MINISTRY OF EDUCATION
HOME ECONOMICS
TEACHERS ASSOCIATION, GH

Management In Living

for Senior High Schools

Year 3

Dianah Oforiwaa
Francisca Afeke
Grace Anagmeng Mwini

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FOREWORD

Ghana's new Senior High School Curriculum aims to ensure that all learners achieve their potential by equipping them with 21st Century skills, knowledge, character qualities and shared Ghanaian values. This will prepare learners to live a responsible adult life, progress to further studies and enter the world of work. This is the first time that Ghana has developed a Senior High School Curriculum which focuses on national values, attempting to educate a generation of Ghanaian youth who are proud of our country and can contribute effectively to its development.

The Ministry of Education is proud to have overseen the production of these Learner Materials which can be used in class and for self-study and revision. These materials have been developed through a partnership between the Ghana Education Service, teacher unions (Ghana National Association of Teachers-GNAT, National Association of Graduate Teacher -NAGRAT and the Coalition of Concerned Teachers- CCT) and National Subject Associations. These materials are informative and of high quality because they have been written by teachers for teachers with the expert backing of each subject association.

I believe that, if used appropriately, these materials will go a long way to transforming our Senior High Schools and developing Ghana so that we become a proud, prosperous and values-driven nation where our people are our greatest national asset.

Haruna Iddrisu MP
Minister for Education

SECTION

1

RESOURCE MANAGEMENT FOR PERSONAL AND FAMILY SUCCESS

RESOURCE MANAGEMENT PRACTICE

Introduction

Managing resources is an important life skill because it helps individuals and families reach their personal and family goals. Think about this:

- How do you usually manage your time each day?
- When you get money, how do you decide what to spend it on?
- Have you ever worked with people to get something done faster?

These are all examples of resource management in real life. In this session, you will learn to:

- Apply concepts of resource management to make the best use of time, money and human resources.
- Develop strategies to balance personal responsibilities with family needs.
- Use values and skills to make informed decisions for sustainable resource use.
- Apply techniques that enhance individual and family well-being through planning and resource allocation.

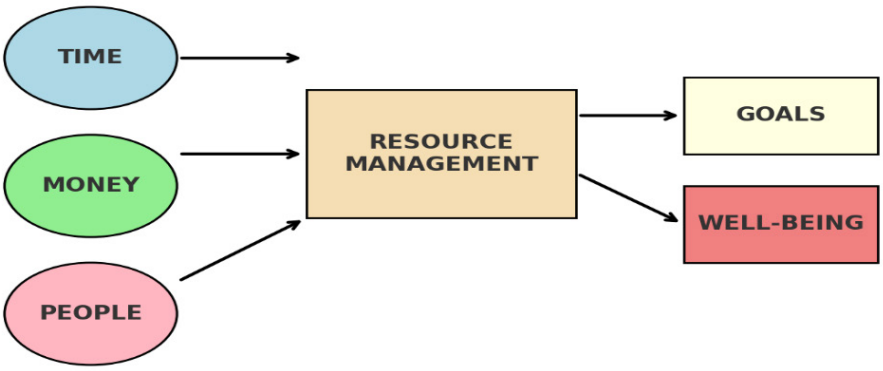


Figure 1.1: Graphical Concept Map of Concepts of Section 1

Be assured that your active participation and mastering of these skills will support you in handling daily challenges confidently, ensuring that you achieve your personal and family goals through thoughtful management practices.

This session will build on what you learned in Years 1 and 2 and help you apply management principles more deeply and effectively in your daily life.

1. Which of the following past lessons have you found most useful in your daily life so far?
   - Factors influencing management among individuals and families

- Focus of personal and family resource management
- Characteristics of management and their implications
- Application of management processes in everyday activities to achieve goals
- Classification of resources available to individuals and families
- Characteristics of resources and how individuals and families can develop and utilise their resources.

2. Can you give an example of how you or your family managed resources well (or poorly) in the past?

KEY IDEAS

- **Decision-Making and Conflict Resolution**: Families rely on decision-making to choose the best options and on conflict resolution to manage disagreements peacefully, both of which strengthen unity and cooperation.
- **Family Budgeting and Financial Management**: A family budget is an organised plan for managing income, expenses and savings. It guides financial discipline, prevents overspending, and ensures financial security.
- **Time Management**: Effective time management involves planning, prioritising, scheduling, and using tools such as planners or reminders to balance responsibilities and reduce stress at the individual, family, and societal levels.
- **Home Management and Household Skills**: Skills like cooking, cleaning, organisation, and childcare help families maintain order, meet needs, and work towards shared goals.
- **Human Resources in the Family**: The abilities, knowledge, values and talents of individuals serve as key resources that families apply through skills such as decision-making, conflict resolution, parenting, and home management.
- **Impact of Technology on Families**: Technology influences family life positively (e.g., communication, education, management) and negatively (e.g., screen time, reduced face-to-face interaction), shaping how families use their skills and resources.

FAMILY TIME MANAGEMENT

What is Time Management?

Time management means planning how to use individual, family and professional time wisely to finish tasks and reach goals. The benefits of time management include: Less stress, more productivity and better balance between school, home, work and personal life

1. **Goal Setting**
   - **a.** Use SMART goals: Specific, Measurable, Achievable, Relevant, Time-bound.
   - **b.** Short-term goals: Daily tasks

   c. Long-term goals: Big dreams
2. **Planning and Scheduling**
   a. Use calendars, planners, and apps.
   b. Time-blocking: Assign set times for tasks
   c. Pomodoro Technique: Focus for short periods, then rest
3. **Delegation**
   a. Share tasks with others based on their skills
   b. Trust and communicate clearly
4. **Time Audit**
   a. Check how you spend time
   b. Remove distractions and improve habits
5. **Balance and Flexibility**
   a. Balance school, chores, and personal time
   b. Adjust the schedule when needed

Elements and Tools of Time Management

These are the key parts you need to focus on to manage time effectively

Table 1.1: Tools of Time Management

Elements (What to focus on)	Tools (What to use)
Goal Setting: Decide what you want to achieve	Goal charts, Vision boards, SMART goals worksheets
Prioritisation: Rank tasks by importance and urgency	To-do lists, Eisenhower Matrix
Planning: Organise what to do and when	Daily/weekly planners, Project management apps (Trello, Asana)
Scheduling: Fix time for tasks and deadlines	Calendars (Google Calendar, Outlook), Timetables
Time Tracking: Monitor time spent on tasks	Time trackers (Toggl, Clockify), Stopwatches

Table 1.2: Popular Tools for Students

Tool	Usefulness
Eisenhower Matrix	Focus on urgent vs important tasks
ABCDE Method	Rank tasks easily
Time Blocking	Visual daily schedule
1-3-5 Rule	Simple daily achievements

Why Manage Time?

Time management is essential because it helps individuals, families and societies achieve goals, reduce stress and use resources effectively. The reasons differ at each level.

1. **For you as an individual**
   - **a.** Finish tasks faster and learn new skills
   - **b.** Develop self-discipline
   - **c.** Make better decisions
   - **d.** Reach personal and school goals
   - **e.** Balance school, family, and personal life
2. **For Family**
   - **a.** Spend quality time together
   - **b.** Share chores fairly
   - **c.** Plan finances better
   - **d.** Be ready for emergencies
3. **For Society**
   - **a.** Boost productivity and economy
   - **b.** Promote discipline and order
   - **c.** Reduce waste
   - **d.** Encourage volunteering and responsibility

How to Make a Time Management Plan

1. Check how you spend your time
2. Set short-term and long-term goals
3. Make a weekly schedule
4. Prioritise important tasks
5. Build daily routines
6. Use planners, calendars or apps
7. Review and adjust regularly

Table 1.3: Sample Personal Daily Plan (SHS 3 Student)

Time	Activity
4:30–5:00 am	Wake up and hygiene

5:00–6:00 am	Morning devotion and chores
6:00–6:30 am	Bath and dress
6:30–7:00 am	Breakfast
7:00–3:00 pm	School
3:00–4:00 pm	Rest
4:00–5:00 pm	Help with chores
5:00–6:30 pm	Study/Homework
6:30–7:00 pm	Supper and family time
7:00–8:30 pm	Study/Reading
8:30–9:00 pm	Prepare for bed
9:00 pm	Sleep

Table 1.4: Sample Family Plan (5 Members)

Time	Activity	Assigned To
4:30–5:30 am	Devotion & sweeping	Whole family
5:30–6:30 am	Bath & prep for day	All members
6:30–7:00 am	Breakfast and pack food	Mother prepares, and all eat
7:00–3:00 pm	Work/School	Parents and children
3:00–4:00 pm	Rest and freshen up	Everyone
4:00–5:30 pm	Cooking and chores	Children help, Grandma guides
5:30–6:30 pm	Supper and cleaning	Mother and children
6:30–7:30 pm	Family talk/story/Bible reading	Whole family
7:30–8:30 pm	Homework and revision	Children (parents assist)
8:30–9:00 pm	Prepare for bed	Everyone

Sample Family Activities that require Time Management

Figure 1.2: Pictures of Family Meal Preparation and Services.

Figure 1.3: Pictures of Family Garment Construction.

Figure 1.4: Pictures of Household Washing and Cleaning Activities.

Figure 1.5: Pictures of Studying and Visiting

Figure 1.6: Pictures of Workplace Activities.

Figure 1.7: Pictures of Personal Activities

Challenges of Time Management

Time management is important for being productive, personal well-being and social progress. However, individuals, families and society often struggle with managing time effectively. These challenges come from personal habits, family situations, and society's expectations. Let us reflect together and discuss these challenges based on the three levels.

Table 1.5: Summary Chart of Challenges of Time Management

Level	Challenges	Strategies to Overcome
Individual	• Procrastination (delaying tasks) • Poor prioritisation • Over-commitment • Distractions (phones, social media) • Lack of goal setting	• Break tasks into smaller steps • Use to-do lists & prioritisation tools Say "no" to too many tasks • Limit distractions (set phone aside) • Set SMART goals
Family	• Conflicting schedules • Poor communication • Unequal task distribution (gender roles) • Emergencies and unplanned events • No family time plan	• Create a family calendar • Hold regular family meetings • Share tasks fairly • Be flexible with backup plans • Plan ahead together
Society	• Cultural attitudes (lateness, "Ghana Man Time") • Poor infrastructure (bad roads, transport delays) • Technology misuse (too much social media) • Economic pressures (multiple jobs) • Lack of time for education	• Promote punctuality in schools and workplaces • Improve transport and infrastructure • Use technology responsibly • Provide support for workers • Teach time management in schools and communities

Activity 1.1 Explain the Concept of Time Management

Materials: Pen, paper (or whiteboard for group work)

1. Organise yourselves into groups of 3 or 4 and discuss the concept of time management
2. Make notes of your understanding of the key concepts, such as:
   a. Goal setting

b. Planning and scheduling

c. Delegation

d. Time audit

e. Balance and flexibility

3. In your groups, discuss why it is important for individuals, families and communities to manage time. Make notes for a report and presentation
4. Present your report for a whole-class discussion

Activity 1.2 Explore Time Management Plan

Materials: Pen, paper, planner template (optional)

1. Define time management in your own words.
2. Write three reasons why time management is important.
3. Organise yourselves into groups of 4 and produce daily time management plans that prioritise tasks.
4. You may use the worksheets below or produce your own personal and family daily time management plans

Worksheet: Planning Daily Activities

a. Personal Daily Plan (Student)

Fill in the table with your daily activities.

Time	Activity

Think About

i. Which activities in your plan help you manage your time well?

ii. Did you include enough time for rest, study and personal care?

iii. If you fall behind schedule, which activities can be adjusted without affecting others?

b. Family Plan (Saturday at Home)

Fill in the table with your family's activities and who does them.

Time	Activity	Who does it

Think About

i. Are the tasks in your family plan shared fairly among family members?

ii. Which activities can you do together as a family?

iii. How does planning together make family life more organised and enjoyable?

Activity 1.3 The challenges individuals and families face in time management

1. Organise yourselves to work in pairs or small groups
2. Conduct interviews with family members and individuals to find out the challenges that they face when managing their time
3. Make notes of three challenges identified and suggest strategies to overcome them. You can use the template below or produce your own.

Individual challenges	Strategies
Family challenges	**Strategies**

4. Share your findings in class, discussing strategies to overcome them.

Reflection

Write a short paragraph on how a **time management plan** can help you and your family achieve goals.

HOW TO DEVELOP A FAMILY BUDGET

Concept of a Family Budget

A family budget is a plan for how a family uses its money. It shows income (money coming in), expenses (money going out), and savings. Budgeting helps families to spend wisely, avoid waste, save for the future and meet their needs and goals.

Parts of a Family Budget Plan

Income

Income is the money a family earns in a week, month, or year.It decides how much can be spent or saved.

a. **Sources of family income**
   - i. Salaries and wages (jobs).
   - ii. Business profits.
   - iii. Pensions or retirement benefits.
   - iv. Government support (grants, benefits).
   - v. Investments (dividends, interest, stocks).
   - vi. Rent (money from property).
   - vii. Remittances (money sent by relatives).
   - viii. Gifts or inheritance.

b. **Types of income**
   - i. **Gross income**: total money before deductions.
   - ii. **Net income**: money left after deductions (take-home pay).

c. **Importance of income**
   - i. Shows spending limits.
   - ii. Helps in planning and saving.
   - iii. Encourages financial discipline.

Sample Pictures of Sources of Family Income

Figure 1.8: Food Production Business

Figure 1.9: Garment Business.

Figure 1.10: Vegetable Production and Sale Business.

Figure 1.11: Teaching and Child Care Services.

Figure 1.12: Cleaning Services.

Expenses

Expenses are everything that families spend money on.

a. Types of expenses

- **i.** *Fixed:* Regular costs (rent, fees, insurance, loans, utilities).
- **ii.** *Variable:* Change monthly (food, clothing, transport).
- **iii.** *Occasional:* Happen sometimes (birthdays, travel, repairs).
- **iv.** *Discretionary:* Extras (eating out, luxuries, subscriptions).

b. Importance of tracking expenses

- **i.** Controls overspending.
- **ii.** Increases savings.
- **iii.** Improves money decisions.

Savings

Savings are income kept for future use. Families save to: Prepare for emergencies, pay school fees or retirement, buy land, a car, or a house and avoid borrowing.

a. Types of savings

- **i.** Short-term (school fees, repairs).

ii. Medium-term (car purchases, home renovation)

iii. Long-term (house, retirement).

iv. Emergency fund (illness, accidents).

b. **Financial Goals:** Financial goals are what families want to achieve with money.

i. *Types of goals*

- Short-term (1 year: new appliance, pay small debt).
- Medium-term (1–5 years: buy a car, start a business).
- Long-term (5+ years: house, retirement, children's education).
- *Special funds:* education, retirement, debt repayment.

ii. *Tracking Expenses*

Families can track expenses by;

- Recording daily spending.
- Using budgeting apps or spreadsheets.
- Reviewing records regularly.

Ways of Budgeting

There are different ways families and individuals can manage money. Each method has its own style, but the goal is the same: to spend wisely, save for the future and avoid waste. Let's look at some simple methods of budgeting you can try.

a. **Traditional budgeting:** Divide into categories.

i. *Meaning:* Money is divided into categories such as food, clothing, school fees, transport, etc.

ii. *Example:* A family sets aside GH₵200 for food, GH₵100 for transport and GH₵50 for entertainment.

b. **Zero-based budgeting:** Give every cedi a purpose.

i. *Meaning:* Every amount is given a specific job, so no money is left unplanned.

ii. *Example:* If you earn GH₵500, you plan exactly how to use all GH₵500 (for savings, transport, food, etc.), leaving nothing idle.

c. **Envelope system:** Use cash in envelopes for different needs.

i. *Meaning:* Cash is placed in different envelopes labelled for each expense (e.g., food, transport, entertainment).

ii. *Example:* You put GH₵100 in a Food envelope, GH₵50 in Transport and spend only what is in each envelope.

d. **50/30/20 rule:** 50% needs, 30% wants, 20% savings.

i. *Meaning:* Income is divided into:
   - 50% for needs (rent, food, bills).
   - 30% for wants (entertainment, hobbies).
   - 20% for savings (future goals, emergencies).

ii. *Example:* If your allowance is GH₵200, you spend GH₵100 on needs, GH₵60 on wants and save GH₵40.

e. **Automated budgeting:** Use apps or bank tools.

i. *Meaning:* Use mobile money apps, banking tools or software to automatically set money aside.

ii. *Example:* A student saves GH₵10 every week through a mobile money savings app without touching it.

Challenges and Steps in Creating a Budget Plan

Creating a budget plan helps families manage their money wisely, avoid waste and achieve their goals. However, many individuals and families face difficulties when preparing a budget. Understanding these challenges and knowing the right steps can make the process easier and more effective.

1. **Challenges Individuals and Families Face**

   a. *Low or irregular income:* Makes it hard to plan.

   b. *Lack of discipline:* Impulse buying and overspending.

   c. *Lack of knowledge:* Not knowing how to budget.

   d. *Different priorities:* Disagreements in the family.

   e. *No savings culture:* Spending all income.

   f. *Unforeseen expenses:* Sickness, repairs or emergencies.

2. **How to Overcome Challenges**

   a. Focus on needs first.

   b. Make a realistic budget.

   c. Monitor spending.

   d. Buy in bulk.

   e. Reuse and recycle.

   f. Use affordable substitutes.

   g. Start small income-generating activities.

   h. Use free/cheap resources.

   i. Learn money management skills.

Activity 1.4 Budgeting and Resource Management

1. **Introduction to Budgeting**
   - **a.** Organise yourselves into groups of 4 to discuss the concept of budgets and family budgets. Consider
     - **i.** What is a budget?
     - **ii.** Why is it important?
     - **iii.** What are the challenges of budgeting for individuals and families
   - **b.** Think about your own income and spending (e.g., pocket money, food, transport) and share your own experiences with money use
   - **c.** Discuss budgeting challenges that families face, such as low income and impulse buying.
   - **d.** Suggest practical solutions to overcome budgeting challenges like saving small amounts, finding extra income.
   - **e.** In your groups, present your findings for a whole class discussion using different presentation modes such as PowerPoints, posters, aural or written.
2. **Good and Poor Budgeting Practices**
   - **a.** In your groups, research information on good and poor budgeting practices.
   - **b.** From your research, produce a family budget plan
3. **Create a Budget Plan**
   - **a.** Work in groups with a family profile or sample data.
   - **b.** Prepare a simple budget using the following steps to create a family budget plan
     - **i.** Income
     - **ii.** Expenses
     - **iii.** Savings
     - **iv.** Financial goals
   - **c.** Present your budget and explain your choices.

Sample Budget Template

Category	Amount (GH¢)
Income	
Expenses e.g. Rent Utilities Food Transport	

Savings	
Note: Financial goals and ways to achieve them	

4. **Reflection**
   - **a.** Explain budgeting in your own words.
   - **b.** Write two reasons why a family should budget.
   - **c.** What challenges do families face when budgeting?
   - **d.** Write a short paragraph on what you learned about budgeting practices.
   - **e.** How can you apply budgeting in your own life?

USING FAMILY SKILLS AND KNOWLEDGE FOR SHARED GOALS

Types of Skills in the Family

Every family member has something special they do to help the home run smoothly. These are called family skills. They help individuals and families to make good decisions, solve problems, manage the home and support each other. When everyone in the family uses their skills well, the family becomes happier and united.

1. **Decision-Making Skills**
   - **a.** Families often make choices like how to spend money or plan meals.
   - **b.** Good decision-making means thinking carefully, comparing options and choosing what is best for everyone. For example, parents decide whether to buy food items in bulk or small quantities. Children decide how to use their study time.
2. **Conflict Resolution Skills**
   - **a.** Conflict resolution means solving problems without fighting.
   - **b.** Disagreements happen in all families, which need to be solved. This involves good communication: speaking clearly, listening respectfully, and finding fair solutions. For example, two siblings quarrel over who should wash the dishes. Instead of fighting, they agree to take turns.
3. **Parenting and Childcare Skills**
   - **a.** Parents care for children by providing love, guidance and discipline.
   - **b.** They make sure children are safe, healthy, and learn good values.
   - **c.** In families with elderly or differently abled members, caregiving skills are needed, such as showing patience, kindness and support. For example,

a mother teaches her child how to do homework. An older sibling helps feed the baby or reminds grandparents to take their medicine.

4. **Housekeeping and Home Management Skills**
   a. These include cooking, cleaning, doing laundry and organising the home.
   b. Home management also means teamwork and keeping good hygiene.

A well-managed home keeps everyone healthy and comfortable. For example, a father sweeps the compound, the mother cooks, and the children fetch water or fold clothes.

Comparison of Skills Needed for Healthy Living

Healthy living depends on different skills at the individual, family and societal levels. Each level contributes uniquely to well-being and quality of life.

Individual-Level Skills

At the personal level, individuals must take responsibility for their health and lifestyle. Skills in self-care, decision-making, and time management help balance work, rest, and leisure. Financial literacy supports wise choices in health, nutrition, and spending.

a. Education and personal development

b. Health, hygiene, and fitness practices

c. Career and work-related performance

d. Time and stress management

e. Financial literacy and budgeting

f. Communication and social skills

Family-Level Skills

Families play a central role in shaping healthy living. Working together, they provide emotional support, co-operation, and proper management of resources. Practical skills in meal planning, hygiene, and caregiving ensure family members live in safe, nurturing environments.

a. Co-operation and division of labour

b. Providing education and training for members

c. Supporting emotional and social growth

d. Conflict resolution and teamwork

e. Financial and resource management

Societal-Level Skills

Society contributes by creating systems that promote public health and welfare. Leadership, policymaking, and community programmes help ensure access to education, healthcare, and sustainable living conditions.

a. Education and workforce training
b. Job creation and economic growth
c. Gender equality and inclusion
d. Healthcare and social welfare programs
e. Environmental protection and sustainability

Knowledge Individuals Use in the Family

Definition of Knowledge

In families, knowledge refers to the facts, skills, and experiences that guide decision-making and daily living. This knowledge comes from education, cultural practices, and experiences passed down from older generations. It empowers families to:

a. Make informed choices on health, education, and finances
b. Solve problems and resolve conflicts
c. Strengthen emotional well-being and values
d. Prepare children for future independence
e. Practice healthy and sustainable living

Types of Knowledge for Healthy Living

a. Individual-level knowledge: Nutrition, health and hygiene, mental health awareness, time and stress management, and financial literacy.
b. Family-level knowledge: Parenting, budgeting and resource use, home safety and hygiene, communication, cultural and moral values.
c. Societal-level knowledge: Public health awareness, access to education, environmental sustainability, civic/legal knowledge, social inclusion and equality.

Table 1.6: Skills, Knowledge and Talents as Human Resources

Concept	Definition	Sources and Development
Skills	Abilities learned through training and practice to perform tasks (e.g., cooking, sewing, budgeting).	Formal and informal education, training, and repeated practice.
Knowledge	Information and awareness gained through education and experience (e.g., nutrition facts, safety rules).	Reading, study, life experience and observation.
Talents	Natural abilities or inborn aptitudes (e.g., creativity, musical ability, artistic sense).	Inborn, but improved through nurturing and exposure.

Table 1.7: Roles of Skills, Knowledge, and Talents in Human Resource Utilisation

Concept	Contribution
Skills	Improve employability and productivity at home and work.
Knowledge	Support wise decision-making and improve health and quality of life.
Talents	Bring creativity, innovation, and diversity to family and community development.

Human Resource Use at all Levels

Human Resources are the abilities, skills, knowledge, values and talents individuals use to meet their needs and contribute to development. They are important for everyday life and are applied differently at the individual, family and societal levels.

a. Individual Level

At this level, human resources help improve personal growth, independence, and quality of life.

- **i.** *Education and skills development*: Learning knowledge, technical and vocational skills for employment and self-reliance.
- **ii.** *Health and well-being:* Using self-care knowledge to stay physically and mentally healthy.
- **iii.** *Time and financial management:* Applying organisation and budgeting skills for daily responsibilities.
- **iv.** *Career and work performance:* Using talents and professional skills to be productive in the workplace.

b. Family Level

In families, human resources are shared and coordinated to ensure peace, growth, and the well-being of all members.

- **i.** *Division of labour:* Members use their skills in roles such as cooking, childcare, cleaning, and income earning.
- **ii.** *Emotional and social support:* Good communication and problem-solving maintain healthy relationships.
- **iii.** *Resource management:* Budgeting and home management skills help families use income and resources wisely.
- **iv.** *Cultural transmission:* Families pass on values, customs, and talents that strengthen identity.

c. Societal Level

At the community or national level, human resources drive development and improve social welfare.

- **i.** ***Workforce development*:** Citizens use skills and knowledge to produce goods and provide services.

ii. ***Public health and education:*** Professionals apply expertise to improve schools, hospitals, and social services.

iii. ***Civic engagement:*** People use talents and values for leadership, community growth, and good governance.

iv. ***Innovation and creativity:*** Talented individuals promote progress in science, technology, arts, and culture.

How Technology Changes Human Resource Use

Technology shapes how human resources are developed, applied and valued today.

a. Positive Effects of Technology on Human Resources

i. ***Enhanced learning:*** Online courses and e-learning platforms expand access to education.

ii. ***Improved skills:*** Digital tools and simulations support training in areas like cooking, design, and financial literacy.

iii. ***Access to information:*** The internet provides health, nutrition, and childcare knowledge for daily decisions.

iv. ***Productivity boost:*** Technology saves time and improves communication at home and work.

v. ***Remote work:*** Digital tools create income opportunities, even for stay-at-home parents or rural dwellers.

b. Positive Impacts of Technology on Resource Utilisation

i. ***Efficiency:*** Technology saves time and effort in completing tasks.

ii. ***Communication:*** Mobile phones and the internet make sharing information easier.

iii. ***Skill Development:*** Online learning platforms help people gain new skills.

iv. ***Job Opportunities:*** Technology creates new careers in ICT and related fields.

v. ***Resource Management:*** Digital tools help track money, time, and materials more effectively.

vi. ***Health and Well-being:*** Medical technology improves care and life quality.

c. Negative Impacts of Technology on Resource Utilisation

i. ***Job Losses:*** Machines can replace human workers.

ii. ***Overdependence:*** Relying too much on gadgets reduces creativity.

iii. ***Health Issues:*** Excessive screen time causes eye strain and stress.

iv. ***Cost:*** Buying and maintaining technology is expensive.

v. ***Privacy Risks:*** Online data can be misused.

vi. ***Environmental Effects:*** Electronic waste harms the environment.

vii. ***Digital divide:*** Unequal access widens economic and social gaps.

viii. ***Cyber risks:*** Issues like fraud, privacy breaches, and misinformation.

d. Efficiency in Using Skills and Knowledge

Efficiency means applying skills and knowledge effectively to achieve goals without wasting time, effort, or resources. The importance of efficiency includes:

i. ***Promotes productivity***

- *Home:* Parents manage time and money to cook healthy meals.
- *School:* Students use ICT to finish assignments.
- *Workplace:* Employees apply training to meet goals.
- *Community:* Volunteers use teamwork to run health campaigns.

ii. ***Encourages informed decisions:*** Individuals make better choices in areas like nutrition, budgeting and childcare.

iii. ***Improves quality of life:*** Families manage resources wisely to avoid waste and live healthier lives.

iv. ***Supports innovation:*** Combining skills with creativity brings new solutions and better living standards.

Activity 1.5 Exploring Resource Management and Skills

Materials Needed

Printed case study, Paper and pens for group notes, Whiteboard/flip chart for class sharing

Case Study: Resource Management in a Household

A household of five members lives in a small town. The household comprises parents and three school-aged children. The mother works part-time in the clothing and textiles industry, and the father works as a driver on a contract basis. This means that he has an irregular income, which can run out before the end of each month. There is also poor time management among household members

The older two children are at SHS and are creative and have good ICT and social media skills. Whilst there is a willingness to help with chores, there are frequent conflicts among the siblings. However, the family has good community connections and a supportive extended family.

Task

1. Individually, read the case study and note down possible resources, challenges and opportunities.
2. Pair with a friend to share your ideas and compare notes.
3. Organise yourselves into groups of 4-5 members and share your joint information:
   - **a.** List the resources in the household.
   - **b.** Identify the challenges they face.
   - **c.** Suggest three strategies the household can use to:
     - **i.** Manage time and money better
     - **ii.** Improve co-operation and reduce quarrels
     - **iii.** Use skills and talents to create opportunities (e.g., advertising sewing services online)
   - **d.** Prepare findings on a chart or flip sheet.
4. Present your analysis and strategies for improved use of resources. Other groups can ask questions or add ideas.

Activity 1.6 Skills and knowledge that individuals can employ to achieve goals

1. Organise yourselves into groups of 4 or 5 members.
2. Research information on the different skills and knowledge needed to make efficient use of resources and technology to achieve family, entrepreneurial and institutional goals
3. Present your findings in a whole-class discussion, either in report format or using different modes of presentation

Reflection

- **a.** How do adults in your family show love and care?
- **b.** Write down one household chore you do often. How does it help your family?
- **c.** Which family skill do you use most at home?
- **d.** Why are these skills important for family happiness and success?
- **e.** List one decision your family made this week. Was it a good choice? Why?

Write a short paragraph on the following.

- **i.** What you learned about resource management from this activity

ii. How similar strategies could be useful in managing resources in real life

Extended Reading

- Asare, E. &Kwafoa, M. (2011). *Understanding Management in Living*. New ed. Kwadwoan Publishing (230-233)
- Ahmed, M. S. (2017). *Management in Living for Senior High Schools.* Approacher's (GH.) LTD Kumasi, Ghana.
- Brew, C, Offei-Ansah, C, Amissah, A. A.& Amu, T. A. (2013). *Management in Living for Senior High Schools.* Adwinsa Publications (Gh) Ltd. Legon- Accra.

