



MINISTRY OF EDUCATION

Management In Living

for Senior High Schools

TEACHER MANUAL

YEAR 3



NATIONAL COUNCIL FOR
CURRICULUM & ASSESSMENT
OF MINISTRY OF EDUCATION



MINISTRY OF EDUCATION



REPUBLIC OF GHANA

Management In Living

For Senior High Schools

Teacher Manual

Year Three



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

MANAGEMENT IN LIVING TEACHER MANUAL

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Introduction

The National Council for Curriculum and Assessment (NaCCA) has developed the third and final set of curriculum materials to support the implementation of the new Senior High School curriculum.

This Year Three Teacher Manual for covers all aspects of the content, pedagogy, teaching and learning resources and assessment required to effectively support learners in their final year of Senior High School. All the necessary information for the Student Assessment Portal has been included in the Year Three Teacher Manual to simplify the development of weekly learning plans, meaning that teachers have a single reference document.

The Year Three Teacher Manual has two main objectives:

- To support learners to consolidate and deepen their understanding of the content, pedagogy, and assessment across all three years of the new Senior High School curriculum in preparation for the West Africa Senior Secondary Certificate Examination (WASSCE).
- To equip teachers with the tools and resources needed to deliver revision-focused, assessment-led lessons that build on the knowledge learners have acquired from Year One to Year Three.

In this third year, teachers will support learners in preparing for the WASSCE. Each section of the Teacher Manual is therefore structured around the highest Depth of Knowledge (DoK) levels, allowing learners to build progressively on knowledge acquired from Year One to Year Three. For each week, learning tasks and pedagogy are built around the assessment, ensuring that classroom activities directly prepare learners for the demands of the examination. Two sets of sample examination papers are also provided; one administered by Week 12 as a first semester practice examination, and one by Week 20 as a mock examination, to gauge learners' competencies and identify areas requiring remediation.

To further support teachers in delivering Year Three, NaCCA, working with the Ghana Education Service, has developed a subject specific App for each subject.

The Year Three PLC sessions have been revised in response to findings from the 2025 annual evaluation survey. The survey confirmed that teachers have made strong progress in lesson planning, use of varied instructional methods, ICT integration and modes of assessment. To address the identified gap in explaining concepts clearly using examples familiar to learners, each PLC session now includes a dedicated Content Exploration segment. This ten-minute segment brings the subject group together to work through one challenging problem or concept from the week's Teacher Manual content, not to plan how to teach it, but to ensure that every teacher in the group fully understands it.

The PLC sessions in Year Three also place particular emphasis on connecting the week's content to equivalent topics taught in Years One and Two. Teachers are encouraged to note the

recap weeks signposted throughout the Teacher Manual and to use the App to explore how content across all three years links together.

As in previous years, teachers are expected to integrate National Values, Gender Equality and Social Inclusion (GESI), Social and Emotional Learning (SEL), and 21st-century skills into their learning activities, assessment tasks, and rubrics and mark schemes. The subject-specific App will support teachers in doing this throughout the year.

Ghana Education Service acknowledges the dedication of the teachers who have implemented the new curriculum across Years One and Two and recognises that Year Three represents both the culmination of that effort and a critical moment for learners. The Year Three Teacher Manual and its accompanying resources have been developed to ensure that every learner, regardless of background, ability, or school context, is fully prepared to demonstrate what they know and can do in the WASSCE and to progress confidently to further studies, the world of work, and adult life.

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SECTION 1: RESOURCE MANAGEMENT FOR PERSONAL AND FAMILY SUCCESS

STRAND: PERSONAL AND FAMILY RESOURCE MANAGEMENT

Sub-Strand: Resource Management Practice

Learning Outcome: *Apply knowledge, values and skills to manage time, money and human resources effectively to achieve personal and family goals.*

Content Standard: *Demonstrate the ability to apply the principles and techniques for managing time, money and human resources to enhance individual and family well-being.*

INTRODUCTION AND SECTION SUMMARY

Managing resources wisely is essential for achieving personal and family goals. This section aims to explore practical strategies for effectively utilising time, money, human and community resources—such as libraries, schools and hospitals—to enhance individual and family well-being. By understanding key principles of resource management, individuals can make informed decisions that support both immediate needs and long-term aspirations.

Learners are required to understand and apply fundamental concepts of resource management to optimise time, financial assets, human and community resources. They will develop strategies to balance personal responsibilities and family needs efficiently, utilise values and skills to make informed decisions for sustainable resource use, and demonstrate knowledge of techniques that enhance individual and family well-being through effective planning and allocation of resources.

This essential knowledge, skills and insights will empower learners to navigate their daily life activities with confidence, ensuring their personal and family goals are met through thoughtful and inclusive management practices.

The weeks covered by the section are:

Week 1: Personal and Family Time Management (develop a personal and family time management plan to enhance individual and family well-being).

Week 2: Family Budgeting (create a family budget plan, including saving, expenditure tracking and financial goal setting)

Week 3: Family Skills and knowledge needed in goal attainment (identify skills and knowledge within the family that can be utilised to achieve shared goals).

Table 1a: Recap Weeks and Learning Indicators for Years 1 and 2

Year 1	Week 2: 1. Discuss values that influence management among individuals and families living and working together. 2. Identify career opportunities in Management in living.
	Week 4: 1. Discuss the focus of personal and family resource management in everyday living. 2. Describe the characteristics of management and their implications.
	Week 5: Apply management processes in everyday activities to achieve personal and family goals and promote healthy living.
Year 2	Week 1: Classify resources available to families into various categories.
	Week 2: Discuss the characteristics of resources and their implications for management
	Week 3: Analyse ways individuals and families can develop and utilise their resources.
	Week 4: Apply management processes in resource management to achieve individual, family and community goals.

SUMMARY OF PEDAGOGICAL EXEMPLARS

Learner-centeredness is the pivot for delivering lessons under this section. The teacher can achieve this by exploring and applying pedagogical exemplars suitable for each focal area, in addition to those mentioned in the section. Some of the pedagogical exemplars that could be employed include problem-based learning, project-based learning, collaborative learning, experiential learning, collaborative talk for learning approaches, structured talk for learning, collaborative and managing talk for learning, group work, building on what others say, to mention but a few. The teacher should encourage active participation of learners with special educational needs (SEN) and ensure that reasonable accommodation and adaptation are made to accommodate all learners. The teacher is also encouraged to incorporate GESI, SEL, the 21st Century skills, Core National Values and ICT in the lesson delivery, to make it more interactive, inclusive and learner-focused.

ASSESSMENT SUMMARY

The assessment framework evaluates learners' ability to engage in extended critical thinking, reasoning, and strategic decision-making through classwork, research, portfolio development, and essay writing. The assessment structure ensures that learners engage in critical analysis, practical application and collaborative learning, fostering essential life skills in personal and family management.

For indicator one, learners are encouraged to create individual portfolios documenting their personal and family time management strategies. This portfolio, to be submitted in Week 22,

serves as a comprehensive assessment of their ability to apply time management principles to enhance well-being.

The second indicator will engage learners in research to develop a family budget plan, incorporating savings, expenditure tracking, and financial goal-setting. This assignment will come in the form of a group project, due in Week 10, allowing learners to collaborate and analyse real-world financial strategies.

For indicator three, learners will write an essay demonstrating their ability to identify and employ family skills and knowledge to achieve collective objectives. This assessment evaluates their capacity for strategic thinking and reasoning.

Table 1b: Summary of the Assessment Strategy for each Indicator.

Indicators	DOK Level	Assessment Strategy and/or Mode
1. Develop a personal and family time management plan to enhance individual and family well-being.	Level 3: Strategic reasoning	Class Work (Hint for Portfolio) It is recommended that teachers assign learners the task of creating an individual portfolio to be submitted in week 22 of the academic year for assessment. Page 63–65 (class work), 22–25 (portfolio).
2. Create a family budget plan, including saving, expenditure tracking and financial goal setting.	Level 4: Extended critical thinking and reasoning	Research (Hint on Group Project to be submitted on Week 10) 61–63 (Research), 27–29 (Group Project Work)
3. Identify skills and knowledge within the family that can be utilised to achieve shared goals.	Level 3: Strategic reasoning	Essay 74–76

The key recordable assessment mode for this section is individual class assessment (e.g., classwork, quizzes, homework)

Group projects, research or case studies, presentations to be assigned in week 2 and submitted in week 10

WEEK 1: FAMILY TIME MANAGEMENT

Learning Indicator: *Develop a personal and family time management plan to enhance individual and family well-being*

Focal Area 1: Time Management

1. Concept of Time Management

Time management involves effectively planning and controlling how time is allocated to tasks to maximise productivity and achieve goals. It involves prioritising tasks, setting goals and balancing various responsibilities to increase productivity and reduce stress. Effective time management enables individuals and families to allocate time wisely, leading to a more organised and fulfilling life. Some related concepts that need to be explained to support learners' understanding of time management include:

a. Goal Setting

Effective time management begins with well-defined objectives or goals. Establish SMART goals—Specific, Measurable, Achievable, Relevant and Time-bound—to maintain clarity and purpose. Short-term goals help individuals and families stay focused and get things done each day, medium-term goals help track progress and maintain motivation over time, while long-term goals guide individuals and families towards their bigger dreams and future success. Utilising prioritisation frameworks such as the Eisenhower Matrix helps distinguish between urgent and important tasks, maximising efficiency.

b. Planning and Scheduling

A structured approach to planning and scheduling minimises disorder and enhances productivity. Utilising tools such as calendars, planners, and digital scheduling applications helps organise tasks across daily, weekly and monthly timelines.

The time-blocking method involves dividing the day into specific periods dedicated to particular tasks or activities. This ensures that important tasks are given focused attention and reduces distractions.

The Pomodoro Technique involves working in short, focused intervals (usually 25 minutes), followed by short breaks. This method improves concentration, prevents burnout and helps maintain consistent productivity over time.

c. Delegation of Tasks

Delegation is a crucial aspect of time management that enhances efficiency and reduces workload. Assigning tasks based on individual skills and expertise ensures that responsibilities align with team members' strengths, which enhances productivity. Effective delegation relies on clear communication and mutual trust, granting appropriate autonomy while maintaining accountability through consistent, structured check-ins.

d. Time Audit

Conducting a time audit is an essential practice for identifying inefficiencies and optimising productivity. By reviewing past activities, individuals can pinpoint distractions and redundant tasks, leading to more effective time allocation. Time-tracking applications provide valuable insights into daily habits, enabling informed adjustments to enhance workflow.

e. Balance and Flexibility

Effective time management extends beyond work-related tasks; it involves maintaining a healthy balance between professional responsibilities and personal well-being. Recognising the need for schedule adjustments and accommodating unexpected changes prevents burnout. Incorporating buffer (extra) time ensures adaptability while maintaining focus on priorities.

2. Elements and Tools of Time Management

a. Elements

- i. *Goal Setting*: Defining clear, achievable objectives for personal and family tasks.
- ii. *Prioritisation*: Identifying and focusing on high-impact activities.
- iii. *Scheduling*: Allocating time to tasks based on urgency and importance.
- iv. *Organisation*: Keeping track of responsibilities using lists, planners, or calendars.
- v. *Flexibility*: Adapting plans when unexpected situations arise.

b. Tools

- i. *Planners and Calendars*: Digital or physical tools to track daily schedules.
- ii. *To-Do Lists*: Listing tasks based on priority and deadlines.
- iii. *Time Blocks*: Allocating specific time frames for different activities.
- iv. *Timers and Reminders*: Using alarms to stay on track.
- v. *Productivity Apps*: Digital tools that help manage schedules and track progress.

Table 1c: Comparison of Time Management Tools

Tool	Key Benefit	Suitability
Eisenhower Matrix	Focus on urgent vs important tasks	Complex planning and reflection
ABCDE Method	Easy task ranking	Everyday academic and home tasks
Time Blocking	Helps manage time visually	Visual learners and structured days
1-3-5 Rule	Encourages small daily achievements	Simple daily planning for teenagers

Focal Area 2: **Developing a Time Management Plan**

1. Importance of Time Management

a. **Individual level**

i. **Enhances Productivity**

- Proper time management
 - helps individuals and families to complete tasks efficiently.
 - aids in prioritising tasks and minimising distractions.
 - enables individuals to accomplish more in less time.
 - creates opportunities for skill development and continuous learning.

ii. **Promotes Self-Discipline**

- Effective management of time to achieve daily goals
 - encourages individuals to develop responsible habits.
 - fosters consistency in completing tasks.
 - builds the ability to resist distractions and stay focused.

iii. **Improves Decision-Making**

- Effective management of time to achieve daily goals
 - allows individuals to allocate time wisely to tasks.
 - reduces pressure caused by last-minute decisions.
 - supports thoughtful and informed decision-making.

iv. **Supports Goal Achievement**

- Proper time management
 - helps in setting and working towards clear goals.
 - ensures steady progress towards short-, medium-, and long-term goals.
 - increases the likelihood of achieving desired outcomes.

v. **Encourages Work-Life Balance**

- Proper time management
 - ensures time is allocated for both work and personal life.
 - reduces stress and prevents burnout.
 - promotes overall well-being and healthy living.

b. **Family Level**

i. **Improves Family Bonding**

- Proper time management

- allows families to spend quality time together.
- strengthens emotional connections among family members.
- encourages regular activities such as shared meals and outings.
- enhances communication and family cohesion.

ii. Balances Responsibilities

- Proper time management
 - ensures household duties, work obligations and personal commitments are well distributed.
 - reduces stress within the family.
 - improves overall family functioning.
 - helps children develop responsibility and independence.

iii. Enhances Financial Management

- Proper time management
 - supports effective budgeting and financial planning.
 - helps families track expenses efficiently.
 - promotes wise allocation of resources.
 - reduces unnecessary spending.

iv. Prepares for Emergencies

- Proper time management
 - encourages planning for unexpected situations.
 - supports preparation of emergency supplies.
 - promotes discussion of response strategies.
 - improves family resilience and adaptability during crises.

c. Society Level

i. Boosts Economic Productivity

- Proper time management
 - enhances workforce productivity.
 - supports efficient labour allocation.
 - improves planning and reduces inefficiencies.
 - contributes to economic growth and development.

ii. Promotes Social Order

- Proper time management
 - fosters discipline and organisation within communities.

- encourages punctuality in public and private activities.
- improves efficiency in public services and governance.
- reduces disorder and confusion in society.

iii. Reduces Resource Waste

- Proper time management
 - minimises waste in industries and households.
 - improves efficiency in production and consumption.
 - reduces unnecessary expenditure.
 - supports sustainable use of resources.

iv. Encourages Civic Engagement:

- Proper time management:
 - enables participation in community activities.
 - promotes involvement in volunteer work.
 - increases participation in governance processes.
 - strengthens community bonds and social responsibility.

v. Fosters a Culture of Responsibility:

- Proper time management:
 - promotes accountability among individuals.
 - encourages punctuality and commitment.
 - builds trust and cooperation in society.
 - supports positive behavioural and social development.

2. General Guidelines for Developing a Time Management Plan

- Assess current time usage:*** Identify daily activities and analyse how time is spent.
- Set clear goals:*** Define short-term and long-term goals for personal and family priorities ensuring goals align with personal and family needs.
- Create a weekly schedule:*** Allocate time for work, school, family interactions, and leisure.
- Prioritise tasks:*** Rank activities based on importance and urgency.
- Establish routines:*** Develop consistent habits for efficiency, such as meal planning or study schedules.
- Use time management tools:*** Incorporate planners, calendars or apps for structured organisation.
- Monitor and adjust:*** Regularly review the plan and make necessary adjustments to improve productivity, etc.

3. Developing a Personal Time Management Plan

A Personal time management plan is a schedule created by an individual to organise tasks and activities efficiently during the day or week:

- a. Identify daily activities (school, chores, rest, meals, study)
- b. Set goals (short-term and long-term)
- c. Prioritise tasks (urgent vs important)
- d. Allocate time slots for each task
- e. Use planning tools (e.g., timetable, calendar, to-do list)
- f. Review and adjust the plan regularly

Table 1d: Sample Individual Time Plan for SHS 3 Day Student – Monday to Friday

Time	Activity
4:30 am – 5:00 am	Wake up and personal hygiene
5:00 am – 6:00 am	Morning devotion and household chores (fetching water, sweeping compound)
6:00 am – 6:30 am	Bathing and dressing for school
6:30 am – 7:00 am	Breakfast preparation and eating
7:00 am – 3:00 pm	In school (lessons, break, lunch, group/individual task)
3:00 pm – 4:00 pm	Return home and rest
4:00 pm – 5:00 pm	Help with cooking/household chores
5:00 pm – 6:30 pm	Personal studies/homework
6:30 pm – 7:00 pm	Supper and family talk time
7:00 pm – 8:30 pm	Continue studying or reading
8:30 pm – 9:00 pm	Personal hygiene and preparation for bed
9:00 pm	Bedtime

4. Developing a Family Time Management Plan

This is a shared schedule that helps family members manage household duties, routines and shared responsibilities together. The steps in developing a family time management plan include the following:

- a. List all family routines and responsibilities (e.g., cooking, cleaning, shopping, family prayer, outings)
- b. Assign roles to each family member
- c. Create a shared timetable (daily/weekly)
- d. Set times for family bonding (meals, games, talks)

- e. Display the plan in a visible area at home
- f. Evaluate together to improve as needed, etc.

Sample Family Time Plan

- a. **Family Members:** The family is made up of 5 members with three adults and two children as outlined:
 - i. Father-Teacher
 - ii. Mother-Trader
 - iii. Son- SHS 2
 - iv. Daughter- Primary 6
 - v. Grandma- Retired, helps at home
- b. **Family Activities:** The family activities include:
 - i. Meal preparation and services
 - ii. Garment construction
 - iii. Washing and cleaning
 - iv. Studying and visiting
 - v. Workplace and personal activities

Table 1e: Sample Household Time Plan - Monday to Sunday

Time	Activity	Assigned To
4:30 am – 5:30 am	Morning devotion and general sweeping	Whole family
5:30 am – 6:30 am	Bathing and preparing for work/school	All family members
6:30 am – 7:00 am	Breakfast and packing food and school/work items	Mother prepares food, all eat together
7:00 am – 3:00 pm	Work/school hours	Parents and children
3:00 pm – 4:00 pm	Rest and freshening up	Everyone
4:00 pm – 5:30 pm	Cooking, fetching water, and washing uniforms	Children help with house chores, grandma supervises
5:30 pm – 6:30 pm	Supper and cleaning up	Mother and children
6:30 pm – 7:30 pm	Family meeting, news, storytelling or Bible reading	Whole family
7:30 pm – 8:30 pm	Homework and revision	Children (parents assist)
8:30 pm – 9:00 pm	Prepare for bed	Everyone

Sample Family Activities that require Time Management



Figure 1a: Pictures of Family Meal Preparation and Services



Figure 1b: Pictures of Family Garment Construction



Figure 1c: Pictures of Household Washing and Cleaning Activities



Figure 1d: *Pictures of children studying and educational visits*



Figure 1e: *Pictures of Workplace Activities*



Figure 1f: *Pictures of Personal Activities*

Challenges of Time Management

Effective time management is essential for productivity, personal well-being and social progress. However, individuals, families and society as a whole face various challenges in managing time well. Time management challenges arise from a combination of personal habits, family dynamics, and societal influences. To overcome these challenges, individuals must develop discipline and planning skills, families need to practice shared scheduling and communication, and society must promote punctuality and infrastructure that supports efficient use of time. Engage learners to reflect together and discuss these challenges based on the three levels:

Individual Level

- a. *Procrastination*: Many individuals delay tasks due to lack of motivation, poor planning or fear of failure, leading to stress and rushed work.
- b. *Poor prioritisation*: Individuals often struggle to distinguish between urgent and important tasks, leading to focus on less important activities.
- c. *Over-commitment*: Trying to do too many things within a limited time, such as taking on extra responsibilities or multitasking excessively, leads to burnout.
- d. *Distractions*: Digital devices, social media and personal interruptions reduce concentration and waste time.
- e. *Lack of goal setting*: Without clear goals, it is difficult for individuals to plan and use their time productively.

Family Level

- a. *Conflicting schedules*: Family members may have different school, work and social schedules, making it hard to coordinate shared activities like meals or chores.
- b. *Lack of communication*: Poor communication can lead to misunderstandings about responsibilities and expectations within the family.
- c. *Gender roles and unequal task distribution*: In many households (especially in Ghanaian settings), women and girls bear a larger burden of domestic work, affecting their time for rest or education.
- d. *Emergencies and unplanned events*: Illness, sudden visitors, or unforeseen events can disrupt family plans and daily routines.
- e. *Inadequate time planning*: Families may not create a time plan or calendar, leading to forgotten appointments or last-minute preparations.

Societal Level

- a. *Cultural attitudes toward time*: In some communities, lateness is tolerated or seen as normal (“Ghana Man Time”), which can affect punctuality and productivity.
- b. *Inadequate infrastructure*: Poor roads and transportation delays can waste time, especially when commuting to school, work, or markets.
- c. *Technological disruptions*: While technology can aid time management, excessive use of entertainment or social media can lead to time loss, especially among youth.
- d. *Economic pressure*: Individuals working multiple jobs or engaging in informal sector activities may find it hard to manage time for rest, family, or personal development.
- e. *Lack of time education*: Schools and communities may not emphasise time management education, leaving people without practical skills to manage time effectively.

Learning Tasks

1. Recap the concepts of management and application of management processes in everyday activities to achieve personal and family goals and promote healthy living.
2. Recap the concept of resources and the classification of personal and family resources.
3. Explain the concept of time management and the importance of time management in everyday life.
4. Develop a personal and family time management plan.
5. Discuss the challenges faced by individuals and families when managing their time.

PEDAGOGICAL EXEMPLARS

1. Structuring Talk for Learning

Engage learners in groups (mixed gender/ability) to observe videos, role-play and stories/ narrations to explain concepts related to time management. E.g.,

- a. Goal setting
- b. Planning and scheduling
- c. Delegation of tasks
- d. Time audit
- e. Balance and flexibility, etc.

2. Talk for Learning: Collaborative/Group Work Approaches

- a. Guide learners to form mixed groups and use mingling, onion ring/radio reporter strategies, to discuss the importance of time management to the individual, family and society.

