	Item	Quantity	Unit Price (Gh¢)	Total Cost (Gh¢)
Materials	Fabric	2 yards	60.00	120.00
	Thread	1 roll	3.00	3.0
Labour	Seamstress	3 hours	30.00	90.00
Overhead	Workshop rent	1 day	5.00	5.00
	Electricity	1 day	3.00	3.00
	Total		101	221.00

- In class, use the panel discussion strategy to share views on how accurate cost estimation affects profit margins and financial planning.

Example: Profit margin is the percentage of revenue that exceeds costs. Accurate cost estimation directly influences the process by ensuring that expenses are accounted for correctly, which affects pricing and profitability.

- i. Prevents underpricing.

	<ul style="list-style-type: none"> <li>ii. Supports competitive pricing.</li> <li>iii. Improves decision-making.</li> <li>iv. Avoids overpricing, etc.</li> </ul> <p>Effect on financial planning: Financial planning involves budgeting, resource allocation and forecasting future expenses and revenues.</p> <ul style="list-style-type: none"> <li>i. Facilitates budgeting.</li> <li>ii. Facilitates cash flow management.</li> <li>iii. Supports long-term planning.</li> <li>iv. Improves risk management, etc.</li> </ul>	
	3.1.3.LI.3	3.1.3.AS 3
	<p><b>Develop a detailed production plan, outlining the steps, timeline and responsibilities for completing products.</b></p> <p><b>Experiential Learning/Collaborative/Group Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>• Individually, use a product plan template to develop a detailed production plan, outlining the steps, timeline and responsibilities for completing your personal product.</li> <li>• Present your report on the following:</li> </ul> <p>Example: A production plan is a detailed roadmap outlining all the steps, resources and responsibilities required to create a product. It ensures efficiency, time management and the quality of the final product. The components of a production plan include:</p> <ol style="list-style-type: none"> <li>1. Product description: A clear definition of the product to be made.</li> <li>2. Materials and tools needed: A list of all raw materials and tools required for production.</li> <li>3. Steps of production: A breakdown of activities involved in creating the product.</li> <li>4. Timeline: A schedule that specifies when each step will be completed.</li> <li>5. Responsibilities: Allocation of tasks to individuals or team members.</li> <li>6. Quality checks: Points at which the product will be inspected to ensure standards are met., etc.</li> </ol> <p><b>Talk for Learning/Collaborative Learning Approaches:</b> In mixed ability groups, use the talking point or panel discussion strategy to compare your detailed production plans and provide feedback to each other.</p>	<p>Level 1: Recall  <b>Level 2: Skills of conceptual Understanding</b>  <b>Level 3: Strategic reasoning</b>  <b>Level 4: Extended critical thinking and reasoning</b></p>

	<p><b>Problem Based/Experiential Learning:</b> In mixed ability groups, visit selected food vendors, fashion shops and guest houses or homes to find out how they develop their production plans.</p> <p>Example: Production Plan Template Product Name: ..... Materials Needed: ..... Tools Needs: .....</p> <table><tr><th>Step No.</th><th>Action</th><th>Timeline</th><th>Responsibility</th><th>Resources Required</th></tr><tr><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td></tr></table> <p><b>Problem-Based Learning/Group Work:</b> In mixed ability/friendship groups organise a campaign on product planning and estimation to educate household producers on how to maximise profit margin and product quality.</p>	Step No.	Action	Timeline	Responsibility	Resources Required																					
Step No.	Action	Timeline	Responsibility	Resources Required																							
<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"><li>• Posters, Concept maps, Concept cartoons</li><li>• Role-play props</li><li>• Flip charts and Manila cards</li><li>• Computer, Microphone, Projector and Mobile phones</li></ul>	<ul style="list-style-type: none"><li>• Community resources (market, shops)</li><li>• Videos on consumer behaviour.</li><li>• Sample goods for market scene, etc.</li></ul>																									



**Subject**        **MANAGEMENT IN LIVING**  
**Strand 2.**      **FAMILY AND SOCIAL RELATIONSHIPS**  
**Sub-Strand 1.** **RESPONSIBLE FAMILY AND SOCIAL LIVING**