REVIEW QUESTIONS

1. Which of the following words is an element of time management?
   - A. Delegation
   - B. Distraction
   - C. Prioritisation
   - D. Procrastination
2. Identify the time management tool used to organise daily activities.
   - A. Calendar
   - B. Reminder app
   - C. Timetable
   - D. To-do list
3. Which of the following statements shows good use of time?
   - A. Completing homework before watching TV
   - B. Leaving tasks unfinished
   - C. Procrastinating until the last minute
   - D. Spending too much time chatting with friends
4. Select the tool that best helps learners track assignments.
   - A. Calendar
   - B. Planner
   - C. Reminder
   - D. Timetable
5. Which of the following is a negative habit in time management?
   - A. Delegation
   - B. Planning
   - C. Procrastination
   - D. Scheduling
6. Identify the statement that best describes goal setting in time management.
   - A. Arranging tasks in order of importance
   - B. Defining what you want to achieve
   - C. Postponing work until later
   - D. Recording tasks in a timetable

7. Define time management in your own words.
8. List any three tools used in time management.
9. A family budget mainly shows which of the following statements?
   A. Income and expenses
   B. Income, expenses, savings
   C. Income and savings
   D. Savings and expenses
10. The money a family receives from jobs, business, or other sources is called
   A. Allowance
   B. Budget
   C. Expense
   D. Income
11. Which of the following is a source of family income?
   A. Business profits
   B. Electricity bills
   C. Rent paid to a landlord
   D. School fees
12. The total money earned before any deductions is called
   A. Discretionary income
   B. Gross income
   C. Net income
   D. Variable income
13. Which of the following is an example of a variable expense?
   A. Food
   B. Insurance
   C. Rent
   D. School fees
14. Saving money is important for which of these reasons?
   A. To prepare for emergencies
   B. To avoid budgeting
   C. To increase expenses
   D. To reduce income

15. In the 50/30/20 rule of budgeting, how much of income is set aside for savings?
    - A. 10%
    - B. 20%
    - C. 30%
    - D. 50%
16. What is the main challenge of budgeting when families spend money on impulse?
    - A. Lack of income
    - B. Lack of discipline
    - C. Lack of knowledge
    - D. Lack of savings culture
17. Which step should families take first when preparing a budget?
    - A. Allocate savings
    - B. Identify income
    - C. List challenges
    - D. Track expenses
18. Define family budget in your own words.
19. State any three sources of family income.
20. Give two examples each of fixed and variable expenses.
21. Explain two reasons why savings are important in family budgeting.
22. Suggest two practical ways families can control overspending.
23. Describe the steps involved in preparing a family budget and explain why each step is important.
24. Discuss three common challenges families face in managing a budget and provide strategies to address them.
25. Decision-making in families mainly involves:
    - A. Following only parents' ideas
    - B. Spending without planning
    - C. Comparing options to choose
    - D. Ignoring children's opinions
26. At the individual level, skills for healthy living include:
    - A. Group conflict resolution

B. Team leadership
C. Work-related performance
D. National policymaking

27. At the family level, skills for healthy living include:
    A. Policymaking
    B. Budgeting and home hygiene
    C. Education and workforce training
    D. Job creation and economic growth
28. At the societal level, skills for healthy living include:
    A. Planning family chores
    B. Gender equality and inclusion
    C. Meal planning at home
    D. Personal time management
29. Efficiency in using skills and knowledge means:
    A. Focusing only on money
    B. Achieving goals with less waste
    C. Ignoring resources
    D. Working without rest
30. State one way that families can solve conflicts without fighting.
31. Describe two roles of parenting and childcare skills in the home.
32. Define knowledge in the context of the family.
33. Explain how family skills such as decision-making, conflict resolution and home management contribute to family happiness and unity.
34. Discuss the positive and negative effects of technology on how families use skills and knowledge for shared goals.

SECTION

2

FINANCIAL LITERACY FOR FAMILY SECURITY

MANAGEMENT PRINCIPLES FOR QUALITY LIVING

Introduction

This section introduces financial literacy, which is important for individual and family stability. It covers budgeting, saving, investing and responsible spending to support good decisions, reduce risks and plan.

Poor money management can create problems, for instance, a learner who spent school supply money on snacks had nothing left for the real purpose. In contrast, a family that saved part of their income was able to buy a sewing machine to grow their business. These examples show how financial habits affect stability.

Earlier, you learned about motivators, decision-making and communication in family management. Now you will see how money management connects to these skills and helps build economic security.

By the end of this section, you will be able to apply financial skills to plan and manage money wisely.

KEY IDEAS

- **Application of Financial Literacy Skills**: Practical financial literacy involves daily money management through budgeting, price comparison, understanding loans, teaching children about money and utilising various savings and investment vehicles to achieve family goals and contribute to community economic development.
- **Credit Principles and Management:** Responsible credit use involves borrowing only for productive purposes, understanding terms and conditions (interest rates, repayment schedules, fees), maintaining good credit history and considering five key factors: capacity, character, capital, collateral and conditions when selecting credit facilities.
- **Financial Literacy Foundation:** Financial literacy encompasses budgeting, saving, investing and debt management skills that enable individuals and families to make informed money decisions, avoid financial problems and achieve long-term stability and security.
- **Investment Guidelines:** Successful investing requires understanding risk and return, diversifying across different asset types (stocks, bonds, real estate), considering liquidity needs, protecting against inflation and focusing on long-term growth through both physical and fiscal investments.
- **Savings Principles and Practices:** Effective savings involve setting clear goals, creating regular savings plans, choosing appropriate accounts (regular, fixed deposit, emergency, target) and using both informal methods (susu groups, welfare societies) and formal systems (banks, mobile money) to build financial security.
- **Types of Credit and Their Applications:** Different credit types serve specific

purposes: service credit for utilities, sales credit for goods and services, hire purchase for expensive items with instalment payments, and cash loans for emergencies, each with distinct benefits and risks to family financial security.

FINANCIAL LITERACY

What is Financial Literacy?

Financial literacy means knowing how to use money wisely. It includes skills like:

a. *Budgeting:* Planning income and expenses

b. *Saving:* Keeping money for future needs

c. *Investing:* Using money to grow wealth

d. *Managing debt:* Borrowing and paying back responsibly

It helps individuals, families, and communities make good money choices, avoid problems and achieve stability.

Family Financial Literacy

This is when all family members learn to understand, manage and plan money together. It promotes responsible habits that ensure stability and long-term security.

Basic Concepts of Financial Literacy

1. **Budgeting and Money Management**

   a. Budgeting means planning how money is earned and spent.

   b. It helps prevent overspending and allows individuals and families to meet important needs.

Examples

   i. *In food:* plan meals, buy groceries within budget, avoid waste.

   ii. *In clothing:* set money aside for essentials, buy quality instead of many cheap items.

2. **Saving Strategies**

   Saving means putting money aside for emergencies and future needs.

   a. **Food:** Buy in bulk, preserve food, cook at home and prepare for price changes.

   b. **Clothing:** Save for seasonal wear, uniforms or special occasions.

3. **Credit and Debt Management**

   Credit is borrowing money; debt is what is owed. Families must learn to:

a. Pay bills on time

b. Reduce high-interest loans

c. Avoid borrowing too much

d. Plan how to repay loans properly

4. **Financial Planning**

   This is setting short- and long-term goals and finding ways to achieve them.

   It includes: budgeting, saving, investing, tax planning, retirement planning, and using insurance.

   A good plan helps build wealth, such as buying assets like land, property or shares.

Importance of Financial Literacy

1. **Promotes Financial Security:** Good money management leads to stability and reduces stress.
2. **Encourages Savings:** Helps families prepare for emergencies, retirement, and future goals.
3. **Enhances Decision-Making:** Families can compare options, avoid bad debts and make wise investments.
4. **Improves Quality of Life:** Families can meet essential needs, achieve independence and work toward goals.

Role of Financial Literacy in Family Security

Financial literacy helps families manage resources well, build wealth, reduce risks, and achieve long-term financial safety.

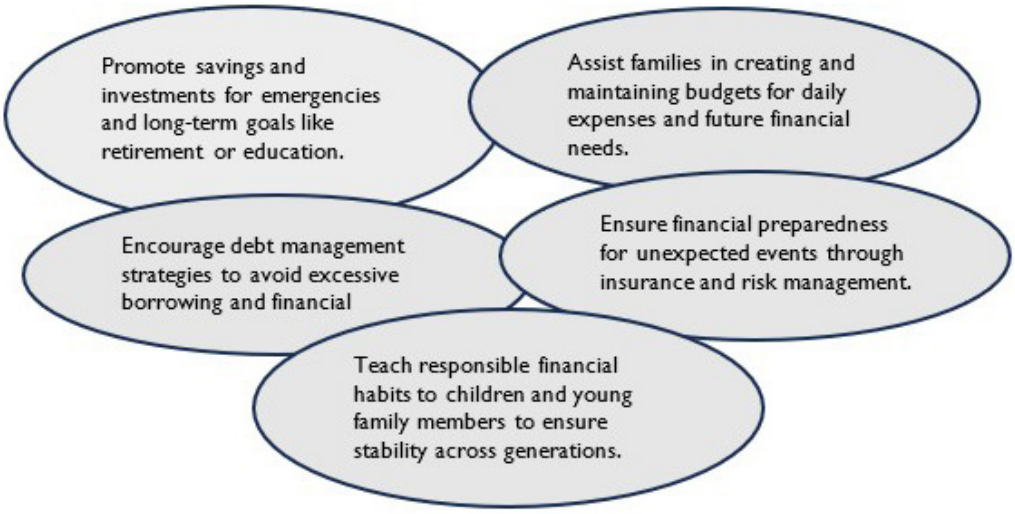


Figure 2.1: Role of Financial Literacy in Family Security

Activity 2.1 Exploring Financial Literacy and Resources

Case Study

A family earns Gh¢2,500 each month. Their expenses include school fees, food, clothing and transport. They try to save, but sometimes face difficulties when food prices increase or unexpected costs arise.

Materials: Paper/notebook, pen/pencil

1. Organise yourselves into groups of 4-5, study the case study, and
   - **a.** Write a short explanation of the meaning of financial literacy (include budgeting, saving, investing, debt management).
   - **b.** List three motivators to improve financial literacy and explain briefly how each can improve family well-being.
2. Working in your groups
   - **a.** List common family resources and suggest one new way to manage each effectively.
   - **b.** Select the best idea as a group and create a short plan to include the steps, challenges, and how success can be measured.
3. Present your group's ideas to the class and write the key points from the discussion in your notebook.

Reflection

Write a few sentences on how financial literacy can help families manage resources wisely and improve financial security.

SAVINGS AND INVESTMENT PRINCIPLES FOR FAMILIES

Saving

Saving means setting aside money for future needs instead of spending it immediately. It helps build financial security, achieve family goals, and prepare for emergencies. A savings plan is a step-by-step way of saving money regularly to meet goals like education, housing, or emergencies.

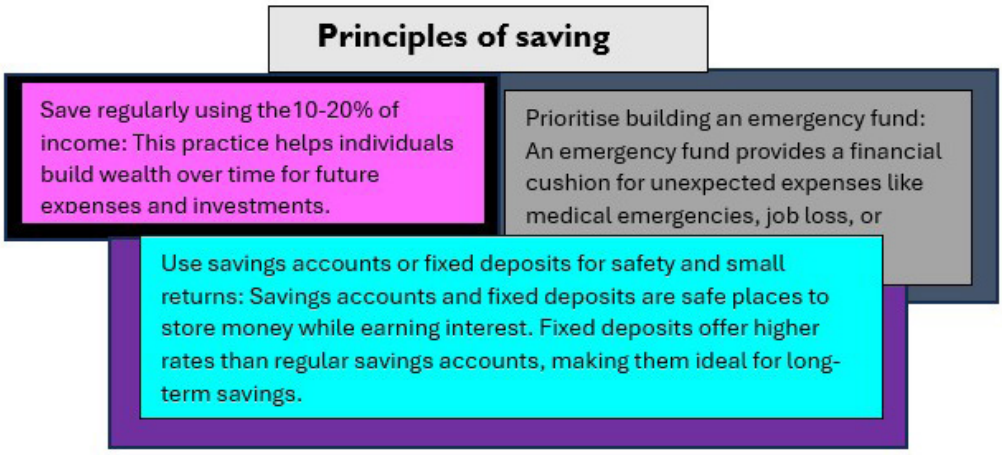


Figure 2.2: Principles of saving

Steps to Create an Effective Savings Plan

a. **Set clear goals**: Decide what to save for, like an emergency fund, education, retirement, etc.

b. **Check income and expenses**: List all earnings and spending, reduce unnecessary costs and direct more to savings.

c. **Choose a strategy**

   i. Fixed amount (e.g., GH¢250 monthly).

   ii. Percentage of income (e.g., 15% of GH¢2000 = GH¢300).

   iii. Goal-based (e.g., save GH¢12,000 for education).

d. **Open a savings account**: Use a dedicated account to avoid spending.

e. **Automate savings**: Set standing orders or automatic transfers.

f. **Monitor progress**: Review savings regularly and adjust when income changes.

g. **Avoid withdrawals**: Keep money for emergencies or planned goals only

h. **Explore investments**: Use safe options like fixed deposits, bonds, or mutual funds to grow savings.

Types of Savings

Type	Description
Regular savings account	Deposit or withdraw anytime, low interest.
Fixed deposit account	Locked in a set time, higher interest.
Emergency savings	For sudden needs like hospital bills.
Target/goal savings	For special purposes (education, wedding).
Retirement savings	Income for old age (pensions).
Savings groups/cooperatives	Community-based contribution and borrowing.

Contributions of Savings to Family Security

a. **Covers emergencies**: Provides funds for health or job loss.

b. **Achieves goals**: Supports education, home ownership and other family needs.

c. **Gives peace of mind**: Reduces financial stress.

d. **Teaches discipline**: Children learn the habit of saving from their parents.

Principles of Investment

Investment means putting money into assets (like bonds, property, or businesses) with the hope of getting returns in the future. The key principles**:** Risk and return, diversification, liquidity, inflation and clear objectives.

Guidelines for Investing

a. **Diversify investments**: Spread money across different areas such as stocks, bonds and real estate to reduce risk. If one fails, others may succeed.

b. **Consider risk tolerance**: Choose investments based on the level of risk one can handle. Low risk gives steady returns; high-risk may bring higher profits but with possible losses.

c. **Focus on long-term growth**: Hold investments for years to benefit from compounding and reduce the effect of short-term changes.

Types of Investment

a. **Physical investment**: Tangible items that can be used or sold.

   i. *Real estate*: Land, buildings, or property for rent or resale.

   ii. *Fixed assets*: Equipment or machinery that generates income.

   iii. *Entrepreneurship*: Starting a business for profit.

b. **Fiscal investment**: Intangible assets, often digital or paper-based.

   i. *Stocks*: Buying company shares to earn dividends.

   ii. *Bonds*: Lending money to the government or companies for interest.

   iii. *Mutual funds*: Pooling money with others to buy a mix of investments.

Family Financial Security Through Wise Investment

1. **Wealth creation**: Brings in extra income, such as rent or dividends.
2. **Inflation protection**: Helps money grow to keep up with rising prices.
3. **Financial independence**: Reduces total dependence on salaries.
4. **Generational wealth**: Ensures future family members also benefit and remain secure.

Activity 2.2 Exploring Savings and Investments

1. Organise yourselves into groups of 3-4.
2. In your group choose one of the following types of saving or investment
   a. Savings account
   b. Fixed deposit
   c. Physical investment
   d. Fiscal investment
3. Discuss the principles related to your choice (e.g., saving regularly, building an emergency fund, risk and return, diversification).
4. Make notes on the principles you have discussed to include in a class presentation
5. Read the scenario below as a group:

   A 28-year-old professional wants to save Gh¢5,000 for a trip in 12 months. She reduces spending, saves Gh¢400 monthly in a high-yield savings account and invests part of it in a low-risk bond fund.
6. Discuss the scenario using these questions:
   a. What type of saving or investment is used?
   b. What principles are applied?
   c. How do these choices promote financial security?
7. Write down your group's key points.
8. Prepare and share a short presentation to be delivered to the whole class.
9. Note important ideas from other groups in your notebook.

Reflection

a. Write two sentences on how savings can help you in the future.
b. Write two sentences on how investments can improve family financial security.

CREDIT PRINCIPLES AND PRACTICES

Definition of Credit

Credit is the ability to borrow money or access goods and services with a promise to repay later. It helps families manage finances, make purchases and invest without needing immediate cash.

Principles of Credit

1. **Borrow only for productive purposes**
   - **a.** Start or expand a business.
   - **b.** Invest in education.
   - **c.** Purchase real estate.

Avoid borrowing for non-essential luxuries.

2. **Understand terms and conditions**
   - **a.** Interest rates: Cost of borrowing money.
   - **b.** Repayment schedule: Timeline for paying back.
   - **c.** Fees and penalties: Charges for late or early payments.
3. **Maintain a good credit history**
   - **a.** Pay bills on time.
   - **b.** Manage debt levels wisely.
   - **c.** Use credit responsibly.

A strong credit history gives access to better loans and lower interest rates.

Types of Credit

Type of Credit	Description	Benefit	Example
Service Credit	Used to pay utilities like water, electricity and phone bills after consumption.	No extra charges.	ECG bills, water bills
Sales Credit	Buying goods/services and paying later. Includes: *Instalment Credit*: Pay fixed amounts over time. *Revolving Credit*: Borrow, repay and borrow again within a limit.	Affordable purchases; flexible repayment.	Auto loans, mortgages, personal loans, student loans
Hire Purchase	Down payment, followed by instalments with interest. Ownership after final payment.	Access expensive goods immediately.	Cars, appliances
Cash Loans	Short-term loans for emergencies. Quick access, often via mobile wallets in Ghana.	Immediate relief during financial needs.	Instant cash/ mobile loans

Classifications of cash loans

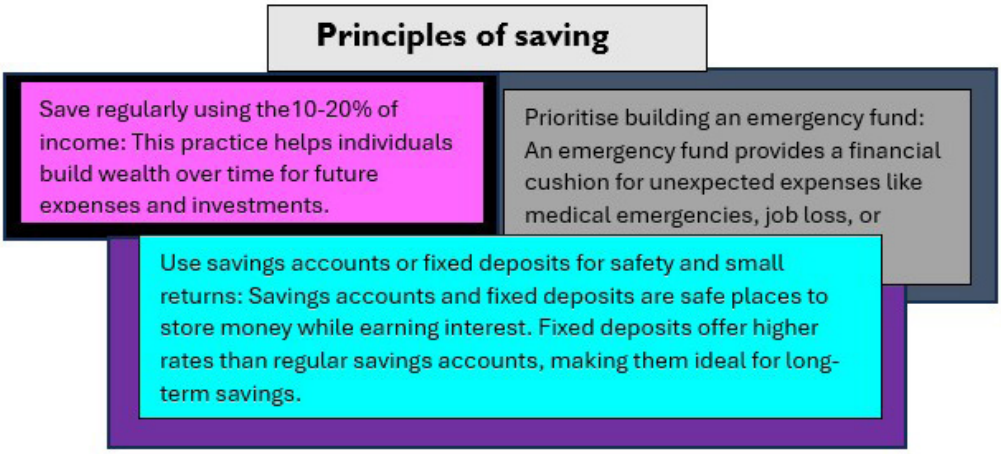


Figure 2.3: Classifications of cash loans

Contributions of Credit to Family Financial Security

a. Provides access to opportunities like housing, education and business.

b. Offers flexibility during financial shortfalls.

c. Improves quality of life by allowing timely access to resources.

Credit Practices of Individuals and Families

Credit practices refer to the ways individuals and families use, manage and repay borrowed money. Good practices involve borrowing responsibly, repaying on time and choosing the right type of credit. When managed well, credit supports financial stability and helps families achieve goals. Poor practices, however, can lead to debt and financial stress.

Example: *A family takes a loan to pay for their child's school fees. They budget carefully, pay the loan in monthly instalments and avoid unnecessary borrowing. This good practice helps them meet their goal without financial strain. In contrast, if they missed payments or borrowed too much, it could create stress and reduce future borrowing opportunities.*

Factors to Consider When Selecting Credit Facilities

a. **Capacity (ability to repay):** A teacher earning a monthly salary should only borrow an amount that can be repaid comfortably within the monthly income.

b. **Character (creditworthiness):** A trader with a history of paying loans on time may easily get another loan with better terms.

c. **Capital (savings/assets):** A farmer with savings and land can use them to show financial strength when applying for a loan.

d. **Collateral (security for a loan):** A food vendor may use a personal car as collateral for a bank loan.

e. **Conditions/Cost of Credit:** A fashion designer compares two loans, one with a high interest and one with a lower interest and chooses the more affordable option.

Credit Practices

Credit practices involve how individuals manage and use borrowed money.

Good practice: Paying bills and loans on time to build trust with lenders.

Poor practice: Borrowing from multiple lenders without a repayment plan, leading to debt stress.

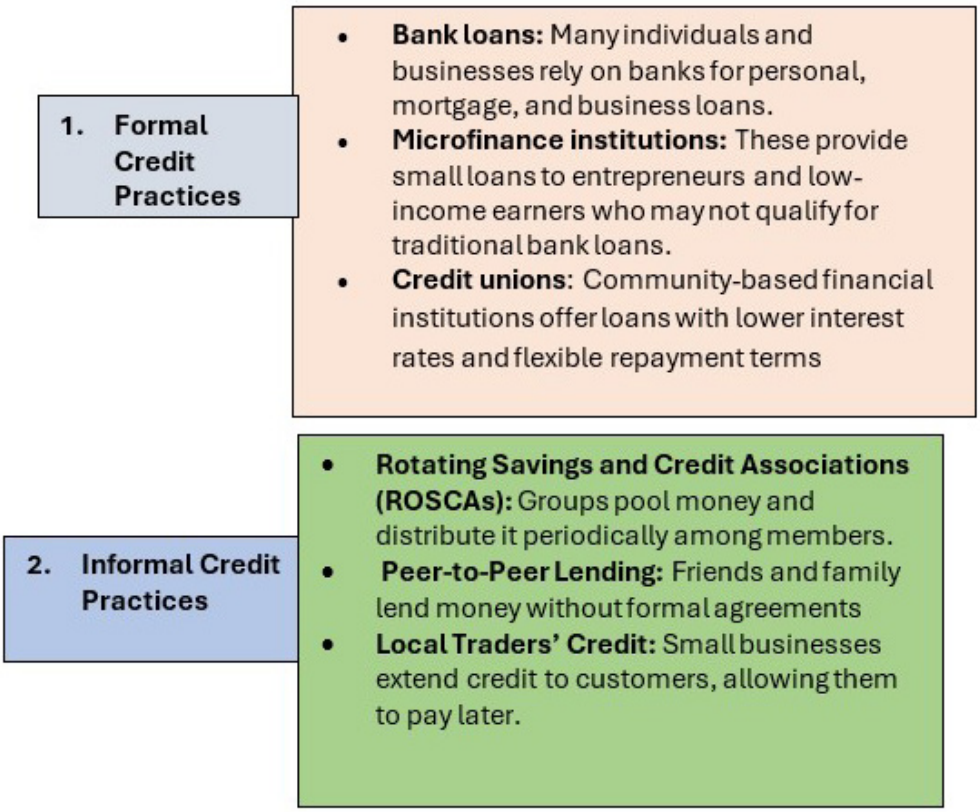


Figure 2.4: Credit practices

Impact of Credit Practices on Financial Stability

a. **Positive Impact:** A family uses a loan to expand their shop, increasing income and achieving financial independence.

b. **Negative Impact:** A household borrows too often and fails to repay, leading to debt and fewer chances of getting future loans.

Challenges in Credit Practices

a. **Limited Access:** A farmer without collateral struggles to secure a loan for seeds.

b. **High Interest Rates:** A worker takes a loan from a moneylender but finds repayment difficult because of the high charges.

c. **Credit Mismanagement:** A household borrows for non-essential items like luxury electronics and struggles to pay back. Poor planning leads to debt accumulation.

Impact on Community Development

a. **Economic Growth:** Credit helps small businesses in a community expand and employ more people.

b. **Financial Inclusion:** Microfinance loans give women in rural areas the chance to start small trading businesses.

c. **Social Stability:** When families use credit wisely, they improve their living conditions and reduce financial stress, which strengthens the community.

Activity 2.3 Decision-Making, Communication and Credit Practices

Materials Needed: Paper, markers, pens, notebooks

1. Organise yourselves into groups of 4-5. Research different types of credit, such as service credit, sales credit and loans.
2. Prepare a simple fact sheet showing the types and key principles of credit and why they are important.
3. Discuss how individuals and families in your community use credit, the advantages, disadvantages and share any real-life experiences.
4. Present your group findings to the class and reflect on how credit practices affect family financial decisions.

Reflection

What did you learn about responsible credit use?

Sample Fact Sheet on Credit Types and Practices

1. ***Credit Type:*** *Sales Credit*
2. ***Definition:*** *A type of credit that allows customers to buy goods or services and pay later, either in instalments or through revolving credit.*
3. ***Principles of Credit***
   a. ***Creditworthiness:*** *Eligibility depends on the borrower's ability to repay.*
   b. ***Interest Rates:*** *Vary depending on the repayment plan (instalment or revolving).*
   c. ***Repayment Terms:*** *Payments are spread over time, with agreed conditions.*
4. ***Advantages of This Credit Type***
   a. *Makes expensive goods affordable by spreading payments.*
   b. *Provides repayment flexibility.*
5. ***Disadvantages of This Credit Type***
   a. *High interest may increase total cost.*
   b. *Risk of overspending and falling into debt.*
6. ***Example in the Community***
   a. *Buying appliances on hire purchase at an electronics shop.*
   b. *Families purchasing food supplies or household goods from traders and paying later*

APPLICATION OF FINANCIAL LITERACY SKILLS

Financial Security in the Family

Financial security is essential for individuals, families, groups and businesses, shaping their ability to save, manage credit and invest strategically.

Savings Practices Among Families

Financial security within families is often built through various savings practices. Each caters for different needs and cultural contexts.

Informal Savings

a. **Extended Family Contributions:** Families pool resources to cover emergencies, educational costs, and shared burdens.

b. **Savings Groups**

   i. *Susu groups:* Members contribute regularly and take turns receiving lump sums.

   ii. *Welfare societies:* Members contribute fixed dues and support one another in times of need.

   iii. *Credit unions:* Member-owned, provide savings, loans and financial services at lower costs.

Formal Savings

a. **Banks:** Offer savings accounts, loans, and investment opportunities.

b. **Types of Banks:** Commercial banks, central banks, development banks, digital banks, credit unions, and microfinance institutions.

c. **Mobile Money Savings Accounts:** (e.g., MTN MoMo, Telecel Cash, Fido) provide quick, safe and convenient transactions, especially in rural areas.

Achievements of savings practices among families

1. Families can expand businesses
2. Pay education costs
3. Reduce stress during emergencies.

Challenges of savings practices among families

1. Low incomes,
2. rising costs of living,
3. preference for immediate spending
4. Lack of banking access in rural areas

Activity 2.4 Financial Literacy Skills in Everyday Life

1. Personal and Family Reflections on Financial Literacy

   a. Think about how you or your family use money wisely. Write examples for the following.

      i. Budgeting for monthly needs

      ii. Saving for school, vacation, or emergencies

iii. Comparing prices before buying

iv. Understanding loans, credit, or mobile money accounts

b. Share your examples with a partner. Discuss:

i. Which skills help the most?

ii. How do they help make good financial decisions?

iii. Which skills do you want to improve?

2. Discussion on key principles of savings and investments

a. Organise yourselves into groups of 3-4.

b. Each group should pick a type of savings (regular savings, fixed deposit, emergency fund, goal-oriented) and investment (physical or fiscal).

c. Discuss the key principles:

i. *Savings:* Save regularly, prioritise emergencies, use safe accounts

ii. *Investments:* Understand risk and return, diversify, consider liquidity

d. Prepare a short presentation including:

i. Definition of your assigned type

ii. Key principles

iii. How it contributes to family financial security

3. Case Study: Exploring Savings Practices in a Community

In one community, some families belong to susu groups where they make regular contributions and take turns receiving a lump sum. This helps them pay school fees, start small businesses or build houses. Others save with banks or mobile money services, which provide safety, interest and easy access to money.

a. Organise yourselves into groups of 3-4. Read the case study above and discuss the following questions.

i. What types of savings are shown in the community?

ii. How do these savings practices help families achieve financial security?

iii. What challenges prevent families from saving regularly?

iv. Think about your own family or community. Which savings practice is most common, and what recommendations to improve financial security?

b. Write down your group's key points.

c. Share your findings with the class and note additional ideas from others.

4. **Case study:** Savings and investments

   A person wants to save Gh¢3,000 for a trip in 12 months. They create a monthly budget, save Gh¢250 each month in a high-yield account, and invest part in a low-risk bond fund.

   a. Organise yourselves into groups of 3-4. Read the case study above and discuss the following questions.

   i. What types of savings or investments are used?

   ii. What principles are applied?

   iii. How do these choices improve financial security?

   b. Present your findings to the class and note additional ideas from others.

5. In your group, research types of credit: service credit, sales credit, hire purchase and cash loans.

   a. For each type, explain

   i. How credit works

   ii. Key principles

   iii. Benefits and risks to families

   b. Discuss local credit practices:

   i. How do people use credit in your community?

   ii. Advantages and disadvantages?

   c. Prepare a fact sheet on the different types of credit and present to the class.

Reflection

Think about your financial goals and money habits.

a. Talk about ways to use financial literacy skills daily:

i. Managing debt

ii. Saving for goals

iii. Teaching children about money

b. Share your tips in class and discuss other strategies with your classmates.