Example:

- i. Enhances productivity and efficiency
 - ii. Reduces stress and anxiety
 - iii. Improves decision-making and prioritisation
 - iv. Creates time for personal development and relationships
 - v. Promotes work-life balance
 - vi. Promotes social order
 - vii. Reduces resource waste
 - viii. Encourages civic engagement
 - ix. Fosters a culture of responsibility.
- b. Ask the groups to present their group reports for a whole-class discussion.

3. Experiential Learning/Project-Based Learning

- a. Ask learners in mixed groups to identify a real family life situation and develop a personal and family time management plan that prioritises tasks. With the aid of videos, sample time schedules and a schedule template. (refer to **Table 1f** on the next page).
- b. Organise a practical activity to execute your time plan and demonstrate how to achieve effective use of time and goal attainment among individuals and families.
- c. Write/record your report for a whole-class reflection and appraisal.

Table 1f: Sample Family Schedule Template

Time	Activity	Responsibility	Remark

4. Project-Based Learning/ Group Work

- Provide guidelines to engage learners in pairs/small groups to conduct interviews to find out the challenges individuals and families face in time management.
- Ask the groups to present their findings and reflection for a whole class discussion and feedback.

KEY ASSESSMENT LEVEL 3: GROUP/CLASS EXERCISE

Task 1 Description

Describe how the **four** main management processes (in Year 1) can be used in a family setting to achieve personal and family goals that promote healthy living.

In this task, learners are to:

Identify the four main management processes (e.g., Planning, organising, implementing (controlling) and evaluating), demonstrate understanding of management processes through the application of management processes in real life family situation (e.g., preparing balanced meals, budgeting household income or managing chores and study time) and provide a written report organised in a structured form with subheadings and paragraphs showing originality.

Task 2 Description

Create a resource inventory and suggest at least three ways families can identify and use their available resources to successfully carry out everyday tasks or special projects.

In this task, learners are to:

Create a resource inventory chart for a family, plan, allocate and use available resources to carry out everyday tasks or special projects, classify resources into human (knowledge, skills, talent and values, non-human (material, community, time and financial) and present a written plan that illustrates how family resources are allocated and used to achieve desired goals.

Task 3 Description

Describe how a well-planned weekly schedule can help individuals and families balance at least four daily activities and promote well-being.

In this task learners are to:

design a weekly time management plan for themselves and their family. The plan should include daily routines, shared responsibilities based on family members' knowledge and skills, time for work, leisure, rest and self-care and present an organised visual time management plan that is

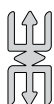
original and creative (make use of colourful table/chart) and a written reflection of how the plan will improve family well-being and reduce stress.

PLC Session 1

45 minutes

Planning & Reviewing the Learning Plan

1. Begin the session by recapping lessons from the previous year/session/week, focusing on how learning was applied.
2. Use your subject specific app to explore the content before planning. Ask the app to
 - a. explain the week's concepts in a practical way that will make it easier for learners to understand
 - b. identify two or three common misconceptions learners may have on the week's content and how to address them using contexts familiar to Ghanaian learners. (NTS 3a, 3g and 3m).
3. Use your subject specific app to plan your lesson. Ask the app to
 - a. suggest the most effective method for teaching the week's concepts to learners with diverse backgrounds.
 - b. suggest learning activities, differentiation and essential questions based on the method of teaching (NTS 3a-3q)
 - c. review your prepared learning plan and address any challenging issues you may have identified in your subject area (NTS 3a-3c).



Note

- Take note of the recap topics linked to Years 1 and 2 while preparing for your lesson.
- Refer to the Values Learning Community Handbook and link the values for the week in your lesson to ensure that learners are applying what they learn.

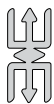
4. Plan the week's key assessment with your app
 - a. The key assessment for the week is **group class exercise**. Chat with your app to plan this assessment, indicating what you and your learners will do before, during and after the exercise (NTS 3k-3q).

10 minutes

Content Exploration

5. As a subject group, select one problem or idea/term in the week's content that is challenging (not a routine procedural question, but one that requires conceptual understanding) and then
 - a. use the app, ask it to solve the problem step by step and explain the reasoning behind each step (you may be assisted by a teacher who is strong in the content area)

- b. all teachers in the group work through a similar problem individually for 3–4 minutes
- c. the group then works through the problem together step by step
- d. highlight the most common errors made at each step and discuss (NTS 1c, 1e, 2c, 2e, 3e-3j).



Note

- This part is not just about ‘How do I teach this?’ but how do I teach it for learners to understand?
- If the group still shares the same content gap, use the app: ask it to solve the problem step by step and explain the reasoning behind each step.
- Problems/ideas discussed should be sourced from the Teacher Manual content, not invented separately. This keeps the content exploration directly connected to what teachers will deliver.

30 minutes

Enactment

6. Enact a teaching activity based on your learning plan (NTS 1a-1b, 1e-1g, 2c, 2e, 2f, 3c-3j and 3o).
 - a. Colleagues observe with specific attention to clarity of concept explanation, use of familiar Ghanaian examples and how misconceptions are handled if they arise.
 - b. After the enactment, ask for structured feedback from the group
 - i. was the concept explained in a way that a learner with no prior knowledge could follow?
 - ii. were the examples grounded in contexts familiar to Ghanaian learners?
 - iii. did any misconceptions surface and if so, how were they addressed?

5 minutes

Reflection

7. Reflect and share your views on the session. One thing that worked well, what did not work well and what you will do differently. (NTS 1a, 1b).
8. Identify a critical friend to observe and provide feedback on your lesson in relation to the PLC Session conducted (NTS 1f, 1g).
9. Remember to
 - a. transfer your chats into your learning planner template.
 - b. read your Teacher Manual and related Learner Material in preparation for the next session. Take note of the recap weeks, which are linked to Years 1 and 2 (NTS 3a).
 - c. integrate National Values, GESI, SEL, and 21st century skills into your learning activities, assessment tasks, and rubrics/mark schemes.

WEEK 2: FAMILY BUDGET PLANNING

Learning Indicator: Create a family budget plan, including saving, expenditure tracking and financial goal setting

Focal Area 1: Developing Family Budget

1. Concept of Family Budget and Its Importance

A family budget plan is an organised approach to managing income and expenses, ensuring that financial resources are used efficiently. A family budget may also be defined as a financial plan that outlines income, expenses, and savings within a household. It:

- a. Serves as a guide for managing money wisely.
- b. Prevents unnecessary spending, and ensuring financial security.
- c. Helps families prioritise needs, set financial goals, and allocate resources efficiently.

2. Components of a Family Budget Plan

a. **Income in Family Budgeting:** The total amount of money or financial resources that a family receives or earns over a specific period, this could be weekly, monthly or yearly. It is the foundation of any budget plan because it determines how much money is available for meeting needs, wants, savings and investments. In family budgeting, income is the starting point that influences all other financial decisions. A clear understanding of the family's income helps in creating a realistic budget that ensures financial stability, goal achievement and overall well-being.

i. **Sources of family income:** Families income can be generated from various sources, including:

- *Salaries and Wages:* Earnings from jobs or employment.
- *Business Profits:* Money earned from family-run businesses or side ventures.
- *Pensions and Retirement Benefits:* Payments received after retirement.
- *Government Support or Grants:* Social security, child benefits, or welfare support.
- *Investments:* Dividends, interest from savings accounts or returns from stocks and bonds.
- *Rental Income:* Money earned from renting out property.
- *Remittances:* Money sent by family members working abroad or in different regions.
- *Gifts and Inheritance:* Occasional income from gifts, donations or inherited wealth, etc.

ii. Types of income

- *Gross income*: The total income received before any deductions such as taxes or loan repayments.
- *Net Income also known as Take-Home Pay*: The actual amount available for use after all deductions, etc.

Sample Pictures of Sources of Family Income



Figure 2a: Food Production Business





Figure 2b: *Garment Production*



Figure 2c: *Vegetable Production Business*



Figure 2d: *Teaching and Child Care Services*

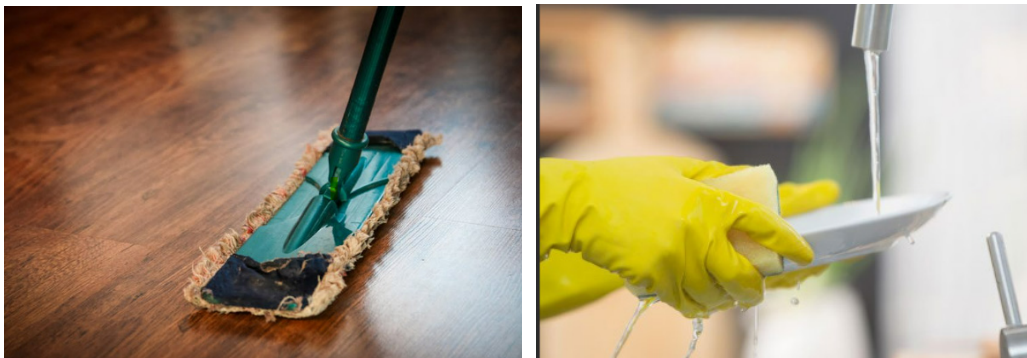


Figure 2e: *Cleaning Services*

iii. Importance of Income in Budgeting

- *Determines Spending Limits:* Helps the family know how much they can afford to spend.
- *Guides Financial Planning:* Supports decisions on saving, investing and spending.
- *Helps Set Priorities:* Enables the family to focus on essential expenses before luxury items.
- *Promotes Financial Discipline:* Encourages living within one's means, etc.

b. Expenses: All the costs or money a family spends to meet its daily needs, wants and responsibilities. These include everything from buying food to paying bills, school fees, and even saving or investing. Properly understanding and managing expenses is essential to maintaining a balanced family budget and preventing financial stress.

i. Types of Family Expenses

- *Fixed Expenses:* These are regular and predictable costs that do not change much over time. These expenses include: Rent or mortgage payments, school fees, insurance premiums, loan repayments, utility bills such as electricity, water and waste.
- *Variable Expenses:* These are costs that can change from month to month, depending on usage or circumstances. They include: Food and groceries, clothing, transportation, entertainment, medical expenses not covered by insurance,
- *Occasional or Irregular Expenses:* These are not paid every month but occur occasionally or seasonally. These also include gifts and celebrations like birthdays and weddings, repairs, travel or vacation costs, as well as back-to-school shopping.
- *Discretionary Expenses:* These are non-essential expenses that a family can choose to reduce or avoid. They may also include: Dining out, buying luxury items, and subscriptions to magazines and online platforms, etc.

ii. Importance of Tracking Expenses

- *Controls Spending:* Helps the family avoid overspending or unnecessary purchases.
- *Supports Savings:* Reducing family expenses can help save more for future needs.
- *Promotes Financial Planning:* Ensures money is available for important needs and goals.
- *Improves Decision-Making:* Helps identify where to cut costs or adjust spending.

c. Savings in Family Budget: The portion of a family's income that is not spent but set aside for future use. It is an essential part of family budgeting because it helps families

prepare for emergencies, achieve long-term goals and avoid debt. The reasons families save include:

- i. prepare for emergencies like illness and job loss.
- ii. pay for future expenses such as education and retirement.
- iii. make major purchases to acquire land, home and car.
- iv. achieve financial independence.
- v. minimise and avoid borrowing to prevent going into debt, etc.

d. Types of Savings

- i. **Short-term savings:** For needs in the near future, such as school fees, repairs and maintenance.
- ii. **Long-term savings:** For plans like building a house or retirement.
- iii. **Emergency fund:** Money saved strictly for unexpected events like fire, ill health or death.

e. Financial Goal Setting: A process of identifying specific things a family wants to achieve with their money over time. These goals help guide spending, saving and investment decisions. The types of financial goals:

- i. **Short-term goals:** Achieved within a few months to a year, such as buying a new appliance, paying off a small debt.
- ii. **Medium-term goals:** Achieved in 1 to 5 years, such as saving for a car or starting a small business.
- iii. **Long-term goals:** Achieved in 5 years or more, like building a house, saving for children's education or retirement, etc.
- iv. **Emergency fund:** Savings for unexpected situations like medical emergencies
- v. **Education fund:** Money set aside for school fees and skill development
- vi. **Retirement savings:** Contributions to pension plans or investment funds
- vii. **Debt repayment:** Allocating funds to pay off loans and reduce financial burdens, etc.

f. Expenditure Tracking

- i. Maintaining records of daily expenses
- ii. Using budgeting apps or spreadsheets to monitor spending habits
- iii. Reviewing expenses regularly to identify areas for cost-cutting

Table 2a: Sample Expenditure Tracking Template

Expenses	Amount
Rent	500
Utilities etc.	100

g. Approaches to budgeting

- i. *Traditional Budgeting:*** Allocating money into categories such as rent, food, savings and entertainment.
- ii. *Zero-Based Budgeting:*** Ensuring every Cedi earned is assigned a purpose, leaving no unallocated funds.
- iii. *Envelope System:*** Setting aside cash for different expenses to control spending.
- iv. *50/30/20 Rule:*** Dividing income into 50% for needs, 30% for wants, and 20% for savings/debt repayment.
- v. *Automated Budgeting:*** Using financial apps or banking tools to track expenses and savings automatically.

Focal Area 2: Challenges And Steps In Creating A Budget Plan

1. Challenges Individuals and Families Face When Budgeting

- a. *Lack of financial discipline:*** Many individuals struggle with adhering to a budget due to impulsive spending and poor financial habits. Financial discipline is essential for long-term stability and failure to control expenditures leads to financial stress. Low earnings make it difficult to allocate funds for essential expenses, savings and investments. Individuals with limited income often prioritise immediate needs over long-term financial planning, leading to budget deficits. Lack of discipline may lead to unnecessary purchases, exceeding planned budgets, overspending and impulse buying.
- b. *Lack of Financial Knowledge:*** A lack of financial literacy prevents individuals from making informed budgeting decisions. Financial education improves budgeting skills and enhances financial security. Increased cost of living reduces the purchasing power of money, making it challenging to maintain a stable budget. It is therefore important to adjust budgets to accommodate rising costs. Failure to track and monitor expenses may result in financial mismanagement.
- c. *Family Financial Conflicts:*** Differences in financial priorities among family members may lead to disagreements on spending habits. This could be addressed through open communication and shared financial goals leading to improve household budgeting. Societal expectations and cultural norms influence spending habits, sometimes leading to financial strain.
- d. *Lack of Emergency Funds:*** Without a financial safety net, unexpected expenses can disrupt budgeting plans. Emergency savings helps in maintaining financial stability. Unstable earnings make it difficult to plan expenses and savings consistently. Emergencies such as medical bills or home repairs can disrupt the budget, etc.

Table 2b: Ways of overcoming budget challenges

Strategies	Steps
Prioritising needs over wants	Focus spending on essential items and services. Delay or eliminate non-essential expenditures until the budget improves.
Creating a realistic and detailed budget	List all income sources and expected expenses. Categorise expenses (e.g., food, clothing, production materials). Allocate funds based on priority areas
Cost control and monitoring	Track every expense to avoid overspending. Regularly review and adjust the budget to reflect actual spending patterns.
Bulk purchasing and wholesaling	Buy frequently used items in bulk to reduce per-unit costs. Form cooperative groups for shared bulk purchases.
Reusing and recycling resources	Reuse fabric, packaging, containers and other materials where possible. Modify old items to meet current needs (e.g., upcycling).
Seeking alternatives and substitutes	Replace expensive ingredients or materials with affordable and locally available options. Use seasonal produce in food preparation to save cost.
Engaging in income-generating activities	Undertake small-scale ventures such as baking, sewing, or crafts to support the budget. Offer services or products to the local community.
Using free or low-cost resources	Use open-source software or educational resources. Utilise natural resources like sunlight, firewood, or herbs efficiently.
Training and skill development	Build capacity in budgeting, saving, and resource management. Encourage students or household members to learn skills that reduce reliance on external services (e.g., basic sewing or cooking techniques).

Learning Tasks

1. Recap the characteristics of resources and discuss their implications for resource management.
2. Explain the concept of family budgets.
3. Discuss the components of a good budget plan and the different approaches to budgeting.
4. Discuss the challenges individuals and families face when budgeting and the ways to overcome budgeting challenges.

PEDAGOGICAL EXEMPLARS

1. Talk for Learning/Collaborative Learning Approaches

- a. Put learners in mixed-ability groups to use the talking point or panel discussion strategy to compare sample budgets to explain the concept of budget and family budgets.
- b. Ask groups to present their findings using different presentation modes such as PowerPoints, posters, aural or written.

2. Problem-Based/Experiential Learning

- a. Guide learners in mixed-ability groups to surf the internet for Open Educational Resources and other sources to discuss good and poor budgeting practices.
- b. Organise a mock family activity to demonstrate how to develop and implement a family budget to achieve family goals.

E.g., Steps to create a family budget plan

- Identification of family income
- Identify expenses
- Allocate savings
- Set financial goals
- Track expenditure
- Review and adjust, etc.

E.g.,

Table 2c: Sample Monthly Budget Plan Template

Category	Amount (GH¢)
Income	2000
Expenses	800
Rent	1000
Utilities etc.	100

3. Experiential Learning/Project-Based Learning

- a. Ask learners in mixed groups to think-pair-share to discuss challenges of budgeting among individuals and families.
- b. Groups to present their findings for a whole-class discussion using different presentation modes such as PowerPoints, posters, aural or written.
- c. Ask the groups to visit individuals, families and business facilities to interact with them on their budgeting practices and write a report on the following:

- i. Ways of budgeting
- ii. Achievement in budgeting
- iii. Budget challenges of budgeting
- iv. Recommendations to improve budgeting.
- v. Other observations of interest

4. Talk for Learning/Collaborative Learning Approaches

- a. Organise a whole class discussion using talking point techniques for learners share their views on strategies to overcome budgeting challenges.

KEY ASSESSMENT LEVEL 4: GROUP PROJECT

Task 1: Case Scenario

You are to take on the role of a resource manager for a hypothetical or real family. Your task is to conduct resource evaluation and management:

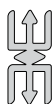
- a. Analyse the characteristics of resources (e.g., utility, accessibility, scarcity, substitutability, manageability, and interdependence).
- b. Discuss how these characteristics affect decision-making in resource management for a household.
- c. Design a three-month family budget plan for a household of your choice (real or imagined). The plan must include:
 - i. Estimated monthly income
 - ii. Savings goals (at least one short-term and one long-term)
 - iii. Planned expenditures (categorised e.g., food, utilities, transport, education, etc.)
- d. Expenditure tracking strategy (use visual tools such as budget table, line or bar graph for monthly expenditures and savings and a goal tracker).

Task 2

Research the budgeting practices of three different families, write a comparative report analysing their approaches to financial management. Provide recommendations and a summary of findings

In this task the learners are to produce a comparative report:

1. Examine the budgeting strategies of three different families.
2. Examine their challenges and goal achievements when budgeting.
3. Provide meaningful recommendations for improvement.



Note

- Structure the report with clear comparisons, financial insights and justifications. Include tables, graphs, or visual aids to support key points.
- Group project assigned in Week 2 should be submitted in Week 10.

Hint



- *Assign Group Project to learners and give them reasonable time to complete it. Use the SS App to generate the project as well as the rubric. Learners' projects should be marked immediately and scores entered into the SAP.*

PLC Session 2

45 minutes

Planning & Reviewing the Learning Plan

1. Begin the session by recapping lessons from the previous session, focusing on how learning was applied.
2. Use your subject specific app to explore the content before planning. Ask the app to
 - a. explain the week's concepts in a practical way that will make it easier for learners to understand.
 - b. identify three common misconceptions learners may have on the week's content and how to address them using contexts familiar to Ghanaian learners (NTS 3a, 3g and 3m).
3. Use your subject specific app to plan your lesson. Ask the app to
 - a. suggest the most effective method for teaching the week's concepts to learners with diverse backgrounds.
 - b. suggest learning activities, differentiation and essential questions based on the method of teaching (NTS 3a-3q).
 - c. review your prepared learning plan and address any challenging issues you may have identified in your subject area (NTS 3a-3c).



Note

- Take note of the recap topics linked to Years 1 and 2 while preparing for your lesson.
- Refer to the Values Learning Community Handbook and link the values for the week in your lesson to ensure that learners are applying what they learn.

4. Use your app to plan and administer the mode of assessment for the Student Assessment Portal (SAP)

- a. The key assessment for the week is **group project**. Chat with your app to plan this assessment by reviewing or developing the assessment items/tasks and marking schemes/rubrics for the project (NTS 3k-3q).

10 minutes**Content Exploration**

5. As a subject group, select one problem or topic/idea/term in the week's content that is challenging (not a routine procedural question, but one that requires conceptual understanding) and then
 - a. use the app, ask it to solve the problem step by step and explain the reasoning behind each step (you may be assisted by a teacher who is strong in the content area)
 - b. all teachers in the group work through the problem individually for 3–4 minutes
 - c. the group then works through the problem together, step by step
 - d. highlight the most common errors made at each step (NTS 1c, 1e, 2c, 2e, 3e-3j).

**Note**

- This part is not 'How do I teach this?' but how do I teach it for learners to understand?
- If the group still shares the same content gap, use the app: ask it to solve the problem step by step and explain the reasoning behind each step.
- Problems/ideas discussed should be sourced from the Teacher Manual content, not invented separately. This keeps the content exploration directly connected to what teachers will deliver.

30 minutes**Enactment**

6. Enact a teaching activity based on your learning plan (NTS 1a-1b, 1e-1g, 2c, 2e, 2f, 3c-3j and 3o).
 - a. Colleagues observe with specific attention to clarity of concept explanation, use of familiar Ghanaian examples and how misconceptions are handled if they arise.
 - b. After the enactment, ask for structured feedback from the group
 - i. was the concept explained in a way that a learner with no prior knowledge could follow?
 - ii. were the examples grounded in contexts familiar to Ghanaian learners?
 - iii. did any misconceptions surface and if so, how were they addressed?

5 minutes**Reflection**

7. Reflect and share your views on the session. One thing that worked well, what did not work well and what you will do differently. (NTS 1a, 1b).

- 8.** Identify a critical friend to observe and provide feedback on your lesson in relation to the PLC Session conducted (NTS 1f, 1g).
- 9.** Remember to
 - a.** transfer your chats into your learning planner template.
 - b.** read your Teacher Manual and related Learner Material in preparation for the next session. Take note of the recap weeks, which are linked to Years 1 and 2 (NTS 3a).
 - c.** integrate National Values, GESI, SEL, and 21st century skills into your learning activities, assessment tasks, and rubrics/mark schemes.