Learning Outcomes	21 <sup>st</sup> Century Skills and Competencies	GESI, SEL and Shared National Values
3.2.1.LO.1 Apply the knowledge, understanding and skills of caring and maintaining home facilities using local and modern technologies.	<p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>• Contribute to the learning of others.</li> <li>• Understand other people's perspectives and prepare them for function better in real-life social and work situation.</li> </ul> <p><b>Critical thinking and Problem-solving skills</b></p> <ul style="list-style-type: none"> <li>• Articulate and evaluate different potential solutions to choose the option they think will be most effective.</li> <li>• Apply knowledge to real life situations or simulation by examining evidence to solve care and maintenance challenges in society.</li> </ul> <p><b>Personal development and leadership skills</b></p> <ul style="list-style-type: none"> <li>• Contribute to team discussions to reach a consensus on what action should be undertaken.</li> <li>• Allocate tasks between different team members and can identify when their peers might need support or assistance.</li> </ul> <p><b>Cultural identity and Citizenship</b></p> <ul style="list-style-type: none"> <li>• Solve problems to bring change in the community through project work and educational campaigns.</li> <li>• Being informed about the needs within your school and community.</li> </ul> <p><b>Creativity and Innovation skills</b> Do things in new ways that extend learners' learning.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Accept diversity of socio-cultural background and learning needs in the use of modern home facilities and technology.</li> <li>• Give prompt and positive feedback using gender friendly language.</li> <li>• Assign and accept challenging roles for males, females and SEN learners.</li> </ul> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>• Demonstrate respect for diversity among learners and find ways for learners to share their cultural backgrounds and experiences about care and maintenance of home using local and modern technology.</li> <li>• Work together in groups or with partners.</li> </ul>

		<ul style="list-style-type: none"><li>• Develop their own strategies for how to complete a task or learn a new concept in maintenance of home.</li><li>• Evaluate their own work.</li></ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.</p>
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Content Standards	Learning Indicators and Pedagogical Exemplars with 21 <sup>st</sup> Century Skills and GESI	Assessment
3.2.1.CS.1	3.2.1.LI.1	3.2.1.AS.1
Demonstrate skills in the care and maintenance of home facilities using local and modern technologies	<p><b>Identify various facilities and environment within and outside the home.</b></p> <p><b>Talk for Learning/Collaborative Learning:</b> In groups, use brainstorm/brain-write/think-pair-share to identify different facilities in the home environment.</p> <p><b>Group Work/Collaborative Learning:</b> In mixed gender/ability/cultural groups use pyramid discussion to explore the functions of the facilities in the home environment. Example:</p> <ol style="list-style-type: none"> <li>Living and sleeping areas: Sofas, TV, bookshelves, beds, wardrobes and study desks.</li> <li>Cooking and dining areas: Stove, fridge, cabinets, pantry, dining table, chairs and cutlery storage.</li> <li>Sanitation and hygiene facilities: Shower, bathtub, sink and toilet and washing machine, drying racks.</li> <li>Storage and utility spaces: Closets, cabinets, garage or shed.</li> <li>Recreational and outdoor areas: Garden, backyard, balcony or Terrace, etc.</li> </ol>	<p>Level 1: Recall <b>Level 2: Skills of conceptual Understanding</b> <b>Level 3: Strategic reasoning</b> Level 4: Extended critical thinking and reasoning</p>
	<p>3.2.1.LI.2</p> <p><b>Discuss ways to care for and maintain the various surfaces in the home environment.</b></p> <p><b>Structuring Talk for Learning/Group Work:</b> In mixed gender/friendship/random groups, watch a video/drama/role-play, discuss different ways families care and maintain surfaces in the home environment.</p> <p><b>Problem-Based Learning:</b></p> <ul style="list-style-type: none"> <li>In groups identify surfaces in the home/campus that need care and maintenance. Present your report using different modes.</li> <li>In mixed ability/gender/random groups, watch videos/surf the internet to explore local and modern technologies used in the care and maintenance of different environments and surfaces in the home.</li> </ul>	<p>3.2.1.AS.2</p> <p>Level 1: Recall <b>Level 2: Skills of conceptual Understanding</b> <b>Level 3: Strategic reasoning</b> Level 4: Extended critical thinking and reasoning</p>