Extended Reading

- Asare, E and Kwafoa, M. (2011). *Understanding Management in Living. (New ed).* Kwadwoan Publication
- Sahadeo, C. (2019). *Financial Literacy and Money Script: A Caribbean Perspective.* Springer International Publishing

REVIEW QUESTIONS

1. A family that spends more than its income each month is likely to
   - A. build strong savings
   - B. enjoy a stable lifestyle
   - C. face financial difficulties
   - D. increase future investments
2. The main purpose of budgeting is to
   - A. guide how income is managed
   - B. hide unnecessary expenses
   - C. increase the amount borrowed
   - D. make sure all money is spent
3. When preparing a household budget, the first step is to
   - A. calculate the total savings
   - B. determine loan repayment plan
   - C. identify all sources of income
   - D. list all family expenses
4. The most suitable way to handle irregular income is to
   - A. depend on borrowing
   - B. ignore income changes
   - C. save during high-income periods
   - D. spend when money is available
5. If a family's expenditure is more than its income, the best action is to
   - A. borrow from friends only
   - B. increase unnecessary expenses
   - C. reduce spending and find extra income
   - D. stop saving completely
6. The main advantage of financial planning is that it
   - A. encourages careless spending
   - B. increases family conflicts
   - C. promotes borrowing habits
   - D. reduces money management challenges

7. State three benefits of preparing a family budget.
8. List three features of a good family budget.
9. Explain how budgeting contributes to effective family resource management.
10. Individuals and families save mainly to
    A. show wealth
    B. meet future needs
    C. avoid budgeting
    D. spend on luxury items
11. The safest place to keep money for future use is
    A. a friend's house
    B. in a financial institution
    C. in a household cupboard
    D. with a family member
12. Which of these is NOT a form of investment?
    A. Buying food for immediate use
    B. Buying shares
    C. Depositing in a savings account
    D. Purchasing government bonds
13. The purpose of investment is to
    A. hide funds from others
    B. increase future income
    C. reduce savings
    D. waste extra money
14. A person who invests in more than one type of business is practising
    A. Budgeting
    B. Diversification
    C. monopoly
    D. Speculation
15. Which of the following is a long-term investment?
    A. Fixed deposit
    B. Real estate
    C. Savings account
    D. Treasury bills

16. An advantage of saving with a bank is that it
    A. prevents access to money
    B. promotes careless spending
    C. provides interest and security
    D. reduces record keeping
17. The difference between saving and investment is that
    A. investment involves risk, while saving is safer
    B. investment means keeping money idle
    C. saving earns higher profits than investment
    D. saving is always in property
18. The best saving habit is to
    A. save first before spending
    B. save only when others save
    C. spend all income monthly
    D. spend first, save what is left
19. State three examples of investment opportunities.
20. Explain how savings support family financial security.
21. Discuss how a family can use saving and investment strategies to improve their long-term financial stability.
22. Credit means
    A. borrowing money to pay later
    B. giving money to others
    C. paying before receiving goods
    D. saving in the bank
23. The main advantage of using credit wisely is that it
    A. encourages careless spending
    B. helps in making productive investments
    C. increases unnecessary debt
    D. reduces personal savings
24. A person is considered creditworthy if he or she
    A. borrows without records
    B. changes address frequently
    C. hides financial details

D. repays loans on time

25. The best source of credit for a small-scale business is
    A. informal money lenders
    B. market friends
    C. microfinance institutions
    D. relatives

26. A disadvantage of credit is that it can
    A. encourage over-dependence on loans
    B. increase savings
    C. promote business growth
    D. reduce spending discipline

27. Productive borrowing means
    A. avoiding repayment
    B. borrowing for leisure
    C. borrowing for personal items
    D. borrowing to generate income

28. Identify three sources of credit available to families.

29. Explain how proper use of credit can help a family start and expand a small business.

30. A financially literate person is one who
    A. borrows frequently
    B. depends only on luck
    C. plans, saves, and uses money wisely
    D. spends without tracking expenses

31. Families apply financial literacy by
    A. avoiding saving
    B. ignoring financial records
    C. managing money to meet goals
    D. spending all income

32. A good example of financial literacy practice in the community is
    A. borrowing carelessly
    B. joining a credit union or savings group
    C. keeping family income secret

D. spending everything on luxuries

33. Financial decision-making means
    A. choosing how best to use income
    B. depending on friends' advice
    C. guessing how to spend money
    D. using money without records

34. Families that track expenses regularly
    A. always need loans
    B. ignore income planning
    C. manage resources effectively
    D. overspend every month

35. One benefit of sharing financial plans as a family is that it
    A. discourages joint decision-making
    B. increases misunderstanding
    C. promotes cooperation and trust
    D. reduces communication

36. State three benefits of financial literacy to families.

37. Outline three community activities that show financial literacy in practice.

38. **Case study**

    Young adults in your community have recently completed a youth empowerment training on financial literacy. However, many still struggle to manage their income wisely, often spending impulsively on entertainment and neglecting savings or investments. As a participant in the training, you are asked to share your reflections at the community youth meeting.

    Question: Discuss how financial literacy skills can help young adults make better economic decisions in their homes and communities

SECTION

3

PRINCIPLES OF PRODUCT PLANNING AND ESTIMATION

CREATIVE PRODUCT DEVELOPMENT AND ENTREPRENEURSHIP

Introduction

This section explains how to plan and estimate when producing goods and services. Product planning and estimation are important parts of production. They help to use resources wisely, reduce waste, save costs and complete work on time.

The section focuses on practical steps such as identifying resources, preparing a budget and making a timetable for production. These steps build skills for making home economics products that are good quality, affordable and suitable for the Ghanaian market and beyond

By the end of this section, you should be able to:

1. Explain the meaning and importance of product planning.
2. List resources needed for product development.
3. Prepare simple cost estimates for products.
4. Develop a basic production plan and budget.
5. Use planning to improve quality and reduce waste.
6. Check if plans meet production goals.

KEY IDEAS

- **Cost Estimation and Planning:** Predicting and calculating material, labour, overhead costs and profit help in budgeting, setting fair prices and reducing waste.
- **Documentation and Reflection:** Keeping records of the project process and reflecting on lessons learned improves future projects and decision-making.
- **Monitoring and Control:** Regularly tracking progress, costs, time, resources, and quality ensures projects follow the plan and problems are fixed early.
- **Project Organisation:** Projects should be organised into stages: defining objectives, planning, estimating, implementing, monitoring, evaluating and presenting.
- **Quality and Feedback:** Evaluating products ensures standards are met, allows improvement and supports creativity and functionality.
- **Resource Management:** Using materials, time, money, tools and skills wisely ensures efficient production, reduces waste and meets project goals.

EXPLORING PRODUCT PLANNING AND ESTIMATION

What is Product Planning and Estimation?

Product planning and estimation are important steps in producing goods and services. They help to set goals, identify resources, estimate costs and plan timelines so that products meet consumer needs. Together, they ensure wise use of resources, reduce waste and support quality, affordable and sustainable products for individuals, families and society.

Key Principles

a. **Market Research:** Study consumer needs, existing products and prices.

b. **Feasibility Study:** Check demand, materials, skills and safety.

c. **Target Audience:** Identify who will use the product, such as age, gender, income and location.

d. **Innovation and Design:** Improve or add features to make products attractive.

e. **Sustainability:** Use local, eco-friendly and reusable resources.

f. **Cost Estimation and Budgeting:** Calculate material, labour and overhead costs.

g. **Cost-Effective Production:** Reduce costs while maintaining quality.

Estimation

The process of identifying resources, costs and timelines needed to produce a product efficiently. It ensures economic viability and alignment with market demand. The principles of estimation are in ***Figure 3.1***.

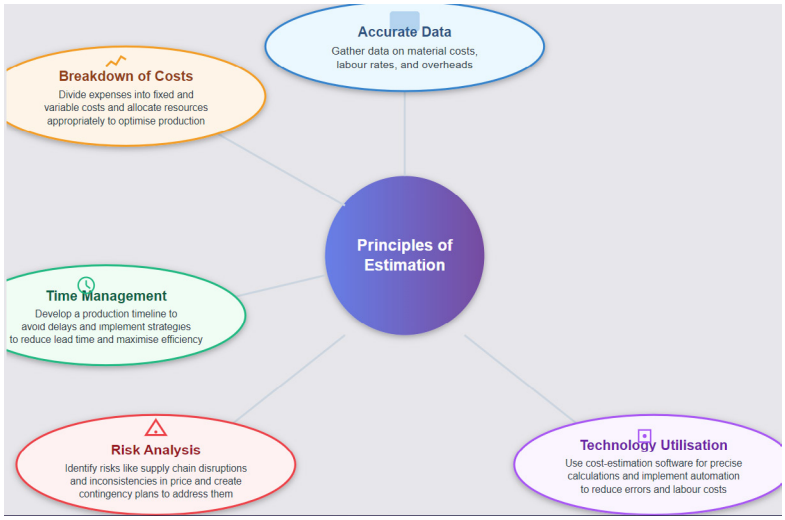


Figure 3.1: The Principles of Estimation

Table 3.1: Application in Product Development

Principle	Food Product	Clothing Product	Household Product
Identify Consumer Needs	Nutritious snack for children	Strong school uniform	Eco-friendly soap
Set Product Goals	Portable, healthy food	Comfortable, durable attire	Safe, cost-effective cleaning
Select Materials/ Resources	Fruits, honey	Ghanaian prints, cotton	Coconut oil, vinegar
Estimate Costs	₵5.00 per salad	₵170.00 per dress	₵250.00 per soap batch
Estimate Time	1 hour	6 hours (with fittings)	3 hours (with drying)
Ensure Safety and Hygiene	Wash utensils, fresh produce	Non-irritating fabrics	Safe handling of ingredients
Plan for Sustainability	Paper wraps	Reuse fabric scraps	Use recycled bottles

Resource Management Tools (Checklist & Chart Form)

Resource management tools are simple methods that help to plan, organise and control how time, money, skills and materials are used. They make it easier to track progress, reduce waste and achieve goals effectively. Examples include checklists, Gantt charts, and budget trackers.

Table 3.2: Task Checklist for Product Development

Task	Description	Completed (✓)
Define Product Idea	Choose item (food/clothing/ household)	
Identify Consumer Needs	Who will use the product?	
List Materials	All resources needed	
Estimate Cost	Materials, labour, packaging	
Plan Timeline	Use a Gantt chart or activity chart	
Follow Safety Rules	Apply hygiene and safety measures	
Evaluate Product	Check quality, function and marketability	

Table 3.3: Gantt Chart Example for Planning Timeline

Activity	Week 1	Week 2	Week 3	Week 4
Planning and Idea Development	✓			
Research and Material Listing	✓	✓		
Budgeting and Timeline		✓	✓	
Sourcing Materials			✓	
Production			✓	✓
Evaluation and Feedback				✓

Table 3.4: Budget Tracking Checklist for Product Development

Major Activity	Item/Material/Service	Estimated Cost (GHS)	Actual Cost (GHS)
Task 1			
Planning and Idea Development:	Exercise books and pens, etc.	30.00	25.00
	Internet/data for research	50.00	30.00
Task 2			
Research and Material Listing	Transport for market survey	15.00	25.00
	Interview/observing guide for recording	5.00	5.00
Task 3			
Budgeting and Timeline Development	Spreadsheet software access	N/A	N/A
	Chart paper	N/A	N/A

Steps in Product Planning and Estimation

Planning and estimating are important steps in product development. They help to decide what product to make, what resources are needed, how much it will cost and how long it will take. To make these steps easier to understand, they are presented in different ways, such as a flow chart, a mind map, and a table. Each method organises the information clearly so that you can follow the process step by step and apply it when creating your own products.

1. The Flow Chart shows the steps in order, from the beginning to the end, using arrows to guide the process.
2. The Mind Map also presents the steps in a diagram with the main idea at the centre and branches for related ideas.
3. The Table arranges the steps clearly in rows and columns for easy comparison and understanding.

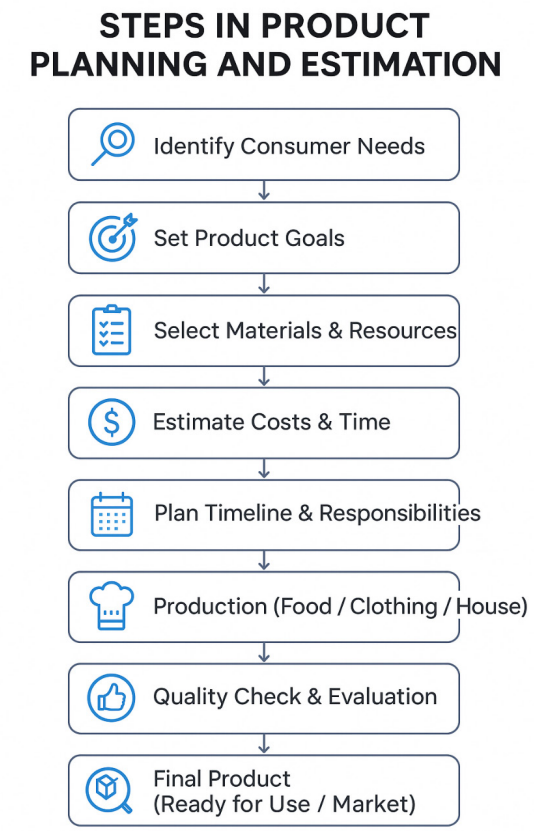


Figure 3.2: The Flow Chart of Product Development

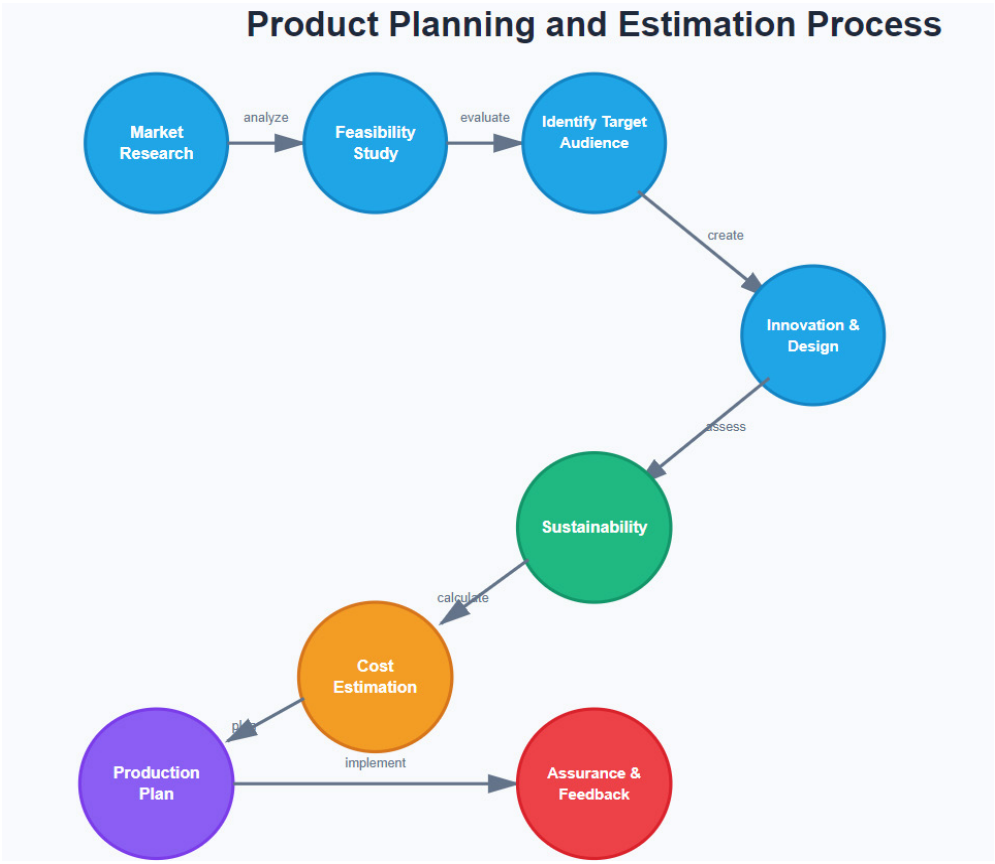


Figure 3.3: Mind Map Product Planning and Estimation

Table 3.5: Summary of Product Planning and Estimation

Step / Principle	Key Focus	Examples (Food, Clothing, Household)
Market Research and Analysis	Study consumer needs, existing products and pricing.	Snack for school children; School uniforms; Eco-friendly soap
Feasibility Study	Check demand, resources, skills, safety, and legal issues.	Enough fruit for snacks; Local fabric supply; Soap ingredients available
Identify Target Audience	Define who will use/buy the product (age, gender, income, location).	Children; Youth/adults; Families
Innovation and Design	Add features, improve packaging, and combine materials.	Fruit blend snack; Stylish fabric mix; Scented soap
Sustainability	Use eco-friendly, biodegradable, local resources.	Paper wraps; Reuse fabric scraps; Refill bottles
Cost Estimation and Budgeting	Calculate materials, labour, overheads and profit.	₵5 snack; ₵170 uniform; ₵250 soap batch
Time Estimation	Plan realistic timelines for each stage.	1 hr snack; 6 hrs sewing; 3 hrs soap making
Resource Optimisation	Use resources wisely: reduce waste, save money, and manage time.	Bulk buying fruit, efficient fabric cutting, and multipurpose tools
Quality Assurance	Ensure product meets standards (taste, fit, durability, hygiene).	Fresh food, neat stitching, safe soap
Feedback and Revision	Evaluate, improve and update the product.	Taste test, peer review of clothing, and household use feedback

Activity 3.1 Product Planning, Budgeting and Resource Use

1. Organise yourselves into small groups to explain the concepts of product planning and estimation. Reflect and share ideas on the following:
   - **a.** How can managing time, money and people help in planning a new product?
   - **b.** How can product development with local resources guide what resources to list in a budget?
   - **c.** Why is evaluating and improving prototype products important before finalising production plans?
   - **d.** How does budgeting and resource use connect with estimating costs for new products?
2. Share the points from your group with the class.

Activity 3.2 Product Planning and Resource Use

1. Organise yourselves into groups of 3-4 members to share product ideas
   - **a.** Choose a simple product (food, clothing or household).
   - **b.** Identify principles of product planning.
   - **c.** Estimate resources, costs and time needed.
   - **d.** Make a list of all materials, tools and resources.
2. Work together to plan and track your production activities
   - **a.** Develop a simple Gantt chart, task checklist or Budget Checklist to track activities.
   - **b.** Share your chart with peers and explain how it helps keep work organised.
   - **c.** Use the chart for one week to monitor progress.
3. Share and present your ideas in class
   - **a.** Present your findings through group discussion, class presentation or role play (e.g., radio talk/chat).
   - **b.** Summarise your key ideas learned and record them in your notebook.

Reflection (Individual Journal)

- **a.** Write what you learned about budgeting, resource allocation and product planning.
- **b.** Note any challenges and suggest adjustments for future projects.

COST PLANNING FOR PRODUCT SUCCESS

Cost Estimation

Cost Estimation is predicting how much money is needed to make a product. It includes materials, labour and overhead costs. It helps in: Planning and budgeting; setting fair prices and reducing waste, as well as saving money.

Material Costs

Materials are the raw items needed for production.

- **a.** ***Direct Materials:*** Main items used in the product (e.g., fabric for a dress, flour for bread, coconut oil for soap).
- **b.** ***Indirect Materials*:** Small items used but not seen directly (e.g., thread, glue, spices).

c. Steps to calculate material costs

i. List all materials.

ii. Write the quantity of each item.

iii. Find the unit cost (price for one).

iv. Multiply quantity × unit cost = total.

v. Add all totals = overall material cost.

Table 3.6: Sample Material Cost Estimate for 10 Table Mats

Material	Quantity	Unit Cost (Gh¢)	Total (Gh¢)
Cotton fabric	3 yards	12.00	36.00
Lining	2 yards	8.00	16.00
Thread	2 rolls	3.00	6.00
Total			**58.00**

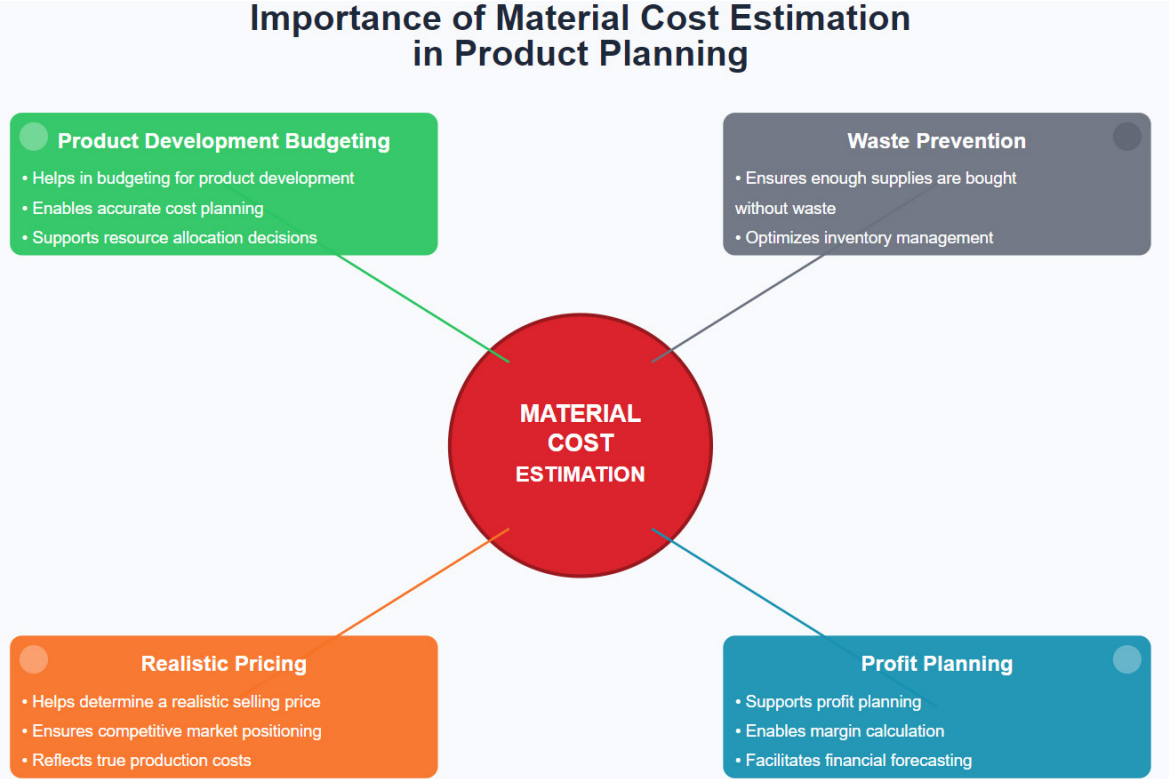


Figure 3.4: Key Roles of Material Cost Estimation

Labour Costs

Labour means time and effort used in production (e.g., sewing, baking, packaging).

a. *Direct Labour*: Workers who make the product (e.g., tailor sewing).

b. *Indirect Labour:* Support workers (e.g., supervisor, cleaner).

c. *Formula:* Labour Cost = Time Spent (hours) × Rate per Hour

Table 3.7: Sample Labour Cost for 10 Table Mats

Task	Time	Rate/hr (Gh¢)	Total (Gh¢)
Cutting and sewing	3 hrs	12.00	36.00
Finishing and ironing	1 hr	10.00	10.00
Total Labour Cost			**46.00**

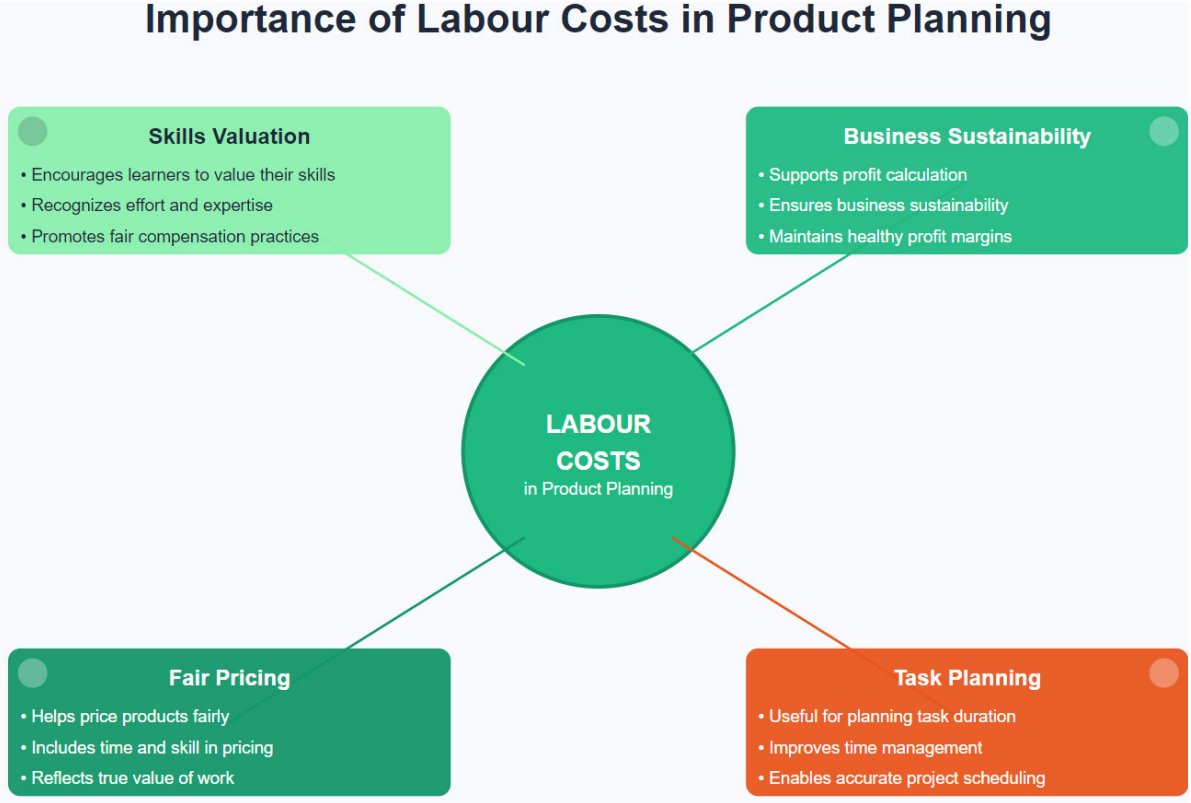


Figure 3.5: Importance of Labour Costs in Product Planning

Overhead Costs

Overheads are extra costs that support production but do not form part of the product. These include electricity, water, transport, rent, packaging and maintenance.

Steps to Estimate

a. List possible indirect costs.

b. Assign estimated amounts.

c. Add them up = total overhead.

Table 3.8: Sample Overhead Estimate for 10 Table Mats

Overhead Item	Cost (Gh¢)
Electricity	20.00
Water	2.00

Packaging	15.00
Transport	10.00
Total	**47.00**

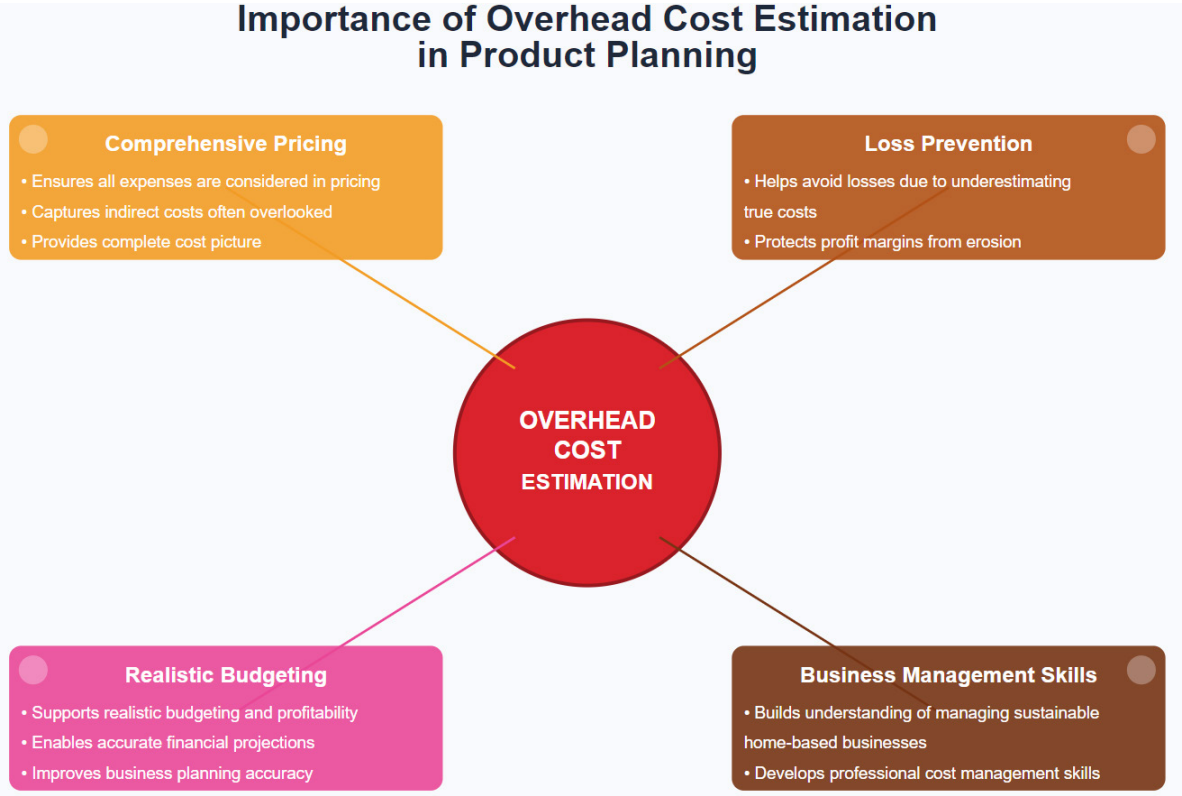


Figure 3.6: Importance of Overhead Cost Estimation in Product Planning

Table 3.9: Sample Estimation Sheet: 10 Table Mats

Category	Item	Quantity	Unit Price (Gh¢)	Total (Gh¢)
Materials	Cotton fabric	3 yds	12.00	36.00
	Lining	2 yds	8.00	16.00
	Thread	2 rolls	3.00	6.00
Labour	Cutting & sewing	3 hrs	12.00	36.00
	Ironing & finishing	1 hr	10.00	10.00
Overhead	Packaging	1 day	-	15.00
	Electricity	1 day	-	20.00
	Water	1 day	-	2.00
	Transport	1 day	-	10.00
Total				**151.00**

Profit Margin

Profit margin is the earnings after paying all costs.