WEEK 3: FAMILY SKILLS UTILISATION

Learning Indicator: *Identify skills and knowledge within the family that can be utilised to achieve shared goals*

Focal Area 1: Utilising Family Skills And Knowledge For Shared Goals

1. Skills Individuals Use in the Family

Every family member contributes to the well-being and development of the household by using a variety of skills and knowledge. These are essential in managing resources, solving problems and creating a supportive living environment. Skills in the family refer to the practical abilities and competencies that individuals use to perform daily tasks, manage family resources, solve problems and maintain healthy relationships within the household. These skills are essential for promoting the well-being, harmony and productivity of the family unit.

The types of skills in the family are as follows:

- a. **Decision-Making Skills:** Families often face choices that require careful thought, such as budgeting, meal planning, or choosing schools. Decision-making skills help family members evaluate options, consider consequences, and make informed choices that benefit the household.
- b. **Conflict Resolution Skills:** Disagreements are natural in any household. Conflict resolution skills enable family members to handle disputes calmly and respectfully. This promotes peace, strengthens relationships, and teaches children positive ways to handle conflict. Communication is the foundation of healthy family relationships. It involves expressing thoughts and feelings clearly, listening actively and resolving misunderstandings respectfully. Good communication encourages open dialogue, mutual respect and emotional support among family members.
- c. **Parenting and Childcare Skills:** Effective parenting involves nurturing, guiding, and educating children. It includes teaching discipline, promoting good behaviour, and providing emotional and physical care. These skills ensure healthy child development and healthy family bonds. In families with elderly or differently-abled members, caregiving skills are essential. These include helping with mobility, administering medication and offering emotional support. Patience, compassion and attentiveness are key values in caregiving.
- d. **Housekeeping and Home Management Skills:** Maintaining a clean, safe and organised home requires practical skills such as cooking, cleaning, laundry and organising tasks. Home management also involves assigning duties and working together as a family to maintain the household. Families must ensure good health through proper hygiene, nutritious meal preparation and regular medical care. These

skills help prevent illness, promote well-being, and ensure that every family member remains strong and active, etc.

2. Comparison of Skills Needed for Healthy Living

- a. ***Individual-Level Skills:*** At the individual level, healthy living begins with personal responsibility and awareness. Individuals require self-care skills, including personal hygiene, healthy eating habits, regular physical activity and mental health management. Time management, stress management and decision-making skills are also relevant in helping individuals balance work, leisure and rest. Additionally, financial literacy supports good choices in nutrition, healthcare and overall well-being. Some individual-level skills are:
 - i. Education and skill development
 - ii. Health and well-being
 - iii. Career and work performance
 - iv. Time Management
 - v. Financial Literacy
 - vi. Communication Skills, etc.
- b. ***Family-Level Skills:*** Families function as units that influence each member's health. They need collaborative skills, such as effective communication, conflict resolution and emotional support, to foster a stable and loving environment. Families must also practice budgeting and resource management skills to meet nutritional, medical and educational needs. Skills in meal planning, home hygiene, and caring for children and the elderly are vital. Together, the following points below ensure that all members enjoy a safe, nurturing space that promotes healthy habits.
 - i. Division of labour and cooperation
 - ii. Providing education and training
 - iii. Supporting emotional and social growth
 - iv. Conflict resolution
 - v. Collaboration and teamwork
 - vi. Financial and resource management, etc.
- c. ***Societal-Level Skills:*** At the societal level, skills relate more to systems and leadership that support public health. These include policymaking, healthcare delivery, community education and environmental management. Societies need collaborative planning, infrastructure development and resource allocation skills to ensure access to clean water, sanitation, nutritious food, education and healthcare. Moreover, promoting gender equality, workforce development and social inclusion are essential to improving the general quality of life. Some societal-level skills are:
 - i. Education and workforce training.
 - ii. Job creation and economic growth.

- iii. Gender equality and inclusion.
- iv. Healthcare and social welfare programs.
- v. Environmental sustainability, etc.

3. Knowledge Individuals Use in the Family

- a. **Definition of knowledge:** Knowledge in the family refers to the collective understanding, facts, skills and experiences that guide daily living, decision-making and relationships among family members. It is acquired through formal education, social interactions, cultural practices and generational learning. This knowledge supports families in managing their health, finances, time, relationships and home effectively. Acquisition of knowledge empowers families to:
 - i. Make informed decisions about health, education and finances.
 - ii. Solve problems and resolve conflicts.
 - iii. Nurture emotional well-being and values.
 - iv. Prepare children for independent adult life.
 - v. Promote healthy living and sustainable practices, etc.
- b. **Types of Knowledge for Healthy Living:** Family healthy living requires different types of knowledge that guide individuals, families, and communities in making informed decisions for overall well-being.
 - i. **Individual-level knowledge:** At the personal level, individuals need knowledge that promotes self-care and personal responsibility, including:
 - *Nutritional knowledge:* Understanding food choices, balanced diets, and healthy eating habits.
 - *Health and hygiene knowledge:* Knowledge about personal cleanliness, disease prevention, and physical fitness.
 - *Emotional and mental health awareness:* Recognising signs of stress, anxiety, or depression and how to seek help.
 - *Time and stress management:* Knowing how to organise tasks and handle life pressures effectively.
 - *Financial literacy:* Understanding budgeting, saving, and managing expenses responsibly.
 - ii. **Family-level knowledge:** At the family level, shared knowledge contributes to a harmonious and productive household. Key types include:
 - *Parenting and child development:* Understanding child needs, growth stages, and discipline strategies.
 - *Resource and budget management:* Skills in planning and managing family income, expenditures, and resources.
 - *Home management and safety:* Knowledge about maintaining a safe, clean and organised living space.

- *Communication and conflict resolution*: Knowing how to listen, express oneself and settle disputes respectfully.
 - *Cultural and moral knowledge*: Passing on traditions, values and ethical behaviours that strengthen family bonds.
- iii. ***Societal-level knowledge***: At the societal level, broader systems and institutions support healthy living through:
- *Public health knowledge*: Awareness of vaccinations, sanitation, disease prevention, and public safety measures.
 - *Educational knowledge*: Access to learning opportunities and skill development that prepare citizens for life and work.
 - *Environmental awareness*: Understanding the importance of clean water, air and sustainable practices.
 - *Civic and legal knowledge*: Knowing rights, responsibilities and how to access services such as healthcare or legal support.
 - *Social inclusion and equality*: Promoting inclusive policies and knowledge that support vulnerable groups (e.g., women, children, the elderly), etc.

Table 3a: Comparison of Skills, Knowledge and Talents as Human Resources

Concept	Definition	Sources and Development
Skills	Abilities developed through training and practice, used to perform specific tasks efficiently (e.g., cooking, sewing, budgeting).	Learned through formal and informal education, training and repeated practice.
Knowledge	Information, understanding and awareness gained through education, experience and observation (e.g., nutritional facts, home safety rules, parenting principles).	Gained through formal and informal education, life experience and observation.
Talents	Natural abilities or inborn aptitudes that individuals possess without formal training (e.g., creativity in design, musical ability, artistic sense).	Often inborn but can be refined through nurturing and exposure.

Table 3b: Role in Human Resource Utilisation

Concept	Contribution to Human Resources
Skills	Enhance employability and productivity in both household and workplace tasks.
Knowledge	Informs wise decision-making and problem-solving; improves quality of life and health.
Talents	Add creativity, innovation and diversity to family and societal development.

Focal Area 2: Application of Human Resources at Individual, Family and Society Levels

Human resources refer to the abilities, skills, knowledge, values and talents that people use to meet their needs and contribute to development. These resources play an important role in everyday life and are applied differently at various levels of society i.e., the individual, family and society.

1. Individual Level:

At the individual level, human resources are applied to improve personal growth, self-reliance, and quality of life. Applications include:

- a. **Education and skills development:** Acquiring knowledge, technical skills and vocational abilities to improve employment and independence.
- b. **Health and well-being:** Applying self-care knowledge to maintain physical and mental health.
- c. **Time and financial management:** Using organisational and budgeting skills to manage daily responsibilities.
- d. **Career and work performance:** Utilising talents and job-specific skills to contribute productively in the workplace, etc.

2. Family Level:

In the family setting, human resources are shared and co-ordinated to maintain harmony and meet the needs of all members. Applications include:

- a. **Division of labour:** Family members use their skills and strengths to perform roles like cooking, cleaning, childcare, and earning income.
- b. **Emotional and social support:** Applying communication and problem-solving skills to maintain healthy relationships.
- c. **Resource management:** Using knowledge of budgeting and home maintenance to manage income and resources efficiently.
- d. **Cultural transmission:** Sharing values, customs, and talents that strengthen family identity and continuity, etc.

3. Societal Level

At the societal level, human resources drive development and promote social welfare and national progress. Applications include:

- a. **Workforce development:** Citizens use specialised skills and knowledge to provide services and produce goods.
- b. **Public health and education:** Health workers, educators and administrators apply their expertise to improve public services.
- c. **Civic engagement:** Talents and values are used to promote leadership, community development, and good governance.

- d. ***Innovation and creativity:*** Talented individuals contribute to societal advancement in science, technology, arts and culture, etc.

4. The Impact of Technology on Human Resource Development and Utilisation

Technology has become a driving force in shaping how human resources are developed and utilised in today's world. It influences education, skill acquisition, job performance, communication, and productivity across individual, family, and societal levels. Understanding its impact is essential for adapting to modern life and improving human potential.

a. Positive impacts of technology on human resource development

- i. ***Enhanced learning opportunities:*** Technology has expanded access to education and training through e-learning platforms, online courses, and virtual classrooms. This allows individuals to learn at their own pace and acquire new skills from anywhere in the world.
- ii. ***Improved skill development:*** Simulation tools, educational software, and digital tutorials help develop both practical and theoretical skills in areas such as cooking, fashion design, home management and financial literacy are core aspects of Home Economics.
- iii. ***Access to information:*** The internet provides a wealth of knowledge and resources that support decision-making, innovation, and self-improvement. This empowers individuals and families to stay informed on health, nutrition, childcare, and more.
- iv. ***Increased productivity:*** Technology enables people to work smarter and more efficiently by automating tasks, organising schedules, and enhancing communication. This helps individuals and families manage time, resources, and household responsibilities better.
- v. ***Remote work and flexibility:*** Digital tools allow people to work from home or manage businesses online, creating new opportunities for income generation, especially for stay-at-home parents or rural populations, etc.

b. Positive impacts on human resource utilisation

- i. ***Wider job opportunities:*** Technology connects people to global job markets, promoting talent mobility and job creation in diverse fields.
- ii. ***Efficient collaboration and communication:*** Technological tools such as video calls, messaging apps, and project management platforms enhance teamwork among individuals, families, and communities.
- iii. ***Innovation in service delivery:*** In sectors like healthcare, education, agriculture and entrepreneurship, technology enables better service provision through mobile apps, online consultations, and digital marketing, etc.

c. Challenges of technology on human resource development

- i. **Digital Divide:** Unequal access to technology due to poverty or lack of infrastructure can limit opportunities for some individuals or communities, widening social and economic gaps.
- ii. **Job Displacement:** Automation and artificial intelligence may replace certain manual or repetitive jobs, requiring people to reskill or upskill to remain relevant.
- iii. **Overdependence and Reduced Social Interaction:** Overreliance on digital devices can affect physical activity, reduce face-to-face communication, and lead to social isolation, especially among youth.
- iv. **Cybersecurity and Privacy Issues:** The use of technology may expose individuals to risks like identity theft, fraud, or misinformation if not properly managed, etc.

5. Efficiency in Utilising Skills and Knowledge

Efficiency in utilising skills and knowledge refers to the ability to apply one's abilities and understanding effectively to achieve desired outcomes with minimal waste of time, effort and resources. It ensures that individuals, families and societies can maximise their potential, make informed decisions, and contribute meaningfully to development and well-being. The importance of efficiency in using skills and knowledge includes:

- a. **Promotes productivity:** The efficient application of skills and knowledge can support individuals, families and society to complete assigned tasks within the shortest possible time. These tasks include schoolwork, house chores, job assignments or community projects.

E.g.,

- i. **Home:** Parents using time management and budgeting skills to cook nutritious meals and manage household expenses.
 - ii. **School:** Learners using study techniques and ICT knowledge to complete projects effectively.
 - iii. **Workplace:** Employees applying professional skills and training to increase productivity and meet goals.
 - iv. **Community:** Volunteers using teamwork, communication and leadership skills to organise health or clean-up campaigns, etc.
- b. **Encourages informed decision-making:** Using knowledge to assess situations and make thoughtful choices that leads to quality problem-solving and goal achievement, especially in areas like nutrition, budgeting, childcare and home maintenance, etc.
 - c. **Enhances quality of life:** Efficient use of skills and knowledge improve health, education, relationships, and income opportunities, leading to a more balanced and fulfilling life. For instance, individuals and families use time, money, materials and energy appropriately, avoiding unnecessary waste and promoting sustainability.

- d. ***Supports innovation and growth:*** Individuals and families combine skills with creative thinking to develop new ways to solve problems, improve living standards and adapt to changing conditions, etc.

Characteristics of Resources

Resources are the human and non-human means that individuals and families use to meet needs, solve problems and reach goals. They include time, money, knowledge, skills, energy, materials, equipment and community services. Their characteristics affect how people find, choose, combine, share out and use them.

Characteristic	Meaning	Example	Implication for Decision
Utility	The usefulness of a resource and how well it meets a need or want.	A sewing machine makes school uniforms and earns income.	Families spend first on resources that serve their goals.
Accessibility	How easily a resource can be reached or obtained.	A bank branch is far from the village, but mobile money is easy to reach.	Families choose the resource they can reach at a fair cost and effort.
Scarcity	Resources are limited, but wants are many.	Monthly income and the 24 hours in a day cannot be stretched.	Families must make choices and set priorities. This is why they make budgets and timetables.
Substitutability	One resource can sometimes replace another.	Buying cooked food saves time; a charcoal stove can replace a gas cooker; family labour can replace paid labour.	Families look for substitutes when a resource is short or costs too much.
Manageability	How far a resource can be planned, controlled and directed.	Money can be budgeted and saved; time can be scheduled but cannot be stored.	Manageable resources can be planned carefully; resources that cannot be managed need extra care.
Interdependence	Resources are linked, so a change in one affects the others.	Skills help earn money; money buys a freezer that saves time and energy.	Before deciding about one resource, think about how it affects the others.

How do the characteristics affect household decisions?

1. Identify the household goal or need before choosing resources.
2. Check which resources are available, easy to reach and suitable for the task.

3. Remember that resources are scarce, and decide which needs come first.
4. Find substitutes if a resource is unavailable or too costly.
5. Plan how resources will be organised, checked, cared for and used with little waste.
6. Remember that resources depend on each other, so make sure all the essential inputs are available.

Example: Planning a family meal

A family plans a meal for six people. They check the money available, the ingredients at home and in the market, the time, cooking equipment, water, fuel and the cook's skills. Utility helps them choose suitable ingredients and equipment. Accessibility helps them decide where to get ingredients. Scarcity encourages careful budgeting. Substitutability allows one ingredient to replace another if needed. Manageability supports planning and preparation. Interdependence reminds them that ingredients are not enough without time, water, fuel, equipment and skills.

Learning Tasks

1. Recap to analyse ways individuals and families can develop and utilise their resources
2. Recap on the application of management processes in resource management to achieve individual, family and community goals
3. Explain the concept of skills and knowledge and their importance in family living
4. Compare the different skills, knowledge and talents as human resources individuals can employ to achieve personal, family, entrepreneurial and institutional goals.
5. Discuss the impact of technology on human resource utilisation
6. Discuss how human resources can be applied efficiently in everyday life.

PEDAGOGICAL EXEMPLARS

1. Experiential Learning/Collaborative/Group Learning Approaches:

- a. In mixed groups, visit families, social-welfare and business centres to seek information on skills and knowledge that individuals can employ to achieve personal, family, entrepreneurial and institutional goals.
- b. Ask groups to present a written report for peer review and assessment.

2. Talk for Learning/Collaborative Learning Approaches:

Engage learners to use the talking point or panel discussion strategy to compare the different skills, knowledge and talents to discuss how individuals, families and society can make efficient use of human resources to achieve desired goals.

3. Problem Based/Experiential Learning:

- a. In mixed-ability groups, organise a mock real-life situation to role-play and showcase how human resources can be applied in daily life.
- b. Engage learners to collectively reflect on the role-play and share their views on what they learnt.
- c. Guide learners in groups to mount a campaign on managing and using human resources such as knowledge, skills and talents to achieve goals.
- d. In a whole-class discussion, learners reflect and share their feelings about the resource utilisation campaign activity.

4. Project-Based Learning

- a. Ask learners in groups to search for further information (surf the internet and other resources) to analyse the impact of technology on human resource development and utilisation.
- b. Present your findings in a large group for discussion using different presentation modes, etc.

KEY ASSESSMENT LEVEL 3: CASE STUDY

Task 1: Case Study

You are a family consultant hired to help a family strengthen their resource base and achieve their shared goals. Based on your understanding of resource development, management processes and intrafamily skills, prepare a comprehensive report addressing the following:

- a. Resource development and utilisation
 - i. Analyse at least three strategies the family can use to develop new resources (e.g., skills training, community partnerships, income diversification).
 - ii. Recommend how each developed resource can be effectively utilised within the family setting.
- b. Identifying Family Skills and Knowledge
 - Identify at least five distinct skills or areas of knowledge possessed by family members (e.g., cooking, bookkeeping, marketing, childcare and carpentry, etc.).
 - Map these skills to specific tasks in the catering business plan, explaining how leveraging each skill contributes to achieving the family's shared goal.

Task 2 Description

Identify unique skills and knowledge individuals and families can employ to achieve goals in four specific areas, such as:

- i. Personal (e.g., education, self-discipline, health and personal finance)
- ii. Family (e.g., cooperation, home management, efficiency and communication)
- iii. Entrepreneurial (e.g., problem-solving, budgeting, creativity and customer service)

- iv. Institutional (e.g., time management, leadership, teamwork and productivity)

In this task, learners are required to:

Write an analytical essay that explores how individuals and families can utilise specific skills and knowledge to achieve goals in four areas:

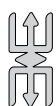
- a. Identify and describe at least **three** unique life management skills or knowledge areas.
- b. Analyse how each skill or knowledge area helps individuals and families achieve goals in each of the four areas listed in (a).
- c. Use clear and relevant examples to support your points.
- d. Structure your essay using paragraphs and headings/subheadings where appropriate.
- e. Write in your own words using formal language and a reflection section explaining what was learned from the analysis.

PLC Session 3

45 minutes

Planning & Reviewing the Learning Plan

1. Begin the session by recapping lessons from the previous year/session/week, focusing on how learning was applied.
2. Use your subject specific application to explore the content before planning. Ask the application to:
 - a. explain the week's concepts in a practical way that will make it easier for learners to understand
 - b. identify two or three common misconceptions learners may have on the week's content and how to address them using contexts familiar to Ghanaian learners. (NTS 3a, 3g and 3m).
3. Use your subject specific application to plan your lesson. Ask the application to:
 - a. suggest the most effective method for teaching the week's concepts to learners with diverse backgrounds.
 - b. suggest learning activities, differentiation and essential questions based on the method of teaching (NTS 3a-3q)
 - c. review your prepared learning plan and address any challenging issues you may have identified in your subject area (NTS 3a-3c).



Note

- Take note of the recap topics linked to Years 1 and 2 while preparing for your lesson.
- Refer to the Values Learning Community Handbook and link the values for the week in your lesson to ensure that learners are applying what they learn.

4. Plan the week's key assessment with your app

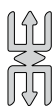
- a. The key assessment for the week is a **case study**. Chat with your app to plan this assessment, indicating what you and your learners will do before, during and after the case study (NTS 3k-3q).

10 minutes

Content Exploration

5. As a subject group, select one problem or idea/term in the week's content that is challenging (not a routine procedural question, but one that requires conceptual understanding) and then:

- a. use the app, ask it to solve the problem step by step and explain the reasoning behind each step (you may be assisted by a teacher who is strong in the content area)
- b. all teachers in the group work through a similar problem individually for 3–4 minutes
- c. the group then works through the problem together step by step
- d. highlight the most common errors made at each step and discuss (NTS 1c, 1e, 2c, 2e, 3e-3j).



Note

- This part is not just about 'How do I teach this?' but how do I teach it for learners to understand?
- If the group still shares the same content gap, use the app: ask it to solve the problem step by step and explain the reasoning behind each step.
- Problems/ideas discussed should be sourced from the Teacher Manual content, not invented separately. This keeps the content exploration directly connected to what teachers will deliver.

30 minutes

Enactment

6. Enact a teaching activity based on your learning plan (NTS 1a-1b, 1e-1g, 2c, 2e, 2f, 3c-3j and 3o).

- a. Colleagues observe with specific attention to clarity of concept explanation, use of familiar Ghanaian examples and how misconceptions are handled if they arise.
- b. After the enactment, ask for structured feedback from the group
 - i. was the concept explained in a way that a learner with no prior knowledge could follow?
 - ii. were the examples grounded in contexts familiar to Ghanaian learners?
 - iii. did any misconceptions surface and if so, how were they addressed?

5 minutes**Reflection**

7. Reflect and share your views on the session. One thing that worked well, what did not work well and what you will do differently. (NTS 1a, 1b).
8. Identify a critical friend to observe and provide feedback on your lesson in relation to the PLC Session conducted (NTS 1f, 1g).
9. Remember to
 - a. transfer your chats into your learning planner template.
 - b. read your Teacher Manual and related Learner Material in preparation for the next session. Take note of the recap weeks, which are linked to Years 1 and 2 (NTS 3a).
 - c. integrate National Values, GESI, SEL, and 21st century skills into your learning activities, assessment tasks, and rubrics/mark schemes.

SECTION 1 REVIEW

Over the past three weeks, learners explored essential strategies for time management, financial planning, and maximising family strengths to enhance overall well-being. Lessons focused on effective scheduling, where individuals and families structured daily routines for productivity and balance. In budgeting, learners gained insights into income management, expenditure tracking, and savings to achieve financial stability.