	<p><b>Group Work:</b></p> <ul style="list-style-type: none"> <li>• In your groups, compare the local and modern technologies identified to:</li> <li>• Discuss the similarities and differences of the various local and modern technologies.</li> <li>• Identify the scientific principles underlining the local and modern technologies.</li> <li>• Present your findings for appraisal.</li> </ul> <p>Example:</p> <ol style="list-style-type: none"> <li>i. Floor surfaces: Tiles, wooden, carpeted and concrete.</li> <li>ii. Wall surfaces: Painted, wallpapered and tiled.</li> <li>iii. Kitchen and bathroom surfaces: Countertops, Stainless steel surfaces and glass and mirrors</li> <li>iv. Furniture and upholstery: Wooden, leather and fabric.</li> <li>v. Glass windows and doors</li> <li>vi. Outdoor surfaces: Patios, driveways and garden furniture, etc.</li> </ol> <p>General Maintenance rules for Home Surfaces</p> <ol style="list-style-type: none"> <li>i. Use appropriate cleaning tools: Microfiber cloths and soft brushes.</li> <li>ii. Avoid harsh chemicals that can damage surfaces.</li> <li>iii. Clean up spills immediately to prevent stains and damage.</li> <li>iv. Protect surfaces with mats, coasters, and furniture pads.</li> <li>v. Regular maintenance prevents costly repairs and replacements, etc.</li> </ol>	
	3.2.1.LI.3	3.2.1.AS.3
	<p>Demonstrate the ability to care for and maintain the various surfaces in the home.</p> <p><b>Problem- Based Learning/Group Work:</b></p> <ul style="list-style-type: none"> <li>• In your mixed gender/friendship/cultural groups plan a cleaning and maintenance campaign programme to educate your peers and the community.</li> <li>• Present your report for a whole class discussion.</li> </ul> <p><b>Experiential Learning/Project- Based Learning:</b> In groups, organise a cleaning up exercise in your campus/community to demonstrate care and maintenance of the home for healthy living.</p>	<p>Level 1: Recall  <b>Level 2: Skills of conceptual understanding</b>  <b>Level 3: Strategic reasoning</b>  <b>Level 4: Extended critical thinking and reasoning</b></p>

	<b>Project-Based Learning:</b> <ul style="list-style-type: none"> <li>• In random/friendship groups visit families in your community/campus to find how they care and maintain the environment and surfaces in the home.</li> <li>• Present your findings using different modes.</li> </ul>		
<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Realia of tools, equipment, cleaning agents and chemicals used for care and maintenance of the home environment and surfaces.</li> <li>• Videos, drama/role-play, props and posters on care and maintenance activities in the home, realia of resources needed for drama.</li> <li>• Computer</li> <li>• Projector</li> </ul>	<ul style="list-style-type: none"> <li>• Camera</li> <li>• Mobile phone (where possible).</li> <li>• Videos, text, posters on care and maintenance activities.</li> </ul>	

**Subject**                **MANAGEMENT IN LIVING**  
**Strand 2.**            **FAMILY AND SOCIAL RELATIONSHIPS**  
**Sub-Strand 2.**      **CONSUMER EDUCATION AND SUSTAINABLE LIVING.**

Learning Outcomes	21 <sup>st</sup> Century Skills and Competencies	GESI, SEL and Shared National Values
3.2.2.LO.1		
Apply knowledge, values and skills of consumer education in daily consumer related activities.	<p><b>Communication and Collaboration skills</b></p> <ul style="list-style-type: none"> <li>• Ask questions, learn from peers and build on own ideas.</li> <li>• Share ideas and express their ideas confidently.</li> </ul> <p><b>Critical thinking and Problem-solving skills</b></p> <ul style="list-style-type: none"> <li>• Think rationally and clearly to solve problems.</li> <li>• Apply knowledge and make connection with what they learnt to solve real life challenges of consumer behaviour.</li> </ul> <p><b>Personal development and Leadership skills</b>  Apply interpersonal skills to confidently lead self-directed learning activities.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Accept individual opinions and ideas about consumerism.</li> <li>• Respect individuals of different backgrounds.</li> <li>• Embrace diversity and practice inclusion.</li> <li>• Examine and dispel misconceptions/myths about gender as they relate to consumer related activities.</li> <li>• Interrogate their stereotypes and biases about gender and the role men and women play in consumerism.</li> </ul> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p> <ul style="list-style-type: none"> <li>• Identify and express feelings (e.g., through dialogue, visual and performing arts, journaling) on consumer skills.</li> </ul>