Formula:

Profit = Selling Price – Total Cost

Profit Margin (%) = (Profit ÷ Selling Price) × 100

Example

a. Total Cost = GHS 20

b. Selling Price = GHS 30

c. Profit = 30 – 20 = GHS 10

d. Profit Margin = (10 ÷ 30) × 100 = **33.3%**

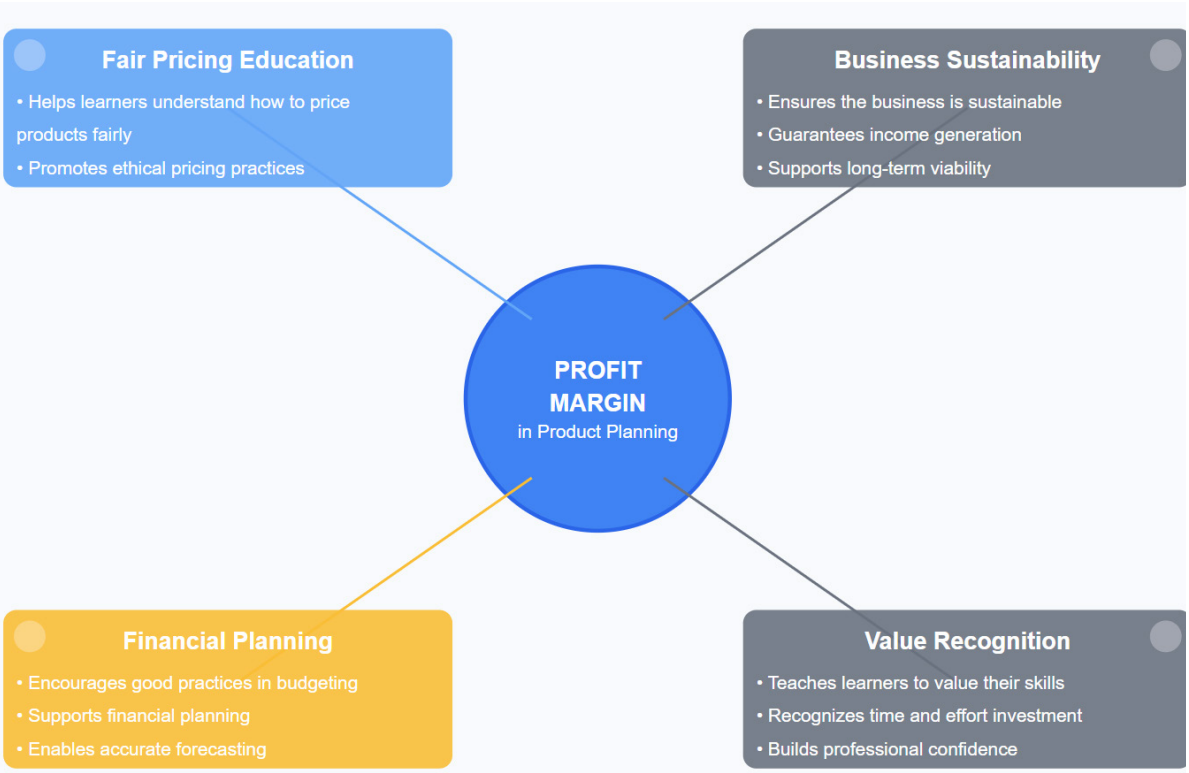


Figure 3.7: Importance of Profit Margin in Product Planning

Selling Price Estimation

a. Selling Price = Total Cost + Profit

OR

Selling Price = Total Cost × (1 + Profit Margin %)

b. ***Example:*** Casual Wear Skirt

- Total Cost = GHS 60
- Profit (25%) = GHS 15

- **Selling Price = GH¢ 75**

Practice Activity

Choose your own product and fill in the estimated costs below.

Material Cost (GH¢)	
Labor Cost (GH¢)	
Overhead Cost (GH¢)	
Profit Margin (%)	

Total Cost of Production: GH¢.....

Estimated Selling Price: GH¢.....

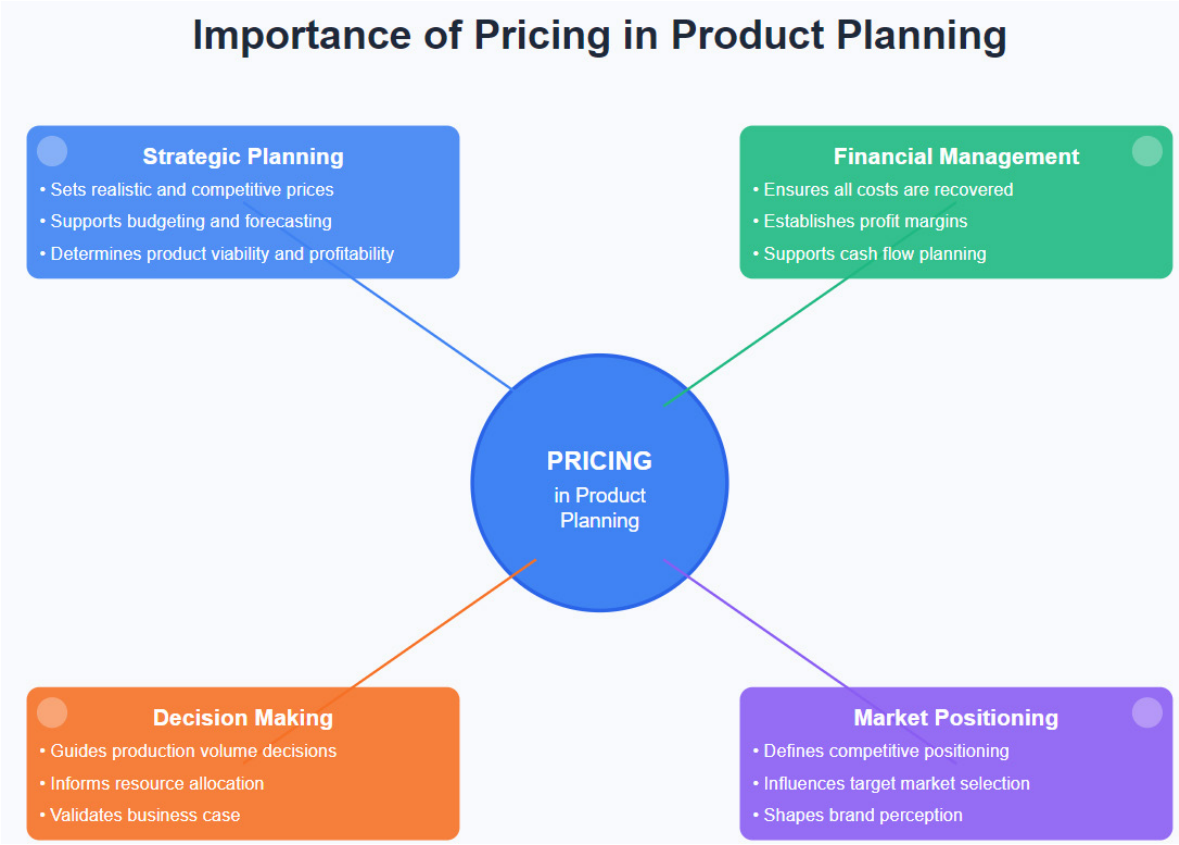


Figure 3.8: Importance of Pricing in Product Planning

Innovative Costing for Financial Success

Cost estimation plays an important role in financial planning. It helps in preparing realistic budgets, setting fair prices, predicting profit or loss, reducing waste and financial risks and supporting good decision-making. The application of smart costing

allows businesses and families to use resources wisely and increase the chances of success.

1. **Guides budgeting:** Helps plan how money will be used before production starts.
2. **Helps set fair prices:** Ensures products are not too expensive or too cheap.
3. **Predicts profit and loss:** Shows whether the product will make money or not.
4. **Reduces waste and risk:** Prevents overspending and unnecessary use of resources.
5. **Supports good decision-making:** Provides clear information to choose the best options.

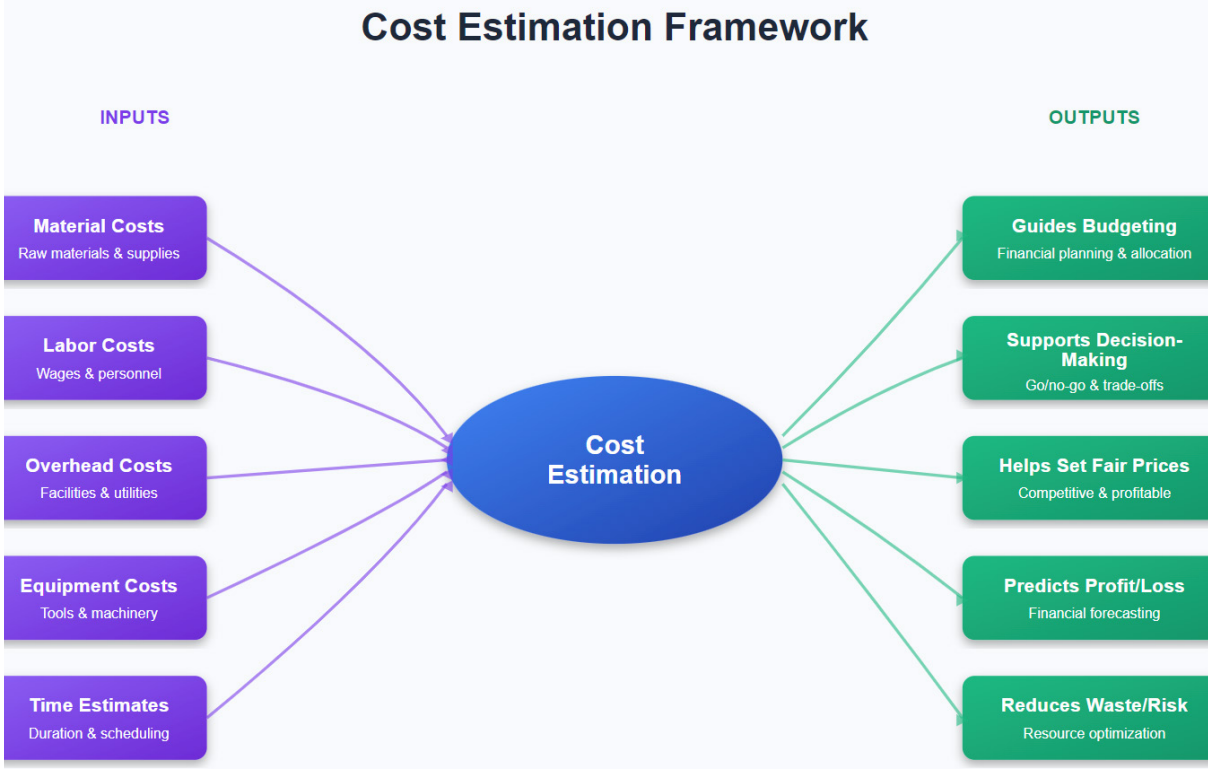


Figure 3.9: Concept Map Illustrating the importance of Cost Estimation

Activity 3.3 Cost Estimation Sheet

Materials required: Calculators, Stationery: Paper, pencils and rulers, Whiteboard and markers or PowerPoint slide

1. Working in your product development groups from the previous activity.
   a. Choose one product from the case studies given below (e.g. local snack meat pie, casual wear skirt, eco-friendly soap)
   b. Research materials, labour and overhead costs for your product.
   c. Create a cost estimation sheet (item, quantity, unit cost, total).

2. Exchange with another group for feedback.
3. Present your cost estimation sheet to the class.

Sample Cost Estimation Worksheets

a. *Cost Estimation Worksheet for Local Snack (Meat Pie)*

Table 3.10: Material Costs Template

Material	Quantity	Unit Cost (GH¢)	Total Cost (Gh¢)
Flour			
Butter			
Minced Meat			
Onion			
Spices			

Table 3.11: Labour Costs Template

Task	Time (hrs)	Cost (Gh¢)
Dough Preparation		
Filling & shaping		
Baking		

Table 3.12: Overhead Costs Template

Overhead Item	Estimated Cost (Gh¢)
Gas/Fuel	
Oven Use	
Packaging	
Work Area Cleaning	

Total Production Cost: GH¢.....

Selling Price per Unit: GH¢.....

Profit: GH¢.....

Profit Margin (%): GH¢.....

Answer: .....

b. *Cost Estimation Worksheet for Casual Wear (Skirt)*

Table 3.13: Material Costs Estimation Sheet for Constructing Casual Wear

Material	Quantity	Unit Cost (GH¢)	Total Cost (GH¢)
Cotton Fabric			
Thread			
Zipper			
Elastic Band			

Table 3.14: Labour Costs Estimation Sheet for Constructing Casual Wear

Task	Time (hrs)	Cost (GH¢)
Cutting		
Sewing		
Ironing & Finishing		

Table 3.15: Overhead Costs Estimation Sheet for Constructing Casual Wear

Overhead Item	Estimated Cost (GH¢)
Electricity	
Sewing Machine Maintenance	
Workspace	
Packaging	

Total Production Cost: GH¢.....

Selling Price per Unit: GH¢.....

Profit: GH¢.....

Profit Margin (%): GH¢.....

c. *Cost Estimation Worksheet for Eco-Friendly Soap*

Table 3.16: Material Costs Estimation Sheet for Eco-Friendly Soap

Material	Quantity	Unit Cost (GH¢)	Total Cost (GH¢)
Shea Butter			
Coconut Oil			
Fragrance			
Essential Oils			
Natural Dye			

Table 3.17: Labour Costs Estimation Sheet for Eco-Friendly Soap

Task	Time (hrs)	Cost (GHS)
Measuring & mixing		
Pouring into Moulds		
Drying & Curing		

Table 3.18: Overhead Costs Estimation Sheet for Eco-Friendly Soap

Overhead Item	Estimated Cost (GHS)
Electricity	
Water	
Packaging	
Workspace Use	

Total Production Cost: GH¢.....

Selling Price per Unit: GH¢.....

Profit: GH¢.....

Profit Margin (%): GH¢.....

Activity 3.4 Cost Estimation in Business

1. Organise yourselves into small groups of 3 or 4
2. Review the case studies below and consider the guiding questions
3. Prepare a short collaborative report summarising your analysis and offering recommendations.
4. Explain how cost estimation directly affects financial planning and overall product success.
5. Reflect on the role of cost estimation in determining whether products succeed or fail using the following questions to support your thinking
   a. What did you learn about cost estimation?
   b. How does it affect pricing and profit?
   c. How can you use these skills in future product planning?
6. Present your findings to the class for feedback.

Sample Case Studies

Case Study 1: Successful Product Launch

Beyond Meat Burgers

Beyond Meat carefully estimated the costs of high-quality plant-based ingredients (e.g., pea protein, coconut oil). By negotiating bulk deals, they reduced expenses. They invested heavily in research and development to create a beef-like taste and texture, including testing costs. They also evaluated production expenses to ensure large-scale output while maintaining quality. Accurate cost planning supported financial stability and long-term success.

Case Study 2: Unsuccessful Product Launch

Gap's Logo Redesign

Gap budgeted for graphic design and branding fees in its logo redesign. However, they failed to predict customers' strong negative reactions. They overestimated the effectiveness of their marketing strategy, which led to extra costs for damage control and public relations. The lack of attention to customer loyalty and perception created financial losses, forcing them to revert to their old logo within a week. Poor cost estimation and weak market analysis undermined their efforts.

Guiding Questions for Groups

1. How did accurate cost estimation support financial planning in the successful case?
2. What were the consequences of poor cost estimation in the unsuccessful case?
3. What key lessons can be learned for future product planning?

Activity 3.5 Profit Margins

1. Working in your group, calculate a profit margin for a product
2. Choose a product from the scenarios given below (e.g., snack bars, earbuds, water bottle).
3. Calculate the profit margin using the formula.

$$\textbf{Profit Margin} = \frac{Sales\ Price - Total\ Costs}{Sales\ Price} \times 100$$

4. Share and compare your results with other groups.
5. Discuss your findings with the class and compare the following:
   a. Which product has the highest margin?

b. What factors influence profitability?

c. What strategies could improve the margins?

Sample Scenarios

Scenario 1: Eco-Friendly Water Bottle

a. **Description:** A reusable stainless-steel bottle for outdoor activities.

b. **Sales Price:** Gh¢25.00

c. **Cost Breakdown**

- *Materials*: Gh¢8.00
- *Labour*: Gh¢3.00
- *Overhead*: Gh¢2.00
- *Marketing*: Gh¢1.00

d. **Total Cost:** Gh¢14.00

Scenario 2: Wireless Earbuds

a. **Description:** Bluetooth earbuds with noise cancellation and a charging case.

b. **Sales Price:** Gh¢120.00

c. **Cost Breakdown**

- *Materials:* Gh¢40.00
- *Labour:* Gh¢10.00
- *Overhead:* Gh¢5.00
- *Marketing:* Gh¢2.00

d. **Total Cost:** Gh¢57.00

Scenario 3: Organic Snack Bars

a. **Description:** Pack of 12 organic snack bars made with nuts and dried fruit.

b. **Sales Price:** Gh¢30.00

c. **Cost Breakdown**

- *Materials*: Gh¢15.00
- *Labour*: Gh¢5.00
- *Overhead*: Gh¢3.00
- *Marketing*: Gh¢2.00

d. **Total Cost:** Gh¢25.00

PLANNING, ORGANISING AND MONITORING PERSONAL PROJECTS

This session is about learning how to plan, organise and monitor your projects effectively. Planning helps you decide what needs to be done, organising ensures that tasks are shared and done in order, and monitoring means checking your progress to stay on track. These steps make it easier to complete your project on time, reduce mistakes and achieve good results.

Definition and Purpose of Monitoring and Control

Monitoring and control is checking the progress of a product to make sure it follows the planned time, cost and quality. It helps identify problems early so they can be fixed.

1. Ensure the product follows the plan.
2. Track progress on time, cost and resources.
3. Identify problems early.
4. Ensure quality standards are met.

Monitoring Activities

a. **Progress tracking:** Check if tasks are completed on time using charts, reports or work logs. Time monitoring**:** Compare actual time spent with planned time and adjust if necessary.

b. **Cost monitoring:** Track money spent to avoid going over budget.

c. **Resource monitoring:** Check materials, tools, and labour to avoid shortages or waste.

d. **Quality monitoring:** Inspect the product at different stages to meet quality standards.

e. **Compliance monitoring:** Ensure safety rules and guidelines are followed.

f. **Stakeholder feedback monitoring:** Collect suggestions from team members, supervisors, or users to improve the product.

Table 3.19: Summary of Monitoring and Controlling

Area	Description	Tools
1. Monitoring and Control	a. Checking the progress of a product to make sure it follows the planned time, cost and quality. b. Helps detect problems early.	i. Charts ii. Diaries iii. Checklists iv. Reports

2. Purpose	**a.** Follow the plan **b.** Track time, cost and resources **c.** Find problems early **d.** Ensure quality	**i.** Gantt charts **ii.** Daily logs, **iii.** Feedback forms
3. Monitoring Activities	**a.** *Progress tracking:* Are tasks done on time? **b.** *Time monitoring:* Compare actual vs. planned time **c.** *Cost monitoring:* Check money spent **d.** *Resource monitoring:* Check materials, tools and labour **e.** *Quality monitoring:* Inspect product stages **f.** *Compliance:* Follow safety rules. Feedback: Collect suggestions	**i.** Work logs **ii.** Checklists **iii.** Inspections **iv.** Meetings

Organising Project Work

Figure 3.10: Production Plan – Visual Poster Layout

Steps in Organising a Project

Define Project Objective

Clearly state what the project should achieve, such as:

a. Designing and producing food, clothing, or household items.
b. Estimating time, cost, and materials.
c. Producing a functional and quality product.

Planning the Project

a. **Product idea selection:** Choose an idea based on interest, skills, and available materials.
b. **Research and design:** Explore design options and methods.
c. **Setting goals and timeline:** Use charts or planners.
d. **Identifying resources:** List materials, tools, equipment, and support needed.

Estimation Phase

Estimate what is needed to complete the project.

a. **Materials:** type, quantity, cost.
b. **Time:** duration for each stage.
c. **Cost:** total budget including extra costs.
d. **Labour:** effort required from yourself or others.

Implementation (Production)

a. Follow the planned steps to produce the product.
b. **Teacher role:** guide, supervise, ensure safety, and give feedback.

Monitoring and Control

Monitor progress and adjust when necessary.

a. **Monitoring activities:** Keep a diary, check materials, compare time and cost, and conduct quality checks.
b. **Control actions:** Adjust timelines or budgets, ask for help, fix defects or errors.

Evaluation and Presentation

a. Evaluate the process and final product
    i. Accuracy of estimates.
    ii. Quality and functionality.

iii. Adherence to timeline and budget.

iv. Creativity and presentation.

b. **Tools:** self-checklists, peer review forms, teacher rubrics.

Reflection and Documentation

Document the process and reflect on learning

a. Write a short project report.

b. Share lessons learned.

c. Suggest improvements for future work.

Table 3.20: Summary of Steps in Organising a Project

Project Organisation	Stages	What To Do	Tools / Examples
Stage 1	Define Objective	State what the project should achieve Make food, clothing or a household item Estimate time, cost and material produce a functional product	Project brief Notes
Stage 2	Planning	Choose a product idea, research, and design Set goals and a timeline List materials, tools, and support	Gantt chart Planner Resource list
Stage 3	Estimation	Estimate materials, quantity, cost, time, and labour	Budget sheet Time log
Stage 4	Implementation	Follow the plan to make the product	Teacher guidance, Safe tool use, Feedback
Stage 5	Monitoring and Control	Track progress Keep diary Check materials, time, cost Conduct quality checks Fix mistakes	Progress diary, Checklists, and Inspection forms
Stage 6	Evaluation and Presentation	Check accuracy of estimates: Quality Timeline Budget Creativity	Self-checklist, Peer review Teacher rubric

Stage 7	Reflection and Documentation	Write report Share lessons learned. Suggest improvements	Project report Notes Discussion

Activity 3.6 Creating and Exhibiting a Production Plan

1. Understand Production Plans
   - **a.** Work individually to produce a short paragraph to explain what a production plan is and why it is important.
   - **b.** You should consider the following main parts of a production plan: steps, timeline and responsibilities for completion of a plan
2. Create Your Own Production Plan
   - **a.** Organise yourselves to work in small groups of 3 or 4 and choose a product idea like a shirt, snack or bag
   - **b.** List the steps needed to produce your product (see sample production plan for fruit salad cups).
   - **c.** Estimate how long each step will take and make a simple timeline.
   - **d.** Use the Production Plan Template to write down your plan.

Production Plan Template

Step	Task Description	Time Estimate	Person Responsible	Resources Needed
1. Design				
2. Materials				
3. Preparation				
4. Production				
5. Packaging				
6. Marketing				
7. Selling				
8. Evaluation				

3. Estimate Costs
   - **a.** List all the resources you need.
   - **b.** Fill in the Cost Estimation Table with estimated prices.
   - **c.** Add up the costs and calculate the total cost, selling price and expected profit.

Cost Estimation Table

Item/Resource	Estimated Cost (Gh¢)	Notes
Materials		
Labour		
Overhead		
Packaging		
Marketing		
Total Cost		
Selling Price		
Expected Profit		

Timeline Template

- Day 1 → _____
- Day 2 → _____
- Day 3 → _____
- Day 4 → _____
- Day 5 → _____

4. Make a Visual Display

a. In your groups, create a chart, poster or table showing your product plan, timeline and costs.

b. Share your product plan, timeline and costs with another group to compare ideas and improve your plan.

c. Present your plan to the class. Use visuals (charts/posters) to make it clear.

Reflection

Write a short note in your journal:

a. What went well in your plan?

b. What challenges did you face?

c. How can you use this skill in the future?

Sample Production Plan: Fruit Salad Cups

Step	Task Description	Time Estimate	Person Responsible	Resources Needed
1. Design	Decide on fruit types and portion size	30 minutes	Group member A	Pen, paper, recipe ideas
2. Materials	Buy fruits, cups, spoons, sugar, and lemon	1 hour	Group Member B	Money, shopping bag
3. Preparation	Wash, peel, and cut fruits	1.5 hours	All group members	Knife, chopping board
4. Mixing	Mix fruits with lemon juice and sugar	30 minutes	Group Member C	Bowl, spoon
5. Packaging	Pack fruit salad into cups	45 minutes	Group Member D	Disposable cups, spoons
6. Marketing	Design a poster and tell classmates	1 hour	Group Member E	Marker, paper, phone
7. Selling	Sell to classmates at break time	2 hours	All group members	Table, price list, product
8. Evaluation	Record sales and calculate profit	30 minutes	Group Members A and B	Calculator, notebook

Cost Estimation Example (per 20 cups)

Item	Estimated Cost (Gh¢)
Fruits (pineapple, watermelon, banana)	Gh¢50
Cups and spoons	Gh¢20
Sugar and lemon	Gh¢10
Poster and marketing	Gh¢5
Total Cost	Gh¢85
Selling Price (Gh¢5 × 20 cups)	Gh¢100
Profit	Gh¢15

Extended Reading

Textbooks and Reference Materials

- Home Economics textbooks (SHS-approved curriculum)
- Product planning and entrepreneurship guides
- Financial literacy manuals (e.g., budgeting, costing, pricing)

Visual Aids

- Charts showing steps in product planning and estimation
- Infographics on cost estimation components (materials, labour, overhead)
- Sample market research reports

REVIEW QUESTIONS

1. A learner plans to make a fruit drink. She first studies consumer preferences and existing products in the market. This step is called:
   - A. Cost Estimation
   - B. Feasibility Study
   - C. Market Research
   - D. Time Estimation
2. A tailor checks fabric availability, worker skills, and safety before sewing uniforms. This is an example of:
   - A. Feasibility Study
   - B. Innovation and Design
   - C. Resource Optimisation
   - D. Sustainability
3. A soap maker decides to use recycled bottles and local coconut oil to reduce cost and protect the environment. This reflects:
   - A. Cost Estimation
   - B. Innovation
   - C. Sustainability
   - D. Target Audience
4. A student group identifies the age, income, and location of buyers before producing sandals. They are identifying the:
   - A. Budget Plan
   - B. Gantt Chart
   - C. Target Audience
   - D. Time Estimation
5. A checklist is important in production because it:
   - A. Ensures no important step is missed
   - B. Increases the selling price
   - C. Helps design new products
   - D. Stores finished goods
6. A family business spends more money on flour than planned, making bread prices too high. The main cause is poor:

A. Cost Estimation

B. Market Research

C. Product Design

D. Time Management

7. Which tool is best for showing the timeline of tasks in product development

A. Budget Tracker

B. Checklist

C. Gantt Chart

D. Resource List

8. A group tests their juice to ensure taste, hygiene and safety standards are met. This step is:

A. Feasibility Study

B. Innovation and Design

C. Market Research

D. Quality Assurance

9. A student saves time by planning to sew all uniforms in batches rather than one by one. This is:

A. Feasibility Study

B. Market Research

C. Resource Optimisation

D. Target Audience

10. The very first step in product planning is usually:

A. Cost Estimation

B. Feedback and Revision

C. Market Research

D. Quality Assurance

11. In your own words, define product planning and estimation.

12. Give two ways poor cost estimation can negatively affect a small family business.

13. Explain one benefit of preparing a checklist before starting production.

14. State two reasons why sustainability is important in product planning.

15. Differentiate between market research and the target audience with an example of each.

16. Which of the following items is a direct material in bread production?

A. Flour
B. Glue
C. Thread
D. Electricity bill

17. Labour cost is calculated using which formula?
A. Profit ÷ Selling Price × 100
B. Time Spent × Rate per Hour
C. Total Cost + Profit
D. Unit Price × Quantity

18. Which of the following items is an example of overhead cost?
A. Cotton fabric for a dress
B. Tailor's sewing work
C. Water used in cleaning
D. Zipper for a skirt

19. If the total cost of a product is Gh¢20 and the selling price is Gh¢30, what is the profit margin?
A. 20%
B. 25%
C. 30%
D. 33.3%

20. The main importance of cost estimation is to:
A. Ignore budgeting
B. Increase expenses
C. Predict profit or loss
D. Reduce quality

Match the terms in Column A with the correct description in Column B

	Column A	Column B
21.	Direct Material	Workers who make the product directly
22.	Indirect Material	Electricity, rent, transport
23.	Direct Labour	Fabric, flour or shea butter
24.	Indirect Labour	Items like thread, glue or spices
25.	Overhead Cost	Supervisors and cleaners

Fill in the blanks

26. The formula for Profit Margin is: ..... ÷ ..... × 100
27. The small items used in production but not directly seen in the final product are called .....
28. The cost of packaging and electricity are examples of .....costs
29. Labour cost is calculated as ..... × .....
30.
31. Accurate cost estimation helps businesses to plan ..... and set .....prices

True/False Questions

32. Direct labour refers to workers who are not directly involved in making the product.
33. Indirect materials are items like thread, glue, and spices.
34. Profit is calculated as Selling Price Minus Total Cost.
35. Overhead costs are the main raw materials used in production.
36. Accurate cost estimation helps reduce waste and financial risk.
37. Define direct materials with one example.
38. State two examples of indirect labour.
39. List any two overhead costs in product planning.
40. Write the formula for profit margin.
41. Give two reasons why cost estimation is important.
42. A group planned to produce 50 snacks but only completed 30 because some ingredients were not available. What challenge does this show, and how could it be solved?
43. A business team ignored their production timeline and rushed at the last minute, producing low-quality products. What mistake was made, and what is the lesson learned?
44. A clothing project used more fabric than expected because patterns were not cut carefully. What does this show about resource management?
45. A group created a budget of GH¢250 but did not track actual spending. At the end, they had spent GH¢350. What monitoring tool would have helped them avoid this?