Additionally, identifying family skills and knowledge helped learners understand how collaboration foster's goal achievement. Teaching methods included experiential learning, group discussions, visual aids, and formative assessments, ensuring practical application. By the end of this section, learners should be able to develop personal and family time management plans, create structured budgets, and apply household skills strategically. These principles empower families to make informed decisions, plan efficiently, and work together toward shared goals, fostering stability and improved quality of life.

Additional Reading and Teaching / Learning Resources

1. Videos, Stories, Posters, Concept maps, Concept cartoons and Role-play props on human and non-human resources, financial literacy skills, consumer behaviour, etc.
2. Flip charts, charts, Manila card, Computer, microphone, projector, and Mobile phones, etc.
3. Human and non-human resources (market, shops)
4. Sample time-scheduled and budgeting template.
5. Community resources (banks, shops, restaurants, dressmakers' shops)
6. Case study reports on savings, credits and investment
7. Sample goods for market scene.



MARKING SCHEMES FOR KEY ASSESSMENTS

WEEK 1

Task 1 (20 Marks)

Criteria	Excellent (4)	Very Good (3)	Satisfactory (2)	Needs Improvement (1)
Identification of Management processes	Identification of the four main management processes (Planning, organising, controlling and evaluating).	Identification of three of the main management processes (Planning, organising, controlling and evaluating).	Identification of two of the main management processes (Planning, organising, controlling and evaluating).	Identification of one of the main management processes (Planning, organising, controlling and evaluating).
Application of Management Processes	Demonstrate the ability to use at least four processes with all relevant details.	Demonstrate the ability to use at least three processes with most relevant details.	Demonstrate the ability to use at least two processes with some relevant details for each.	Demonstrate the ability to use one process with minimum relevant details.
Real-life Family Goals to Solve Situation for Healthy Living	Identification of real-life family situation with clear goals achievement linked to healthy living (e.g., preparing balanced meals, budgeting household income or managing chores and study time, etc.).	Identification of real-life family situation with most of the clear goals achievement linked to healthy living in all situations.	Identification of real-life family situation with unclear goals although achievement may be linked to healthy living.	Identification of real-life family situation without goals or achievement linked to healthy living.
Organisation and originality	Well-structured sub-headings and clear paragraphs with originality.	Well-structured sub-headings and clear paragraphs with limited originality.	Some structured sub-headings and paragraphs without originality.	Limited structured missing sub-headings and unclear paragraphs that lack originality.

Task 2 (20 Marks)

Criteria	Excellent (4)	Very Good (3)	Satisfactory (2)	Needs Improvement (1)
Identification and classification of Resources (Human and Non-human)	Identifies and classifies at least four ranges of relevant human and non-human resources; clearly distinguishes sub-categories. (material, community, time, financial).	Identifies and classifies at least three ranges of relevant human and non-human resources Identifies some sub-categories	Identifies and classifies at least two ranges of relevant human or non-human resources without sub-categories.	Identifies and classifies at least one relevant human or non-human resource without sub-categories.
Resource Inventory Chart	A well organised complete chart that shows at least four resource categories with relevant examples and possible uses (Human, non-human, community,	A well organised complete chart that shows at least three resource categories with relevant examples without possible uses.	An organised chart that shows at least two resource categories without relevant examples and possible uses.	An organised chart that shows one resource category without relevant examples and possible uses
Situation Description of Everyday Tasks or Special Project of a Family.	Provides realistic everyday tasks or a special project with details that demonstrate the need for planning, resource allocation and use.	Provides realistic everyday tasks or a special project with some details to demonstrate the need for planning and resource allocation	Provides realistic everyday tasks or a special project with limited details to demonstrate the need for planning/ or resource allocation.	Provides realistic everyday tasks or special project without any details
Resource Plan for Everyday Task or Special Project.	The plan shows efficient use of at least four resources; includes roles, timelines and budget considerations.	The plan shows efficient use of at least three resources; includes roles, timelines and budget considerations.	Plan shows efficient use of at least two resources; includes some roles and timelines without budget considerations.	Plan shows efficient use of one resource with limited roles, timelines and budget considerations.

Creative Presentation	Well-structured sub-headings and clear paragraphs with originality and use of tables and charts.	Well-structured sub-headings and clear paragraphs with originality and use of tables and charts.	Structured sub-headings and clear paragraphs and use of tables and charts without originality.	Structured sub-headings and clear paragraphs without tables and charts originality.
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Task 3 (20 Marks)

Criteria	Excellent (4)	Good (3)	Satisfactory (2)	Needs Improvement (1)
Time Allocation and Realism	Time effectively allocated to at least four major activities with realistic timelines.	Time allocated to at least three major activities with timelines.	Time allocated to at least two major activities with limited information on timelines.	Time allocated to at least one major activity.
Inclusive role assignment to family activities.	Role assigned to individuals and family members based clearly on their needs, knowledge, skills and abilities.	Role assigned to individuals and family considering the majority of their needs, knowledge, skills and abilities.	Role assigned to individuals and family based on some of their needs, knowledge, skills and abilities	Role assigned to individuals and family without considering needs knowledge, skills and abilities
Reflection on Well-being individuals and family.	Reflection outlines at least four relevant elements of the management plan including strengths and challenges to achieving the well-being of the family.	Reflection outlines at least three relevant elements of the management plan including strengths and challenges to achieving the well-being of the family.	Reflection outlines at least two relevant elements of the management plan including strengths without challenges to achieving the well-being of the family.	Reflection outlines one relevant element of the management plan without strengths and challenges to achieving the well-being of the family.
Organisation and Visual Appeal	Plan completed in an orderly manner using charts, borders or design elements effectively that enhance appearance and presentation	Plan completed neatly using charts, borders or design elements to enhance appearance and presentation.	Plan completed using charts and limited visual elements to present work.	Plan completed without using charts or other visual elements.

Creativity and Originality	Personalised and demonstrates the ability to come up with new and different ideas	Personalised and adjusted ideas to fit new situations	Completing tasks by sticking closely to given steps and limited examples of creativity	No new ideas or personal touch added to the work
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WEEK 2

Task 1 (20 Marks)

Criteria	Excellent (4)	Good (3)	Satisfactory (2)	Needs Improvement (1)
Demonstrate understanding of resource characteristics.	Explains at least four characteristics with relevant details (e.g., utility, accessibility, scarcity and substitutability, etc.).	Explains at least three characteristics with some details which may be limited in areas.	Explains at least two characteristics with limited details	Explains at least one characteristic without details
Implications of Resource Characteristics to Resource Management	Discuss how at least four characteristics affect resource management decisions.	Discuss how at least three characteristics affect resource management decisions.	Discuss how at least two characteristics affect resource management decisions.	Discuss how at least one characteristic affect resource management decisions.
Development of three-Month Budget Plan for family.	Detailed, realistic and well-organised three-month budget with relevant details of at least five categories of planned expenditure	Detailed, realistic and well-organised three-month budget with relevant details of at least four categories of planned expenditure	Realistic and organised three-month budget with relevant details of at least three categories of planned expenditure	Well-organised three-month budget with relevant details of at least two categories of planned expenditure
Saving and Goal Setting	Set one short and one long-term savings goals that are SMART and well-integrated in the budget plan.	Set one short and one long-term savings goals that are SMART. They may not be well integrated in the budget plan.	Set one short and one long-term savings goals that are not all SMART but may be integrated in the budget plan.	Set one short and one long-term savings goals that are not SMART or not clearly integrated in the budget plan.

Expenditure tracking strategy that employed the use of visuals (Chart/Graph/Tracker).	Use visual tools for monthly expenditures and savings and a goal tracker or timeline (e.g., budget table, line or bar graph).	Use visual tools for expenditures and savings without a goal tracker or timeline.	Use visual tools for expenditures and savings with a timeline but lacking goals	Use visual tools for expenditures without savings, a goal tracker or timeline.
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Task 2 (24 Marks)

Criteria	Excellent (4)	Very Good (3)	Satisfactory (2)	Needs Improvement (1)
Introduction	Explains why budgeting is important and detail connects to the topic.	Explains why budgeting is important and connects to topics without details.	Explains why budgeting is important and connects to topics without details.	Explain budgeting without detail that connects to topic.
Summary of budgeting practices of three different families.	Describes budgeting methods for all three families.	Describes budgeting methods for two families.	Describes budgeting methods for at least one family.	Incomplete or unclear descriptions of family budgeting practices.
Comparison and Analysis	Compares detailed similarities and differences between all three families.	Compares detailed similarities and differences between two families.	Compares limited similarities and differences between two families.	Compares similarities but no differences between families.
Challenges and Achievements	Outlines at least four budgeting challenges and goal achievements for each family.	Outlines at least three budgeting challenges and goal achievements for each family.	Outlines at least two budgeting challenges and goal achievements for each family.	Outlines at least one budgeting challenge and goal achievements for each family.
Recommendations	Provides at least four suggestions to improve budgeting.	Provides at least three suggestions to improve budgeting.	Provides at least two suggestions to improve budgeting.	Provides at least one suggestion to improve budgeting.

Conclusion	Provides a thorough summary of findings with relevant details and implications for each family.	Provides a summary of findings with some details and implications for two families	Provides a sketchy summary of findings without all relevant details and implications for two families	Provides a summary without clear findings, limited details and implications for one family
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WEEK 3

Task 1 (20 Marks)

Criteria	Excellent (4)	Very Good (3)	Satisfactory (2)	Needs Improvement (1)
Resource Development and Utilisation	Analysis of at least four strategies with concrete, creative examples; clear, actionable utilisation plans.	Analysis of at least three strategies with examples relevant to utilisation plans is outlined.	Analysis of at least two strategies with limited examples relevant to utilisation plans is outlined.	Analysis of at least one strategy without examples relevant to utilisation plans outlined.
Management Process Application	Explains all four stages; action plan is detailed, logical and assigns responsibilities effectively.	Explains three stages; the action plan covers major tasks but lacks detailed assigned responsibilities.	Explains two stages; the action plan is present but missing a timeline or responsibilities.	Explains two stages; the action plan is present but missing a timeline and responsibilities.
Skills and Knowledge Identification	Identifies at least five relevant skills; maps each to tasks with relevant justifications.	Identifies at least four relevant skills; maps each to tasks with relevant justifications.	Identifies at least three relevant skills; maps each to tasks with relevant justifications.	Identifies at least two relevant skills; maps each to tasks with relevant justifications.
Report Structure and Clarity	Well-organised, structured sub-headings and paragraphs.	Well-organised structure with sub-headings or paragraphs.	Organised structured paragraphs.	Organised without sub-headings and unclear paragraphs.
Visual aids and Presentation	The action plan and template are clear, well-formatted and enhance understanding.	The action plan and template are clear, but there may be minor issues with formatting.	Action plan and template are not clear, with formatting issues that limit understanding.	Action plan without template to enhance understanding.

Task 2 (16 Marks)

Criteria	Excellent (4)	Good (3)	Satisfactory (2)	Need Improvement (1)
Identification and Description of Skills/ Knowledge	Identifies and describes at least four relevant and unique skills and knowledge areas.	Identifies and describes three relevant skills and knowledge areas.	Identifies at least two skills or knowledge areas, but unclear description.	Identifies one skill or knowledge with unclear description.
Analysis of Skills in Four Goal Areas	Analysis of each skill applied to all four areas with clear links.	Analysis of each skill applied to at least three areas with clear links.	Analysis of each skill applied to at least two areas with clear links.	Analysis of each skill applied to one area with clear links.
Use of Examples and Evidence	Provide relevant and specific examples to support all four areas effectively.	Provide relevant and specific examples to support at least three areas.	Provide relevant and specific examples to support at least two areas.	Provide relevant and specific examples to support one area.
Organisation and Structure	Essay is structured with clear headings for each of the three sections (introduction, body and conclusion). Paragraphs flow logically.	Essay is structured with clear headings for each of the two sections. Paragraphs do not flow logically.	Essay is structured with clear headings for only one section.	Essay is structured without clear headings for each of the two sections.

SECTION 2: FINANCIAL LITERACY FOR FAMILY SECURITY

STRAND: PERSONAL AND FAMILY RESOURCE MANAGEMENT

Sub-Strand: Management Principles for Quality Living

Learning Outcome: *Assess ways of applying financial literacy to promote individual and family financial security.*

Content Standard: *Demonstrate knowledge, understanding and application on financial literacy to promote individual and family financial security.*

INTRODUCTION AND SECTION SUMMARY

Financial literacy is essential for both individual and family financial stability. Understanding concepts such as budgeting, saving, investing, and responsible spending enables individuals to make informed financial decisions and plan effectively for the future. Applying these principles, families can manage resources efficiently, set financial goals and work toward long-term economic security. This section examines practical strategies for budgeting, saving, financial planning and investment, ensuring responsible money management. Learners will assess ways to integrate financial literacy into daily life, enhancing their ability to minimise financial risks and develop sustainable habits. The ultimate goal is to empower families with the knowledge and tools necessary to make informed decisions, build financial resilience and achieve long-term financial well-being. Adopting these strategies, individuals can overcome financial challenges confidently and contribute to the economic stability of their households.

The weeks and the indicators covered by the section are:

Week 4: Financial Security

Week 5: Principles and Types of Credit

Week 6: Application of Financial Literacy Skills

Table 4: Recap Indicators of Years 1 and 2 for Section 2

Year 1	Week 7: Evaluate the impact of applying management motivators to improve family well-being and quality living.
	Week 8: Demonstrate how different motivators influence management decisions and processes in everyday activities.
	Week 9: Identify innovative ideas for managing family resources to achieve personal, family and society needs.

Year 2	Week 7: Discuss how to apply decision-making principles and skills to make quality decisions. Discuss decision-making
	Week 11: Exhibit good communication skills in the family decision-making process to promote healthy living

SUMMARY OF PEDAGOGICAL EXEMPLARS

In this section, the teacher is expected to employ learner-centred pedagogies that afford learners active participation in all lessons delivered. In addition to those mentioned in the section, the teacher is expected to explore and apply pedagogical exemplars suitable for each focal area. Some of the pedagogical exemplars that could be employed include problem-based learning, project-based learning, collaborative learning, experiential learning, collaborative talk for learning approaches, structured talk for learning, collaborative and managing talk for learning, group work, building on what others say, to mention but a few. The teacher should encourage active participation of learners with special educational needs (SEN) and ensure that reasonable accommodation and adaptation are made to accommodate all learners. The teacher is also encouraged to incorporate GESI, SEL, the 21st Century skills, Core National Values and ICT in the lesson delivery, to make it more interactive, inclusive, and learner-focused.

ASSESSMENT SUMMARY

Key recordable assessment for this section, group discussion to be conducted in week 4, homework in week 5 and mid-semester assessment to be conducted between weeks 6 and 8.

Table 4a: A summary of the assessment used against the indicator for Section 2.

Indicators	DOK Level	Assessment Strategy and/or Mode
Discuss the importance of savings, investment and their contribution in promoting financial security.	Level 3: Strategic reasoning	Group Discussion 52–54
Identify the principles and types of credit available to individuals, families and groups.	Level 3: Strategic reasoning	Homework 46–48
Apply financial literacy skills to create savings plans, manage credit and assess investment options to promote financial security.	Level 4: Extended critical thinking and reasoning	Mid-Semester (Provide Table of Specification (MCQ–66–67, Essay–74–76)

WEEK 4: FINANCIAL SECURITY

Learning Indicator: *Discuss the importance of savings, investment and their contribution to promoting financial security*

Focal Area 1: Financial Literacy

1. Concept of Financial Literacy

Financial literacy refers to the ability to understand and effectively use financial skills, including budgeting, saving, investing and managing debt. It equips individuals with the knowledge needed to make informed financial decisions, avoid financial pitfalls and achieve long-term security.

Family financial literacy refers to the ability of family members to understand, manage, and make informed decisions about financial matters. It involves knowledge, skills and responsible financial behaviours that help families achieve stability and long-term financial security both individuals and families need to have financial literacy, as it directly impacts financial stability, decision-making and long-term security. The basic concepts used in financial literacy include:

- a. **Budgeting and Money Management:** Budgeting is the process of creating a plan to track income and expenses. It involves tracking how much money individuals and families earn, how much is spent, while ensuring that the expenses do not exceed the income. A good budget helps individuals and families make informed financial decisions and achieve financial goals. For example, in managing food expenses, one requires budgeting for groceries, meal planning and minimising food waste. A well-structured food budget ensures that individuals and families buy nutritious meals without exceeding their financial limits. Budgeting for clothing helps individuals plan purchases based on necessity rather than impulse buying. It involves setting aside money for essential clothing items, seasonal needs and ensuring durability of investing in quality clothing instead of frequent replacements.
- b. **Saving Strategies:** Setting aside money for emergencies, goals and future needs. It usually involves putting money into a savings account or other low-risk options to prepare for emergencies, large purchases or future needs. Saving strategies in food management involve buying staple foods in bulk, preserving perishable items appropriately and cooking at home rather than spending money on eating outside the home. Having savings set aside for food emergencies, such as price hikes or unexpected shortages, ensures stability in meal planning. Saving for future clothing needs such as professional attire, seasonal wear or children's clothing helps maintain financial balance without sudden financial strain.
- c. **Credit and Debt Management:** Understanding how to borrow responsibly and pay off debts. This includes paying bills on time, reducing high-interest debt, avoiding unnecessary borrowing, and planning how to repay loans efficiently to maintain good credit and financial health.

- d. Financial Planning:** Financial planning is the process of setting short- and long-term financial goals and developing strategies to achieve them. It includes budgeting, saving, investing, tax planning, retirement planning and managing risks through insurance. A good financial plan provides direction and helps to make smart financial decisions. Effective financial planning leads to investment that supports individuals and families to build long-term wealth. It includes growing wealth through assets like stocks; bonds, real estate, businesses or mutual funds with the expectation that they will generate income or increase in value over time’.

2. Importance of Financial Literacy in Promoting Family Financial Security

- a. Promotes Financial Security:** Understanding financial concepts helps individuals manage their money effectively, ensuring stability and security. Financial literacy enables individuals and families to build wealth, plan for the future and overcome financial challenges. Financial stability is a major source of stress relief because it results from individuals having the knowledge to budget, save, and invest properly. Financial literacy reduces anxiety and fosters confidence in financial decision-making.
- b. Encourages Savings:** A meaningful foundation in financial literacy encourages individuals and families to save for emergencies and future needs. It promotes the habit of setting aside money for unexpected expenses, retirement and long-term goals.
- c. Enhances Decision-Making:** Individuals and families with an adequate background of financial literacy can make informed choices about spending, saving and investing. It empowers them to evaluate financial products, understand risks and optimise their financial strategies. Financial literacy helps individuals and families to avoid unnecessary borrowing and manage existing debts effectively. It teaches responsible credit use, debt repayment strategies and ways to maintain a healthy credit score.
- d. Improves Quality of Life:** Ensuring resources are allocated efficiently, financial literacy enhances overall quality of life. It helps individuals prioritise essential needs, achieve financial independence and work toward personal and family goals, etc.

3. Role of Financial Literacy in Family Security

The financial literacy ensures family financial security by:

- a.** helping families create and maintain budgets that accommodate daily expenses and future financial needs.
- b.** encouraging savings and investments to guard against emergencies and long-term financial goals such as retirement or education.
- c.** promoting debt management strategies to prevent excessive borrowing and financial instability.
- d.** ensuring financial preparedness for unforeseen circumstances through insurance and risk management.
- e.** teaching responsible financial habits to children and young family members, securing financial stability across generations, etc.

Learning Tasks

1. Recap to evaluate the impact of applying management motivators to improve family well-being and quality of living.
2. Recap to identify innovative ideas for managing family resources to achieve personal, family, and society needs.
3. Explain the concepts of financial literacy.
4. Discuss the importance of financial literacy in promoting financial security.

PEDAGOGICAL EXEMPLARS

1. Structuring Talk for Learning

- a. Engage learners in groups to observe videos, role-play/stories/narrations and explain the concepts of financial literacy.
- b. Guide learners to present their observations for whole-class discussion.

2. Talk for Learning: Collaborative/Group Learning Approaches

- a. Ask learners in pairs/groups to use mingling, onion ring/radio reporter strategies to discuss the importance of financial literacy in promoting financial security.
- b. Present group reports for a whole-class discussion.

KEY ASSESSMENT LEVEL 3: GROUP DISCUSSION

Task 1 Description

Investigate the influence of management motivators on individuals and families in the application of the four main financial literacy concepts (budgeting, savings, investment and debt management) practices in daily life.

In this task, learners are to conduct a mini research project to investigate how the application of management motivators (e.g., goal setting, time management, communication, decision-making, etc.) influences individuals and families in the application of the four main financial literacy concepts (budgeting, savings, investment and debt management practices) by:

- a. Developing a clear research question or hypothesis.
- b. Gathering data through interviews, surveys, observations or secondary sources (e.g., case studies or reports).
- c. Analysing findings and presenting conclusions.
- d. Write a research report (2-3 pages) and visual presentation.
 - i. introduction with a defined focus.
 - ii. Methodology used.
 - iii. Key findings and discussion.

iv. Conclusion and implications for family life.

Task 2 Description

Group Work: Assign roles to group members to discuss four innovative ways that financial resource management can meet personal, family and societal needs. Present your ideas using a poster or prototype.

In this task, learners are to:

Work in groups of 3-4, to discuss and present four innovative ideas (poster or prototype) for managing family financial resources (savings, investment, money or material goods) that meet personal, family and societal needs.

The poster/prototype should include:

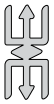
- A description of four innovative ideas
- Provide four benefits of the innovations
- Describe how they meet personal family and societal needs.
- Present the poster/prototype that engages the human senses for peer assessment.

PLC Session 4

45 minutes

Planning & Reviewing the Learning Plan

1. Begin the session by recapping lessons from the previous year/session/week, focusing on how learning was applied.
2. Use your subject-specific application to explore the content before planning. Ask the application to:
 - a. explain the week's concepts in a practical way that will make it easier for learners to understand
 - b. identify two or three common misconceptions learners may have about the week's content and how to address them using contexts familiar to Ghanaian learners. (NTS 3a, 3g and 3m).
3. Use your subject-specific application to plan your lesson. Ask the application to:
 - a. suggest the most effective method for teaching the week's concepts to learners with diverse backgrounds.
 - b. suggest learning activities, differentiation and essential questions based on the method of teaching (NTS 3a-3q)
 - c. review your prepared learning plan and address any challenging issues you may have identified in your subject area (NTS 3a-3c).