		<ul style="list-style-type: none"> <li>• Accurately assess capabilities and qualities in relation to consumer skills.</li> <li>• Practice skills related to respecting others' views on consumer related activities.</li> <li>• Manage emotional reactions and behaviours using marketing techniques.</li> <li>• Practice communication skills (e.g., verbalizing your message, listening to others).</li> </ul>
3.2.2.LO.2		
Analyse factors that influence purchasing decisions and appreciate how they contribute to sustainable living.	<p><b>Communication and Collaboration skills:</b></p> <ul style="list-style-type: none"> <li>• Ask questions, learn from peers and build on own ideas.</li> <li>• Share ideas and express their ideas confidently.</li> </ul> <p><b>Critical thinking and Problem-solving skills:</b></p> <ul style="list-style-type: none"> <li>• Think rationally and clearly to solve problems.</li> <li>• Apply knowledge and make connection with what they learnt to solve real life challenges of consumer behaviour.</li> </ul> <p><b>Personal development and Leadership skills</b> Apply interpersonal skills to confidently lead self-directed learning activities.</p>	<p><b>GESI:</b> Learners having experienced a teaching approach that ensures gender equality and social inclusion, where they work with each other in an inclusive way; cross-sharing knowledge and understanding among groups and individuals lead them to:</p> <ul style="list-style-type: none"> <li>• Accept individual opinions and ideas about consumerism.</li> <li>• Respect individuals of different backgrounds.</li> <li>• Embrace diversity and practice inclusion.</li> <li>• Examine and dispel misconceptions/myths about gender as they relate to consumer related activities.</li> <li>• Interrogate their stereotypes and biases about gender and the role men and women play in consumerism.</li> </ul> <p><b>SEL:</b> Learners having been given the opportunity to experience varied teaching approaches in an enabling environment will be equipped with social emotional learning skills to:</p>

		<ul style="list-style-type: none"> <li>• Identify and express feelings (e.g., through dialogue, visual and performing arts, journaling) on consumer skills.</li> <li>• Accurately assess capabilities and qualities in relation to consumer skills.</li> <li>• Practice skills related to respecting others' views on consumer related activities.</li> <li>• Manage emotional reactions and behaviours using marketing techniques.</li> <li>• Practice communication skills (e.g., verbalising your message, listening to others).</li> </ul> <p><b>National Values:</b> Tolerance, Friendliness, Open mindedness, Patience, Hard work, Humility, etc.</p>
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Content Standards	Learning Indicators and Pedagogical Exemplars with 21 <sup>st</sup> Century Skills and GESI	Assessment
3.2.2.CS.1	3.2.2.LI.1	3.2.2. AS.1
Demonstrate knowledge, understanding and application of consumer education in daily living.	<p><b>Explain the concepts of consumer education.</b></p> <p><b>Structuring Talk for Learning:</b> In groups, observe videos, role-play, and stories/narrations to explain the concepts related to consumer education. Example:</p> <ol style="list-style-type: none"> <li>Consumption: the act of buying and using goods and services.</li> <li>Consumer: The person who purchases and uses goods and services.</li> <li>Consumerism: The act of buying and using goods and services effectively.</li> <li>Consumer Education: The process of preparing individuals to be capable of making informed decisions to make choices or buying decisions without being influenced.</li> </ol> <p><b>Talk for Learning: Collaborative/Group Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>In mixed gender/ability groups, use mingling, onion ring/radio reporter strategies discuss the importance of consumer education to the individual, family and society.</li> <li>Present your group reports for a whole class discussion.</li> </ul> <p>Example</p> <ol style="list-style-type: none"> <li>Acquisition of requisite knowledge, skills and attitudes to make informed choices without being influenced.</li> <li>To obtain the best value for money.</li> <li>Eliminate waste in consumption.</li> <li>Avoid dangerous and inferior goods and services as well as other unfair trade.</li> </ol> <p>Practices Exercise one's rights and responsibilities to hold companies accountable for what they sell. Assess information on the quality of goods and services they are purchasing.</p>	<p>Level 1: Recall <b>Level 2: Skills of conceptual Understanding</b> <b>Level 3: Strategic reasoning</b> Level 4: Extended critical thinking and reasoning</p>
	3.2.2.LI.2	3.2.2.AS.2
	<p><b>Compare consumer behaviours and identify good consumer skills</b></p> <p><b>Experiential Learning/Collaborative/Group Learning Approaches:</b></p> <ul style="list-style-type: none"> <li>In mixed gender/ability/friendship groups, visit a market/shopping centre to observe the buying practices of people in the community.</li> </ul>	<p>Level 1: Recall <b>Level 2: Skills of conceptual understanding</b></p>