46. A learner wants to design a skirt. What is the first step in organising the project?
    - A. Defining objectives
    - B. Estimation of costs
    - C. Evaluation
    - D. Monitoring progress
47. A group selected to produce snacks. They created a list of flour, sugar and oil. Which project stage are they working on?
    - A. Estimation
    - B. Evaluation
    - C. Planning
    - D. Reflection
48. A project group calculated fabric (Gh¢40), thread (Gh¢10), and labour (Gh¢30). Which stage does this activity belong to?
    - A. Estimation
    - B. Monitoring
    - C. Planning
    - D. Reflection
49. A student recorded lessons learned after producing soap. Which stage of project organisation is this?
    - A. Implementation
    - B. Monitoring
    - C. Planning
    - D. Reflection
50. A teacher supervised students during sewing to ensure safety. Which stage does this represent?
    - A. Documentation
    - B. Estimation
    - C. Evaluation
    - D. Implementation
51. A team realised their initial cost estimate was higher than the actual spending. During evaluation, which aspect is being checked?
    - A. Accuracy of estimates
    - B. Labour hours
    - C. Quality

D. Reflection

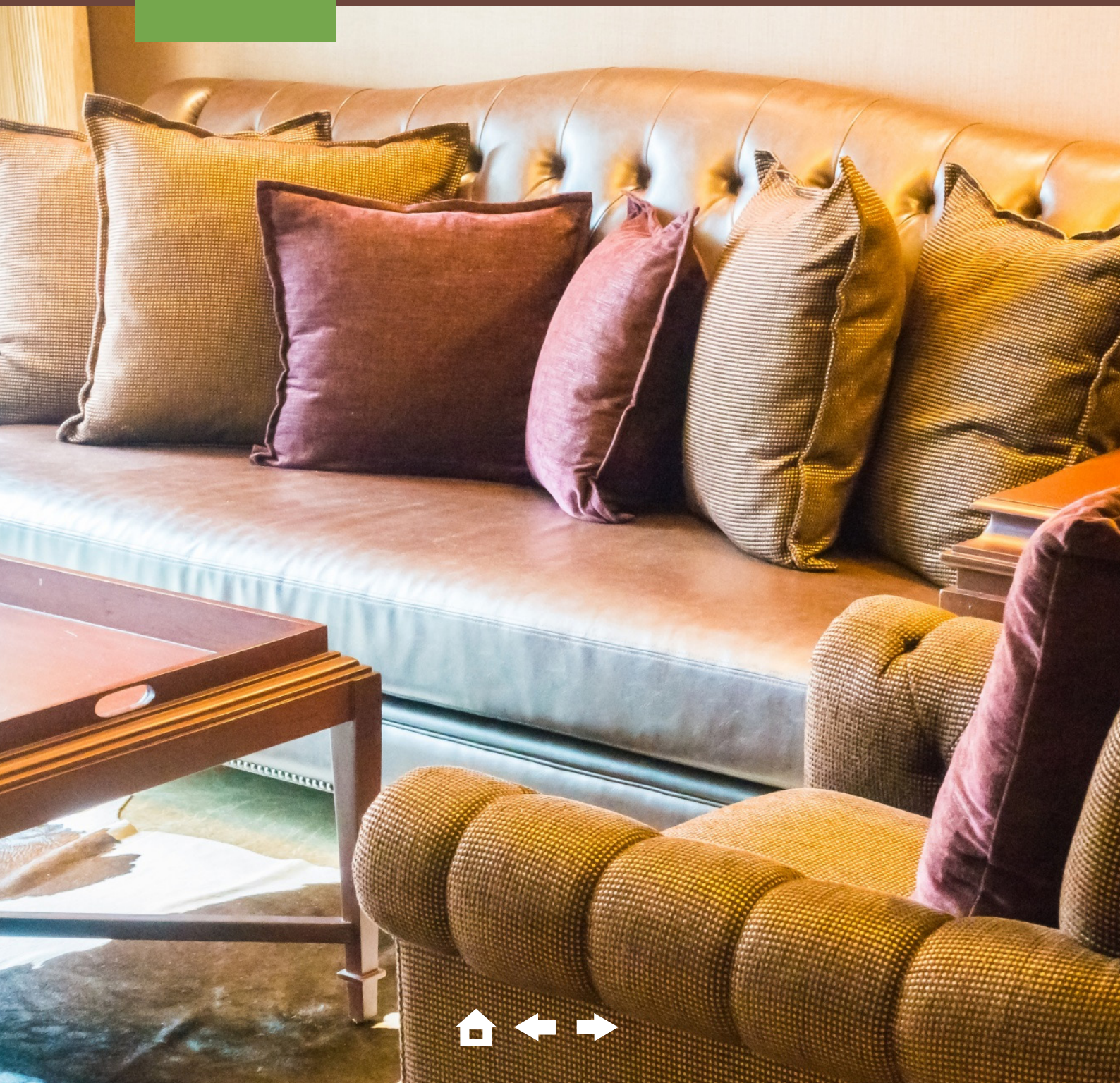
52. A group's project succeeded because they divided work into cutting, sewing, and packaging. What project skill was applied?
    A. Monitoring
    B. Organising tasks
    C. Quality control
    D. Reflection
53. A learner prepared a report with challenges and suggestions for future projects. What purpose does this serve?
    A. Checking costs only
    B. Improving next projects
    C. Marketing product
    D. Sharing profits
54. A group is tasked to prepare 30 snack packs for a fundraising event. They must estimate costs, assign roles and monitor quality. Which stage combines all these?
    A. Estimation
    B. Implementation
    C. Organising
    D. Planning
55. A class is assigned to create a household item project. Outline the complete steps they should follow from planning to reflection.
    A. Begin with planning, then estimation, implementation, monitoring, evaluation, and reflection
    B. Begin with reflection and continue to estimation, planning, and evaluation
    C. Focus only on cost estimation
    D. Start with evaluation and end with planning
56. State one purpose of organising project work.
57. List the three main stages of estimation in a project.
58. Mention two activities done during reflection and documentation.
59. A group forgot to plan for materials before starting a project. What challenge might they face?
60. Suggest one reason why peer review is important during project evaluation.

61. A team producing household items has completed the product but overspent on materials. Which project stage should they improve next time?
62. Explain how organising tasks among team members helps a project run smoothly.
63. Compare evaluation and reflection as stages of project work.

SECTION

4

HOME CARE AND MAINTENANCE



RESPONSIBLE FAMILY AND SOCIAL LIVING

Introduction

This section focuses on how to take good care of the home and its facilities so that everything works well and lasts longer. A well-maintained home is safe, healthy and comfortable for everyone. In this section, you will learn how to manage household tasks effectively using both traditional and modern methods. You will also understand how home care supports family health and comfort. You will learn to: Care for different surfaces and facilities in the home; Use simple and safe cleaning methods; Maintain hygiene and sanitation in all home areas; and apply sustainable practices that protect the environment.

By the end of this section, you should be able to:

1. Show responsibility in caring for your home and surroundings.
2. Apply skills that improve home cleanliness, safety and beauty.
3. Understand how home maintenance contributes to a happy family and social living.

KEY IDEAS

- **Care and Maintenance of Various Surfaces in the Home:** Involves regular cleaning, dusting, polishing, and repair of indoor and outdoor surfaces to ensure cleanliness, safety and durability.
- **Home Environment:** Refers to the physical, social and emotional surroundings in which family members live and interact, influencing health, comfort, and well-being.
- **Home Facilities**: Include all essential areas and structures that support daily living, such as bedrooms, kitchens, bathrooms, living rooms and outdoor spaces.
- **Safety and Hygiene in Surface Maintenance:** Ensuring that cleaning processes promote good health by preventing infections, slips, or damage through proper handling of cleaning tools and chemicals.
- **Surfaces in the Home That Need Care and Maintenance**: Common surfaces include floors, walls, ceilings, windows, doors, furniture, countertops, and household fixtures that require regular cleaning and protection.
- **Sustainable Home Surface Maintenance and Restoration**: Emphasises using eco-friendly cleaning methods, proper waste disposal and maintenance practices that preserve materials and reduce environmental harm.

CARE AND MAINTENANCE OF HOME FACILITIES

The Concept of Home Facilities

Home facilities are the structures and systems that make the home comfortable and functional. They include buildings, plumbing, electricity, sanitation and security systems. Examples include:

Structural Facilities

Walls, roofs, floors, doors and windows.

Structural facilities are the main parts of a building that provide strength, safety and comfort for living or working.

1. Walls divide and support the structure.
2. Roofs protect from the weather.
3. Floors provide a firm surface for movement and use.
4. Doors allow entry and privacy.
5. Windows give light and ventilation.

Figure 4.1: Pictures of Sample Walls and Roofs.

Figure 4.2: Pictures of Different Types of Floors

Figure 4.3: Pictures of Different Types of Doors and Windows

Utility Systems: Water supply, electricity, and ventilation

Utility systems are essential services that make a building safe, convenient and comfortable. These systems support healthy living and efficient functioning in homes and other buildings.

1. Water supply provides clean water for drinking, cleaning, and other uses.
2. Electricity powers lighting, appliances, and equipment.
3. Ventilation ensures fresh air circulation and removes heat or odours.

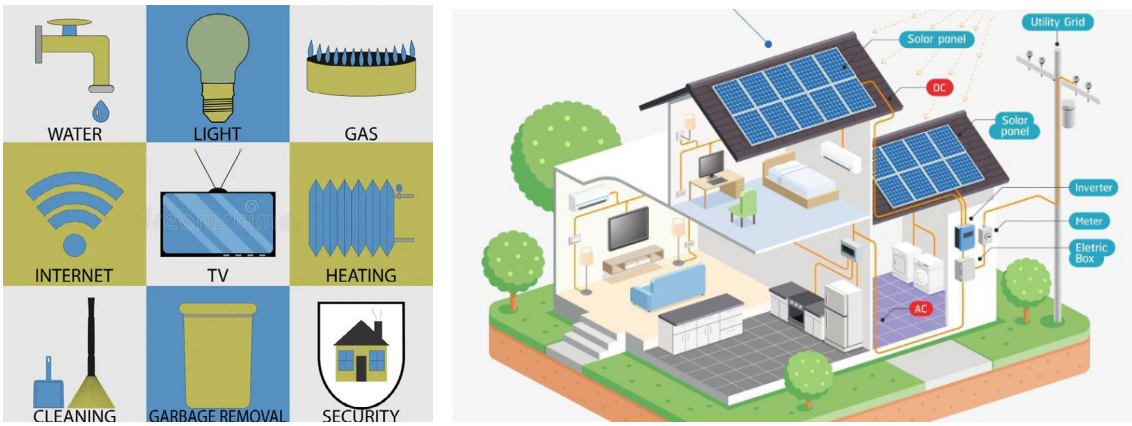


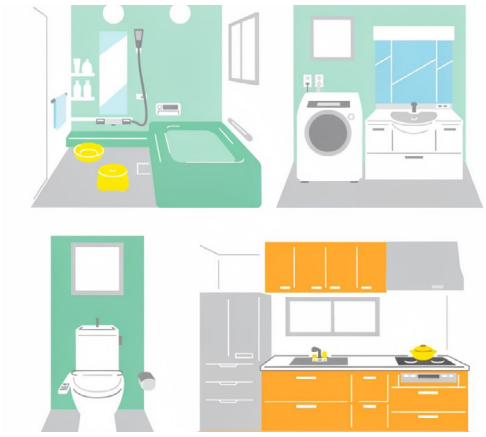
Figure 4.4: Infographics of Utility Systems.

Sanitation and Hygiene Facilities

These facilities help maintain clean and healthy living environments. They promote hygiene, prevent diseases, and keep the home safe and comfortable.

1. Bathrooms support personal cleanliness.
2. Kitchens ensure safe food handling.

3. Drainage removes wastewater efficiently.
4. Waste disposal manages refuse properly.



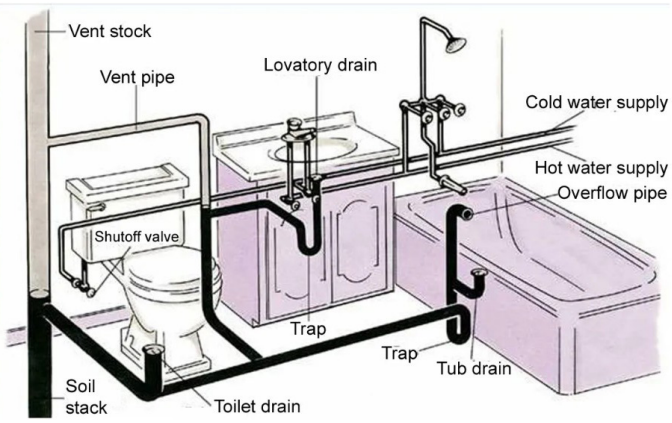


Figure 4.5: Pictures of Sanitation Areas in the Home.

Safety and Security Features

Safety and security features protect people and property from harm or danger. These features create a safe, secure, and peaceful living environment for all occupants.

1. Locks and fences prevent unauthorised access.
2. Alarms and CCTV cameras help detect and deter intruders.
3. Fire extinguishers provide safety during emergencies.

CCTV Camera

Gate with locks

Fire extinguisher

Fence with electric/wire protection

Barbed fence

Figure 4.6: Pictures of Security Facilities in the Home.

Understanding the Home Environment

The home environment includes the indoor and outdoor spaces where family members live, interact, and grow.

Indoor Spaces

Indoor spaces are the areas within a building used for daily living and activities. They include rooms such as the living room, bedroom, kitchen and bathroom. Well-planned indoor spaces ensure comfort, privacy, safety and efficient use of space, contributing to a pleasant home environment.

a. *Living Areas:* For relaxation and social activities.

Figure 4.7: Pictures of Living Rooms.

b. *Sleeping Areas:* For rest and privacy.

Figure 4.8: Pictures of Bedrooms.

c. *Sanitation Areas:* Sanitation areas are spaces designed to maintain cleanliness and hygiene in the home.

They include bathrooms, kitchens, dining areas and laundry spaces, which are essential for promoting healthy living, preventing disease and ensuring proper waste and water management.

Bathrooms

Bathrooms are spaces used for bathing, toileting and grooming, playing a very important role in personal hygiene and disease prevention. In urban homes in Ghana, bathrooms often feature ceramic fittings, showers, and water closets, while in rural areas, bathhouses and properly maintained pit latrines are more common.

Figure 4.9: Pictures of Bathrooms

Kitchen

The kitchen is a space for preparing, cooking and storing food. It is essential for healthy meal preparation, hygiene and efficient household management.

Figure 4.10: Pictures of Modern and Traditional Kitchens.

Figure 4.11: Pictures of Dining Rooms.

Laundry Spaces

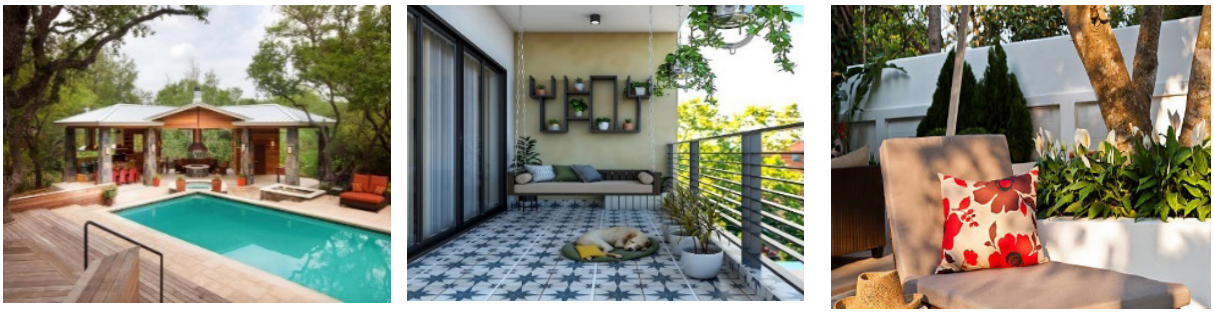
Laundry spaces are areas designated for washing, drying, and ironing clothes. They help maintain clean clothing, hygiene and organised household chores.

Figure 4.12: Pictures of Modern and Traditional Laundry Spaces.

Outdoor Spaces

Outdoor spaces are areas outside the home used for recreation, gardening, and relaxation. They enhance fresh air circulation, social interaction and the overall aesthetics of a home.

Recreational Areas: Gardens, courtyards, or patios used for relaxation, socialising, and exercise.



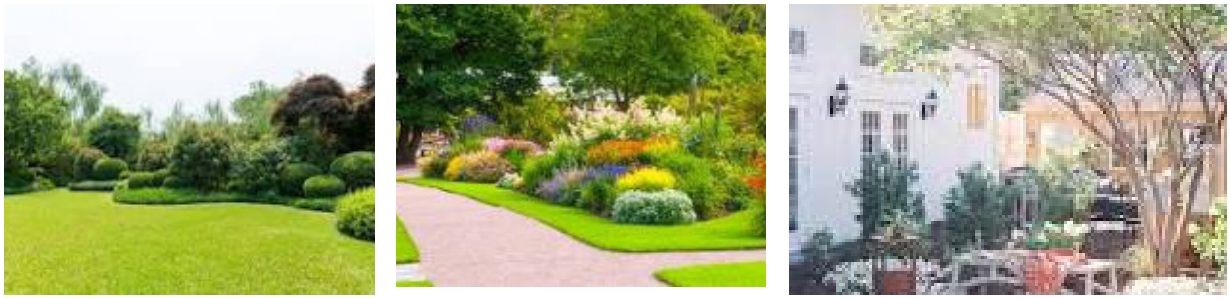


Figure 4.13: Pictures of Recreational areas.

Security Features: Gates, fences, and outdoor lights that ensure safety.

Figure 4.14: Security Facilities in the Home.

Activity 4.1 Taking Care of the Home Environment

Materials Needed: Old magazines or newspapers, scissors, glue, poster board, paper, pens and markers.

1. Draw Your Home
   - **a.** On a sheet of paper, draw a simple map of your home.
   - **b.** Show all the rooms and outdoor areas (for example: kitchen, bathroom, bedroom, garden).
   - **c.** Label each area clearly.
2. Work with a partner and do the following.
   - **a.** Talk about each area
   - **b.** Talk about the function of each area and how it helps your family live well and stay healthy.
   - **c.** Focus on one area and explain how it makes your home comfortable and safe.
3. With your partner, make a Collage:
   - **a.** Cut out pictures from magazines or newspapers that show people cleaning
   - **b.** Repairing or storing things properly in different areas of the house.

c. Paste them on your poster board to make a collage.

d. Write short labels under each picture to show what is happening in each area, e.g. washing dishes, mending clothes, or sweeping the floor.

4. Share and Discuss:

a. Show your collage to your group or class.

b. Talk about why it is important to keep each part of the home clean and well-maintained.

Reflection

a. How does taking care of our home make it a better place to live?

b. Why is it important to know the use of each room or area in the home?

c. What simple cleaning or repair activity can you start doing at home?

SUSTAINABLE HOME CARE AND MAINTENANCE

Meaning and Importance Home Maintenance

Care, maintenance, and restoration refer to keeping all parts of the home clean, safe and in good condition. It involves regular cleaning, repairing and using sustainable methods to preserve facilities and surfaces. Proper care promotes health, comfort, beauty and safety in the home while reducing repair costs and protecting the environment.

Importance

a. Promotes good health and hygiene.

b. Prevents damage and extends the life of home items.

c. Enhances beauty, comfort, and safety.

d. Reduces waste and supports sustainable living.

e. Saves money on repairs and replacements.

Table 4.1: Types of Care and Maintenance

Type	Description	Examples of Activities
Daily Care	Routine cleaning to maintain hygiene.	Sweeping, dusting, mopping, and cleaning kitchens and bathrooms.
Weekly Care	General deep cleaning for freshness.	Washing curtains and beddings, polishing furniture, and scrubbing tiles.

Periodic/Seasonal Care	Thorough maintenance or repairs.	Painting, checking plumbing and wiring, and removing cobwebs.

Common Household Surfaces and Their Sustainable Care

Household surfaces are parts of the home that can be touched, cleaned or covered, such as floors, walls, furniture and fabrics.

They are grouped as hard or soft surfaces.

Table 4.2: Hard Surfaces

Surface Type	Characteristics	Common Uses	Regular Care	Special Care
Wood	Natural, durable, has grains, may warp or attract termites	Furniture, doors, floors, tools, décor	Dust and polish regularly	Keep dry, use termite treatment, re-oil or varnish
Concrete	Durable, rough/ polished finish, may crack	Floors, countertops	Sweep and mop	Reseal cracks and polish occasionally
Painted Surfaces	Customizable, prone to peeling	Walls, ceilings, furniture	Wipe with a damp cloth	Repaint when faded or damaged
Tiles (Ceramic/ Porcelain)	Hard, water-resistant, glossy/ matte finish	Walls, floors, bathrooms	Sweep and mop	Scrub grout, reseal if needed
Marble	Luxurious, soft, stains easily	Countertops, floors	Wipe with pH-neutral cleaner	Reseal, avoid acidic cleaners

Granite	Hard, durable, scratch-resistant	Countertops, floors	Wipe with mild soap and water	Seal periodically, avoid acids
Laminate	Man-made, wood-like, not waterproof	Furniture, flooring	Wipe with a damp cloth	Avoid soaking and harsh chemicals

Table 4.3: Soft and Decorative Surfaces

Surface Type	Characteristics	Common Uses	Regular Care	Special Care
Leather	Durable, elegant, sensitive to sun and moisture	Sofas, chairs, décor	Wipe with a damp cloth	Condition with leather oil, avoid heat
Fabric	Soft, breathable, prone to stains	Upholstery, curtains, bedding	Wash or vacuum	Steam clean, soak whites before washing
Wallpaper	Decorative, moisture-sensitive	Walls of homes, hotels, and offices	Light dusting	Avoid moisture, fix peeling edges
Carpet	Soft, traps dust	Living rooms, bedrooms	Sweep or vacuum	Shampoo or deep clean regularly

Table 4.4: Special Material Surfaces

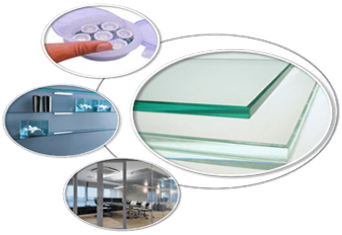
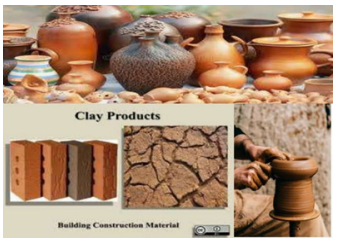
Surface Type	Characteristics	Common Uses	Regular Care	Special Care
Metal	Rust-resistant, shows fingerprints	Appliances, utensils, sinks	Wash and polish	Remove tarnish with lemon and abrasives
Glass 	Transparent, fragile, shows smudges	Windows, tables, kitchenware	Wash with warm, soapy water	Polish with a lint-free cloth, avoiding streaks
Clay 	Porous, rough, absorbs water	Pots, stoves, floors	Wash and air dry	Heat to remove absorbed moisture
Ceramic	Glazed, smooth, waterproof	Tiles, dishes, sinks	Wash with mild detergent	Use vinegar for stains
Porcelain	Hard, dense, glossy, non-absorbent	Toilets, sinks, tiles	Clean as ceramic	Avoid abrasive scrubbers

Table 4.5: Cleaning Agents and Materials

Type	Examples	Use
Water-based	Water, soap, detergent	General cleaning
Solvent-based	Methylated spirit, kerosene	Removing oil and grease

Abrasive	Vim, sand, baking soda	Removing stubborn stains
Disinfectant	Bleach, Dettol, chlorine	Killing germs and bacteria

Tools and Equipment for Home Care and Maintenance

1. **Broom:** Used for sweeping dust and dirt from floors and outdoor areas.
2. **Mop:** Helps clean and remove stains from wet floors.
3. **Duster:** Used to remove dust from furniture, shelves, and other surfaces.
4. **Scrubbing Brush:** Used for cleaning rough or stained surfaces such as floors and walls.
5. **Vacuum Cleaner:** A machine that removes dust and dirt from carpets, rugs, and upholstery.
6. **Bucket and Bowl:** Used for holding water or cleaning solutions during washing or mopping.
7. **Polishing Cloth:** Used to shine and maintain surfaces like wood, glass, or metal.
8. **Gloves:** Protect hands from dirt and harsh cleaning chemicals.
9. **Apron:** Worn to protect clothes from water, dust, or cleaning products while working.

Safety Practices During Cleaning

1. Wear protective clothing such as gloves and aprons.
2. Read instructions before using cleaning products.
3. Keep cleaning agents away from food and children.
4. Avoid mixing different chemicals.
5. Ensure good ventilation when using strong cleaners.
6. Use tools correctly to prevent injury.

Sustainable and Cultural Practices in Home Maintenance

1. Use eco-friendly materials (vinegar, lemon, baking soda).
2. Reuse and repair rather than replace items.
3. Support local artisans and traditional repair methods (e.g., polishing wood with shea butter).
4. Teach children simple maintenance skills.
5. Maintain good ventilation and sunlight to prevent mould.
6. Avoid wasting water, cleaning materials, and electricity during cleaning.

Household Surface Maintenance Culture

A good maintenance culture means families develop responsible habits for keeping homes clean and safe.

It includes:

a. Regular cleaning and inspection for damage.

b. Sharing cleaning responsibilities.

c. Using appropriate tools and products.

d. Preventing dirt, stains, or moisture damage.

e. Showing care for household items as part of family values.

Surface Restoration

1. Restoration means repairing or renewing old or damaged surfaces instead of replacing them. Restoration saves money, preserves resources, and encourages creativity. Examples:

a. Sand and re-polish scratched furniture.

b. Repaint faded walls.

c. Replace broken tiles or reseal cracks.

d. Use natural oils or traditional materials for repair.

Benefits of Proper Maintenance and Restoration

a. Extends the lifespan of surfaces and furniture.

b. Promotes cleanliness and safety.

c. Reduces repair and replacement costs.

d. Encourages sustainability and resourcefulness.

e. Preserves cultural and traditional values

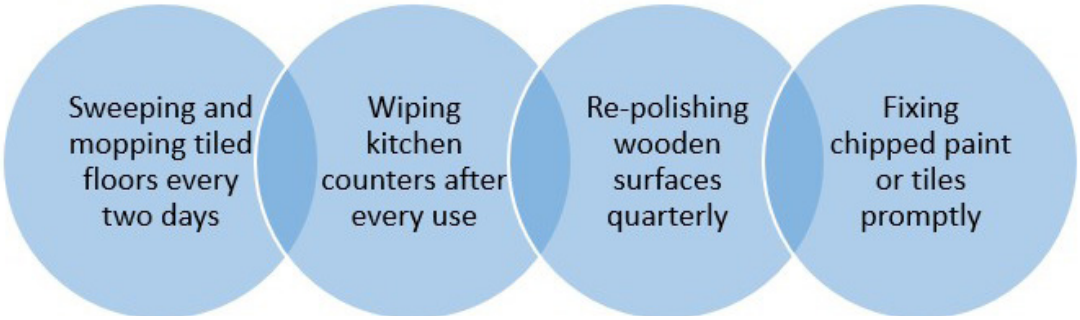


Figure 4.15: Concept Map of Good Household Surface Maintenance Culture

Figure 4.16: Care and Maintenance of Carpets

Figure 4.17: Care and Maintenance of Household Water Supply by Professional Plumbers.

Figure 4.18: Care and Maintenance of Surfaces in the Home

Figure 4.19: Outdoor Facility Care and Maintenance.

Activity 4.2 Exploring Home Maintenance and Facilities

1. Research traditional and modern maintenance methods
   a. Organise yourselves into groups of 4-5. Watch videos/Research traditional and modern maintenance methods

i. Discuss the similarities and differences of the various local and modern technologies.

ii. Identify the scientific principles underlying the local and modern technologies.

b. Prepare a chart comparing local and modern surface care methods. Your chart should show

i. Materials or tools used

ii. How they work

iii. Scientific principles

iv. Benefits and limitations of each

c. Present your group's findings to the class.

2. Surface spot check

a. Working in your groups to identify two hard surfaces in your home or school.

b. Observe their current condition (cleanliness, cracks, stains).

c. Suggest two simple maintenance steps that can keep each surface clean and long-lasting.

d. Present your findings using a short report or poster.

3. Different ways that families care for and maintain surfaces at home

a. Organise yourselves to work in small groups and identify household surfaces that require care and maintenance.

b. Interview a family or community member about their cleaning practices and challenges.

c. Record the methods and tools used for cleaning and maintenance.

d. Share findings in your group and prepare a short report or presentation highlighting:

i. Surfaces identified.

ii. Maintenance methods used.

iii. Importance of caring for home surfaces.

Reflection Questions

a. How does maintaining home facilities improve your living environment?

b. Why is it important to understand the function and care of each surface in the home?

c. What traditional or eco-friendly cleaning method can you try at home?

d. How can sustainable cleaning practices reduce waste and pollution?

e. What home care habits can you start using today?

MAINTAINING THE VARIOUS SURFACES IN THE HOME

Maintaining different surfaces in the home helps to keep the environment clean, safe and attractive. Regular care prevents damage, reduces germs and supports healthy living.

Regular Cleaning of Indoor Surfaces

Clean surfaces prevent sickness, improve air quality and make the home look beautiful. Families can maintain cleanliness by:

1. Sweeping and mopping floors daily to remove dust and dirt.
2. Wiping tables, shelves, and countertops with soapy water or disinfectant.
3. Dusting furniture and appliances to prevent build-up and allergies.
4. Vacuuming carpets and upholstery to remove dust and pet hair.
5. Polishing wooden surfaces with suitable cleaners to protect and preserve them.

Maintaining Wet Areas: Kitchens and Bathrooms

Kitchens and bathrooms are wet and busy places that need special care to prevent germs, mould and bad smells. Regular maintenance includes:

a. Scrubbing sinks, toilets, and bathtubs with disinfectant.

b. Cleaning and unclogging drains to prevent blockages.

c. Washing tiles and grout to remove mould and soap stains.

d. Keeping surfaces dry to avoid moisture damage.

Ventilation and Air Quality

Good air circulation keeps the home fresh and healthy. Ways to improve ventilation include:

1. Opening windows often to allow fresh air in.
2. Using fans or air purifiers to remove dust and odours.
3. Cleaning and servicing air conditioners to keep them efficient.
4. Decluttering or arranging furniture and other items orderly to allow the free flow of air.

Waste Management

Proper waste handling keeps the home clean and protects the environment. Families can:

1. Separate waste such as plastic, organic, and recyclable waste and dispose of it properly.
2. Clean waste bins regularly to prevent bad smells and pests.
3. Compost organic waste for use in gardens instead of throwing it away.

Surface Protection and Preservation

Protecting surfaces helps them last longer and reduces repair costs. Families can:

1. Use mats, rugs or coasters to prevent scratches and stains.
2. Apply polish, wax or sealant to protect wood and tiles.
3. Repaint or reseal walls to maintain appearance and prevent moisture.

Yard and Outdoor Care

A neat outdoor area promotes health and beauty. For homes with gardens or yards:

1. Sweep the compound and patios to keep them clean.
2. Trim grass, remove weeds, and water plants regularly.
3. Clean gutters and drains to prevent flooding and roof damage.
4. Dispose of outdoor waste properly (e.g., leaves, branches).

Family Involvement and Shared Responsibility

Caring for the home should be a shared duty. Working together builds teamwork and teaches life skills. A well-maintained home is healthy, welcoming and shows responsibility and care for the environment. Families can:

1. Assign chores to engage children; for instance, younger children can tidy toys, and teenagers can take out the trash.
2. Create a cleaning schedule to ensure all areas are cared for.
3. Teach children about hygiene and cleanliness from an early age.

Activity 4.3 Home Furnishings and Surface Care

Materials: Magazines, glue, poster board, markers or digital tools.