Note

- Take note of the recap topics linked to *Years 1 and 2* while preparing for your lesson.
- Refer to the Values Learning Community Handbook and link the values for the week in your lesson to ensure that learners are applying what they learn.

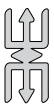
4. Plan the week's key assessment with your app

- The key assessment for the week is **group discussion**. Chat with your app to plan this assessment, indicating what you and your learners will do before, during and after the discussion (NTS 3k-3q).

10 minutes

Content Exploration

- As a subject group, select one problem or idea/term in the week's content that is challenging (not a routine procedural question, but one that requires conceptual understanding) and then
 - use the app, ask it to solve the problem step by step and explain the reasoning behind each step (you may be assisted by a teacher who is strong in the content area)
 - all teachers in the group work through a similar problem individually for 3–4 minutes
 - the group then works through the problem together step by step
 - highlight the most common errors made at each step and discuss (NTS 1c, 1e, 2c, 2e, 3e-3j).



Note

- This part is not just about 'How do I teach this?' but how do I teach it for learners to understand?
- If the group still shares the same content gap, use the app: ask it to solve the problem step by step and explain the reasoning behind each step.
- Problems/ideas discussed should be sourced from the Teacher Manual content, not invented separately. This keeps the content exploration directly connected to what teachers will deliver.

30 minutes

Enactment

- Enact a teaching activity based on your learning plan (NTS 1a-1b, 1e-1g, 2c, 2e, 2f, 3c-3j and 3o).
 - Colleagues observe with specific attention to clarity of concept explanation, use of familiar Ghanaian examples and how misconceptions are handled if they arise.

- b.** After the enactment, ask for structured feedback from the group
 - i.** was the concept explained in a way that a learner with no prior knowledge could follow?
 - ii.** were the examples grounded in contexts familiar to Ghanaian learners?
 - iii.** did any misconceptions surface and if so, how were they addressed?

5 minutes

Reflection

- 7.** Reflect and share your views on the session. One thing that worked well, what did not work well and what you will do differently. (NTS 1a, 1b).
- 8.** Identify a critical friend to observe and provide feedback on your lesson in relation to the PLC Session conducted (NTS 1f, 1g).
- 9.** Remember to
 - a.** transfer your chats into your learning planner template.
 - b.** read your Teacher Manual and related Learner Material in preparation for the next session. Take note of the recap weeks, which are linked to Years 1 and 2 (NTS 3a).
 - c.** integrate National Values, GESI, SEL, and 21st century skills into your learning activities, assessment tasks, and rubrics/mark schemes.

WEEK 5: FINANCIAL SECURITY (CONTINUED)

Learning Indicator: *Discuss the importance of savings, investment and their contribution to promoting financial security*

Focal Area 1: Principles And Types Of Savings And Investment

1. The Concept of Savings

Savings involve setting aside something for future use. Savings, in relation to financial literacy, refers to the practice of setting aside money for future use rather than spending it immediately. It is a fundamental aspect of managing personal finances that helps individuals build financial security, achieve family goals, and prepare for unforeseen expenses. Financial literacy involves understanding how to effectively save, which include knowing different saving strategies, selecting the right saving tools (such as savings accounts, investment options, or emergency funds), and ensuring that saved money is protected from unnecessary risks. Smart saving habits contribute to financial stability, allowing individuals to go through life's financial challenges with confidence. All these can be achieved by developing a savings plan. A savings plan is a structured approach to setting aside money for future financial needs and goals. It helps individuals manage their finances efficiently, ensuring that they have funds available for emergencies, investments or major life expenses.

2. Creating an effective savings plan

The following steps are outlined to guide individuals and families to create personal and family saving plans with ease and conveniences.

i. Set clear savings goals

- Identify the need to save, which may include emergency fund, education, retirement, or a big purchase.
- Set short-term, medium-term and long-term savings goals to keep you focused.

E.g.,

Primary goal: Fund tertiary education for the children.

- *Short-term goal:* Establish an education emergency fund.
- *Medium-term goal:* Save for initial tuition and admission expenses.
- *Long-term goal:* Build a fund to cover full university costs, etc.

ii. Assess the income and expenses

- Track monthly income and expenses to understand spending habits.
- Identify expenditure areas that must be reduced and allocate more to savings.

E.g.,

- Determine total household income from all sources including salaries of parents, profit from provision shop, dividends from investments (fixed deposit/stocks/shares), profit from sales of vegetables from backyard garden, etc.
- Identify essential expenses such as rent, utilities (water, electricity, credit and data for phone, etc.), food, school fees and healthcare.
- Spot discretionary spending areas that can be minimised like eating out and takeout (If the family regularly dines at restaurants or orders takeout, they could reduce this and opt for home-cooked meals instead then allocate the excess amount toward the education savings fund), entertainment and subscription expenses (like movie tickets, streaming services and gym memberships), Vacations and Weekend Trips, etc.
- Allocate a portion of disposable income toward savings. Disposable income is the amount of money a household or individual has left after paying taxes. This is the income available for spending on essential needs, discretionary purchases, and savings, etc.

iii. Choose a savings strategy

- *Fixed amount saving:* Set aside a fixed portion of your income regularly.
- *Percentage-based saving:* Save a certain percentage of your earnings each month.
- *Goal-based saving:* Save with a specific goal in mind, such as a vacation or emergency fund.

E.g.,

- Fixed amount saving: Set aside a specific amount monthly e.g., GH¢ 250
- Percentage-based saving: Commit a percentage (e.g., 15%) of income to savings e.g., 15% of GH¢ 2000 = GH¢ 300.
- Goal-based saving: Define smaller milestones, such as saving a set amount annually, e.g., GH¢ 12, 000.00, etc.

iv. Open a dedicated savings account

- Use a separate savings account to prevent the temptation of spending savings.
- Consider high-yield savings accounts or investment options for better returns.

E.g.,

- Select a high-yield savings account for better returns.
- Consider education-focused investment accounts like mutual funds, bonds or insurance (educational insurance policies), etc.

v. Automate the savings

- Set up automatic transfers to the savings account to ensure consistency.

- Treat savings as a fixed expense, just like rent or utility bills.

E.g.,

- Schedule automatic transfers to an education savings account, such as a standing order, which is a financial arrangement where an individual or business instructs their bank to make regular fixed payments to another account. It is typically used for recurring expenses like rent, loan repayments or savings contributions.
- Treat savings contributions as non-negotiable expenses.

vi. Monitor and adjust regularly

- Review progress periodically and adjust savings goals if necessary.
- Increase savings rate when income rises.

E.g.,

- Review savings progress once or twice a year.
- Increase contributions when income rises. E.g., from GH¢ 250.00 to GH¢ 430.00 for a fixed savings, but the percentage-based will increase automatically.
- Modify investment options based on economic changes by resorting to fixed deposits if interest rates appreciate and switch to other options when interest falls for fixed deposits and appreciate for others, etc.

vii. Avoid unnecessary withdrawals

- Keep savings untouched except for emergencies or planned expenses.
- Consider placing some savings in accounts with withdrawal restrictions to discourage impulsive spending.

E.g.,

- Maintain strict withdrawal policies to prevent impulsive spending.
- Consider options with withdrawal restrictions to ensure funds remain intact, etc.

viii. Explore investment opportunities

- Look into investments like fixed deposits, mutual funds or real estate to expand savings over time.
- Ensure investments align with financial goals and risk tolerance.
- Invest in low-risk assets like fixed deposits or government bonds.
- Explore diversified portfolios including mutual funds for growth.
- Ensure investments align with the family's financial security, etc.

3. Principles of saving

- i. Save regularly using the 10-20% of income:** Setting aside 10-20% of income consistently helps build financial security. This practice ensures that individuals accumulate wealth over time, preparing for future expenses and investments.

- ii. **Prioritise building an emergency fund:** An emergency fund acts as a financial cushion for unexpected expenses such as medical emergencies, job loss, or urgent repairs. Experts recommend saving three to six months' worth of living expenses in a separate, easily accessible account for emergencies.
- iii. **Use savings accounts or fixed deposits for safety and small returns:** Savings accounts and fixed deposits provide a safe place to store money while earning small returns. Fixed deposits offer higher interest rates than regular savings accounts, making them ideal for long-term savings, etc.

4. Types of savings

- i. **Regular savings account:** A basic account for depositing and withdrawing money anytime with low interest rates and accessible funds.
- ii. **Fixed deposit account:** A savings account where money is locked in for a specific period with higher interest rates than regular savings with limited access to funds during the deposit period.
- iii. **Emergency savings:** Money set aside specifically for unexpected expenses such as medical bills and car repairs.
- iv. **Target/goal-oriented savings:** Savings for a specific purpose like education, vacations and weddings.
- v. **Retirement savings:** Funds saved to provide income after retirement, like pension funds and individual retirement accounts.
- vi. **Savings groups or cooperatives:** Community-based groups where members contribute and borrow funds at low-interest, etc.

5. Contributions of savings to family financial security

- i. **Emergency Preparedness:** Covers unexpected expenses such as medical emergencies and job loss. Unexpected situations like a medical emergency or job loss can impact the family's financial stability. For instance, if a parent suddenly loses his/her job, the emergency fund ensures they can still pay rent, buy food and cover essential expenses without disrupting the children's education savings. Additionally, if a child needs urgent medical treatment, having emergency savings prevents the need to withdraw money meant for tuition.
- ii. **Goal achievement:** Helps families achieve financial goals like education or buying a home. The family's long-term goal is to afford tertiary education for their children. Structured savings help them achieve this by setting aside a percentage of income monthly helps them avoid financial strain when tuition payments are due. Also, if they aim to buy a house, they can create separate savings funds for education and homeownership, ensuring steady progress toward both goals.
- iii. **Peace of Mind:** Reduces stress associated with financial uncertainty, etc. Financial uncertainty can be stressful, especially for parents planning their children's future. For example, knowing they have a dedicated education fund removes the anxiety of last-minute tuition payments. Additionally, having financial reserves means they can focus

on family bonding, work and personal well-being instead of constantly worrying about money.

- iv. **Child training in financial discipline:** As parents practice a savings culture, their children will adopt the same attitude, which will help them settle faster and better in life.

Principles of Investment

Investment is the act of allocating money or resources into assets or ventures with the expectation of earning returns or growth over time. It is a way of accumulating funds in which money stands the chance of increasing in value. For example, a family of five saving for their children's tertiary education can invest part of their education fund in low-risk assets like fixed deposits or government bonds, which generate interest and grow their funds, thereby ensuring financial security. Investment is a strategic approach to growing wealth over time, and understanding its key principles is essential for making sound financial decisions.

Fundamental principles of investment

- a. **Risk and return:** Every investment carries a degree of risk, and typically, higher risk can lead to higher potential returns. Investors should assess their risk tolerance before committing to any investment.
- b. **Diversification:** Spreading investments across different assets (stocks, bonds, real estate, etc.) reduces overall risk. A well-diversified portfolio can help protect against losses in a particular sector.
- c. **Liquidity:** Liquidity refers to how easily an investment can be converted into cash without significant loss. While assets like stocks are highly liquid, others like real estate may take longer to sell.
- d. **Inflation consideration:** Investments should generate returns that outpace inflation to maintain purchasing power. Fixed-income assets, such as savings accounts, may lose value over time if inflation is high.
- e. **Investment objectives:** Defining clear goals helps determine appropriate investment strategies (e.g., wealth accumulation, retirement, or education funding). Objectives influence asset selection and risk tolerance, etc.

Focal Area 2: How Investment Relates To The Family

1. Guidelines for investing:

- a. **Diversify investments to spread risk:** "Diversification" is the practice of investing in different assets to reduce risk. Instead of putting all money into one investment, like stocks in a single company, spread it across various sectors (stocks, bonds, real estate, and commodities). This helps protect the investment portfolio from market fluctuations. If one sector performs poorly, others might perform well, balancing the overall returns.

- b. **Consider risk tolerance before investing (low-risk or high-risk options):** Tolerance is the ability to handle losses, and every investor has a different risk tolerance level. Some prefer low-risk options, like savings accounts, treasury bonds and index funds, where returns are steady but modest. Others take high-risk investments, such as individual stocks or cryptocurrencies, aiming for higher returns but with greater potential losses. Understanding one's personal tolerance before investing ensures that financial decisions align with one's comfort level.
- c. **Focus on long-term growth rather than short-term gains:** Short-term investment often involves chasing quick profits, which can be risky and unpredictable. On the other hand, focusing on long-term growth means holding investments for years, allowing them to compound over time. Historically, markets tend to grow over the long run despite short-term volatility or instability. Investing with patience can lead to greater wealth accumulation, etc.

2. Types of Investment

- a. **Physical investment:** Involves investing in tangible assets, which exist as physical object that can be used or sold, such as:
 - *Real Estate:* Investing in property, land, or buildings for rental income or resale at a higher value.
 - *Fixed Assets:* Buying long-term assets like machinery, tools, or equipment to generate income.
 - *Entrepreneurship:* Starting a business to earn profits, etc.
- b. **Fiscal investment:** Involves investing in intangible financial assets, represented by certificates or digital transactions such as
 - *Stocks:* Buying shares in a company to gain ownership and receive dividends.
 - *Bonds:* Lending money to a company or government in exchange for periodic interest payments and the return of the principal amount.
 - *Mutual Funds:* Pooling money with other investors to buy a diversified portfolio of stocks, bonds or other assets managed by a professional.

3. Importance of investment to family financial security

- a. **Wealth creation:** Provides a source of passive income like dividends and rental income.
- b. **Inflation protection:** Ensures money grows to maintain purchasing power over time.
- c. **Financial independence:** Reduces reliance on employment income alone.
- d. **Generational wealth and legacy:** Investments can create a financial legacy, ensuring future generations have opportunities and security, etc.

Learning Tasks

1. Discuss the principles and types of savings and investments
2. Discuss the contribution of savings and investments to promoting financial security

PEDAGOGICAL EXEMPLARS

1. Experiential Learning and Group Work

- a. Ask learners in groups to interact with a resource person or video on financial management to discuss the principles and types of saving and investment. How they contribute to family financial security.
- b. Organise a whole discussion for learners to present their findings using different presentation modes.

KEY ASSESSMENT LEVEL 3: HOMEWORK

Task 3 Description

Design a personal financial plan for a year.

In this task, learners are to:

Design a visual or written personalised financial plan, present a financial plan to set and achieve financial goals, identify risks and management, justify choices of savings and investment strategies and demonstrate how the plan ensures future financial security.

Task 4 Description

Group Work: Analyse and compare the roles of savings and investments in financial security.

In this task, learners

In group discussions,

- a. Analyse and compare the roles of savings and investment in financial security.
- b. Identify at least **three** differences, similarities and how they complement each other in ensuring financial stability.
- c. Discuss at least **three** contributions of each of them to wealth creation, risk management
- d. Explain how each contributes to long-term financial stability and independence.

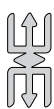
PLC Session 5

45 minutes

Planning & Reviewing the Learning Plan

1. Begin the session by recapping lessons from the previous year/session/week, focusing on how learning was applied.

2. Use your subject-specific application to explore the content before planning. Ask the application to
 - a. explain the week's concepts in a practical way that will make it easier for learners to understand
 - b. identify two or three common misconceptions learners may have on the week's content and how to address them using contexts familiar to Ghanaian learners. (NTS 3a, 3g and 3m).
3. Use your subject-specific application to plan your lesson. Ask the application to:
 - a. suggest the most effective method for teaching the week's concepts to learners with diverse backgrounds.
 - b. suggest learning activities, differentiation and essential questions based on the method of teaching (NTS 3a-3q)
 - c. review your prepared learning plan and address any challenging issues you may have identified in your subject area (NTS 3a-3c).



Note

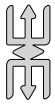
- Take note of the recap topics linked to Years 1 and 2 while preparing for your lesson.
- Refer to the Values Learning Community Handbook and link the values for the week in your lesson to ensure that learners are applying what they learn.

4. Plan the week's key assessment with your application
 - a. The key assessment for the week is **homework**. Chat with your application to plan this assessment, indicating what you and your learners will do before, during and after the homework (NTS 3k-3q).

10 minutes

Content Exploration

5. As a subject group, select one problem or idea/term in the week's content that is challenging (not a routine procedural question, but one that requires conceptual understanding) and then
 - a. use the application, ask it to solve the problem step by step and explain the reasoning behind each step (you may be assisted by a teacher who is strong in the content area)
 - b. all teachers in the group work through a similar problem individually for 3–4 minutes
 - c. the group then works through the problem together step by step
 - d. highlight the most common errors made at each step and discuss (NTS 1c, 1e, 2c, 2e, 3e-3j).



Note

- This part is not just about ‘How do I teach this?’ but how do I teach it for learners to understand?
- If the group still shares the same content gap, use the app: ask it to solve the problem step by step and explain the reasoning behind each step.
- Problems/ideas discussed should be sourced from the Teacher Manual content, not invented separately. This keeps the content exploration directly connected to what teachers will deliver.

30 minutes

Enactment

6. Enact a teaching activity based on your learning plan (NTS 1a-1b, 1e-1g, 2c, 2e, 2f, 3c-3j and 3o).
 - a. Colleagues observe with specific attention to clarity of concept explanation, use of familiar Ghanaian examples and how misconceptions are handled if they arise.
 - b. After the enactment, ask for structured feedback from the group
 - i. was the concept explained in a way that a learner with no prior knowledge could follow?
 - ii. were the examples grounded in contexts familiar to Ghanaian learners?
 - iii. did any misconceptions surface and if so, how were they addressed?

5 minutes

Reflection

7. Reflect and share your views on the session. One thing that worked well, what did not work well and what you will do differently. (NTS 1a, 1b).
8. Identify a critical friend to observe and provide feedback on your lesson in relation to the PLC Session conducted (NTS 1f, 1g).
9. Remember to:
 - a. transfer your chats into your learning planner template.
 - b. read your Teacher Manual and related Learner Material in preparation for the next session. Take note of the recap weeks, which are linked to Years 1 and 2 (NTS 3a).
 - c. integrate National Values, GESI, SEL, and 21st century skills into your learning activities, assessment tasks, and rubrics/mark schemes.

WEEK 6: CREDIT PRINCIPLES AND PRACTICES

Learning Indicator: *Identify the principles and types of credit available to individuals, families and groups*

Focal Area 1: Types of Credit Facilities

a. Definition and Principles of Credit

Credit refers to the ability to borrow money or access goods and services with the promise of repayment in the future. It allows individuals, families and groups to manage finances, make purchases and invest without needing immediate cash. The principles of credit include:

- i. ***Borrow only for productive purposes:*** Credit should be used to create value rather than for unnecessary spending. Productive borrowing includes:
 - Starting or expanding a business to generate income.
 - Investing in education to enhance career opportunities.
 - Purchasing real estate that appreciates in value. Borrowing for non-essential expenses (such as luxury items or vacations) can lead to debt without long-term financial benefits
- ii. ***Understand terms and conditions:*** Before taking a credit, it is crucial to read and understand the:
 - *Interest Rates:* The cost of borrowing money (higher rates mean higher repayment amounts).
 - *Repayment Schedule:* The timeline for paying back the loan.
 - *Fees and Penalties:* Charges for late payments or early repayment. Being aware of these details helps borrowers make informed financial decisions and avoid unexpected costs.
- iii. ***Maintain a good credit history:*** Credit history reflects how responsibly one handles loans and payments. A strong credit score is built by:
 - Paying bills on time to show reliability.
 - Managing debt levels to avoid excessive borrowing.
 - Using credit responsibly without exceeding limits. A good credit history improves financial opportunities, such as lower interest rates and better loan approvals.

b. Types of Credit

Credit can be classified into **three** main types. These include:

- i. ***Service Credits:*** This is used to pay for utilities like water, light, telephone, etc. which are mostly paid for after consumption or when bills are issued. This type of credit does not attract interest or additional charges.

- ii. **Sales Credits:** This is usually available in shops or made available by traders for customers to buy consumer goods and services and pay later. Sales credit may come in the form of:
 - **Instalment Credit:** Instalment credit is a type of credit where a customer or borrower makes regular, fixed payments which include both principal and interest over a set period of time for the purchase of expensive items. One of the benefits of instalment credit is that it allows consumers to afford expensive purchases by spreading payments over time. Common examples of instalment credit include auto loans, mortgages, personal loans and student loans.
 - **Revolving Credit:** Revolving credit is a type of credit that allows borrowers or customers to repeatedly borrow or buy items up to a certain limit, repay the borrowed amount, and borrow again as needed. Unlike instalment credit, which has fixed payments and a set repayment period, revolving credit gives flexibility in borrowing and repayment. Revolving credit allows individuals and families to buy consumables like provisions, toiletries, etc.
- iii. **Hire Purchase:** Hire purchase is a type of financing arrangement where a buyer makes an initial down payment and then pays the remaining balance in instalments, along with interest. The buyer gets to use the item immediately, but legal ownership is only transferred after all payments are completed. This method is commonly used for expensive goods like cars, appliances and machinery. It allows consumers to afford items they might not be able to pay for outright with high cost in the long run due to interest charges.

c. Cash Loans

These are short-term loans that provide quick access to money, often without requiring extensive paperwork or collateral. They are typically used for emergencies or urgent financial needs. These loans can be offered by banks, online lenders, or financial institutions specialising in quick lending. In Ghana, some providers offer instant cash loans that are disbursed directly to a mobile wallet or bank account, with varying interest rates and repayment periods, ranging from one month to six months. Cash loans may be classified as:

- i. **Personal loans:** Borrowed money used for personal needs like education, weddings, or emergencies.
- ii. **Credit cards:** A revolving line of credit used for purchases and paid back with interest.
- iii. **Mortgage loans:** Loans used to purchase property or real estate.
- iv. **Business loans:** Loans taken to start, expand or operate a business.
- v. **Student/education loans:** Loans specifically for paying tuition, books, and other educational expenses.
- vi. **Vehicle loans:** Loans used to purchase a car or other vehicles, etc.

d. Contributions of credit to family financial security

- i. ***Access to Opportunities:*** Enables families to invest in education, housing, or business ventures.
- ii. ***Flexibility:*** Helps manage cash flow during financial shortfalls.
- iii. ***Improved Quality of Life:*** Allows for timely acquisition of essential resources, etc.