	<ul style="list-style-type: none"> <li>• Present your report on the following:             <ol style="list-style-type: none"> <li>i. Good consumer behaviour.</li> <li>ii. Inappropriate consumer behaviour.</li> <li>iii. Recommendations, etc.</li> </ol> </li> </ul> <p><b>Talk for Learning/Collaborative Learning Approaches:</b> In mixed ability groups, use the talking point or panel discussion strategy to compare the different consumer behaviors you observed and identify good consumer skills and the inappropriate consumer behaviours to guide individuals, families and society on the need to get value for money and meet their needs.</p> <p>Example</p> <ol style="list-style-type: none"> <li>a. Good consumer skills             <ol style="list-style-type: none"> <li>i. Budgeting and planning</li> <li>ii. Comparative shopping</li> <li>iii. Critical thinking and decision-making</li> <li>iv. Understanding labels and warranties</li> <li>v. Sustainable Consumption, etc.</li> </ol> </li> <li>b. Inappropriate consumer behaviours             <ol style="list-style-type: none"> <li>i. Impulse buying</li> <li>ii. Ignoring product information</li> <li>iii. Overconsumption and wastefulness</li> <li>iv. Chasing trends and status purchases</li> <li>v. Neglecting consumer rights, etc.</li> </ol> </li> </ol> <p><b>Problem- Based/Experiential Learning:</b> In mixed ability groups, organise a mock market to role-play and showcase good consumer skills.</p> <p>Example:</p> <ol style="list-style-type: none"> <li>i. Ask to compare prices.</li> <li>ii. Read labels/ask to get information on materials used, quality of product or service.</li> <li>iii. Identify consumer right.</li> <li>iv. Defend oneself against faulty or defective products and services, etc.</li> </ol> <p><b>Structuring Talk for Learning:</b> Reflect on the role-play and share views on what you learnt.</p>	<p><b>Level 3: Strategic reasoning</b>  <b>Level 4: Extended critical thinking and reasoning</b></p>
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	<p><b>Problem Based Learning/Group Work:</b> In mixed ability/friendship groups mount a campaign on consumer education in the community on consumer skills.</p> <p>Example:</p> <ol style="list-style-type: none"> <li>i. Education and awareness: Teach financial literacy, consumer rights and smart shopping strategies.</li> <li>ii. Encourage mindful consumption: Promote thoughtful decision-making and responsible resource use.</li> <li>iii. Community advocacy: Support local consumer organisations and campaigns for fair trade and sustainability, etc.</li> </ol> <p><b>Project-Based Learning:</b> In mixed gender/cultural/ friendship groups analyse print and electronic media adverts to identify the following:</p> <ol style="list-style-type: none"> <li>1. Facts</li> <li>2. Exaggerations</li> <li>3. Falsehood</li> <li>4. Fallacies, etc.</li> </ol>	
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Content Standards	Learning Indicators and Pedagogical Exemplars with 21 <sup>st</sup> Century Skills and GESI	Assessment
3.2.2.CS.2	3.2.2.LL.I	3.2.2.AS.I
Demonstrate the ability to analyse factors influencing purchasing decisions and explain how they contribute to sustainable living.	<p><b>Identify purchasing decisions individuals and families make.</b></p> <p><b>Collaborative and Initiating Talk/Talk for Learning approaches:</b> Use questioning/brainstorming/brain-writing identify the purchasing decisions individuals and families make Example:</p> <ol style="list-style-type: none"> <li>Routine purchases: Everyday items bought regularly such as food, toiletries and household essentials.</li> <li>Impulse purchases: Unplanned decisions to buy items based on emotions or promotional tactics that often result in unnecessary spending.</li> <li>Planned purchases: Aimed at maximising value and meeting specific needs which involve research and careful consideration such as appliances, furniture or education.</li> <li>Investment purchases: High-value items meant to serve long-term needs such as real estate, vehicles that require significant financial planning and decision-making, etc.</li> </ol> <p><b>Structured Talk for Learning:</b> Use videos/charts/posters to discuss the importance of the various purchasing decisions individuals make and their implication for responsible family and social living. Example: Physical, Economic, Social, Environmental, etc.</p> <p><b>Experiential Learning/Group Work:</b> Embark on community visit/ watch videos, posters or charts of different settings to discuss steps for making smart purchasing decisions.</p> <ol style="list-style-type: none"> <li>Assess needs: Distinguish between essential and non-essential items.</li> <li>Set a budget: Plan expenses within financial limits.</li> <li>Research products: Compare prices, quality and reviews.</li> <li>Evaluate alternatives: Consider different brands or options.</li> <li>Check for eco-friendliness: Choose products with minimal environmental impact.</li> <li>Make informed choices: Avoid impulse buying and focus on long-term benefits, etc.</li> </ol>	<p>Level 1: Recall <b>Level 2: Skills of conceptual Understanding</b> <b>Level 3: Strategic reasoning</b> Level 4: Extended critical thinking and reasoning</p>