1. Plan a community cleaning and maintenance programme

a. Organise yourselves into groups of 4-5 members.

b. Plan a cleaning and maintenance campaign to educate your peers or the community

c. Talk to families in your community/campus to find out how they care for the environment and surfaces around them. Incorporate this information into your campaign plan

d. Your plan could include

i. Cleaning schedules, e.g. how often are hard surfaces/soft surfaces cleaned?

ii. A visual gallery showing examples of: *Soft furnishings: Cushions, curtains, rugs, upholstery.*

iii. *Hard furnishings:* Furniture, cabinets, shelves.

iv. Add pictures or drawings with short notes on the purpose of each item in improving home comfort and appearance.

e. Display your campaign plan and visual gallery in class for discussion and feedback.

2. Clean and care demonstration

a. Organise yourselves into groups of 4-5

b. Select one hard and one soft area (e.g., classroom floor, kitchen counter, fabric, carpet) to clean.

c. Gather cleaning tools and materials

d. Explain or demonstrate a sustainable cleaning method for the area or material, like using lemon, vinegar or baking soda instead of harsh chemicals.

e. Demonstrate proper cleaning techniques using safe materials like mild soap, water and a cloth.

f. Record or/ explain what cleaning method works best and how it supports sustainable home care.

g. Discuss how proper care can extend the life of the material and protect the environment.

h. Display before-and-after photos or sketches.

i. Share your findings in a whole-class discussion.

Reflection

Write a short paragraph on

a. The role of furnishings in improving a home.

b. The importance of maintaining various surfaces for a clean and healthy living environment.

c. Which type of surface was easiest to maintain, and why?

Extended Reading

- Kwafoa, M., & Asare, E. (2011). *Understanding Management in Living* (New ed.). Kwadwoan Publishing.
- Ahmed, M. S. (2017). *Management in Living for Senior High Schools.* Approacher's (GH.) Ltd.
- Brew, C., Offei-Ansah, C., Amissah, A. A., & Amu, T. A. (2013). *Management in Living for Senior High Schools.* Adwinsa Publications (Gh) Ltd.

REVIEW QUESTIONS

1. What do home facilities enhance?
   - A. Aesthetic appeal
   - B. Comfort and functionality
   - C. Energy efficiency
   - D. Environmental impact
2. What is the primary function of living areas in a home?
   - A. Sleeping
   - B. Relaxation and socialising
   - C. Preparing food and cooking
   - D. Studying
3. Which of the following describes modern bathrooms in cities?
   - A. Outdoor facilities
   - B. Tiled floors and water closets
   - C. Mud floors
   - D. Traditional pit latrines
4. What is the primary function of safety and security features in homes?
   - A. Aesthetic enhancement
   - B. Environmental protection
   - C. Protection against intruders
   - D. Improving energy efficiency
5. What type of ventilation is commonly used in homes?
   - A. Natural ventilation
   - B. Central air conditioning
   - C. Open windows
   - D. Attic fans
6. Which feature is used to prevent easy entry into homes**?**
   - A. Decorative gates
   - B. Barbed wire fences
   - C. Wooden door.
   - D. Closed windows

7. What is the role of utility systems in households?
   A. Enhance aesthetics
   B. Provide essential services
   C. Reduce costs
   D. Increase energy consumption
8. Which of the following is considered a structural facility?
   A. Electricals
   B. Roofs
   C. Plumbing
   D. Security
9. Describe what home facilities are?
10. How do rural communities in Ghana typically get water?
11. What is one way that waste disposal has improved in cities?
12. What utility services are commonly found in Ghanaian households**?**
13. Describe the importance of sanitation areas in a home.
14. Compare the types of doors found in modern homes with those in traditional homes.
15. Compare the differences in utility systems between urban and rural areas in Ghana.
16. Analyse the role of gardens and courtyards in enhancing the quality of life in residential homes
17. What material is known for being renewable and biodegradable?
   A. Plastic
   B. Wood
   C. Metal
   D. Glass
18. Which of the following surfaces is sensitive to the sun and moisture?
   A. Concrete
   B. Leather
   C. Glass
   D. Ceramic
19. Regular cleaning of which surface involves using a damp cloth and mild soap?

A. Wood
B. Carpet
C. Glass
D. Metal

20. What is a characteristic of laminate surfaces?
A. Waterproof
B. Soft
C. Man-made
D. Heat-resistant

21. Which of the following is a benefit of regular maintenance of home surfaces?
A. Increased costs
B. Decreased lifespan
C. Hygienic living environment
D. More frequent replacements

22. What is a common challenge in promoting a healthy maintenance culture?
A. Abundance of resources
B. Financial constraints
C. Excess skilled labour
D. Regular inspections

23. Which surface is known for its ability to absorb water?
A. Plastic
B. Concrete
C. Unfinished clay
D. Glass

24. What is a special care tip for maintaining painted surfaces?
A. Use abrasive scrubbers
B. Use mild soap and water
C. Avoid cleaning altogether
D. Use harsh chemicals

25. Which of the following surfaces is best known for being water-resistant?
A. Wood
B. Paint
C. Porcelain

D. Fabric

26. Describe two characteristics of wood that affect its maintenance.

27. What are the recommended cleaning methods for glass surfaces?

28. What common issues arise from neglecting household surface maintenance?

29. How do environmental factors influence the care of painted surfaces?

30. Discuss the benefits of regularly maintaining household surfaces.

31. How do traditional practices influence the care of household surfaces?

32. How can families create a sustainable maintenance culture at home?

33. How often should floors be swept and mopped?

A. Weekly

B. Daily

C. Monthly

D. Only when dirty

34. What is a good practice for managing waste in the home?

A. Throwing everything in one bin

B. Separating recyclables

C. Ignoring waste

35. Burning trash

36. What role does family involvement play in home maintenance?

A. Creates stress

B. Encourages teamwork

C. Increases workload

D. Has no impact

37. Which of the following is a characteristic of a well-maintained home?

A. Cluttered surfaces

B. Neglected areas

C. Clean and organised spaces

D. Poor air quality

38. What should be done to prevent moisture damage in kitchens and bathrooms?

A. Keep surfaces wet

B. Close all windows

C. Ignore spills

D. Maintain cleanliness and keep surfaces dry

39. Why is it important to create a cleaning schedule?
    A. To avoid cleaning entirely
    B. To ensure regular maintenance
    C. To increase clutter
    D. To confuse family members
40. How does good ventilation contribute to home maintenance?
41. What are some benefits of shared responsibility in household maintenance?
42. What is one way to involve children in home maintenance?
43. What is the significance of regular inspections of surfaces?
44. Analyse the impact of proper waste management on household cleanliness and sustainability.
45. Describe how maintaining wet areas in the home can prevent health risks and enhance functionality

SECTION

5

SMART CONSUMER CHOICES FOR SUSTAINABLE LIVING

CONSUMER EDUCATION AND SUSTAINABLE LIVING

Introduction

In this section, you will explore consumer education to understand how the choices you make as a consumer affect you, your family, the community and the environment. The focus is to help you develop the knowledge, values, and skills needed to make responsible and ethical decisions when buying goods and services. By doing so, you will learn how to live more sustainably and mindfully.

This section builds on the concepts you learned in your first two years and guides you to apply this knowledge in real-life situations through critical thinking and problem-solving tasks.

KEY IDEAS

- **Factors Affecting Consumer Purchasing Decisions**: Purchasing decisions are influenced by psychological, social, cultural and economic factors such as personality, peer pressure, income and cultural values.
- **Importance of Consumer Education**: Consumer education empowers individuals and families with the knowledge and skills to make informed, responsible and ethical purchasing decisions.
- **Influence of Advertisements on Consumer Behaviour**: Advertisements shape consumer attitudes, perceptions and purchasing decisions through emotional appeal, persuasion and brand promotion, highlighting the need for ethical advertising practices.
- **Smart Financial and Purchasing Decisions**: Making thoughtful and planned purchases helps individuals and families manage finances effectively, avoid impulse buying and maintain long-term financial stability.
- **Sustainable and Ethical Consumer Practices**: Consumers play a key role in promoting sustainability by choosing eco-friendly products, reducing waste and supporting brands with ethical and environmentally responsible practices.
- **Understanding Consumer Rights and Responsibilities**: Awareness of rights (e.g., safety, information, and choice) and responsibilities (e.g., reporting unsafe products, using resources wisely) helps protect consumers and promote fairness in the marketplace.

CONCEPTS AND IMPORTANCE OF CONSUMER EDUCATION

Concepts Related to Consumer Education

Consumer education helps individuals make wise and responsible choices when buying goods and services. It provides the knowledge and skills needed to manage resources, protect consumer rights and promote fair and sustainable consumption. Understanding key concepts such as consumption, consumer, consumerism and consumer education builds a strong foundation for making informed decisions that benefit individuals, families and the wider community.

1. **Consumption:** Consumption is the act of using goods and services to satisfy needs and wants. It includes necessities such as food, clothing, stationery, and shelter, as well as luxury items like designer bags, jewellery and smartphones. Consumption drives economic activity and influences the demand for goods and services.
2. **Consumer:** A consumer is an individual or group that buys or uses goods and services for personal use, not for resale or production. Every person is a consumer. Consumers play a vital role in the economy by influencing what products and services are produced through their choices and preferences.
3. **Consumerism:** Consumerism refers to the use of goods and services and to the movement that protects and promotes consumer rights. It encourages ethical business practices, informed decision-making, and sustainable consumption. While consumerism can promote economic growth and improve living standards, it can also lead to overconsumption and environmental challenges if not practised responsibly.
4. **Consumer Education:** Consumer education is the process of equipping individuals and families with knowledge, skills, and values to make informed, responsible and ethical consumer choices. It helps people understand their rights and responsibilities, evaluate products and services, and manage financial resources wisely. Sources of consumer information include personal experience, friends and family, advertisements, sales agents, product labels and manufacturers' leaflets. Educated consumers are more likely to avoid fraud, get value for money and promote fair market practices. Key areas of consumer education include:
   - **a.** Financial literacy
   - **b.** Product evaluation
   - **c.** Consumer rights and responsibilities
   - **d.** Sustainable consumption

Principles of Consumer Education

Consumer education principles aim to empower individuals to make **informed, responsible, and ethical purchasing decisions** while protecting their rights and promoting sustainable living. These principles guide consumers to think critically before buying and to understand the consequences of their choices.

1. **Consumer awareness:** This is the consumer knowledge that enables individuals and families to recognise and understand market options such as product quality, pricing, warranties and ethical practices, helping them make informed choices and get value for money. It also involves awareness of their rights, responsibilities and how advertising, marketing and branding influence their decisions.
2. **Consumer rights and responsibilities:** Consumer education highlights both the rights and responsibilities of consumers.

a. Rights

- **i.** *Safety:* Products should be safe to use.
- **ii.** *Information:* Consumers should receive clear information about products.
- **iii.** *Choice:* Consumers have the freedom to choose from assorted options.
- **iv.** *Voice:* Consumers can express their opinions and complaints.
- **v.** *Redress:* Consumers can seek help for issues with products.

b. Responsibilities

- **i.** *Ethical Purchasing:* Buy responsibly made products.
- **ii.** *Proper Use:* Use products as intended.
- **iii.** *Seek Information*: Research before buying.
- **iv.** *Environmental Awareness:* Consider the environmental impact of purchases.
- **v.** *Report Fraud:* Inform authorities about dishonest practices.
- **vi.** This knowledge helps consumers make informed decisions and act responsibly.

3. **Smart shopping skills:** Consumer education provides individuals and families with skills to evaluate products and services effectively. These skills enable consumers to make informed choices.

- **a.** *Compare Prices:* Analyse and find the best deals.
- **b.** *Read Product Labels:* Understand essential information about products.
- **c.** *Identify Quality Standards*: Recognise what makes a product high-quality.
- **d.** *Avoid Misleading Advertisements:* Spot false claims and marketing tricks.

4. **Consumer protection and advocacy:** Consumer education equips consumers with knowledge of agencies and laws that protect them. This helps consumers to stand up for their rights and safeguard against fraud, unsafe products and unfair business practices.
5. **Sustainability and ethics:** Consumer education encourages responsible consumption that considers environmental and social impacts. When consumers are aware of the environmental impact of purchases, they are encouraged to consume responsibly.
6. **Digital and online consumer awareness:** Digital and online consumer awareness involves understanding how to make smart and safe choices when using the internet for shopping or accessing services. This knowledge helps individuals use digital platforms responsibly and safely.
   a. *Safe Online Shopping Practices*: How to shop securely.
   b. *Cybersecurity:* Protecting personal information online.
   c. *Avoiding Scams:* Recognising and avoiding fraud.

Importance of Consumer Education to the Individual, Family and Society

Consumer education is crucial for developing responsible and informed consumers. It provides individuals with the knowledge and skills needed to make smart decisions about the goods and services they use in daily life.

1. **Individual level**
   a. **Make informed decision-making**: Consumer education teaches individuals to compare products, check quality, and understand labels and warranties. This enables them to make informed choices that fit their needs and budget. For example, when shopping, a person might compare the price and expiry date of two brands of milk before making a purchase.
   b. **Helps avoid exploitation and fraud**: Consumer education trains individuals to recognise fraud, fake products, and misleading advertisements. By understanding their rights and consumer protection laws, individuals are less likely to be deceived by dishonest sellers or false advertising.
   c. **Promotes financial literacy and budgeting skills**: Consumer education helps individuals manage their money wisely by teaching them to budget, save, and avoid impulse buying and unnecessary debt. This leads to better control of personal finances.
   d. **Builds confidence in handling consumer-related issues**: Educated consumers understand their rights and responsibilities, such as the right to safety and redress. This awareness empowers them to speak up

when treated unfairly and seek resolution through proper channels, like consumer protection agencies or legal systems.

2. **Family level**
   a. **Use resources efficiently**: Families learn how to manage income, food, clothing, and time to meet their needs. For instance, a family draws a weekly meal plan and shopping list to reduce waste and save money.
   b. **Promotes wise spending and better money management**: Families can make better spending choices by effectively managing their income to meet both wants and needs, promoting financial stability. This helps them avoid debt and save for future needs like education and housing.
   c. **Helps plan family budgets and meet basic needs**: Consumer education improves communication and cooperation among family members to work together to plan spending, share roles, and meet goals that support the creation of realistic family budgets, helping to ensure that essential items like food, rent, clothing and healthcare are provided for without overspending.
   d. **Encourages values like saving, responsibility, and planning**: By making healthy lifestyle choices, families become aware of safe and nutritious products while avoiding harmful ones. They prioritise saving for future needs and emergencies, plan purchases carefully and make joint decisions responsibly. This understanding of money management reduces disagreements over financial decisions and spending priorities.
3. **Society level**
   a. **Leads to a more informed and responsible citizenry**: A society where people are educated about consumer rights and responsibilities is more likely to be fair, just, and economically stable.
   b. **Encourages ethical business practices and fair trade**: Informed consumers demand quality and fairness, which pressures companies to adopt honest practices, produce safe products, and offer fair prices.
   c. **Reduces consumer complaints and legal conflicts**: With greater awareness, people can solve many issues without going to court, which reduces the burden on legal systems and improves trust in the marketplace.
   d. **Promotes sustainable consumption and environmental awareness**: Consumer education teaches people to consider the environmental impact of their choices, encouraging the use of eco-friendly products and reducing waste.

Consumer Rights and Responsibilities

Consumer education empowers individuals in Ghana to make informed decisions about products and services, understand their rights, and fulfil their responsibilities. It

plays a crucial role in ensuring fair trade, protecting consumer interests, and promoting ethical business practices.

1. **Rights of the consumers:** Consumers are entitled to several fundamental rights. These rights are protected under laws such as the Consumer Protection Act and regulatory bodies like the Ghana Standards Authority (GSA) and the Food and Drugs Authority (FDA). Some of the consumer rights are outlined as follows:
   a. ***Right to Safety:*** Protection from hazardous goods and services.
   b. ***Right to Information:*** Access to accurate details about products, services, and policies.
   c. ***Right to Choose:*** Freedom to select from various quality goods and services.
   d. ***Right to be heard:*** Opportunity to express concerns and complaints about unfair business practices.
   e. ***Right to Consumer Education:*** Access to knowledge that enables consumers to make informed choices.
   f. ***Right to Redress:*** The ability to seek compensation for defective or substandard products.
   g. ***Right to a Healthy Environment:*** Protection from practices that harm the consumer's surroundings, etc.
2. **Responsibilities of the consumers: C**onsumers also have responsibilities to ensure fair transactions and personal safety. These responsibilities include:
   a. ***Responsibility to Stay Informed:*** Consumers must research and verify product details before purchasing.
   b. ***Responsibility to Use Products Properly:*** Ensuring that goods and services are used according to instructions.
   c. ***Responsibility to Report Violations:*** Raising concerns about fraudulent or unsafe products to regulatory bodies.
   d. ***Responsibility to Pay Fairly:*** Honouring agreed payments for purchased goods and services.
   e. ***Responsibility to Demand Quality:*** Checking for standard certifications and ensuring value for money.
   f. ***Responsibility to Protect the Environment:*** Avoiding waste and ensuring eco-friendly product usage, etc.

The Role of Consumer Education in Ghana

Consumer education helps people understand market trends, avoid fraud, and confidently assert their rights. In Ghana, government agencies, civil societies, and media often run campaigns to educate citizens about their consumer rights and

responsibilities. A well-informed consumer base can strengthen the economy, promote ethical trade, and protect public welfare. Collaboration among consumers, businesses, and regulatory bodies creates a fair market. The Consumer Protection Agencies in Ghana work to protect consumer rights and ensure fair trade practices.

1. **Ghana Standards Authority (GSA):** The GSA ensures that products and services meet quality and safety standards. It regulates manufacturing practices, conducts inspections, and certifies goods to protect consumers from substandard products.
2. **Food and Drugs Authority (FDA):** The FDA oversees the safety and quality of food, drugs, cosmetics, and medical devices. It ensures that products meet health standards and act against counterfeit or harmful goods.
3. **Consumer Protection Agency (CPA):** The CPA advocates for consumer rights, educates the public on fair trade practices, and addresses complaints related to fraudulent business activities.
4. **Bank of Ghana:** Investigation and Consumer Reporting Office (ICRO)**:** This office protects consumers of financial products and services. It manages complaints, investigates fraud, and educates consumers on their financial rights.
5. **National Communications Authority (NCA):** The NCA regulates telecommunications services, ensuring fair pricing, quality service delivery, and consumer protection in the digital space.
6. **Public Utilities Regulatory Commission (PURC):** PURC oversees utility providers, ensuring fair pricing and quality service delivery in electricity and water supply. It also addresses consumer complaints related to utility services.

Activity 5.1 Exploring Consumer Education Through Role Play

Materials Needed

- Newspapers, magazines, or access to online shopping sites
- Scenario cards describing consumer situations
- Information sheets on consumer rights and responsibilities
- Whiteboard and markers
- Writing materials (paper, jotters, pens, or digital devices)

Understanding consumer decisions and concepts

1. In pairs, discuss the types of decisions consumers make and share examples of decisions made before purchasing goods or services:
   a. Brand choice
   b. Price

c. Quality

d. Source

e. Sustainability

2. Each pair should join others to form a small group of 4 members.

   a. Share your discussions on the decisions individuals and families make before purchasing products with the wider group.

   b. Note key points in your jotter.

3. In your group:

   a. Discuss the following key concepts with real-life examples:

      i. *Consumption:* Using goods and services to satisfy needs.

      ii. *Consumer:* Individuals or groups who use goods and services.

      iii. *Consumerism:* Promoting consumer rights and fair market practices.

      iv. *Consumer Education:* Learning to make informed and responsible purchasing decisions.

   b. Note key points in your jotter.

4. In the same group;

   a. Choose a product or service of your choice, clothing, food or equipment.

   b. Research and record:

      i. Target Audience

      ii. Advertising Techniques

      iii. Consumer Rights related to the product

      iv. Effects of Consumerism on Consumer Choices

Exploring Principles, rights and responsibilities

1. Join another group and do the following tasks

   a. Briefly discuss the following

      i. *Principles of Consumer Education:* Comparing prices, understanding product ii. labels, and recognising the impact of credit.

      iii. *Consumer Rights in Ghana:* Right to safety, information, choice, and to be heard.

      iv. *Consumer Responsibilities:* Use products safely, give feedback, and make informed choices.

      v. *Consumer Protection Agencies:* CPA, GSA, FDA.

   b. Discuss your understanding of the concepts and note the key points.

2. In your same groups:

a. Create a scenario card describing a consumer situation, like buying a faulty item or receiving poor service.

b. Discuss:

   i. The consumer's rights are involved.

   ii. The responsibilities of the consumer.

   iii. Actions the consumer can take.

c. Prepare and present a short role play to demonstrate the situation.

3. Get ready to present your findings:

   a. After each presentation, discuss the rights and responsibilities shown.

   b. Record key points in your notes.

Reflection

a. Individually write a short note on what you learned about consumer education, rights and responsibilities and how you can apply this knowledge in your daily life.

b. At home, educate your family on the importance of consumer education and responsible purchasing.

UNDERSTANDING CONSUMER HABITS AND DECISION-MAKING

Consumer Behaviour

Consumer behaviour refers to the process individuals use to select, buy, use, and dispose of goods and services. This behaviour is influenced by numerous factors, including psychological, sociological, and cultural aspects. for example, good consumer skills, understanding needs vs. wants, influence on buying decisions and pathway of goods and services. Overall, being a wise consumer involves using skills to make smart choices about buying and using products effectively. These pathways are termed channels of distribution:

Channels of distribution refer to the pathways through which goods and services move from producers to consumers. There are two main types, which include:

a. **Direct Channels**: In this channel, manufacturers sell directly to consumers without intermediaries or middlemen. Examples include company-owned stores, e-commerce websites, and direct sales.

b. **Indirect Channels**: These involve intermediaries or middlemen such as wholesalers, retailers, and distributors who help move products from manufacturers to consumers.

i. **Wholesalers:** Obtain goods directly from manufacturers or producers in bulk and sell to consumers either directly or through retailers.

ii. **Retail:** These are the last link in the channel of distribution. Retailers obtain goods in larger quantities and break them into smaller units for customers to conveniently afford them. Retailing may be done on a small scale or a large scale.

iii. **Distributors:** These are entities or individuals that act as intermediaries between producers and retailers or consumers by ensuring that goods and services reach the market efficiently.

Consumer Decision and Buying Practices in the Community

Definition of Concept

Consumer decision refers to the process individuals or groups go through when selecting, purchasing, using or disposing of products or services to satisfy their needs or desires.

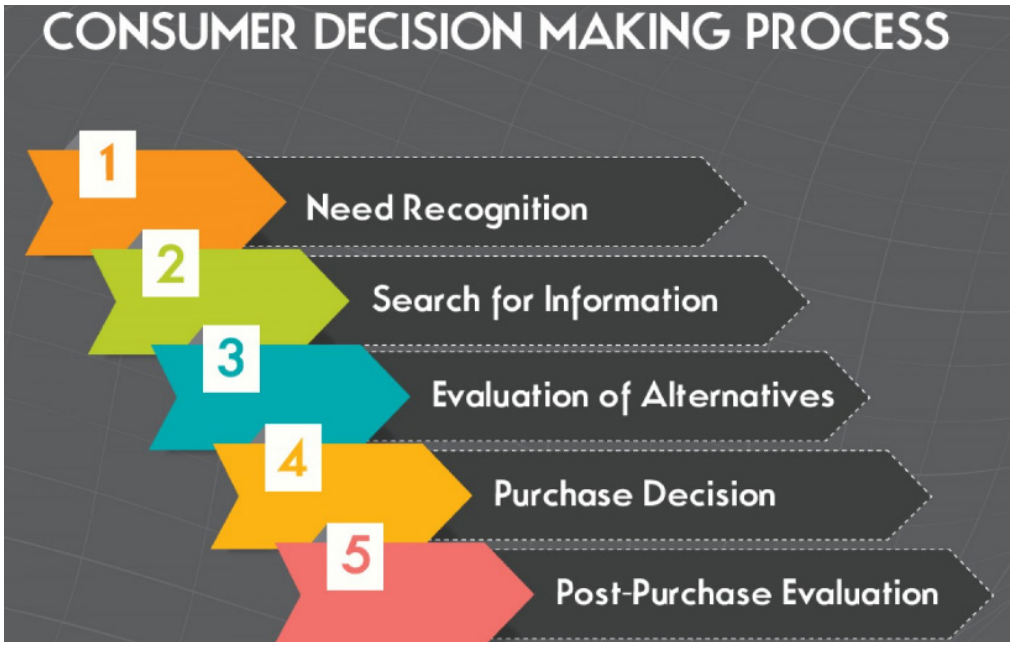


Figure 5.1: Stages in the Consumer Decision-Making Process.

Buying Practices

Buying practices refer to the ways and patterns consumers follow when making purchases; what they buy, where they buy, how, when and why they buy.

Types of Buying Practices

a. *Habitual Buying:* Consumers repeatedly buy the same product out of habit, loyalty, or convenience. This can sometimes lead to impulse buying and wasteful spending.

b. *Complex Buying:* Consumers conduct detailed research before buying **expensive items** like a car or a house.

c. *Variety-Seeking Buying:* Consumers try new brands or products out of curiosity, not because they dislike their old brand.

d. *Dissonance-Reducing Buying:* Consumers make quick decisions when there are **limited options,** but later look for assurance that they made the right choice.

Types of Shopping Environments

Shopping happens in different places, which can be grouped into two main types

1. **Physical Shopping**
   a. Takes place in real locations such as markets, shops and malls.
   b. Consumers can see, touch and test products and interact with sellers.
   c. Examples in Ghana include Makola Market (Accra), Kejetia Market (Kumasi), Wa Dapaala, Tamale Central, Sunyani Wednesday and Cape Coast Kotokuraba.
   d. Also includes **street vendors** and **small local shops**.
2. **Virtual (Online) Shopping**
   a. Happens through websites or mobile apps using phones or computers.
   b. Consumers can browse, order, and have goods delivered to their homes.
   c. Factors like website design, product arrangement, price, and seller interaction can influence what consumers buy and how they feel about the experience.

Figure 5.2: Pictures of Physical and Traditional Markets Scene.

Figure 5.3: Pictures of Physical Supermarkets.

Figure 5.4: Pictures of Physical Street Vendors

Figure 5.5: Pictures Virtual Shopping/Online Stores

Note

- ***Advertisement:*** *This refers to a paid message used by businesses to inform or persuade consumers about goods and services.*
- ***Advertising:*** *It is the process of creating and distributing promotional messages through various media channels such as television, radio, print, digital platforms and traditional means such as hawking, ringing bells, etc*

Influence of Advertisements

Advertisements play an important role in influencing how consumers think and buy. The design and content of advertisements also matter. They often use emotional appeals, persuasive language, and attractive visuals to capture attention and influence choices.

In summary, advertisements are powerful tools that guide what consumers notice, prefer and eventually buy. They help to:

a. Create awareness of products and services.

b. Shape perceptions and attitudes toward brands.

c. Arouse interest and desire for products.

d. Encourage purchasing decisions and brand loyalty.

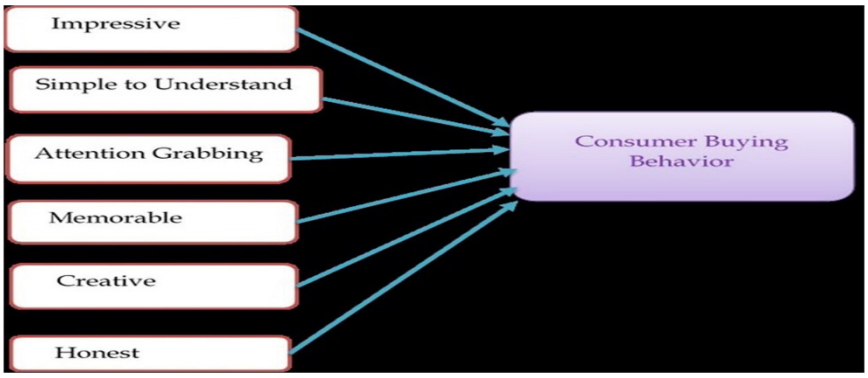


Figure 5.6: A Concept Map of the impact of advertising on consumers' buying behaviour.

Advertisement Concepts

Advertisers use various concepts to influence buying decisions, including facts, exaggerations, falsehoods, fallacies, and fads. While some methods are honest and helpful, others can be misleading. Good advertising should always be ethical, truthful and respectful to consumers.

Facts in Advertising

This concept refers to truthful and verifiable information used in advertisements. Facts help build trust and credibility with consumers because they are based on real evidence. Examples of facts include:

a. **Objective claims:** Statements that can be proven true (example: "Contains Vitamin C to boost immunity").

b. **Statistical evidence:** Use of numbers or research (example: "9 out of 10 dentists recommend this toothpaste").

c. **Product features:** Real qualities of the product (example: "Made from 100% organic cotton").

d. **Legal and ethical standards:** Advertisers must tell the truth and follow rules to avoid misleading people.

Exaggerations in Advertising

Exaggeration involves presenting a product as being better than it is. While it can create excitement and capture attention, such claims may stretch the truth without being entirely false. For instance, a shampoo advert saying, "Transforms your hair instantly!" may exaggerate the results, but the product could still improve the hair quality over time.

Falsehoods in Advertising

Falsehoods refer to intentional lies or misleading statements in advertising. They can mislead consumers, leading to false expectations and potentially wasting their money. For instance, an advert that says, "Lose 10kg in a week without exercise!" is making a claim that is untrue and unsafe.

Fallacies in Advertising

Fallacies are deceptive reasoning techniques used by advertisers to persuade consumers to purchase a product. Although these arguments may seem convincing, they lack logical validity. For example, a phone advert that says, "Everyone is switching to our brand, so you should too!" uses a bandwagon fallacy, pressuring individuals and families to follow others without thinking for themselves.

Fads in Advertising

A fad is a trend or product that gains rapid popularity but quickly loses its appeal. Advertisers capitalise on fads to generate excitement and boost sales in a brief period. For example, oversized sneakers became trendy when celebrities wore them, leading many people to rush to buy them, but the trend soon faded.

Types of Advertisement

Advertisements can be grouped into two main categories: Traditional Advertising and Digital Advertising.