Focal Area 2: Credit Practices Of Individuals And Families

1. Factors to consider when selecting credit facilities

- a. ***Capacity:*** One's ability to repay a credit facility based on existing income and debts.
- b. ***Character:*** This has to do with creditworthiness or reliability in repaying debts. This is often evaluated through credit history and credit scores. A good credit history makes it easier to get a loan and secure better terms.
- c. ***Capital:*** This is the amount of money one has, including savings and assets, which indicates one's financial strength and ability to handle payments even in emergencies.
- d. ***Collateral:*** Collateral is an asset (house, land and car, etc.) pledged as security for obtaining a secured loan.
- e. ***Conditions/Cost of Credit:*** These include the terms of loan repayment (interest rates, repayment periods) and external factors like the economy or employment stability that might affect one's ability to repay.

2. Credit Practices

Credit practices refer to how individuals, families, and groups use, manage, and access credit based on financial principles and available credit types.

Credit practices involve:

a. Formal Credit Practices

- i. **Bank loans:** Many individuals and businesses rely on banks for personal, mortgage, and business loans.
- ii. **Microfinance institutions:** These provide small loans to entrepreneurs and low-income earners who may not qualify for traditional bank loans.
- iii. **Credit unions:** Community-based financial institutions that offer loans with lower interest rates and flexible repayment terms.

b. Informal Credit Practices

- i. **Rotating Savings and Credit Associations (ROSCAs):** Groups pool money and distribute it periodically among members.
- ii. **Peer-to-Peer Lending:** Friends and family lend money without formal agreements.
- iii. **Local Traders' Credit:** Small businesses extend credit to customers, allowing them to pay later.

c. Impact of Credit Practices on Financial Stability

i. Positive Impacts:

- enhances financial independence and supports wealth creation for individuals and families.
- promotes community development through group financing of cooperative projects.
- improves access to resources and opportunities for investment and growth.

ii. Negative Impacts:

- leads to excessive debt when credit is poorly managed.
- causes financial stress and instability.
- limits future borrowing opportunities due to poor credit history.

d. Challenges in Credit Practices

- i. **Limited Access:** Some individuals and community members struggle to obtain credit due to low income or lack of collateral.
- ii. **High Interest Rates:** Informal lenders may charge excessive interest, making repayment difficult.
- iii. **Credit Mismanagement:** Poor financial planning can lead to debt accumulation and financial instability.

e. Impact on Community Development

- **Economic Growth:** Access to credit helps businesses expand and create jobs.
- **Financial Inclusion:** Microfinance institutions and credit unions support underserved populations.
- **Social Stability:** Responsible credit use improves living standards and reduces financial stress.

Learning Tasks

1. Recap how different motivators influence management decisions and processes in everyday activities.
2. Recap to exhibit good communication skills in family decision-making process to promote healthy living.
3. Identify the principles and types of credit available to individuals, families and groups.
4. Explain the types of credit facilities and their principles.
5. Discuss the credit practice of people in the community.

PEDAGOGICAL EXEMPLARS

1. Experiential Learning/Collaborative/Group Learning Approaches

- a. Ask learners in mixed groups to visit a financial institution to find out the types of credit facilities and their principles that are available to individuals, families and groups as well as the credit practice of people in the community.
- b. Ask learners to present their report for a whole class discussion.

KEY ASSESSMENT: MID-SEMESTER EXAMINATION

Task 1: Case Study Scenario

A recent graduate wants to start a tailoring business. He/she is considering applying for a microcredit loan from a rural bank but is unsure whether to take a short-term or long-term loan. The graduate wants to understand the principles of using credit wisely.

Question

- a. What four principles should the young entrepreneur consider before taking the loan?
- b. Which type of credit (short-term or long-term) would be most appropriate for his/her proposed business?
- c. Justify your answer.

In this task, the learners are to identify at least three credit principles, recommend the most appropriate type of credit for the graduate and provide justification and reasoning for their response.

Task 2: Case Study Scenario

You are a financial consultant working with three different clients: an individual, a family and a small business group. Each client seeks advice on how to manage credit effectively while maintaining long-term financial stability.

In this task, learners are to select three hypothetical clients (an individual, a family and a business group), explain at least three key principles of credit management (interest rates, credit scores, repayment terms and financial responsibility) and identify at least three types of credit (e.g., credit cards, loans, mortgages, business credit) available to each of these clients. Write a report explaining how each client will be able to manage credit effectively. Your report should include the following:

- a. Select three hypothetical clients (an individual, a family and a business group) and analyse their financial situations.
- b. Compare their credit needs.
- c. Recommend the most suitable type of credit for each and justify your decisions using evidence-based reasoning.

- d. Develop a financial advisory report that outlines at least three credit strategies for each client. Provide recommendations for responsible credit usage and risk management.
- e. Reflection and justification that discuss the long-term impacts of the credit decisions on their financial well-being and how credit choices affect economic stability for the different groups.

Hint



- Conduct **Mid-semester Examination**. It should cover the contents taught from Week 1 to 5. Refer to the **Table of Specification and Structure of the Paper** to guide you. Learners' papers should be marked immediately and scores entered into the SAP.

Structure

Section A: Multiple Choice Questions (40 questions; Answer all)

Section B: Essay Question (3 question to be answered)

Specification for item construction for Mid-Semester Exams

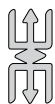
Week	Focal Area(s)	Types of Questions	DoK Levels				Total
			1	2	3	4	
1	Time Management	Multiple Choice	2	3	2		7
	Developing a Time Management Plan	Essay	–	–	1		1
2	Making a Family Budget	Multiple Choice	1	3	2		6
		Essay	–	–	1		1
3	Skills and Knowledge needed in goal attainment.	Multiple Choice	2	2	2		6
		Essay	–	–	–		
4	Financial Literacy	Multiple Choice	3	3	2		8
	Principles and Types of Savings and Investment	Essay	–	–	1		1
5	Types of Credit Facilities	Multiple Choice	2	2	2		6
		Essay	–	–	–		
6	Application of Financial Literacy	Multiple Choice	2	3	2		7
		Essay	–	–	–		
		Total	12	16	15		43

PLC Session 6

45 minutes

Planning & Reviewing the Learning Plan

1. Begin the session by recapping lessons from the previous session, focusing on how learning was applied.
2. Use your subject-specific application to explore the content before planning. Ask the application to:
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 - b. identify three common misconceptions learners may have on the week's content and how to address them using contexts familiar to Ghanaian learners (NTS 3a, 3g and 3m).
3. Use your subject-specific application to plan your lesson. Ask the application to:
 - a. suggest the most effective method for teaching the week's concepts to learners with diverse backgrounds.
 - b. suggest learning activities, differentiation and essential questions based on the method of teaching (NTS 3a-3q).
 - c. review your prepared learning plan and address any challenging issues you may have identified in your subject area (NTS 3a-3c).



Note

- Take note of the recap topics linked to *Years 1 and 2* while preparing for your lesson.
- Refer to the Values Learning Community Handbook and link the values for the week in your lesson to ensure that learners are applying what they learn.

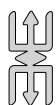
4. Use your application to plan and administer the mode of assessment for the Student Assessment Portal (SAP)
 - a. The key assessment for the week is the ***mid-semester examination***. Chat with your app to plan this assessment by reviewing or developing the assessment items/tasks and marking schemes/rubrics for the mid-semester examination (NTS 3k-3q).

10 minutes

Content Exploration

5. As a subject group, select one problem or topic/idea/term in the week's content that is challenging (not a routine procedural question, but one that requires conceptual understanding) and then
 - a. use the application, ask it to solve the problem step by step and explain the reasoning behind each step (you may be assisted by a teacher who is strong in the content area)

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30 minutes

Enactment

6. Enact a teaching activity based on your learning plan (NTS 1a-1b, 1e-1g, 2c, 2e, 2f, 3c-3j and 3o).
 - a. Colleagues observe with specific attention to the clarity of concept explanation, use of familiar Ghanaian examples and how misconceptions are handled if they arise.
 - b. After the enactment, ask for structured feedback from the group
 - i. was the concept explained in a way that a learner with no prior knowledge could follow?
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5 minutes

Reflection

7. Reflect and share your views on the session. One thing that worked well, what did not work well and what you will do differently. (NTS 1a, 1b).
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9. Remember to:
 - a. transfer your chats into your learning planner template.
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 - c. integrate National Values, GESI, SEL, and 21st-century skills into your learning activities, assessment tasks, and rubrics/mark schemes.

WEEK 7: APPLICATION OF FINANCIAL LITERACY SKILLS

Learning Indicator: *Apply financial literacy skills to create savings plan, manage credit and assess investment options to promote financial security*

Focal Area 1: Application Of Financial Literacy Skills

1. 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. In Africa, family structures often extend beyond the nuclear unit to include extended relatives, communal support systems, and intergenerational financial responsibilities. This unique framework influences savings plans, credit management, and investment decisions in a way that differs from Western financial models.

2. Savings Practices among Families

Financial security within families is often built through various savings practices, each catering for different needs and cultural contexts. Here is how these practices contribute to financial stability:

a. Informal Savings

- **Extended Family Contributions:** In many cultures, extended families play a very important role in financial security by pooling resources for:
 - **Emergency support:** Families provide aid during unforeseen circumstances such as medical expenses or financial crises.
 - **Educational funding:** Contributions help cover tuition, books, and other educational costs, ensuring the younger generation's academic success.
 - **Shared financial burdens:** Distributing expenses among family members, costs such as housing and ceremonies become more manageable.
- **Savings Groups:**
 - **Susu groups:** These are traditional savings systems where group members contribute money regularly, which could be daily, weekly or monthly and take turns receiving lump sums. Individuals and families can join susu groups to obtain lump sums to start their businesses, farms, pay fees, or even build houses.
 - **Welfare societies:** Welfare groups or societies are formed by people within a community who may be identified by a particular characteristic such as ethnicity, employment or religion, whose aim is to assist one another in times of need. Each member contributes fixed amounts as dues at regular intervals as agreed by the group, and members are entitled to interest-free loans. Loans

from these societies can be used as start-up capital for trading, farming, paying school fees, etc.

- **Credit unions:** Credit unions are financial institutions owned by their members. Unlike traditional banks, credit unions focus on serving specific communities, workplaces, or interest groups, fostering local economic growth and financial security rather than making profits. They offer savings accounts, loans, and other financial services with lower fees and better interest rates, helping members build financial security. Credit unions prioritise their members' financial well-being, offering tailored financial advice, budgeting tools, and loan assistance.

Functions of Informal Savings Groups

- i. **Encourage disciplined savings:** Members commit to regular deposits, ensuring consistency.
- ii. **Provide access to lump-sum funds:** This helps individuals and families afford larger expenses such as business investments or urgent needs.
- iii. **Foster financial inclusion:** Individuals who lack access to formal banking services can still save and benefit from pooled resources.
- iv. **Strengthen community bonds:** Since participants rely on trust and shared financial goals, these groups promote unity and cooperation.

- b. **Formal Savings:** Formal savings institutions are regulated financial organisations that help individuals and families save money securely while offering financial services. These institutions typically include:

- **Banking:** Banks are financial institutions that provide a wide range of services, including savings accounts, current accounts, loans, investments and money transfers. They help individuals, businesses, and governments manage their finances securely. Banks play a vital role in family financial security by ensuring accessible, organised, and secure money management. Banks typically offer:
 - **Safe Storage for Money:** Depositing money in a bank keeps it secure and protected.
 - **Savings and interest:** Banks offer savings accounts where customers can earn interest on their deposits over time.
 - **Loans and credit services:** They provide loans for homes, businesses, education, and personal needs, helping people achieve financial goals.
 - **Payment and transaction services:** Banks facilitate payments, transfers, and bill settlements through physical branches, online banking, and mobile apps.
 - **Investment and wealth growth:** Banks offer investment accounts, retirement savings plans, and financial advisory services to help customers grow their wealth.

c. **Types of Banks**

- **Commercial Banks:** Serve individuals and businesses with general banking services. E.g., Agricultural Development Bank of Ghana, Fidelity Bank Ghana Limited, GCB Bank Limited, Zenith Bank Ghana Limited, etc.
- **Central Banks:** Regulate a country's financial system and manage national currency policies. In Ghana, Bank of Ghana is the Central bank.
- **Development Banks:** Focus on funding projects that promote economic growth. E.g., Agric Development Bank (ADB), Development Bank Ghana (DBG)
- **Digital Banks:** Operate online without physical branches, offering convenient financial services. E.g., CalBank App, Ecobank Mobile App, GTBank Mobile App, etc.
- **Credit Unions:** Member-owned financial cooperatives that provide savings accounts and loans with lower fees and better interest rates.
- **Microfinance Institutions:** Serve individuals and small businesses, offering savings accounts and small-scale loans, especially in underserved areas.
- **Government Savings Programmes:** National initiatives like pension schemes or government-backed savings bonds that help citizens save for the future.
- **Digital and Mobile Savings Platforms:** Online banks and mobile money services allow easy saving and transactions without needing physical bank branches.

d. **Modern Banking Solutions (Mobile Money Savings Accounts):** With the rise in technology, mobile banking solutions have made financial transactions more convenient. These accounts include MOMO from MTN, Telecel cash from Telecel, Fido, etc. These electronic accounts offer:

- **Increased accessibility:** Families in remote areas can save and transact without needing physical banks.
- **Enhanced security:** Funds are stored digitally, reducing the risks associated with cash handling.
- **Financial management tools:** Features like automated savings and interest accumulation help families grow their wealth systematically.
- **Instant transactions:** Money can be sent and received quickly, making financial support more efficient, etc.

3. **Achievements of Savings Practices among Families:** Savings practices among families lead to several practical achievements that contribute to financial stability and economic growth. Here are some key outcomes:

- a. **Improved financial security:** Families with healthy savings habits are better prepared for emergencies, reducing reliance on high-interest loans during financial crises.
- b. **Increased investment in education:** Savings enable families to fund children's education, covering tuition fees, books and other academic expenses, leading to better career opportunities.

- c. **Growth in small businesses:** Many families use their savings to start or expand small businesses, boosting entrepreneurship and economic development.
 - d. **Home ownership and asset acquisition:** Savings help families purchase homes, lands, and other valuable assets, ensuring long-term financial stability.
 - e. **Reduced financial stress:** Having savings reduces anxiety about unexpected expenses, allowing families to plan for the future with confidence.
 - f. **Strengthened community support:** Traditional savings groups like susu and cooperative savings schemes foster financial inclusion and mutual support among families.
4. **Challenges of Savings Practices among Families:** Families face several challenges when it comes to saving money effectively. Here are some key obstacles:
- a. **Low income levels:** Many households struggle with limited earnings, making it difficult to set aside money for savings after covering basic expenses.
 - b. **High cost of living:** Rising inflation and increasing costs of goods and services reduce disposable income, leaving little room for savings.
 - c. **Financial illiteracy:** A lack of financial education prevents many families from understanding effective saving strategies, leading to poor money management.
 - d. **Preference for immediate consumption:** Some individuals prioritise spending over saving, focusing on short-term needs rather than long-term financial security.
 - e. **Limited access to formal banking:** Many rural communities lack access to banks and financial institutions, making it harder for families to save securely.
 - f. **Unstable economic conditions:** Economic uncertainties, such as currency fluctuations and job instability, discourage consistent saving habits.

Learning Tasks

1. Discuss how individuals and families can apply financial literacy skills in everyday life.
2. Examine the credit practices among individuals, families and social groups.

PEDAGOGICAL EXEMPLARS

1. Talk for Learning/Collaborative Learning Approaches:

- a. Engage learners in mixed-ability groups; learners use the talking point or panel discussion strategy to analyse and compare different case study reports on how individuals, families, groups and entrepreneurial businesses create savings plans, manage credit and assess investment options to promote financial security:
 - i. Identify savings, credit and investment practices.
 - ii. Discuss the achievements of savings, credit and investment practices.

- iii. Outline the challenges of saving, credit and investment practices.
- iv. Suggest recommendations to improve savings, credit and investment practices, etc.

2. Problem Based/Experiential Learning:

- a. Ask learners in groups to organise a mock real-life situation/a mini project, to role-play and showcase how to apply financial literacy skills to create savings plans, manage credit and assess investment options to promote financial security.
- b. Assist learners to present their findings in a community durbar to educate members in the community on the relevance of adapting good savings, credit and investment practices.

3. Structuring Talk for Learning:

Ask learners to reflect on the role-play/mini project and the community durbar activities and share their views on what they learnt for whole-class discussion.

4. Problem-Based Learning/Group Work:

- a. Ask learners in mixed groups to mount a campaign on financial literacy education in the community on consumer skills E.g.,
 - i. Compare savings, investments and credit
 - ii. Identify consumer rights.
 - iii. Defend oneself against defective policies and services, etc.

5. Project-Based Learning: In mixed groups, analyse print and electronic media adverts to evaluate ways of applying savings, credit and investment to promote financial security among individuals, families and communities. E.g.,

- i. Financial company
- ii. Financial service
- iii. Financial challenges
- iv. Fallacies about savings, investment and credit, etc.
- v. Present a written report for peer appraisal and assessment, etc.

KEY ASSESSMENT LEVEL 4: GROUP WORK

Task 1: Group Task

Create a role-play demonstrating how individuals and families apply financial literacy skills such as budgeting, saving, spending wisely and avoiding debt in daily life.

In this task, learners are to:

Form groups of 3-4 to identify at least three financial literacy skills, develop a realistic scenario showing how these skills are used to solve daily financial challenges (e.g., household shopping,

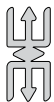
planning a family event, school expenses) and present the outcome and lessons learned from applying the skills.

PLC Session 7

45 minutes

Planning & Reviewing the Learning Plan

1. Begin the session by recapping lessons from the previous year/session/week, focusing on how learning was applied.
2. Use your subject-specific app to explore the content before planning. Ask the app to
 - a. explain the week's concepts in a practical way that will make it easier for learners to understand
 - b. identify two or three common misconceptions learners may have on the week's content and how to address them using contexts familiar to Ghanaian learners. (NTS 3a, 3g and 3m).
3. Use your subject-specific app to plan your lesson. Ask the app to
 - a. suggest the most effective method for teaching the week's concepts to learners with diverse backgrounds.
 - b. suggest learning activities, differentiation and essential questions based on the method of teaching (NTS 3a-3q)
 - c. review your prepared learning plan and address any challenging issues you may have identified in your subject area (NTS 3a-3c).



Note

- Take note of the recap topics linked to Years 1 and 2 while preparing for your lesson.
- Refer to the Values Learning Community Handbook and link the values for the week in your lesson to ensure that learners are applying what they learn.

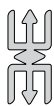
4. Plan the week's key assessment with your app
 - a. The key assessment for the week is **group work**. Chat with your app to plan this assessment, indicating what you and your learners will do before, during and after the group work (NTS 3k-3q).

10 minutes

Content Exploration

5. As a subject group, select one problem or idea/term in the week's content that is challenging (not a routine procedural question, but one that requires conceptual understanding) and then

- a. use the app, ask it to solve the problem step by step and explain the reasoning behind each step (you may be assisted by a teacher who is strong in the content area)
- b. all teachers in the group work through a similar problem individually for 3–4 minutes
- c. the group then works through the problem together step by step
- d. highlight the most common errors made at each step and discuss (NTS 1c, 1e, 2c, 2e, 3e-3j).



Note

- This part is not just about ‘How do I teach this?’ but how do I teach it for learners to understand?
- If the group still shares the same content gap, use the app: ask it to solve the problem step by step and explain the reasoning behind each step.
- Problems/ideas discussed should be sourced from the Teacher Manual content, not invented separately. This keeps the content exploration directly connected to what teachers will deliver.

30 minutes

Enactment

6. Enact a teaching activity based on your learning plan (NTS 1a-1b, 1e-1g, 2c, 2e, 2f, 3c-3j and 3o).
 - a. Colleagues observe with specific attention to clarity of concept explanation, use of familiar Ghanaian examples and how misconceptions are handled if they arise.
 - b. After the enactment, ask for structured feedback from the group
 - i. was the concept explained in a way that a learner with no prior knowledge could follow?
 - ii. were the examples grounded in contexts familiar to Ghanaian learners?
 - iii. did any misconceptions surface and if so, how were they addressed?

5 minutes

Reflection

7. Reflect and share your views on the session. One thing that worked well, what did not work well and what you will do differently. (NTS 1a, 1b).
8. Identify a critical friend to observe and provide feedback on your lesson in relation to the PLC Session conducted (NTS 1f, 1g).
9. Remember to
 - a. transfer your chats into your learning planner template.
 - b. read your Teacher Manual and related Learner Material in preparation for the next session. Take note of the recap weeks, which are linked to Years 1 and 2 (NTS 3a).

- c. integrate National Values, GESI, SEL, and 21st century skills into your learning activities, assessment tasks, and rubrics/mark schemes.

SECTION 2 REVIEW

This section focused on equipping learners with a strong foundation in financial security, credit management, and investment practices. It encouraged learners to apply budgeting skills that places emphasis on savings that will help them make informed financial decisions, build economic resilience, and achieve financial independence without being burdened with debt and to make use of Other Peoples' Money (OPM) to grow and secure their investment through borrowing or accessing credit facilities. Teaching methods employed were learner centred and included experiential learning, group discussions, role-play, visual aids and formative assessments, ensuring practical application of concepts.

Additional Reading and Teaching/Learning Resources

1. Video, posters, and Concept maps on financial literacy skills and consumer behaviour.
2. Stories, Community resources (banks, shops, restaurants, dressmakers t, shops)
3. Role-play props, Case study reports on savings, credits and investment
4. Flip charts and Manila card
5. Sample goods for market scene.
6. Projector, Computer, Microphone and Mobile phones, etc.