	<p>3.2.2.LI.2</p> <p><b>Analyse factors that influence purchasing decisions and explain how they contribute to sustainable living.</b></p> <p><b>Group Work/Talk for Learning approaches:</b> In mixed gender/mixed cultural groups, analyse factors that influence purchasing decisions among individuals and families. Present findings for whole class discussion Example:</p> <ol style="list-style-type: none"> <li>a. Economic factors:             <ol style="list-style-type: none"> <li>i. Income level and budget.</li> <li>ii. Price of goods and services.</li> <li>iii. Inflation and market trends, etc.</li> </ol> </li> <li>b. Personal factors:             <ol style="list-style-type: none"> <li>i. Needs and wants.</li> <li>ii. Family size and composition.</li> <li>iii. Lifestyle and personal values, etc.</li> </ol> </li> <li>c. Social factors:             <ol style="list-style-type: none"> <li>i. Peer pressure and societal trends.</li> <li>ii. Influence of advertisements and promotions.</li> <li>iii. Cultural and traditional practices, etc.</li> </ol> </li> <li>d. Environmental factors:             <ol style="list-style-type: none"> <li>i. Eco-friendly and sustainable products.</li> <li>ii. Impact of consumption on the environment, etc.</li> </ol> </li> <li>e. Psychological factors:             <ol style="list-style-type: none"> <li>i. Brand loyalty and perception.</li> <li>ii. Emotional attachment or desire for status symbols, etc.</li> </ol> </li> </ol> <p><b>Experiential Learning/Group Work:</b></p> <ul style="list-style-type: none"> <li>• Interview households in the community on the factors that influence their purchasing decisions and how they contribute to sustainable living.</li> <li>• In cultural/random groups analyse a scenario where a family must prioritise budgeting for purchases such as food, rent and school fees to make purchasing recommendations.</li> <li>• Groups present their findings using different modes.</li> </ul>	<p>3.2.2.AS.2</p> <p>Level 1: Recall <b>Level 2: Skills of conceptual Understanding</b> <b>Level 3: Strategic reasoning</b> <b>Level 4: Extended critical thinking and reasoning</b></p>
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	<p><b>Group Work/Project-Based Learning:</b> In groups mixed gender/cultural groups conduct a mock shopping in well-established classroom setup with labeled products and prices. The groups develop a budget to purchase items to meet specific family needs and explain their choices to the class.</p> <p><b>Problem-Based Learning/Talk for Learning:</b> In pairs/small groups think-pair-share to explain how factors that influence individuals and family purchase decision contribute to sustainable living. Example: Sustainable living: Making lifestyle choices and purchasing decisions that minimise environmental impact, conserve resources and promote social and economic well-being for current and future generations.</p> <p>Example:</p> <ol style="list-style-type: none"> <li>a. Food Purchases:             <ol style="list-style-type: none"> <li>i. Buying seasonal, locally grown produce reduces carbon emissions from transportation and supports local farmers.</li> <li>ii. Reducing food waste through meal planning and proper storage conserves resources and minimizes landfill impact, etc.</li> </ol> </li> <li>b. Clothing:             <ol style="list-style-type: none"> <li>i. Opting for second-hand clothing or sustainable fashion brands reduces textile waste.</li> <li>ii. Repairing and repurposing old clothes extends their lifespan, saving resources, etc.</li> </ol> </li> <li>c. Household Items:             <ol style="list-style-type: none"> <li>i. Choosing energy-efficient appliances lowers electricity consumption and long-term costs.</li> <li>ii. Investing in reusable products such as water bottles and shopping bags reduces single-use waste, etc.</li> </ol> </li> </ol>	
<b>Teaching and Learning Materials</b>	<ul style="list-style-type: none"> <li>• Videos, posters, charts and mass media scenarios depicting different purchasing practices</li> <li>• Computers, cameras and Mobile phones</li> <li>• Manila cards</li> </ul>	<ul style="list-style-type: none"> <li>• Newsprints papers</li> <li>• Sticky notepad, etc.</li> </ul>