1. **Traditional Advertising:** This refers to the older and more familiar methods of advertising. These are commonly used to reach a wide and general audience, especially in communities where internet access may be limited. Traditional advertising includes.
    a. **Street Announcements:** These are made by mobile vendors, hawkers or town criers using loudspeakers, bells or gongs to promote products.
    b. **Audio-Visuals:** (Television Advertising) Short commercials shown during TV programmes.
    c. **Radio Advertising:** Audio messages or jingles played on radio stations.
    d. **Print Advertising:** Includes advertisements found in newspapers, magazines, flyers, and brochures
    e. **Outdoor Advertising:** These are large visual adverts placed in public places, such as Billboards, posters, banners, and Transit Adverts (on buses, taxis, or subways)
    f. **Cultural and Festival Sponsorships:** Businesses support or sponsor traditional festivals and events to promote their brands and build a connection with local communities.

2. **Digital Advertising:** This type uses the internet and electronic devices to reach specific target audiences. It is often interactive and can reach individuals and families globally. Digital advertising includes.
   a. **Display Advertising:** These are visual advertisements, such as banners or sidebars, that appear on websites. They usually have images, short messages and links to the advertiser's page.
   b. **Search Engine Marketing (SEM):** This is when businesses pay to have their adverts appear on search engines like Google when people search for certain words. It uses a system called Pay-Per-Click (PPC), meaning the advertiser pays only when someone clicks on the advert.
   c. **Social Media Advertising:** These are adverts found on social media platforms such as Facebook, Instagram, Twitter (X), LinkedIn, TikTok, and WhatsApp. They can be in the form of: Sponsored posts, Video adverts, Image carousels and Stories or reels. Social media advertisements are often targeted, meaning they are shown to users based on their interests, age, location or online behaviour.

Functions of Advertisement

Functions of Advertisement: Several important roles in marketing and society. Below are the main functions

1. **To Inform Consumers:** Advertising provides useful information about products, services, or ideas. For example, it helps consumers make smart choices by giving details such as:
   a. Nutritional content of food
   b. How to use or apply a product
   c. Manufacturing and expiry dates of a product
   d. Prices, features and availability
2. **To Persuade:** Some advertisements are created to influence the attitudes and choices of consumers. They often use:
   a. Emotional appeal (*Example:* happiness, love, fear)
   b. Logical reasoning (*Example:* price versus value)
   c. Social pressure or trends (*Example:* "Everyone is using it")
   d. Such adverts may ignore whether the consumer truly needs the product or can afford it.
3. **To Create Brand Awareness and Recall**: By repeating messages through different media, advertisements help people:
   a. Recognise and remember brands
   b. Associate brands with specific qualities (example: trust, strength, luxury)

4. **To Create Demand**: Some adverts introduce new products or services and make them seem necessary, even when consumers did not feel the need before. They create desire and increase interest in products.
5. **To Reinforce Brand Image:** Advertising strengthens how a brand is viewed over time. Consistent messages help:
   - **a.** Build a strong identity for the brand
   - **b.** Make the brand more trustworthy and reliable
   - **c.** Influence consumer loyalty
   - **d.** This may also increase competition among similar products.
6. **To Add Value:** Adverts often show what makes a product special by highlighting:
   - **a.** Unique features
   - **b.** Benefits or added services
   - **c.** This makes the product more attractive in the eyes of the consumer.
7. **To Support Economic Growth:** Advertising helps businesses grow by boosting:
   - **a.** Product sales
   - **b.** Market reach
   - **c.** This can lead to more production, more jobs, and greater contributions to the economy

The Influence of Advertisement on Consumer Purchasing Decisions

Advertising plays a key role in how people decide what to buy. It helps make brands more known, shapes how we see them, and creates interest in products. Advertisements use techniques like emotional stories, famous people, and eye-catching images to encourage purchases. They also provide valuable information about products, which helps consumers make better choices.

Moreover, advertising can build brand loyalty and create a sense of urgency, pushing people to buy right away. Overall, advertising is a crucial tool for companies to connect with consumers, boost demand, and influence buying habits in today's changing market. Advertising influences behaviour by:

a. **Building Brand Awareness:** Advertising helps people become aware of brands and products they might not know about. When consumers see ads often, they begin to recognise those brands, making them more likely to choose them instead of others.

b. **Shaping Perceptions and Preferences:** Advertisements use persuasive messages to highlight the benefits and features of products while appealing

to emotions. By linking products to positive feelings or dreams, brands can shape what consumers like and want.

c. **Creating Demand and Urgency:** Limited-time offers, discounts, and special promotions create a sense of urgency, encouraging consumers to buy quickly. Flash sales and exclusive deals make this feeling even stronger.

d. **Influencing Emotions:** Ads appeal to feelings and desires, using things like celebrity endorsements and emotional stories.

e. **Feelings Over Function:** People often buy products based on how they feel about them, not just how useful they are.

f. **Shaping Trends:** Advertisements influence what people think is popular by showing lifestyle trends, fashion, and modern technology. Over time, this can create social norms and affect what people buy.

g. **Providing Information:** Consumers use ads to learn about product features, prices, and where to buy them. Informative ads help people compare options and make smart choices.

h. **Driving Online Engagement:** Online ads, especially on social media, let brands connect directly with consumers. Interactive ads help build stronger relationships between brands and buyers.

Activity 5.2 Exploring Ethical Consumer Behaviour and Advertising

Materials Needed

- Paper, pens, markers, or coloured pencils
- Observation sheets (printed or digital)
- Chart paper or poster board
- Access to magazines, websites, or printed adverts
- Smartphones or tablets (optional)
- A list of common household items (e.g., food, clothing, cleaning products)

Understanding ethical and responsible purchasing

1. Individual Reflection
   a. Think about what it means to buy products that are good for your health, the environment and the community.
   b. Reflect on what it means to make ethical and responsible purchases.
   c. Make a note of your thoughts for a wider group discussion to combine your ideas.
2. Organise yourselves into groups of 4

a. Use your notes from the individual reflection to support group discussions

b. Discuss ways to make ethical and responsible purchase decisions, such as:

i. Researching brands

ii. Choosing sustainable or eco-friendly products

iv. Buying quality and durable goods

v. Avoiding impulse buying

vi. Supporting fair trade and local producers

3. Poster creation

a. In your group, create a poster showing:

i. An example of a healthy or ethical product.

ii. Reasons why it is a better option for individuals, families, and the environment.

iii. Images or drawings of these products (cut from magazines or hand-drawn).

b. Present your poster to the class and explain your choices.

c. Engage in class discussion and ask clarifying questions after each presentation.

Observing consumer behaviour in the community

1. Work in the same groups

a. Prepare to visit a nearby market or shop (with permission). Ensure that you have notepaper and pens to record your observations. You may want to produce a template/observation sheet

b. Explain your purpose politely to shop owners and customers.

2. Observation Task

a. Observe and record the following on your observation sheet:

i. Date, time and location

ii. Types of products bought

iii. Consumer behaviours

b. Note how consumers make decisions and interact with sellers.

c. Ask polite questions when appropriate.

3. Group analysis and presentation

a. Discuss your observations in class.

b. Create a chart with two columns:

i. Good consumer skills

ii. Inappropriate Behaviours

c. Add examples from your observations and present your chart to the class.

d. Discuss as a class the importance of using good consumer skills to get value for money.

Understanding the influence of advertisements

1. Organise yourselves into small groups of 4-5 to explore advertisements
   a. List different advertisements you know (TV, radio, print, online).
   b. Collect three types of adverts: print, digital and outdoor.
   c. Discuss their impact on consumer behaviour, such as creating awareness, persuading buyers and promoting brand loyalty.
2. Analysing advertisement techniques
   a. On a worksheet, answer the following for each advert:
      i. What type of advert is it?
      ii. What product or brand is being promoted?
      iii. What persuasive techniques are used (e.g., emotional appeal, discounts, celebrity endorsement)?
      iv. How effective is it in influencing consumers?
   b. Present your group's findings to the class, highlighting one particularly effective advert.
   c. Engage in class discussion to identify which advertisement best influenced consumers and why.

Project on advertisement analysis

1. Advert analysis task
   a. In your groups, collect at least five advertisements from different sources (magazines, social media, websites, or newspapers).
   b. Use the Advert Analysis Worksheet to evaluate them:

Advertisement	Facts (True Info)	Exaggerations	Falsehoods	Fallacies (Misleading Ideas)
Ad 1				
Ad 2				
Ad 3				
Ad 4				
Ad 5				

2. Group presentation
   a. Present one advertisement and explain:
      i. The facts, exaggerations, or falsehoods identified.
      ii. How do these affect consumer trust and choices?
   b. Ask and answer questions respectfully during group presentations.
   c. End with a class discussion on why it is important to critically evaluate advertisements before making purchases.

Reflection

a. What have you learned about making responsible and ethical purchases?
b. How can you apply these ideas in your shopping habits?
c. How can you use your knowledge of advertising to help others make better consumer choices?

PURCHASING DECISIONS OF INDIVIDUALS AND FAMILIES

The Concept of Purchasing Decision

A purchasing decision is the choice a person or family makes when deciding what, when and how to buy goods or services after thinking about their needs, wants and available options. It is the decision to buy something after deciding if it is a need or a want and if it is affordable. Purchasing is the act of buying goods and services that individuals or families need. It involves identifying a need, choosing a product or service, and acquiring it. This process includes deciding what to buy, comparing options, negotiating prices, placing orders, and receiving the items or services.

1. **Discretionary Purchases:** Optional expenses are costs based on personal preferences and lifestyle, usually for non-essential goods or services. Examples include dining out, entertainment, luxury items, and vacations. Consumers can choose whether to spend on these items, and their decisions are often influenced by disposable income.
2. **Essential/Compulsory/Obligatory Purchases**: Essential expenses are necessary costs that individuals must pay to maintain basic living standards. Examples include rent, utilities, groceries, healthcare, and insurance. These expenses are non-negotiable and vital for survival or legal requirements.
3. **Identify the Purchasing Decisions Individuals and Families Make:** Purchasing decisions made by individuals and families can be categorised into several types, each influenced by factors like necessity, preference, and financial considerations. The following are some key types:

Table 5.1: Purchasing decisions of individuals and families

Purchasing decisions	Explanations
Essential Purchases	These include necessities such as food, clothing, healthcare, and housing. Families prioritise these to ensure basic survival and well-being.
Discretionary Purchases	These include purchases of non-essential items like entertainment, vacations, and luxury goods fall into this category. These purchases depend on disposable income and lifestyle choices.
Routine Purchases	These are everyday necessities, such as groceries, toiletries, and household supplies, often bought without much thought.
Impulse Purchases	Unplanned buys driven by emotions or promotions, like grabbing a snack at checkout or purchasing a trendy item on sale.
Planned Purchases	Purchasing decisions are made after careful consideration, such as buying a home appliance, a car, or saving for a vacation.
Shared Family Purchases	Items or services chosen collectively, like selecting a family car, home furniture, or deciding on a streaming subscription.
Financially Significant Purchases	Large investments require budgeting and long-term planning, such as buying a house or funding education.

Importance of Purchasing

Purchasing decisions play a vital role in shaping the financial and practical well-being of individuals and families. Here's how each aspect contributes to their daily lives:

1. **Ensures the availability of necessary materials for production or personal use. Families** must make purchasing decisions to secure essential goods like food, clothing, and household items to meet daily needs and ensure comfortable living.
2. **Helps control costs and maintain budget efficiency**: Thoughtful purchasing helps families manage finances by comparing prices, seeking discounts, and prioritising needs over wants to avoid unnecessary expenses.
3. **Contributes to quality management by selecting reliable suppliers**: Choosing reputable brands ensures families receive high-quality products, especially for long-term investments like appliances, vehicles, and healthcare, where reliability matters.
4. **Influences customer satisfaction (especially in retail and services)**: Families base purchasing decisions on their experiences. Positive experiences lead to brand loyalty, while negative ones discourage future purchases. Businesses that understand consumer needs can enhance satisfaction and build lasting relationships.

5. **Ensures adequate and efficient financial management**: Smart purchasing decisions help the family's budget effectively, ensuring they allocate resources wisely for necessities and future savings.
6. **Contributes to sustainability and ethics**: Conscious purchasing supports ethical brands, environmentally friendly products, and responsible consumption, benefiting society.

Steps for making smart purchasing decisions

Smart purchasing requires careful planning and evaluation to ensure financial stability and value for money. The following are key steps to follow when making purchasing decisions:

a. **Distinguish Needs and Wants:** Before purchasing, decide if the item is a necessity or a luxury. Example: prioritising buying food staples like cereals and vegetables over purchasing new fashionable clothes.

b. **Make a Budget:** Establish a spending limit to avoid financial strain by identifying and matching expenses with income, making room for emergencies and savings. Example: a student sets a semester budget for transportation and meals to manage expenses effectively.

c. **Research and Compare Prices:** Check different vendors, stores, or online platforms to find the best deal. E.g., comparing prices of fabric from multiple stalls before making a purchase.

d. **Consider Quality and Durability:** opt for products that offer long-term value rather than just a lower price. E.g., choosing a durable refrigerator from a trusted brand instead of a cheaper, unreliable model.

e. **Look for Discounts and Promotions:** Take advantage of sales, bulk discounts, and loyalty programs. E.g., waiting for Black Friday deals at electronics stores to buy a smartphone at a reduced price.

f. **Evaluate Payment Options:** Consider instalment plans, mobile money, or credit options if necessary. E.g., using a post-dated cheque for payment of purchased office equipment to prevent straining cash flow.

g. **Read Reviews and Seek Recommendations:** Check customer feedback and ask for opinions before purchasing. Example: reading online reviews or customer comments before buying a laptop for work.

h. **Avoid Impulse Buying:** Stick to planned purchases to avoid unnecessary spending, like resisting impulse buys for trendy shoes. Smart purchasing helps manage finances and ensures the best value for money.

Activity 5.3 Smart Purchasing and Storage of Household Items

Materials You Will Need

- Samples or pictures of food, clothing, and household items
- Storage containers (boxes, bins, bags, shelves)
- Labels and markers
- Notepads and pens
- Scenario cards (with purchasing situations)
- A soft ball

Instructions

1. Organise yourselves into groups of 4-5. Think about what purchasing means.
   - **a.** Why do people buy different things?
   - **b.** What makes you decide to buy one item instead of another?
   - **c.** Share your thoughts with the class.
2. In your group, list the items individuals and families buy for the home, such as food, clothing or cleaning materials.
   - **a.** Classify your items like perishable, non-perishable, seasonal or daily use.
   - **b.** Consider suitable storage arrangements for each category.
   - **c.** Write your answers in your notebook.
3. Read the sample scenario cards below
   - **a.** Your group should select one scenario to work on
   - **b.** Form a circle with your classmates.
     - **i.** When you catch the ball, share one smart purchasing or storage tip, then pass the ball to another person.
     - **ii.** Keep going until everyone has shared an idea.
   - **c.** Apply these steps to make a smart purchase:
     - **i.** Identify what you need.
     - **ii.** Find and compare different options.
     - **iii.** Make a simple budget.
     - **iv.** Check quality and durability.
     - **v.** Decide what to buy wisely.
     - **vi.** Plan how you will store the items properly.
   - **d.** Present your group's scenario and purchase plan, and explain how you made your purchasing and storage decisions.

e. Listen carefully as others present and take short notes.

f. Together, discuss these questions:

- **i.** What influenced your choices?
- **ii.** How can smart purchasing and storage save money?
- **iii.** What challenges might families face when buying and storing items?

Sample Scenarios

Scenario Card 1: Weekly Grocery Shopping

Your family has GH¢ 400 to buy food items for the week. You need to purchase rice, beans, vegetables, fruits, milk, and cooking oil.

a. How will you decide what quantities to buy?

b. What factors will you consider before buying (price, quality, expiry date)?

c. How will you store the food items at home to keep them fresh and safe?

Scenario Card 2: Buying a New School Uniform

Your parents have given you GH¢ 250 to buy a new school uniform. You find two tailors. One offers lower prices but uses cheaper fabric, and the other charges more but promises durable, quality material.

a. Which tailor will you choose and why?

b. What will you consider before making your final decision?

c. How will you care for and store your uniform to make it last longer?

c. How should the appliance be stored and maintained to last longer?

Scenario Card 3: Purchasing Cleaning Supplies for the Home

You are responsible for buying cleaning supplies for your home, detergents, disinfectants, brushes and mops.

a. What brands or products will you choose and why?

b. How will you balance price and quality?

c. Where and how will you store these items safely at home?

Scenario Card 4: Choosing a Family Cooking Appliance

Your family wants to buy a new rice cooker or blender. You have seen different brands with varying prices and features.

a. What brands or products will you choose and why?

b. How will you balance price and quality?

c. Where and how will you store these items safely at home?

Scenario Card 4: Choosing a Family Cooking Appliance

Your family wants to buy a new rice cooker or blender. You have seen different brands with varying prices and features.

a. What factors will you consider before buying (e.g., energy use, size, warranty)?

b. How will you compare the options?

c. How should the appliance be stored and maintained to last longer?

Scenario Card 5: Selecting Clothing for a Special Occasion

You have been invited to a school event and need to buy a new outfit. You have GHS 200.

a. How will you choose an outfit that fits your budget and still looks appropriate?

b. What will you consider about fabric quality and comfort?

c. How will you store and care for the clothing after the even

Reflection

Write a short paragraph in your notebook explaining the following.

a. The importance of smart purchasing decisions for individuals and families

b. What you learned about making smart purchasing decisions.

c. How proper storage can help you and your family save money and keep items in good condition.

FACTORS THAT INFLUENCE PURCHASING DECISIONS

Several factors influence purchasing decisions in families, including family structure, individual roles, socio-economic status, cultural background, and the specific product or service. Marketing strategies and promotions also significantly affect how families buy.

Purchasing decisions involve the steps a consumer takes to decide whether to buy something. These choices are shaped by personal, psychological, and external factors. Understanding this process can help businesses market their products more effectively.

Economic Factors

a. **Income level and budget:** Income levels directly affect how much consumers can buy. When income increases, people are more willing to purchase items. Conversely, a decrease in income forces individuals and families to focus on necessities like food. This shows that limited budgets lead consumers to prioritise essential needs over other purchases.

b. **Price of goods and services:** The price of goods and services is important in shaping consumer choices. People perceive prices differently; some believe higher prices indicate better quality and status, while others see low prices as more affordable and accessible, especially for items like electronics and clothing.

c. **Inflation and market trends:** Inflation also impacts purchasing decisions by reducing consumers' buying power. As prices become unstable due to inflation and currency changes, consumers often look for better value, choosing cheaper alternatives or buying less of higher-priced items.

Personal Factors

a. **Needs and wants:** Needs are essential for survival, like food, shelter, and clothing, while wants are non-essential desires, such as luxury items and entertainment. Consumers usually prioritise their needs over wants, depending on their financial situation and personal circumstances.

b. **Family size and composition:** The size and ages of family members influence purchasing decisions. Larger families often focus on bulk purchases and value deals, while smaller households may prioritise convenience. Larger families tend to prioritise needs over wants due to the responsibilities of caring for more people. The presence of children, elderly members, or multiple generations in a household also affects the types of products and services they buy.

c. **Lifestyle and personal values:** Lifestyles of individuals, including their activities, interests, and values, significantly shape purchasing decisions. For example, health-conscious or eco-friendly lifestyles influence what people buy. Personal values, such as ethics and cultural beliefs, also play a role; some consumers prefer sustainable brands, while others focus on affordability.

d. **Age and Life Cycle Stage:** Age and life stages affect consumer preferences and behaviour. As people move through stages like adolescence, young adulthood, parenthood, and retirement, their needs and buying habits change. For instance, young adults often buy trendy technology and clothing, while older consumers focus on healthcare products and retirement planning.

e. **Personality and Self-Concept:** Personality traits and self-image influence consumer behaviour. For example, extroverted people may prefer bold, colourful products, while introverts might choose more subdued items.

Consumers often favour brands that reflect their values and identity, making personality important for brand loyalty and product choice.

Social Factors

a. **Peer pressure and societal trends**: People often make purchasing decisions based on what their peers or social groups prefer, especially in fashion, technology, and lifestyle choices. Trends, like viral products and influencer endorsements, create urgency and make items more desirable.

b. **Influence of advertisements and promotions**: Advertisements influence consumer perceptions by creating emotional connections and showcasing product benefits. Promotions, like discounts and limited-time offers, encourage impulse buying and boost brand loyalty.

c. **Cultural and traditional practices**: Cultural values and traditions affect consumer preferences, including food, clothing, and holiday shopping. Religious beliefs and customs also influence what products and services are considered acceptable.

Environmental Factors

a. Eco-friendly and sustainable products.

b. Impact of consumption on the environment

Psychological Factors

a. Brand loyalty and perception.

b. Emotional attachment or desire for status symbols

Activity 5.4 Exploring Factors Influencing Purchasing and Sustainable Living

Materials Needed

- Chart paper or whiteboard
- Markers or coloured pencils
- Paper and pens for notes
- Access to books, articles, or the internet for research
- Worksheet

1. Record your reflections and group work on the sample worksheet provided below
2. Reflect on a recent item you bought. What factors influenced your decision to buy it?

3. Share your ideas with a classmate and note down the common factors you both identified.
4. Organise yourselves into groups of 4-5 and conduct interviews with households (you may interview your own households) on the factors that influence their purchasing decisions and how they contribute to sustainable living
5. In your group, discuss and choose one key factor that influences purchasing decisions. You may select from the following.
   - **a.** Age and life stage
   - **b.** Personality traits and self-concept
   - **c.** Peer influence and social groups
   - **d.** Advertisements and promotions
   - **e.** Cultural values and traditions
   - **f.** Religious beliefs and customs
6. Research further information on your chosen factor using class resources or the internet.
   - **a.** Discuss how it influences what people buy and how they use products.
   - **b.** Think about how this factor can encourage sustainable living.
7. On chart paper, make a **poster, concept map, or mind map** showing:
   - **a.** The factor influencing purchasing decisions.
   - **b.** How it affects consumer choices.
   - **c.** How it can promote sustainable living.
   - **d.** Real-life examples.
8. Present and explain your poster to the class in simple terms.
   - **a.** What is the factor?
   - **b.** How does it influence what individuals and families buy?
   - **c.** How can it promote sustainability?
9. After all presentations, discuss together:
   - **a.** What common patterns or themes did you notice?
   - **b.** How can individuals and families make more sustainable purchasing choices?
   - **c.** What challenges make sustainable choices difficult?
10. Write down key points from the discussion in your notebook for future reference.

Reflection

a. What new thing did you learn about purchasing decisions?

b. Which factor do you think most strongly affects your own shopping habits?

c. What one action can you take to support sustainable purchasing in your daily life?

Sample Worksheet

Name: .....

Class: .....

Group Members: .....

Part 1: Thinking and Sharing

1. Reflect individually:

a. What was the last thing you bought?

.....

b. Why did you decide to buy it? (tick all that apply)

☐ Price ☐ Peer influence ☐ Advertisement ☐ Cultural belief ☐ Personal taste ☐ Other: .....

2. Pair Discussion:

Discuss with your partner. List at least three factors that influence people's purchasing decisions.

a. .....

b. .....

c. .....

Part 2: Group Work - Research and Discussion

Group factor chosen: .....

Group Members (4-5): .....

1. Describe your chosen factor:

.....

.....

2. Explain how this factor influences purchasing decisions:

.....

.....

3. Give two real-life examples of this influence:
   a. Example 1: .....
   b. Example 2: .....
4. Connect to sustainable living:
   How can this factor help individuals and families make eco-friendly or ethical choices?
   .....
   .....

Part 3: Poster or Concept Map Planning

Poster Section	What to Include	Notes / Sketch
Title	The chosen factor (e.g., "Peer Influence on Buying Decisions")	
Explanation	Brief explanation of how the factor affects consumers	
Sustainable Link	One way it supports sustainable living	
Examples	Two or more examples or drawings	
Creative Design	Colours, labels, short slogans, or symbols	

Part 4: Presentation Notes

Before presenting, list three key points you want your group to explain to the class:

a. .....
b. .....
c. .....

Part 5: Reflection

a. What new thing did you learn about purchasing decisions?
   .....
b. Which factor most affects your own shopping habits?
   .....
c. What one action can you take to make your purchases more sustainable?
   .....

Extended Reading

- Asare, E. &Kwafoa, M. (2011). *Understanding Management in Living*. New ed. Kwadwoan Publishing (230-233)
- Ahmed, M. S. (2017). *Management in Living for Senior High Schools.* Approacher's (GH.) LTD Kumasi, Ghana.
- Brew, C, Offei-Ansah, C, Amissah, A. A., & Amu, T. A. (2013). *Management in Living for Senior High Schools.* Adwinsa Publications (Gh) Ltd. Legon- Accra.

REVIEW QUESTIONS

1. What is the definition of consumption?
   - A. The act of selling goods
   - B. The act of using goods and services
   - C. The process of manufacturing products
   - D. The act of advertising products
2. Who is considered a consumer?
   - A. Only business owners
   - B. Anyone who buys or uses goods and services
   - C. Only people who buy luxury items
   - D. Only people who work in retail
3. What does consumerism advocate for?
   - A. Reducing consumption
   - B. Encouraging thriftiness
   - C. Protecting consumer rights and promoting ethical practices
   - D. Limiting consumer choices
4. What is the main goal of consumer education?
   - A. To promote luxury consumption
   - B. To discourage product comparisons
   - C. To encourage impulse buying
   - D. To make informed and responsible choices
5. Which principle emphasises understanding product information?
   - A. Consumer awareness
   - B. Smart shopping skills
   - C. Digital literacy
   - D. Consumer protection
6. What does the right to safety ensure for consumers?
   - A. Access to luxury goods
   - B. Protection from hazardous products
   - C. Unlimited choices
   - D. The ability to return any product

7. What role does the Ghana Standards Authority (GSA) play?
   A. Ensuring quality and safety standards
   B. Producing goods with standards
   C. Marketing products of standards
   D. Selling financial products
8. Which of the following is a right of consumers?
   A. Right to ignore product labels
   B. Right to safety from hazardous goods
   C. Right to unlimited choices
   D. Right to free products
9. What should consumers do before making a purchase**?**
   A. Ignore product information
   B. Research and verify product details
   C. Buy the first product they see
   D. Only buy from friends
10. What does digital consumer awareness involve**?**
   A. Shopping without research
   B. Only shopping in physical stores
   C. Ignoring online reviews
   D. Understanding safe online shopping practices
11. What is the main purpose of consumer education?
12. List two rights that consumers have.
13. How does consumer education promote financial literacy?
14. What is one responsibility of consumers?
15. Why is consumer awareness important?
16. Explain the importance of consumer education in preventing fraud.
17. Discuss how consumer rights and responsibilities are interconnected.
18. Evaluate the impact of digital consumer awareness on online shopping.
19. Explain how consumer education can contribute to sustainable consumption.
20. What are channels of distribution?
   A. The ways that goods and services move from producers to consumers
   B. The types of advertising used to promote products to consumers

C. The methods of manufacturing goods

D. The legal regulations for selling products

21. What is habitual buying?

A. Extensive research before purchasing

B. Repeated purchase of the same product with little thought

C. Trying new brands out of curiosity

D. Making quick decisions with limited options

22. Which type of advertisement includes street announcements?

A. Digital Advertising

B. Traditional Advertising

C. Social Media Advertising

D. Display Advertising

23. What is the purpose of emotional appeal in advertisements?

A. To provide information

B. To create logical reasoning

C. To influence consumer choices

D. To offer discounts

24. What does a fallacy in advertising refer to?

A. Truthful and verifiable claims

B. Deceptive reasoning used to persuade consumers

C. Objective statements that can be proven true

D. Exaggerated claims that could still be partially true

25. How do advertisements create brand awareness?

A. By providing discounts for online products

B. By repeated messages in different media

C. By limiting product availability

D. By using complex language

26. Which of the following is an example of a digital advertisement?

A. A billboard

B. A television commercial

C. A Facebook-sponsored post

D. A newspaper advertisement

27. What are the two main types of channels of distribution?
28. Define consumer decision-making.
29. What is variety-seeking buying?
30. List two types of shopping environments.
31. What is the purpose of using facts in advertising?
32. How does digital advertising differ from traditional advertising?
33. Discuss the factors that influence consumer behaviour.
34. 34. Analyse the impact of shopping environments on consumer behaviour.
35. Evaluate the importance of ethical advertising practices.
36. What is the main purpose of purchasing?
    A. To produce goods
    B. To acquire necessary goods
    C. To invest money
    D. To create budgets
37. What type of purchases include everyday necessities?
    A. Impulse Purchases
    B. Routine Purchases
    C. Discretionary Purchases
    D. Financially Significant Purchases
38. What is an impulse purchase?
    A. A planned buy based on research
    B. A spontaneous buy driven by emotions
    C. A purchase made after careful consideration
    D. A necessary routine expense
39. Which factor is important for smart purchasing decisions?
    A. Following trends
    B. Distinguishing needs from wants
    C. Buying the cheapest option
    D. Ignoring quality
40. Why is it important to research and compare prices?
    A. To find the most popular product
    B. To ensure quality over cost

C. To get the best deal and save money

D. To increase spending

41. How can discounts and promotions benefit consumers?

A. They encourage impulse buying

B. They help reduce overall spending

C. They limit purchasing options

D. They provide no real value

42. What are discretionary purchases?

43. List two types of purchasing decisions made by individuals and families.

44. Why is it important to distinguish between needs and wants when purchasing?

45. What is the role of discounts and promotions in purchasing decisions?

46. Discuss the importance of making smart purchasing decisions.

47. Evaluate the steps involved in making effective purchasing decisions.

48. Analyse how consumer purchasing decisions can influence sustainability and ethical practices.

49. What is a primary factor influencing purchasing decisions?

A. Family size

B. Cultural background

C. Income level

D. Peer pressure

50. How does inflation affect consumer purchasing decisions?

A. It increases buying power

B. It encourages purchasing more luxury items

C. It reduces buying power

D. It does not affect prices

51. What factor can influence purchasing decisions through societal trends?

A. Personal income

B. Peer pressure

C. Age of consumer

D. Family composition

52. What role do advertisements play in purchasing decisions?

A. They provide information only

B. They create emotional connections

C. They limit consumer choices

D. They do not influence buying habits

53. Which psychological factor can influence consumer behaviour?

A. Family values

B. Brand loyalty

C. Cultural traditions

D. Economic status

54. What is the difference between needs and wants?

55. How does family size influence purchase decisions?

56. What impact do cultural values have on consumer preferences?

57. Discuss how economic factors affect purchasing decisions.

58. Analyse the role of social factors in shaping consumer purchasing behaviour.

59. Evaluate the psychological factors that influence brand loyalty and consumer choices.

ANSWERS TO REVIEW QUESTIONS

SECTION 1

1. C. Prioritisation
2. A. Calendar
3. A. Completing homework before watching TV
4. B. Planner
5. C. Procrastination
6. B. Defining what you want to achieve
7. Prioritisation, Goal setting (others: Planning, Scheduling, Delegation)
8. Timetable, Calendar (others: To-do list, Planner, Reminder apps).
9. B. Income, expenses, and savings
10. D. Income
11. A. Business profits
12. B. Gross income
13. A. Food
14. A. to prepare for emergencies
15. B. 20%
16. B. Lack of discipline
17. B. Identify income
18. A family budget is a plan showing how a family's income will be used for expenses and savings.
19. Examples: salaries/wages, business profits, pensions, government support, remittances, investments, rent, gifts.
20. Fixed expenses: rent, insurance, school fees, loans—variable expenses: food, clothing, transport, utilities.
21. Reasons: to prepare for emergencies, pay school fees, buy land/house/car, support retirement, and avoid borrowing.
22. Examples: tracking expenses, making a realistic budget, buying in bulk, avoiding impulse buying, using substitutes.
23. **Steps**
    - Identify family income → shows available funds.
    - List all expenses → ensures needs are covered.