MARKING SCHEME FOR THE KEY ASSESSMENTS

WEEK 4

Task 1 (20 Marks)

Criteria	Excellent (4)	Good (3)	Satisfactory (2)	Needs Improvement (1)
Research Focus and Question	States relevant research question or hypothesis to management motivators and four financial literacy concepts (budgeting, savings, investment and debt management practices).	States research question or hypothesis that is relevant to the management motivators and three financial literacy concepts.	States research question or hypothesis that is relevant to management motivators and two financial literacy concepts.	States, research question or hypothesis that is relevant to management motivators and one financial literacy concepts.
Use of Sources/ Data Collection	Use of three reliable sources or methods (Interviews, surveys, observations or secondary sources).	Use of two sources of data collection.	Uses one source of data.	No evidence of data or sources provided.
Analysis and Discussion	Interpretation with meaningful link to how the management motivators and the four financial literacy concepts contribute to financial security.	Interpretation with some links to management motivators and at least three financial literacy concepts	Analysis with links to management motivators and at least two financial literacy concepts.	Analysis with links to management motivators and one financial literacy concept.
Organisation, Communication of the report and presentation	The report and presentation were well organised with sub-headings, paragraphs and written in a formal manner.	The report and presentation were well organised with sub-headings and paragraphs.	The report and presentation were organised with some limitations and missing subheadings but included paragraphs.	The report and presentation were not organised or produced in a formal manner.

Conclusion and Implications	Meaningful conclusion with at least three implications to healthy family living (create and maintain budgets, promote saving, responsible investment habits and prevent excessive borrowing etc.).	Meaningful conclusion with at least two implications to healthy family living.	Meaningful conclusion with one implication to healthy family living.	Conclusion not linked to healthy family living.
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Task 2 (16 Marks)

Criteria	Excellent (4)	Very Good (3)	Satisfactory (2)	Needs Improvement (1)
Creativity and innovation ideas	Description of four innovative ideas	Description of at least three innovative ideas	Description of at least two innovative ideas	Description of one innovative idea
Benefits of the innovations	Explains four benefits of the innovations and how they meet personal family and societal needs.	Explains three benefits of the innovations and how they meet personal family and societal needs.	Explains at least two benefits of the innovations. Information on how they meet personal family and societal needs is limited.	Explains one benefit of the innovations but there may be no information about how they meet personal family and societal needs
Team collaboration and participation	Assign roles to all group members to demonstrate their contribution to the completion of tasks	Assign roles to selected group members to demonstrate their contribution to the completion of tasks	Roles were not assigned to all group members although most of them contributed to the completion of tasks	Roles were not assigned to group members. Some members of the group failed to contribute to the completion of tasks
Presentation and communication	Well-structured poster/prototype engaging at least four senses (Sight, hearing, smell, taste and touch).	Well-structured poster/prototype engaging at least three senses.	Structured poster/prototype engaging at least two senses.	Poster/prototype was limited in structure engaging only one sense.

Hint



- *Learners only need to complete one of the sample assessments and teachers may use other assessments for different cohorts (groups) of learners over time.*

WEEK 5

Task 3 (20 Marks)

Criteria	Excellent (4)	Very Good (3)	Satisfactory (2)	Needs Improvement (1)
Set Personal Financial Goals	Set at least three defined, realistic and relevant goals.	Set at least two defined, realistic and relevant goals.	Set one defined, realistic and relevant goals.	Set a defined goal that has limitations i.e. may not be realistic or lacking relevant goal
Savings and Investment Strategies	Identify at least three saving and investment strategies that are appropriate to achieve the defined goals.	Identify at least two saving and investment strategies that are appropriate to achieve the defined goals.	Identify one saving and investment strategy that is appropriate to achieve the defined goal.	Identify a saving and investment strategy but it may not allow successful achievement of the defined goal.
Risk Awareness and Mitigation	Identifies at least three risks and suitable practices to manage them.	Identifies at least two risks and suitable practices to manage them.	Identifies one risk and suitable practices to manage it.	Identifies one risk but does not provide solutions or risk mitigation.
Organisation and Creative Financial Plan	Financial plan is well-structured and creatively presented and is clear to read.	Well-structured and creatively presented that may not be very clear to read	lacking structure but creatively presented although it may not be clear to read.	Lacking structure and disorganised or lacking creativity.
Link to Financial Security	Explain how the plan promotes long-term security linked to at least three defined financial goals.	Explain how the plan promotes long-term security linked to at least two defined financial goals.	Explain how the plan promotes long-term security linked to one defined financial goal.	Explain how the plan promotes long-term security but may not be linked any defined financial goals.

Task 4 (30 marks)

1. Introduction (3 marks)

Savings and investment are two foundational pillars of personal financial management. While they serve distinct purposes, both contribute significantly to financial security, wealth creation, and long-term stability, etc.

Criteria	Savings	Investment
Risk Level	Low risk; often stored in savings accounts	Higher risk; including stocks, real estate, mutual funds
Return	Lower returns (e.g., 2–4% per annum).	Higher potential returns (e.g., 7–12% or more).
Liquidity	Highly liquid (easy to access).	Less liquid (may require time to sell assets), etc.

Any three differences accurately identified and explained (**1 mark each x 3**) = **3marks**

1. Similarities Between Savings and Investment (3 marks)

- a. They are financial tools used for future planning.
- b. They both aim to build financial security and prepare against uncertainties.
- c. Both of tools can be part of a broader financial strategy that includes budgeting and debt management, etc. Any similarity with clear explanation (1 mark each x 3) = **3marks**

2. Complementarity in Financial Stability (3 marks)

- a. Savings provide immediate financial security through accessible funds for emergencies.
- b. Investments offer long-term financial growth, helping individuals beat inflation and build wealth.
- c. Together, they create a balanced approach: savings for short-term needs and investments for long-term goals like retirement. Any three stated and explanation of how they work together (1mark each x 3) = **3 marks**

3. Contributions to Wealth Creation (6 marks)

a. Savings:

- i. *Foundation for investment:* Accumulated savings can be used to fund future investments.
- ii. *Capital preservation:* Protects wealth by avoiding market volatility.
- iii. *Interest earnings:* Though small, compound interest over time contributes to net worth.

b. Investment:

- i. *Capital appreciation:* Value of assets increases over time.
 - ii. *Dividend/interest income:* Generates passive income.
 - iii. *Diversification of income Sources:* Reduces reliance on a single income stream.
- Contribution of each category (3 marks each x 2) = 6 marks**

4. Contributions to Risk Management (6 marks) - Explanations of any 3 marks per category 3 marks each x 2 = **6 marks**

a. Savings:

- i. *Emergency fund:* Covers unexpected expenses (e.g., medical bills, job loss).
- ii. *Liquidity cushion:* Immediate access reduces the need for high-interest loans.
- iii. *Peace of mind:* Reduces financial stress during uncertainties.

b. Investment:

- i. *Portfolio diversification:* Spreads risk across asset types.
- ii. *Hedge against Inflation:* Investments often outperform inflation.
- iii. *Insurance alternative:* Certain investments (e.g., annuities) provide income security.

Contributions on both categories.

Explanations of any 3 marks per category 3 marks each x 2 = 6 marks

5. Long-term Financial Stability and Independence (4 marks) - Explanation of any 2 points per category 2 marks x 2 = 4 mark

a. Savings contribute by:

- i. Building emergency funds
- ii. Supporting planned expenses (e.g., education, home purchase)
- iii. Preventing debt accumulation

b. Investments contribute by:

- i. Generating passive income streams (e.g., dividends, rental income)
- ii. Growing wealth over decades through compounding
- iii. Enabling retirement without dependence on employment or state support

Explanation of any 2 points per category 2 marks x 2 = 4 marks.

6. Conclusion (2 marks)

Savings and investments are not interdependent. A balanced financial plan incorporates both to ensure financial resilience, long-term security and independence. Understanding of both concepts is essential for sustainable personal wealth and effective risk management, etc

WEEK 6 – Mid-Semester Examination

Task 1 (12 Marks)

Criteria	Excellent (4)	Very Good (3)	Satisfactory (2)	Needs Improvement (1)
Principles of credit	Identifies at least three key principles (e.g., ability to repay, purpose, interest rate).	Identifies at least two key principles (e.g., ability to repay, purpose, interest rate).	Identifies two principles but one may be less relevant	States one relevant principle.
Identification of credit type	Recommends suitable credit for the proposed business and clearly explains the rationale for their choice.	Recommends suitable credit for the proposed business, but with an unclear explanation.	Recommends different types of credit, not the most suitable, and provides a limited explanation.	Limited credit types were stated, but no explanation was given for the choices made.
Justification and reasoning	Meaningful justification was provided, which related to the type of business being proposed. The reasoning for the selection was clear and well explained.	Justification was provided which related to the type of business. It was mostly logical, with some explanation given.	Justification was limited, with only partial reasoning provided.	Unclear justification and reasoning were given.

Task 2 (20 Marks)

Criteria	Excellent (4)	Very Good (3)	Satisfactory (2)	Needs Improvement (1)
Selection of three hypothetical clients	Selects three hypothetical clients (an individual, a family and a business group, etc.) with relevant analysis of their financial situations.	Selects two hypothetical clients with a relevant analysis of their financial situations.	Selects two hypothetical clients with limited and unclear analysis of their financial situation.	Selects one hypothetical client without analysis of the financial situation.

Understanding of Credit Principles	Demonstrates knowledge and understanding of at least three credit types and principles for different groups, making links to the financial situation analysis.	Demonstrates knowledge and understanding of at least two credit types and principles for different groups, making links to the financial situation analysis.	Demonstrates knowledge and understanding of one credit type and principle for different groups, making links to the financial situation analysis.	Demonstrates knowledge of one credit type and principle without understanding of credit concepts or linking with the financial situation.
Comparison and Evaluation Credit Needs	Compares at least three credit types effectively with reasoning and justification, making links to the needs of clients.	Compares at least two credit types effectively with reasoning and justification, making links to the needs of clients.	Compares at least two credit types, making only tenuous links with the needs of clients.	Compares two types of credit without linking to the needs of the clients.
Strategic Advisory Report	Provides at least three detailed and well-structured recommendations that are relevant for each client.	Provides at least two well-structured recommendations that are relevant for each client.	Provides at least two detailed recommendations without demonstrating relevance for all clients	Provides one recommendation without relevant, detailed, and well-structured information for clients
Reflection and Justification	Thoughtful reflection with connections to at least three long-term impacts of the credit decisions on financial well-being and how credit choices affect economic stability for the three different groups.	Reflection with connections to at least two long-term impacts of the credit decisions on financial well-being and how credit choices affect economic stability for the two different groups.	Reflection with connections to at least two long-term impacts of the credit decisions on financial well-being and how credit choices affect economic stability for the one group only.	Reflection on long-term impacts of the credit decisions with no connection to financial well-being and how credit choices affect economic stability for the different groups.

Hint



- Learners only need to complete one of the sample assessments, and teachers may use other assessments for different cohorts (groups) of learners over time.

WEEK 7

Task 1–3 (20 Marks)

Criteria	Excellent (4)	Very Good (3)	Satisfactory (2)	Needs Improvement (1)
Understanding of Financial Literacy Skills	Role-play demonstrates understanding and application of at least three financial literacy skills (budgeting, saving, spending wisely and avoiding debt in daily life).	Role-play demonstrates understanding and application of at least two financial literacy skills.	Role-play demonstrates understanding and application of on financial literacy skills.	Role-play demonstrates a lack of understanding of financial literacy skills.
Content Accuracy	Develops a realistic scenario showing how financial skills are used to solve at least three daily financial challenges (e.g., household shopping, planning a family event, school expenses).	Develops a realistic scenario showing how financial skills are used to solve at least two daily financial challenges.	Develops a realistic scenario showing how financial skills are used to solve one daily financial challenge,	Develops a scenario that shows a lack of understanding of how financial skills are used to solve daily financial challenges.
Creativity and Presentation	Demonstrates originality of ideas and engaging presentation to create a real-life application of financial skills that engage the senses.	Demonstrates originality of ideas and engaging presentation to create a real-life application of financial skills.	Demonstrates some originality of ideas with a presentation linking to some financial skills.	Demonstrates limited originality of ideas with presentation showing limited application of financial skills.
Team and Collaboration	All members contribute actively with specific assigned roles. The team is cohesive and supports each other's roles.	All members contribute with specific assigned roles, although the team is not always cohesive and supportive.	Some members contribute actively, whilst others are without a specific assigned role.	Members' contributions are generally passive without specific assigned roles.

Communication and Clarity	Ideas are clearly and effectively communicated using verbal and non-verbal expressions.	Ideas are clearly communicated using verbal or non-verbal expression.	Ideas are not always clearly communicated.	Ideas are unclear and confusing.
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SECTION 3: PRINCIPLES OF PRODUCT PLANNING AND ESTIMATION

STRAND: PERSONAL AND FAMILY RESOURCE MANAGEMENT

Sub-Strand: Creative Product Development and Entrepreneurship

Learning Outcome: *Analyse and apply the principles of product planning and estimation to ensure efficient and cost-effective production.*

Content Standard: *Demonstrate the ability to plan and estimate resources, costs and time required for product development.*

INTRODUCTION AND SECTION SUMMARY

Section 3 of the teacher manual provides an opportunity for learners to acquire knowledge, skills, values and principles in product planning and estimation. Effective product planning and estimation are major components of any production process. Learners will develop skills and competencies to ensure that products are developed systematically, using available resources efficiently while meeting quality, cost and time expectations. This section introduces learners to the essential steps involved in planning and estimating the resources, costs and timelines required for producing selected products. Through this process, learners will be able to make informed decisions, prepare accurate cost estimation sheets and develop comprehensive production plans that align with their product goals.

The focus will be on integrating practical skills such as resource identification, budgeting and scheduling to prepare learners for real-world product development scenarios. The goal is to equip learners with the knowledge and skills to plan, develop and evaluate home economics products suitable for the Ghanaian market. The weeks to be covered in this section and the specific indicators are outlined as follows:

The weeks and the indicators covered by the section are:

Week 8: Product Planning and Estimation

Week 9: Cost Estimation

Week 10: Developing a Production Plan

Table 8a: Recap Indicators of Year 2 for Session 3

Year 2	Weeks	Indicators
	Week 4	Apply management processes in resource management to achieve individual, family and community goals.
	Week 12	Apply the knowledge of product development to create a simple product using available materials and resources.
	Week 13	Evaluate the quality, functionality and marketability of the prototype products through feedback and revision. Revise products based on evaluation and feedback to improve product quality.
	Week 15	Explain how budgeting and resource allocation affect business success Demonstrate how effective utilisation of family resources can contribute to entrepreneurial success.

SUMMARY OF PEDAGOGICAL EXEMPLARS

The suggested instruction for Section 3 is based on the learner-centred pedagogies that actively engage learners through structured dialogue, collaboration and hands-on experience. The teaching approach emphasises Structuring Talk for Learning, where learners are provided with guided opportunities to articulate their thinking, justify decisions and reflect on their understanding. Teachers should intentionally use prompts, questioning techniques and structured discussions to deepen learners' comprehension and promote critical thinking. Building on this, Talk for Learning through Collaborative and Group Learning Approaches fosters peer-to-peer engagement. Learners are encouraged to work in pairs or small groups to share ideas, negotiate meaning, solve problems and co-construct knowledge. This social interaction enhances learning as it allows learners to hear diverse perspectives and clarify their own thoughts through dialogue.

In addition, Experiential Learning strategies are embedded throughout the section. Learners will learn through doing and engaging directly in the processes of product planning, cost estimation, and production plan development. These activities bridge theory and practice, allowing learners to apply knowledge in real-world contexts. Group-based tasks, simulations and practical assignments ensure that learners develop relevant skills through direct experience, reflection, and feedback. The teacher should encourage active participation of learners with special educational needs (SEN) and ensure that reasonable accommodation and adaptation are made to accommodate all learners. The teacher is also encouraged to incorporate GESI, SEL, the 21st Century skills, Core National Values and ICT in the lesson delivery, to make it more interactive, inclusive and learner-focused. Collectively, these pedagogical strategies promote active engagement, communication, teamwork and practical problem-solving as well as essential competencies for both academic success and workplace readiness.

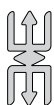
ASSESSMENT SUMMARY

Assessment in Section 3 integrates performance-based and collaborative methods that align with experiential and collaborative pedagogies. Learners are tested on knowledge and are also given the opportunities to apply, analyse and present their work which supports higher order thinking and real-world skill development. The assessment covers various DoK levels 1 to DoK Level 4. The key assessment task provided within the week focuses the specific higher DoK Level recommended in the Curriculum. Group Work promotes structured reflection and group decision-making, Project Work encourages real-world budgeting with peer feedback and Practical Work assesses synthesis of concepts, skills, leadership and teamwork.

The teachers are expected to effectively develop and use rubrics to assess group work, cost estimations and production plans based on criteria such as accuracy, clarity, collaboration and creativity. Incorporate peer and self-assessment to strengthen metacognitive reflection and communication. Allow oral presentations or gallery walks for learners to present their production plans and receive feedback.

Table 8b: Summary of Assessment Strategies for Session 3

Indicators	DOK Level	Assessment Strategy and/or Mode
Explain how to plan and estimate resources, cost and time required for selected products.	Level 3: Strategic reasoning	Class Exercise
Prepare a cost estimation sheet, materials, labour and overhead costs for planned products.	Level 3: Strategic reasoning	Group Project
Develop a detailed production plan, outlining the steps, timelines and responsibilities for completing products.	Level 4: Extended critical thinking and reasoning	Test



Note

- For arts, languages and humanities, some assessment questions will cover multiple Learning Indicators, such as those seen in Paper 2. Therefore, one question might service multiple Learning Indicators in the section above.

WEEK 8: PRODUCT PLANNING AND ESTIMATION

Learning Indicator: Explain how to plan and estimate resources, cost and time required for selected products

Focal Area 1: Understanding Product Planning

1. **Product Planning:** The systematic process of conceptualising, developing and launching products that meet consumer needs and market demand. The process involves setting clear goals, identifying resources and creating a strategy to bring the product to life efficiently and cost-effectively, etc. There are principles that guide the process of effective product planning. Let us explore these principles to help learners to help develop their skills, competencies and confidence in product planning.
 - i. **Conduct Market Research and Analysis:** Market research involves gathering information about potential customers, competitors and the market environment to guide decision-making in product development. This process supports the product developer (the learner) and should focus on the following:
 - Understand what individuals, families and society need or prefer.
 - Find out which similar products already exist.
 - Know what price people are willing to pay.
 - ii. **Make a feasibility study:** A feasibility study helps determine whether a product idea is realistic, achievable and profitable. The major elements are:
 - Product demand
 - Availability of raw materials
 - Skills required
 - Legal or safety issues
 - iii. **Identify the target audience:** The target audience is the group of people most likely to buy or use the product. These may include:
 - Age group
 - Gender
 - Income level
 - Location
 - iv. **Create innovation and design:** Innovation is about improving or changing an existing product to make it more useful, appealing and/or different. This can be achieved by
 - Adding new features

- Improving packaging
- Combining materials or flavours
- v. **Assess *the Sustainability*:** Sustainability refers to how eco-friendly and long-lasting the product and process are. Consider the following aspects:
 - Use of local and natural materials
 - Waste management
 - Packaging choices
- vi. **Cost estimation and budgeting:** This involves calculating how much money is needed to produce the product and how much profit can be made. The main cost categories to consider are:
 - Materials (e.g., fabric, ingredients)
 - Labour (time spent working)
 - Overheads (utilities, packaging, transport), etc.
- vii. **Estimation for cost-effective production:** This is about reducing cost while maintaining quality. It helps product development to:
 - Buy in bulk
 - Use reusable materials
 - Minimise waste, etc.

2. **Estimation:** The processes of determining the resources, costs and timelines required to produce a product efficiently. It ensures the product is economically viable and aligned with market demand. The principles of estimation are:
 - i. **Accurate data:** Collect data on material costs, labour rates and operational expenses analyse historical data for similar products.
 - ii. **Breakdown of costs:** Divide expenses into fixed and variable costs and allocate resources appropriately to optimise production.
 - iii. **Time management:** Develop a production timeline to avoid delays and implement strategies to reduce lead time and maximise efficiency.
 - iv. **Risk analysis:** Identify potential risks such as supply chain disruptions and price fluctuations as well as develop contingency plans to mitigate risks.
 - v. **Technology utilisation:** Use cost-estimation software for precise calculations and implement automation to reduce errors and labour costs.

Focal Area 2: Application Of Principles Of Product Planning And Estimation

- 1. Strategic Planning:** The process of outlining long-term goals and actionable steps to bring a product from concept to market successfully. It aligns the product development process with an organisation's/group mission, vision and competitive strategy to ensure the product meets customer needs, stays within budget and stands out in the marketplace.

Learning Task

Help learners plan a product development project with clearly defined stages and outcomes. The Key Concepts to focus on are: Set project goals and deliverables; define production stages such as planning, sourcing, processing, packaging and marketing as well as establishing timelines and assigning roles.