- Allocate money to expenses and savings → helps balance priorities.
- Track spending → prevents overspending.
- Review and adjust → keeps the plan realistic and effective.

24. Challenges and strategies

- Low or irregular income → start small savings, add income-generating activities.
- Lack of discipline/impulse buying → stick to a budget, track expenses.
- Lack of knowledge → learn budgeting skills, use simple tools.
- Different family priorities → agree on needs first.
- Unforeseen expenses → keep an emergency fund.

25. C. Comparing options to choose.

26. C. Work-related performance

27. B. Budgeting and home hygiene

28. B. Gender equality and inclusion

29. B. Achieving goals with less waste.

30. How families can solve conflicts without fighting - Using dialogue and negotiation

31. Two roles of parenting and childcare skills in the home.

- Ensuring the safety and health of children
- Providing love, guidance, and discipline

32. Definition - Knowledge in the family context refers to the information, awareness, and understanding that family members use to make good decisions, solve problems, and achieve shared goals.

33. How family skills such as decision-making, conflict resolution and home management contribute to family happiness and unity.

- Decision-making helps families prioritise needs and share resources fairly, reducing misunderstandings.
- Conflict resolution skills prevent arguments from escalating, allowing for peaceful relationships.
- Home management ensures that chores, finances, and responsibilities are organised, creating a supportive and comfortable living environment. Collectively, these skills build trust, cooperation and mutual respect, which lead to family happiness and unity.

34. Discuss the positive and negative effects of technology on how families use skills and knowledge for shared goals.

- **Positive effects:** Technology improves communication (e.g., family group chats for planning), supports learning (access to online information), and makes tasks easier (using appliances for home management).
- **Negative effects:** Overuse of gadgets reduces family bonding time, fosters dependence on machines rather than developing practical skills, and may expose children to harmful online content. Therefore, technology is useful for achieving shared family goals, but it must be used wisely to avoid weakening family relationships and essential life skills.

SECTION 2

1. C. face financial difficulties
2. A. guide how income is managed
3. B. identifies all sources of income
4. A. spends when money is available
5. C. reduces spending and finds extra income
6. A. all family members understand and follow it
7. D. reduces money management challenges
8. Three benefits of preparing a family budget.
   - It helps families control spending,
   - save money for future needs, and
   - achieve financial goals.
9. Three features of a good family budget.
   - It is realistic
   - Flexible
   - Includes both income and expenses.
10. How budgeting contributes to effective family resource management.
    - Budgeting helps families plan how to use income wisely
    - Avoid waste
    - Make informed financial decisions.
11. B. meet future needs
12. B. in a financial institution
13. A. Buying food for immediate use
14. C. increases future income
15. C. Diversification

16. B. Real estate

17. C. provides interest and security

18. A. investment involves risk while saving is safer

19. A. saves first before spending

20. Three examples of investment opportunities.

- Buying shares
- Real estate
- Treasury bills.

21. How a family can use saving and investment strategies to improve their long-term financial stability: Families can save part of their income regularly and invest in secure opportunities such as real estate or shares. This helps them build wealth, handle emergencies, and plan for education and retirement.

22. A. borrowing money to pay later

23. B. helps in making productive investments

24. D. repays loans on time

25. C. microfinance institutions

26. A. encourages over-dependence on loans

27. D. borrowing to generate income

28. Three sources of credit available to families:

- Banks
- Microfinance institutions
- Credit unions.

29. How proper use of credit can help a family start and expand a small business: When families use credit to buy tools, materials or stock, they can generate income and repay loans. Responsible borrowing supports business growth and financial independence.

30. C. plans, saves, and uses money wisely

31. C. managing money to meet goals

32. B. joining a credit union or savings group

33. A. choosing how best to use income

34. C. manages resources effectively

35. C. promotes cooperation and trust

36. Three benefits of financial literacy to families:

- It promotes good money management
- Reduces debt

- Improves savings.

37. Three community activities that show financial literacy in practice:

- Joining savings groups
- Starting small businesses
- Attending money management workshops.

38. How financial literacy skills can help young adults make better economic decisions in their homes and communities: Financial literacy skills help young adults to manage money wisely and make informed economic decisions. These skills enable them to plan budgets, save regularly, and avoid unnecessary debts. At home, financial literacy helps them to prioritise needs over wants, plan for emergencies, and contribute to family welfare. In the community, financially literate youth can start small businesses, participate in savings groups, and support community development projects. Overall, financial literacy promotes responsibility, reduces poverty, and empowers young people to achieve financial independence.

SECTION 3

1. C. Market Research

2. A. Feasibility Study

3. C. Sustainability

4. C. Target Audience

5. A. Ensures no important step is missed

6. A. Cost Estimation

7. C. Gantt Chart

8. D. Quality Assurance

9. C. Resource Optimisation

10. D. Market Research

11. **Product planning and estimation:** Planning involves deciding what to produce and how; estimation involves predicting the required materials, cost, and time.

12. **Two ways poor cost estimation can affect a family business**

- Overspending, causing reduced profits.
- Setting prices too high, losing customers.

13. **Benefit of checklist:** Ensures no step or material is forgotten, reducing mistakes.

14. **Two reasons sustainability is important**

- Reduces environmental impact.

- Saves resources and lowers costs.

15. Market research vs Target audience

- **Market research:** Collecting information about products and consumers. Example: Surveying preferred juice flavours.
- **Target audience:** The specific group of consumers aimed at. Example: Teens who like fruit juice.

16. A. Flour

17. B. Time Spent × Rate per Hour

18. C. Water used in cleaning

19. D. 33.3%

20. C. Predict profit or loss

Matching

21. Direct Material – C

22. Indirect Material – D

23. Direct Labour – A

24. Indirect Labour – E

25. Overhead Costs – B

Fill-in-the-Blanks

26. Profit ÷ Selling Price × 100

27. Indirect materials

28. Overhead

29. Time × Rate per hour

30. Budgets; fair

31. False

32. True

33. True

34. False

35. True

36. Direct materials: Main items used. Example: Flour

37. Indirect labour examples: Supervisor, Cleaner

38. Overhead costs: Electricity, Rent

39. Profit margin formula: (Profit ÷ Selling Price) × 100

40. **Importance of cost estimation:** Predict profit/loss, reduce waste
41. **Challenge:** Resource shortage; solution: better planning and monitoring
42. **Mistake:** Ignored timeline; lesson: plan and monitor schedule
43. **Issue:** Poor resource management; lesson: accurate measurement
44. **Tool:** Budget tracking/progress diary
45. A. Defining objectives
46. A. Estimation
47. A. Estimation
48. D. Reflection
49. D. Implementation
50. A. Accuracy of estimates
51. B. Organising tasks
52. B. Improving next projects
53. C. Organising
54. A. Begin with planning, then estimation, implementation, monitoring, evaluation, and reflection
55. ***Purpose:*** To ensure smooth project workflow
56. ***Estimation stages:*** Materials, Cost, Time
57. ***Reflection/documentation activities:*** Write a report, suggest improvements
58. ***Challenge***: Delay or shortage of materials
59. ***Peer review importance:*** Identify mistakes, improve quality
60. ***Stage to improve:*** Estimation
61. Organising tasks ensures balanced work and efficiency
62. Evaluation checks product; Reflection reviews process and lessons

SECTION 4

1. A. Comfort and functionality
2. B. Relaxation and socialising
3. B. Tiled floors and water closets
4. C. Protection against intruders
5. B. Central air conditioning
6. B. Barbed wire fences
7. B. Provide essential services
8. B. Roofs

9. Home facilities refer to structures, systems, and amenities that enhance comfort and functionality, including plumbing, electrical wiring, ventilation, and sanitation

10. How do rural communities in Ghana typically get water?

Rural communities in Ghana typically get water from boreholes, wells, or rivers. Many rely on hand-dug wells or community water sources, which may be less reliable than urban piped water systems.

11. What is one-way waste disposal has improved in cities?

One-way waste disposal has improved in cities is through the implementation of organised waste collection services

12. Utility services commonly found in Ghanaian households

Common utility services found in Ghanaian households include electricity, piped water, and waste management services.

13. Importance of sanitation areas in a home.

Sanitation areas are crucial for safely handling, treating, and disposing of waste, which helps prevent disease and maintain health. They include bathrooms for personal hygiene, kitchens for food preparation, and proper waste disposal systems.

14. Compare the types of doors found in modern homes with those in traditional homes.

Modern homes often feature materials like fibreglass or steel for increased durability and energy efficiency, as well as large glass panels for natural light. They may include sliding or bi-fold doors that enhance accessibility and openness. In contrast, traditional homes typically use solid wood doors, which provide a classic aesthetic but may lack modern insulation properties. Traditional doors often have simpler designs, whereas modern doors may incorporate more intricate designs and technology, such as smart locks.

15. Differences in utility systems between urban and rural areas in Ghana.

Urban areas in Ghana typically have more developed utility systems, including consistent access to electricity, piped water, and waste management services. Residents often rely on centralised systems for these utilities. In contrast, rural areas may face challenges such as intermittent electricity supply, reliance on boreholes or wells for water, and less organised waste disposal methods. This disparity often leads to differences in quality of life and health outcomes between urban and rural populations.

16. The role of Gardens and Courtyards on the quality of life in residential homes

Residential gardens filled with flowers, trees, and greenery not only beautify properties but also create serene environments for relaxation, meditation, and cultural practices. Courtyards often act as communal spaces where families can socialise, share stories, and celebrate cultural traditions. This

integration of nature into the home environment fosters mental well-being and emotional resilience.

17. B. Wood

18. B. Leather

19. A. Wood

20. C. Man-made

21. C. Hygienic living environment

22. B. financial constraints

23. C. Unfinished clay

24. B. Clean with mild soap and water

25. C. Porcelain

26. Characteristics of wood that affect its maintenance.

- Wood is a natural and organic material that can warp, shrink, or swell based on moisture levels.
- It is also susceptible to damage from termites if untreated.

27. Recommended cleaning methods for glass surfaces

- Glass surfaces should be cleaned with warm, soapy water using a plastic bowl to prevent chipping.
- Rinse with a vinegar solution for brightness and air dry, polishing with a lint-free cloth.

28. Common issues arise from neglecting household surface maintenance: Neglecting maintenance can lead to increased wear and tear, the need for costly repairs, unsanitary living conditions and the deterioration of aesthetics in the home.

29. How do environmental factors influence the care of painted surfaces?

Environmental factors such as humidity and sunlight can cause painted surfaces to peel or fade. Regular inspections and appropriate cleaning methods are essential to maintain their appearance.

30. Benefits of regularly maintaining the household surface

Regular maintenance of household surfaces helps extend their lifespan, keeps the home hygienic, and saves money on future repairs. Cleaning and caring for surfaces, families can prevent damage and maintain a pleasant living environment. It also fosters a sense of responsibility among family members, creating a more organised and comfortable home.

31. Traditional practices influence on household surfaces

Traditional practices often emphasise the use of natural materials and simple techniques for maintaining surfaces. For example, using vinegar or baking

soda for cleaning reflects a resourceful approach that minimises the use of harsh chemicals. These practices not only preserve surfaces but also promote sustainability and environmental awareness within families.

32. How families create a sustainable maintenance culture at home

Families can create a sustainable maintenance culture by establishing regular cleaning schedules, educating all members about proper care, and using eco-friendly products. Encouraging everyone to take part in maintenance tasks helps build a sense of shared responsibility and commitment to sustainability.

33. B. Daily

34. B. Separating recyclables

35. B. Encourages teamwork

36. C. Clean and organised spaces

37. D. Maintain cleanliness and keep surfaces dry

38. B. To ensure regular maintenance

39. How good ventilation contributes to home maintenance: Good ventilation reduces moisture, odours, and harmful particles, enhancing respiratory health and air quality.

40. Some benefits of shared responsibility in household maintenance

- It encourages teamwork
- It builds life skills among family members
- It reduces stress on one individual.

41. **One way to involve children in home maintenance:** Teach them simple tasks, like dusting or sweeping, to instil a sense of responsibility and care for the home.

42. **The significance of regular inspections of surfaces:** Regular inspections help identify damage or wear early, allowing for timely repairs and preventing further issues.

43. Impact of proper waste management on household cleanliness and sustainability

- Proper waste management is important for keeping the home clean and supporting sustainability.
- When families separate waste into recyclables, compost and regular trash, they reduce clutter and prevent unpleasant odours.
- This practice helps keep the home tidy and hygienic. Additionally, composting organic waste enriches the soil and reduces landfill use, benefiting the environment.
- By managing waste responsibly, families contribute to a cleaner community and promote a healthier planet.

44. Maintaining wet areas in the home can prevent health risks and enhance functionality

- Maintaining wet areas like kitchens and bathrooms is vital for preventing health risks.
- Regular cleaning of sinks, toilets, and showers prevents Mold and bacterial growth, reducing the chance of illness.
- Keeping these areas dry also prevents slips and falls, making them safer to use.
- Ensuring that wet areas are clean and functional, families create a healthier living environment and can enjoy using these essential spaces without worry.

SECTION 5

1. B. The act of using goods and services

2. B. Anyone who buys or uses goods and services

3. C. Protecting consumer rights and promoting ethical practices

4. D. To teach individuals how to make informed and responsible choices

5. A. Consumer awareness

6. B. Protection from hazardous products

7. A. Ensuring products meet quality and safety standards

8. B. Right to safety from hazardous goods

9. B. Research and verify product details

10. D. Understanding safe online shopping practices

11. Main purpose of consumer education. The main purpose of consumer education is to equip individuals with the knowledge and skills needed to make informed, responsible, and ethical choices when purchasing goods and services.

12. Rights that consumers have

Consumers have the right to safety and the right to information about products and services.

13. How consumer education promotes financial literacy

Consumer education teaches individuals how to budget, save, and make informed purchasing decisions, helping them manage their finances effectively.

14. Responsibility of consumers?

One responsibility of consumers is to report any fraudulent or unsafe products to the appropriate authorities.

15. **Importance of consumer awareness**

    Consumer awareness is important because it helps individuals understand their rights, recognise quality products, and make informed choices in the marketplace.

16. **Importance of Consumer Education in Preventing Fraud:** Consumer education is important in preventing fraud because it equips individuals with the knowledge to recognise scams and misleading practices. By understanding their rights and the characteristics of legitimate products and services, consumers become more vigilant. Education helps them identify red flags, such as unrealistic promises or requests for personal information. As a result, informed consumers are less likely to fall victim to fraudulent schemes, leading to a safer marketplace.

17. **Interconnection of Consumer Rights and Responsibilities:** Consumer rights and responsibilities are deeply interconnected. Understanding one's rights, such as the right to safety and information, empowers consumers to act responsibly by making informed choices and demanding quality. Conversely, fulfilling responsibilities like reporting unsafe products and researching purchases enhances the protection of these rights. When consumers are proactive in exercising their rights and fulfilling their duties, they contribute to a fairer marketplace that benefits everyone.

18. **Impact of Digital Consumer Awareness on Online Shopping:** Digital consumer awareness significantly impacts online shopping by teaching individuals about safe practices and how to recognise scams. Understanding secure payment methods, reading reviews, and checking for credible websites enhance consumers' confidence. This knowledge helps mitigate risks associated with online shopping, leading to a safer and more satisfying shopping experience. Informed consumers are better equipped to make choices that protect their personal information and financial security.

19. **Contribution of Consumer Education to Sustainable Consumption:** Consumer education contributes to sustainable consumption by raising awareness of the environmental impact of purchasing decisions. Educated consumers are more likely to consider eco-friendly products and practices, such as reducing waste and supporting sustainable brands. This awareness encourages responsible purchasing behaviours that benefit the environment and promote sustainability. As consumers make informed choices, they help drive demand for products that are not only good for them but also for the planet.

20. A. The ways that goods and services move from producers to consumers

21. B. Repeated purchase of the same product with little thought

22. B. Traditional Advertising

23. C. To influence consumer choices

24. B. Deceptive reasoning used to persuade consumers

25. A. Repeated messages in different media

26. C. A Facebook-sponsored post

27. The two main types of channels of distribution?

a. Direct Channels

b. Indirect Channels.

28. Definition of consumer decision-making.

Consumer decision-making is the process individuals or groups go through when selecting, purchasing, using, or disposing of products or services to meet their needs or desires.

29. Variety-seeking buying

Variety-seeking buying occurs when consumers actively try new brands or products out of curiosity rather than dissatisfaction with an old brand.

30. Types of shopping environments.

a. Physical shopping

b. Virtual shopping.

31. The purpose of using facts in advertising?

Facts in advertising help build trust and credibility with consumers by providing truthful and verifiable information.

32. How digital advertising differs from traditional advertising

Digital advertising uses the internet and electronic devices to reach specific target audiences, while traditional advertising relies on older methods like

33. Factors that influence consumer behaviour.

- **Psychological Factors:** These include a person's motivations, beliefs, and attitudes. For example, a person may choose a product because they believe it will make them happier or healthier.
- **Sociological Factors:** Social influences, like family, friends, and cultural norms, shape buying habits. People often buy what their friends recommend or what is popular in their culture.
- **Cultural Factors:** Culture affects preferences and values. For example, certain foods may be popular in one culture but not in another.
- **Economic Factors:** A person's financial situation plays a big role. People with higher incomes might buy luxury items, while those with lower incomes may focus on necessities.

34. The impact of shopping environments on consumer behaviour.

- **Physical Shopping:** In stores, customers can see and touch products, which can help them feel more confident in their choices. They can also ask staff for help or advice.

- **Virtual Shopping:** Online shopping allows consumers to compare prices easily and read reviews without pressure. However, they miss out on physically experiencing the product.
- **Diversity in Environments:** Different shopping locations, like modern malls or traditional markets, offer unique experiences. Some people may prefer the convenience of online shopping, while others enjoy the atmosphere of a bustling market.

35. Importance of ethical advertising practices.

- **Building Trust:** When companies are honest in their ads, consumers are more likely to trust them. This trust can lead to long-term customer relationships.
- **Informed Choices:** Ethical ads provide accurate information, helping consumers make better decisions. For example, clear labelling on food products allows people to understand what they are buying.
- **Avoiding Misleading Claims:** Ethical practices prevent companies from making false promises that can lead to disappointment. This protects consumers from wasting money on products that don't deliver.

36. B. To acquire necessary goods and services

37. B. Routine Purchases

38. B. A spontaneous buy driven by emotions

39. B. Distinguishing needs from wants

40. C. To get the best deal and save money

41. B. They help reduce overall spending

42. Definition of discretionary purchases?

Discretionary purchases are optional expenses based on personal preferences and lifestyle, such as dining out, entertainment, and luxury items.

43. Types of purchasing decisions made by individuals and families.

A. Essential Purchases

B. Impulse Purchases.

C. Routine Purchases

D. Planned Purchases

44. The importance of distinguishing between needs and wants when purchasing

Distinguishing between needs and wants helps prioritise essential purchases over non-essential ones, ensuring financial stability.

45. The role of discounts and promotions in purchasing decisions

Discounts and promotions encourage consumers to buy by reducing costs, making products more affordable and attractive.

46. Discuss the importance of making smart purchasing decisions.

- **Financial Management:** Smart buying helps individuals and families stay within their budget. By distinguishing between needs and wants, consumers can prioritise essential purchases and avoid unnecessary spending.
- **Quality Assurance:** Thoughtful purchasing ensures that consumers buy reliable products. Choosing quality items can save money in the long run, as they are less likely to break or need replacement.
- **Satisfaction:** When consumers make informed choices, they are more likely to be satisfied with their purchases. This leads to brand loyalty and positive shopping experiences.
- **Future Planning:** Smart decisions also allow families to save for future needs, such as education or emergencies, contributing to overall financial stability.

47. The steps involved in making effective purchasing decisions.

- **Identify Needs and Wants:** Determine if the item is necessary or just a desire. This helps prioritise spending.
- **Set a Budget:** Establish a spending limit based on income and expenses. This helps avoid overspending.
- **Research and Compare Prices:** Look at different stores or online platforms to find the best deal. This ensures you get value for your money.
- **Consider Quality:** Choose products that are durable and reliable, even if they cost a little more. This can save money in the long run.
- **Look for Discounts:** Take advantage of sales and promotions to lower costs.
- **Evaluate Payment Options:** Consider how you will pay for the item, whether through cash, credit, or instalments.
- **Read Reviews:** Check customer feedback to make informed choices based on others' experiences.
- **Avoid Impulse Buying:** Stick to your planned purchases to keep your budget on track.

48. How consumer purchasing decisions can influence sustainability and ethical practices.

- **Supporting Ethical Brands:** When consumers choose to buy from companies that prioritise fair labour practices and ethical sourcing, they help promote better working conditions and fair wages.
- **Choosing Eco-Friendly Products:** By selecting environmentally friendly items, consumers can reduce waste and support brands that focus on sustainability, such as those using recyclable materials.

- **Encouraging Responsible Consumption:** When consumers are mindful of their purchases and opt for quality over quantity, it reduces overconsumption and waste.
- **Influencing Business Practices:** As more consumers demand ethical and sustainable products, businesses are encouraged to adopt better practices to meet these expectations. This can lead to widespread positive change in the market.

49. C. Income level

50. C. It reduces buying power

51. B. Peer pressure

52. B. They create emotional connections and perceptions

53. C. Brand loyalty

54. Needs are essential for survival, such as food and shelter, while wants are non-essential desires like luxury items or entertainment.

55. How does family size influence purchasing decisions

Larger families may focus on bulk purchases and value deals to save money, while smaller households may prioritise convenience in their purchases.

56. Impact of cultural values on consumer preferences

Cultural values influence what products are preferred, such as traditional foods, clothing styles, and holiday shopping practices based on customs and beliefs.

57. How economic factors affect purchasing decisions: Economic factors greatly influence what people buy. When income levels are high, consumers can afford to purchase luxury items and non-essentials. However, if income decreases, families focus on basic needs like food and housing. Prices also matter; some people think higher prices mean better quality, while others look for affordable options. Inflation reduces how much people can buy, leading them to seek cheaper alternatives. Overall, these economic factors help families decide how to spend their money based on their financial situation.

58. The role of social factors in shaping consumer purchasing behaviour: Social factors have a big impact on purchasing behaviour. Peer pressure can drive people to buy what their friends or social groups prefer, especially in fashion and technology. Advertisements create emotional connections and highlight product benefits, encouraging impulse buys, especially during sales. Cultural values and traditions also shape what people want to buy, like specific foods or clothing for holidays. Together, these social influences help guide consumer choices and create a sense of belonging.

59. Psychological factors that influence brand loyalty and consumer choices: Psychological factors play a key role in brand loyalty and consumer choices. Many people stick with brands they trust because of positive past

experiences. Emotional connections also matter; consumers often prefer brands that match their values or bring back good memories. Additionally, how people see themselves influences their buying decisions, as they tend to choose brands that reflect their identities. These psychological factors help shape what consumers buy and why they remain loyal to certain brands.

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GLOSSARY

Advertisement	A marketing message designed to create awareness, interest, and desire for products or services.
Bonds	Fiscal investments where individuals lend money to government or companies in exchange for regular interest payments over a fixed period, providing steady returns with relatively low risk.
Brand Loyalty	The tendency of consumers to repeatedly buy products from the same brand due to trust or satisfaction.
Budget	A plan showing estimated costs and expenses for a project.
Budgeting	Making a plan for how to use money wisely in the family, including spending and saving.
Capacity	The ability to repay borrowed money based on current income, expenses and financial obligations; a key factor that lenders consider when evaluating credit applications.
Childcare	Taking care of children's needs such as food, safety, learning and love.
Cleaning Agent	A substance such as soap, detergent or disinfectant used to remove dirt and germs.
Collateral	Assets such as property, land or equipment pledged as security for a loan, which lenders can claim if the borrower fails to repay the debt.
Consumer	A person who buys or uses goods and services to satisfy needs and wants.
Consumer Awareness	The understanding consumers have about their rights, responsibilities, and the impact of their purchasing choices.

Consumer Education	The process of learning how to make informed, responsible, and ethical purchasing decisions.
Consumer Responsibilities	The duties consumers have, such as making informed choices, reading labels, and reporting unsafe products.
Consumer Rights	The legal entitlements that protect consumers from unfair practices and ensure safety, information, and choice.
Control	Taking action to correct deviations from the project plan.
Cooperation	Family members working together to reach common goals.
Cost Estimation	Predicting all expenses needed to make a product, including materials, labour, and overheads.
Credit	The ability to borrow money or access goods and services with a promise to repay later, helping families manage finances and invest without immediate cash.
Credit History	A record of an individual's or family's borrowing and repayment behaviour over time, which influences future access to loans and interest rates offered by lenders.
Creditworthiness (Character)	An assessment of a borrower's reliability and trustworthiness based on payment history, reputation and likelihood of repaying debts as agreed, influencing loan approval and terms.
Cultural Values	Shared beliefs and traditions that influence people's preferences and purchasing behaviours.
Decision-Making	Choosing the best option when solving family problems or setting goals.
Decision-Making Process	The steps consumers follow in choosing products, including identifying needs, comparing options, and evaluating outcomes.

Digital Advertising Online promotion through websites, social media, or mobile apps to reach targeted consumers.

Direct Labour Workers who directly produce the product.

Direct Materials Main items directly used in a product (e.g., fabric, flour).

Disinfection The process of eliminating harmful microorganisms from surfaces to promote hygiene.

Diversification An investment principle of spreading money across different types of assets (stocks, bonds, real estate) to reduce overall risk, ensuring that poor performance in one area does not destroy all wealth.

Documentation Keeping records of processes, steps, and results during a project.

Durability The ability of a surface or material to withstand wear, pressure, or damage over time.

Eco-Friendly Referring to practices or products that do not harm the environment.

Economic Factors Financial conditions such as income, inflation, and prices that affect how and what consumers buy.

Efficiency Doing tasks in a way that saves time, energy, and resources.

Emergency Savings Money set aside specifically for unexpected expenses such as medical bills, job loss, or urgent repairs, providing financial cushion during crises without needing to borrow.

Equality Treating everyone in the family fairly and with respect.

Ethical Advertising Honest and responsible promotion that provides accurate information and avoids misleading claims.

Evaluation	Checking results of family plans or actions to see what worked well and what needs improvement.
Fixture	A permanent or semi-permanent fitting in the home, such as taps, sinks, or light holders.
Fixed Deposit Account	A savings account where money is locked in a predetermined period (months or years) in exchange for higher interest rates compared to regular savings accounts.
Gender Roles	Duties or expectations often given to males or females in the family or society.
Healthy Living	Actions that keep the body and mind well, such as eating well, exercising, and resting.
Hire Purchase	A credit arrangement requiring a down payment followed by regular instalment payments with interest, where ownership of the item transfers to the buyer after the final payment is made.
Home Management	Organising household tasks like cooking, cleaning, budgeting, and time use.
Household Equipment	Tools and appliances used for cleaning and maintaining the home.
Hygiene	The practice of keeping oneself and the environment clean to maintain good health.
Implementation	Carrying out the planned steps to produce the product.
Impulse Buying	A spontaneous and unplanned purchase often influenced by emotions or attractive advertisements.
Indirect Labour	Support staff such as supervisors or cleaners.
Indirect Materials	Supporting items used in production but not seen in the final product (e.g., thread, glue).

Interest Rate	The cost of borrowing money expressed as a percentage, or the return earned on savings and investments; higher rates increase borrowing costs but improve savings growth.
Investment	The act of putting money into assets such as bonds, property, stocks, or businesses with the expectation of generating returns or income in the future.
Knowledge	Information or understanding that helps families make good decisions.
Maintenance	Regular activities are carried out to keep home facilities and surfaces in good condition.
Mobile Money	Digital financial services accessed through mobile phones (like MTN MoMo, Telecel Cash) that enable savings, transactions and payments, especially in areas with limited banking infrastructure.
Monitoring	Checking progress to ensure tasks are completed as planned.
Parenting	Guiding and teaching children to grow well and learn good values.
Planning	Setting goals and deciding steps to achieve them in the family.
Polishing	Applying a substance or treatment to a surface to make it smooth and shiny.
Preservation	Protecting home surfaces and materials from decay, damage, or deterioration.
Profit Margin	The percentage of earnings after all costs have been deducted from the selling price.
Project Objective	A clear statement of what the project aims to achieve.
Purchasing Decisions	The process of selecting, buying, and evaluating products or services to meet needs or desires.

Reflection	Thinking about the project process to learn lessons and suggest improvements.
Resource Management	Using time, money, materials, tools, and skills efficiently to achieve project goals.
Responsibility	Being trusted to do duties or roles in the family.
Restoration	Repairing or renewing surfaces and fixtures to their original condition.
Sanitising	Reducing germs on surfaces to a safe level as determined by public health standards.
Surface	The outermost layer of an object or structure, such as floors, walls, or tables, which requires care.
Sustainable Consumption	The use of goods and services that meet present needs without harming future generations or the environment.
Susu Groups	Informal savings clubs where members make regular contributions and take turns receiving lump sum payments are common in West African communities for building financial discipline.
Technology	Using modern tools like phones, computers, and machines to make work and communication easier.
Ventilation	The circulation of fresh air to maintain a healthy indoor environment.
Waste Management	The proper collection, segregation, and disposal of household waste.