Table 8c: Application of Principles in Product Planning and Estimation

Principle	Description	Food Product	Clothing Product	Household Product
Identify Consumer Needs	Know who the product is for	Nutritious snack for school children	Durable school uniform	Eco-friendly soap for a family
Set Product Goals	Clarify the function or purpose	Healthy, portable food	Comfortable culturally appropriate attire	Cost-effective cleaning product
Select Materials/ Resources	Choose ingredients or materials that are locally available and affordable	Local fruits, honey	Ghanaian prints, cotton	Coconut oil, lemon, vinegar
Estimate Costs	Forecast materials, labour, tools, and packaging costs	¢5.00 per salad	¢170.00 for full dress	¢250.00 for one batch of soap
Estimate Time	Determine the time required	1 hour	6 hours including fittings	3 hours with drying time
Determine Skills and Tools	Assess the skills needed and available equipment	Knife skills, bowls	Pattern drafting, sewing machine	Mixing, measuring tools
Ensure Safety and Hygiene	Apply safety standards and good hygiene	Clean kitchen tools and surfaces	Use non-irritating fabrics	Safe handling of ingredients
Plan for Sustainability	Minimise waste, choose reusable or eco-friendly options	Use paper wraps	Reuse fabric scraps	Package in reused bottles

- 2. Use project management tools to track progress.** Using project management tools to track progress is essential for helping learners stay organised and meet deadlines during product development projects. These tools include:

Table 8d: Task Checklist for Product Development

Task	Description	Responsible Person	Completed (✓)
Define Product Idea	Select a relevant food/clothing/ household item	Learner/Group	
Identify Consumer Needs	Who the product is for	Learner	
List Materials	All items required	Learner	
Estimate Cost	Calculate total cost	Learner	
Plan Timeline	Use Gantt chart	Teacher/Learner	
Gather Tools and Equipment	Ready all resources	learner	
Follow Hygiene and Safety Rules	During production	Student	
Evaluate Finished Product	Use rubric/criteria	Teacher/Peer	

Table 8e: Gantt Chart for Product Planning Timelines

Major Activity	Week 1	Week 2	Week 3	Week 4
Task 1: Planning and Idea Development	✓			
Task 2: Research and Material Listing	✓	✓		
Task 3: Budgeting and Timeline Development		✓	✓	
Task 4: Sourcing Materials and Preparation			✓	
Task 5: Production			✓	✓
Task 6: Monitoring and Evaluation				✓

Table 8f: Budget Tracking Checklist for Product Development

Major Activity	Item/Material/Service	Estimated Cost (GH¢)	Actual Cost (GH¢)
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	Chart paper	N/A	N/A
	Spreadsheet software access	N/A	N/A

- 3. Resource Optimisation:** The effective and efficient use of available resources such as time, money, materials and human skills to achieve the best possible outcomes with minimal waste. This principle ensures that producers make the most out of what they have while maintaining quality and meeting project goals. The major aspects of resource optimisation are:
- Efficient Material Use:** Minimising fabric, food ingredients or household materials waste through careful measurement and planning. For instance, using leftover fabric scraps creatively for embellishments or turning vegetable peels into compost.
 - Time Management:** Scheduling tasks realistically to prevent last-minute rush and ensure quality. This can be achieved by allocating time weekly in a Gantt chart to ensure consistent progress.
 - Budget Control:** Sticking to budget estimates and finding cost-effective alternatives. Comparing prices across suppliers or using recyclable items in production.
 - Human Resource Allocation:** Delegating tasks based on group members' strengths and availability. Assigning tasks to those with experience while others handle documentation or presentation setup.
 - Tool and Equipment Utilisation:** Sharing tools among groups or using multipurpose equipment to save costs. For example, using a blender both for food preparation and for creating natural fabric dyes.
 - Cost Monitoring:** The continuous tracking, recording, and evaluation of all expenses incurred during the stages of product development. It ensures that the project stays within the planned budget and helps identify any areas where spending may need to be adjusted. It helps to maintain expenditure within budget and control unnecessary costs. The key actions to be taken include comparing actual costs with the budget weekly to cut down unnecessary expenses.

Example:**Table 8g:** Elements of Cost Monitoring for Product Development

Element	Description	Clothing Product
Budget Allocation	Assigning funds to specific activities.	GH¢ 30 for fabric, GH¢ 10 for thread.
Tracking Actual Spending	Recording actual money spent during the project.	Receipt shows GH¢12 spent on thread.
Variance Analysis	Comparing estimated vs. actual costs and noting the difference.	Planned GH¢10 for thread, spent GH¢ 12 Variance GH¢+2.
Updating Cost Records	Regularly updating the budget tracking sheet or log.	Weekly updates in the budget checklist.
Making Adjustments	Revising spending to stay within budget or re-allocating unused funds.	Spend less on decoration to cover extra thread cost.

- vii. Quality Assurance (QA):** The planned and systematic processes implemented to ensure that a product meets defined quality standards and performs its intended function effectively. In food, clothing and household management product development Quality Assurance helps to guarantee that the final product is safe, durable, attractive, and functional. Maintain product standards from start to finish. To achieve the quality of the product, guide the learners to explore the major elements of Quality Assurance.

Example:**Table 8h:** Elements of Quality Assurance in Product Estimation

Element	Description	Food Product
Set Quality Standards	Define what a good product should look or perform like	Food should be safe, well-cooked, attractively served
Check Materials	Ensure all materials meet standards before use	Use fresh vegetables; clean utensils
Follow Procedures	Adhere to correct methods, techniques, and safety practices	Bake at the recommended temperature; sanitise surfaces
Inspect Work	Examine progress at various stages to identify and fix errors early.	Taste-testing sauce before final cooking
Test Final Product	Evaluate finished product based on criteria such as functionality or appearance.	Serve food warm, clean, and garnished.
Seek Feedback	Get teacher or peer reviews for improvement	The teacher scores the presentation and hygiene.

Table 8i: Quality Criteria for Product Development

Product Type	Possible Quality Criteria
Food Product	Taste, texture, temperature, hygiene and presentation, etc.
Clothing Product	Neat stitching, proper fit, finishing and durability, etc.
Household Product	Stability, attractiveness, ease of use and safety, etc.

viii. Sustainability Practices: Making choices and using methods that protect the environment, conserve resources and promote long-term well-being for individuals, families and society as well as the natural environment. Sustainability ensures that food, clothing and household products are made responsibly and with minimal harm to the environment. Encourage environmentally responsible and economically sound practices.

Table 8j: Product Sustainability Practices

Product Type	Sustainability Practices
Food Products	• Use locally grown, seasonal produce • Compost food waste • Reuse packaging materials • Avoid single-use plastics, etc.
Clothing Products	• Upcycle old clothing or use fabric scraps • Choose natural fibres (e.g., cotton, linen) • Reduce water and energy during washing • Repair rather than replace, etc.
Household Products	• Use recyclable and natural materials • Make reusable items (e.g., cloth napkins, baskets) • Minimise packaging • Use non-toxic materials

Learning Tasks

1. Recap how budgeting and resource allocation affect business success
2. Recap how effective utilisation of family resources can contribute to entrepreneurial success.
3. Explain the concepts related to product planning and estimation and how to plan and estimate resources, cost and time required for selected products.
4. Discuss how to apply the principles of product planning and estimation to identify the materials, tools and resources required for a selected product.

5. Develop project management tools to track the progress of the product development processes.
6. Use project management tools to assess the progress of product development processes.

PEDAGOGICAL EXEMPLARS

1. Structuring Talk for Learning:

- a. Ask learners in groups to observe videos, role-play and stories/narrations to explain the concepts related to product planning and estimation.
- b. Ask groups to present their findings for a whole-class discussion

2. Talk for Learning: Collaborative/Group Learning Approaches

- a. Guide learners in mixed groups to use mingling, onion ring/radio reporter strategies to discuss how to apply the principles of product planning and estimation to identify the materials, tools and resources required for a selected product.
- b. Ask learners to present their group reports for a whole-class discussion.

3. Talk for Learning: Collaborative/Group Learning Approaches

- a. Put learners in mixed gender/ability groups, use mingling, onion ring/radio reporter strategies, and identify product development project management tools.
- b. Provide sample product development/project management tools for learners to study and discuss how to apply the principles of product planning and estimation to identify the materials, tools and resources required for a selected product.
 - i. Checklist for tasks
 - ii. Gantt charts for timelines
 - iii. Budget tracking sheets
 - iv. Weekly Progress Report Log
- c. Invite the groups to present their group reports for a whole-class discussion using different presentation modes.

4. Group Work/Collaborative Learning

- a. Provide groups project management tools template and guide learners to develop project management tools for tracking the progress of their product development processes.
- b. Monitor groups to provide support to struggling learners and ensure all learners participate actively.
- c. Ask learners to present their works for peer appraisal and assessment.

KEY ASSESSMENT LEVEL 3: CLASS EXERCISE

Task 1: Description

Design and present a poster that shows a clear understanding of the role of budgeting, resource allocation and planning in both business and family settings.

In this task, learners are to design a poster that contains the following details:

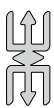
- a. **Budgeting and resource allocation:** Show how budgeting and allocating resources (money, time, labour, materials) affect the success of a small business (e.g., catering, tailoring, farming).
- b. **Utilisation of family resources:** Explain how effective use of family resources (skills, space, time, savings, tools) can support small-scale family-based enterprises.
- c. **Planning and estimation:** Illustrate how to plan and estimate the resources, cost, and time required to produce a selected product (e.g., school lunch, batik fabric, apron).

PLC Session 8

45 minutes

Planning & Reviewing the Learning Plan

1. Begin the session by recapping lessons from the previous year/session/week, focusing on how learning was applied.
2. Use your subject-specific app to explore the content before planning. Ask the app to
 - a. explain the week's concepts in a practical way that will make it easier for learners to understand
 - b. identify two or three common misconceptions learners may have on the week's content and how to address them using contexts familiar to Ghanaian learners. (NTS 3a, 3g and 3m).
3. Use your subject specific app to plan your lesson. Ask the app to
 - a. suggest the most effective method for teaching the week's concepts to learners with diverse backgrounds.
 - b. suggest learning activities, differentiation and essential questions based on the method of teaching (NTS 3a-3q)
 - c. review your prepared learning plan and address any challenging issues you may have identified in your subject area (NTS 3a-3c).



Note

- Take note of the recap topics linked to Years 1 and 2 while preparing for your lesson.
- Refer to the Values Learning Community Handbook and link the values for the week in your lesson to ensure that learners are applying what they learn.

4. Plan the week's key assessment with your app

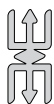
- a. The key assessment for the week is ***class exercise***. Chat with your app to plan this assessment, indicating what you and your learners will do before, during and after the exercise (NTS 3k-3q).

10 minutes

Content Exploration

5. As a subject group, select one problem or idea/term in the week's content that is challenging (not a routine procedural question, but one that requires conceptual understanding) and then

- a. use the app, ask it to solve the problem step by step and explain the reasoning behind each step (you may be assisted by a teacher who is strong in the content area)
- b. all teachers in the group work through a similar problem individually for 3–4 minutes
- c. the group then works through the problem together step by step
- d. highlight the most common errors made at each step and discuss (NTS 1c, 1e, 2c, 2e, 3e-3j).



Note

- This part is not just about 'How do I teach this?' but how do I teach it for learners to understand?
- If the group still shares the same content gap, use the app: ask it to solve the problem step by step and explain the reasoning behind each step.
- Problems/ideas discussed should be sourced from the Teacher Manual content, not invented separately. This keeps the content exploration directly connected to what teachers will deliver.

30 minutes

Enactment

6. Enact a teaching activity based on your learning plan (NTS 1a-1b, 1e-1g, 2c, 2e, 2f, 3c-3j and 3o).

- a. Colleagues observe with specific attention to clarity of concept explanation, use of familiar Ghanaian examples and how misconceptions are handled if they arise.
- b. After the enactment, ask for structured feedback from the group
 - i. was the concept explained in a way that a learner with no prior knowledge could follow?
 - ii. were the examples grounded in contexts familiar to Ghanaian learners?
 - iii. did any misconceptions surface and if so, how were they addressed?

5 minutes**Reflection**

- 7.** Reflect and share your views on the session. One thing that worked well, what did not work well and what you will do differently. (NTS 1a, 1b).
- 8.** Identify a critical friend to observe and provide feedback on your lesson in relation to the PLC Session conducted (NTS 1f, 1g).
- 9.** Remember to
 - a.** transfer your chats into your learning planner template.
 - b.** read your Teacher Manual and related Learner Material in preparation for the next session. Take note of the recap weeks, which are linked to Years 1 and 2 (NTS 3a).
 - c.** integrate National Values, GESI, SEL, and 21st century skills into your learning activities, assessment tasks, and rubrics/mark schemes.

WEEK 9: COST ESTIMATION

Learning Indicator: Prepare a cost estimation sheet, materials, labour and overhead costs for planned products

Focal Area 1: Preparing A Cost Estimation Sheet In Product Planning

Cost estimation is the process of predicting the financial resources needed to produce a product or complete a task. It involves calculating the total expected cost of materials, labour and overhead before production begins. This helps in planning, budgeting, and setting a fair selling price. The key components of cost estimation are outlined as follows:

a. Material Costs in Product Planning: The total amount of money spent on all the raw materials needed to produce a product. These are the physical items or ingredients that go into making the final product. Material costs are a very important part of cost estimation and must be calculated to ensure accurate pricing and profit margins.

i. Types of Materials in Product Planning

- **Direct Materials:** These are the main items that become part of the finished product. For example, fabric for making a dress, flour for baking a cake, or coconut oil for making soap.
- **Indirect Materials:** These are materials used in the production process but not directly seen in the final product. These may include; thread, flour, sugar or soap ingredients, and small amounts of glue.

ii. Calculating Material Costs

- List each material needed for the product.
- Write the quantity needed for each item.
- Find the unit cost (price for one unit).
- Multiply the quantity by the unit cost to get the total cost for each item.
- Add all totals to get the overall material cost.

Table 9a: Sample Material Costs for 10 Table Mats

Material	Quantity Needed	Unit Cost (GHS)	Total Cost (GHS)
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

iii. Importance of Material Cost Estimation in Product Planning

- Helps in budgeting for product development.
- Ensures enough supplies are bought without waste.
- Helps determine a realistic selling price.
- Supports profit planning, etc.

b. Labour Costs in Product Planning: The expenses related to the time and effort people spend in making a product. It includes all the manual work, technical skills and creative input involved in product development such as sewing, cooking, cleaning, packaging or designing.

i. Types of Labour Costs in Product Planning:

- **Direct Labour Costs:** Wages paid to people who are directly involved in making the product. For instance, a seamstress sewing a dress or a learner baking bread.
- **Indirect Labour Costs:** Wages for workers who support the production but are not directly making the product. These may include, a supervisor, cleaner or delivery person.

ii. How to Calculate Labour Cost: To calculate labour cost, use the formula: Labour Cost Time Spent (in hours) $\times$ Rate per Hour. It can also be estimated based on a fixed rate per product or total amount agreed for the task.

Table 9b: Sample Labour Cost for Making 10 Table Mats

Task	Time Spent	Rate per Hour (GHS)	Total Cost (GHS)
Cutting and sewing	3 hours	12.00	36.00
Finishing and ironing	1 hour	10.00	10.00
Total Labour Cost			46.00

iii. Importance of Labour Costs in Product Planning

- Helps price the product fairly (including time and skill).
- Encourages learners to value their skills and effort.
- Supports profit calculation and ensures business sustainability.
- Useful for planning how long a task may take, etc.

c. Overhead Costs in Product Planning: The indirect expenses that support the production of a product but are not directly tied to specific materials or labour. These are costs that are necessary to run the production process but don't become part of the final product.

i. Overhead Costs in Product Planning:

- **Utilities:** Electricity, water, gas used during production (e.g., ironing clothes, cooking snacks).
- **Transport:** Cost of transporting raw materials or delivering finished products.

- **Rent/space use:** Cost of using a sewing room, kitchen or workspace.
 - **Packaging:** Bags, boxes, wrappers used to present the product.
 - **Maintenance:** Repairs or servicing of equipment used in production.
 - **Cleaning supplies:** Items used to clean the work area or tools.
- ii. **How to Estimate Overhead Costs:** Overhead is often estimated as a percentage of direct costs (materials + labour) or based on past experience or set amounts.
- List all possible indirect costs.
 - Assign estimated amounts based on experience or data.
 - Add up to get total overhead cost, etc.

Table 9c: Sample Overhead Costs for Making 10 Table Mats

Overhead Item	Estimated Cost (GHS)
Electricity	20.00
Water	2.00
Packaging	15.00
Transport	10.00
Total Overhead	47.00

iii. **Importance of Overhead Cost Estimation in Product Planning**

- It ensures all expenses are considered in pricing the product.
- Helps avoid losses due to underestimating true costs.
- Supports realistic budgeting and profitability.
- Builds understanding of managing a sustainable home-based business.

Table 9d: Sample Estimation Sheets for Making 10 Table Mats

Category	Item	Quantity	Unit Price (Gh¢)	Total Cost (Gh¢)
Materials	Cotton fabric	3 yards	12.00	36.00
	Lining	2 yards	8.00	16.00
	Thread	2 rolls	3.00	6.00
Labour	Cutting and sewing	3 hours	12.00	36.00
	Finishing and ironing	1 hour	10.00	10.00

Overhead	Packaging	1 day	15.00	15.00
	Electricity	1 day	20.00	20.00
	Water	1 day	2.00	2.00
	Transport	1 day	10.00	10.0
	Total		92.00	151.00

d. Profit margin: Profit margin is the difference between the cost of producing a product and the selling price. It shows how much money is earned after all costs (materials, labour, overhead) have been paid. Profit margin helps determine whether a product is profitable or not.

i. The Formula for Profit Margin:

- **Profit** = Selling Price – Total Cost of Production
- **Profit Margin (%)** = (Profit ÷ Selling Price) × 100

Imagine you made a Nutritious local snack and calculated your total production cost as GH¢ 20. You sell the snack for GH¢ 30.

- **Profit** = 30 – 20 = GH¢ 10
- **Profit Margin** = (10 ÷ 30) × 100 = 33.3%

This means you make a 33.3% profit on each snack sold.

ii. Importance of Profit Margin in Product Planning

- It helps learners understand how to price products fairly.
- Ensures the business is sustainable and earns income.
- Encourages good practices in budgeting and financial planning.
- Teaches learners to value their skills, time and effort.

SAMPLE PROFIT MARGIN WORKSHEET

This worksheet will help learners to calculate profit margins for their planned products. It includes spaces to estimate material costs, labour costs, overheads, total cost, selling price and profit margin.

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

Table 9e: Material Costs Template

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

Table 9f: Labour Costs Template

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

Table 9g: 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 9h:** Material Costs Estimation Sheet for Constructing Casual Wear

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

Table 9i: Labour Costs Estimation Sheet for Constructing Casual Wear

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

Table 9j: 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 9k:** 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 9l: Labour Costs Estimation Sheet for Eco-Friendly Soap

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

Table 9m: 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¢

d. Selling Price Estimation in Product Planning

Selling price estimation is a major component of product planning. It involves calculating the final price of a product by considering all production costs (materials, labour, overheads) and adding a profit margin. This ensures the product is profitable and competitively priced.

i. Major Components

- *Material Costs:* Raw materials used to make the product
- *Labour Costs:* Payment for time spent making the product
- *Overhead Costs:* Indirect costs (e.g., electricity, transport, packaging)
- *Profit Margin:* Desired earnings added to the total cost

ii. Formula

- *Selling Price* = Total Cost of Production + Profit
- *Or, Selling Price* = Total Cost $\times$ (1 + Profit Margin %)

Table 9n: Sample Price Estimate for Casual Wear – Skirt

Cost Item	Amount (GHS)
Material (fabric, zip)	30.00
Labour (tailoring)	20.00

Overhead (thread, electricity)	10.00
Total Cost	60.00
Profit (25%)	15.00
Estimated Selling Price	75.00

Practice Activity

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

Material Cost (GHS)	
Labour Cost (GHS)	
Overhead Cost (GHS)	
Profit Margin (%)	

Total Cost of Production: GH¢

Estimated Selling Price: GH¢

iii. Importance of Pricing in Product Planning

- Helps set realistic and competitive prices
- Ensures all costs are recovered
- Supports budgeting and forecasting
- Encourages better decision-making in production
- Helps determine if the product idea is viable and profitable, etc.

e. Cost Estimation

This is the process of predicting the expenses involved in producing a product or delivering a service. It involves identifying, calculating, and forecasting all costs, such as materials, labour, and overheads before actual production or service delivery.

Effects of Cost Estimation on Financial Planning

i. Guides Budget Preparation

- Accurate cost estimation helps create realistic budgets by outlining expected material, labour, and overhead costs.
- Ensures that resources are allocated properly and no aspect of production is overlooked. For instance, If the cost estimate for producing 50 soaps is GHS 500, the planner can budget accordingly.

ii. Influences Pricing Strategy

- Knowing the total cost of production helps in setting a fair and profitable selling price.

- Prevents pricing the product too low (leading to losses) or too high (driving customers away). For example, if a skirt GH¢ 80 to make, the financial plan must include a profit margin above that.

iii. Helps Forecast Profit and Loss

- Cost estimates allow prediction of potential earnings by comparing costs with expected revenue.
- Aids in assessing the financial sustainability of a product or venture.
- It helps to avoid investing in unprofitable products.

iv. Reduces Waste and Financial Risk

- Prevents overordering or underordering of materials.
- Supports cost control and early identification of unnecessary expenses.
- Saves money and improves resource management.

v. Aids in Financial Decision-Making

- Helps stakeholders make informed decisions about scaling production or introducing new products.
- Provides a foundation for evaluating cost-saving strategies.
- Enables strategic financial planning.

Learning Tasks

1. Develop cost estimation sheets for product planning.
2. Estimate profit margins in product planning
3. Analyse the effect of cost estimation on financial planning in product planning.

PEDAGOGICAL EXEMPLARS

1. Talk for Learning/Collaborative Learning Approaches

- a. Put learners in pairs to use the think-pair-share strategy to identify and state the materials, labour and overhead costs of developing the selected product of their choice.

E.g. Product: Baked goods, sewn items and household crafts.

Equipment required:

- i. **Practice materials:** Fabric, thread, wood, ingredients.
- ii. Calculators.
- iii. **Stationery:** Paper, pencils and rulers.
- iv. Whiteboard and markers or PowerPoint slide, etc.

- b. Ask learners in their groups to identify the components of a cost estimation sheet.

2. Group Work/Project-Based Learning

- a. Ask learners in groups to observe sample cost estimation sheets as a guide to prepare a cost estimation sheet for a selected product. Present your cost estimations for the class review.
- b. Engage learners to calculate the profit margins of selected products using cost estimation templates.
- c. In class discussion for learners to use the panel discussion strategy to share views on how accurate cost estimation affects profit margins and financial planning.

KEY ASSESSMENT LEVEL 3: GROUP PROJECT

Task 1 Description

1. Create a cost estimation sheet for a selected product

In this task learners are to select a household, clothing or food product of their choice, develop a detailed cost estimation sheet that outlines at least **four** required materials, labour and overhead costs involved in producing the selected product:

Task 2 Description

2. Estimate profit margins using cost estimation templates

In this task, learners are to use the cost estimation from Task 1 and apply an appropriate profit margin percentage (e.g., 20%–30%) to calculate the estimated selling price of the product. A profit estimation template will be used to guide this process.

Learners will also provide an Interpretation/Justification i.e., the reason why the margin was chosen.

Sample Assessment Task 3 Description:

Analyse the effect of cost estimation on financial planning in product development

In this task, Learners will write a short report (150–200 words) analysing how cost estimation affects financial planning during product development. They are to build on their personal experience from Tasks 1 and 2 and highlight its impact on budgeting, resource use and pricing.

PLC Session 9

45 minutes

Planning & Reviewing the Learning Plan

1. Begin the session by recapping lessons from the previous year/session/week, focusing on how learning was applied.
2. Use your subject-specific app to explore the content before planning. Ask the app to

- a. explain the week's concepts in a practical way that will make it easier for learners to understand
 - b. identify two or three common misconceptions learners may have about the week's content and how to address them using contexts familiar to Ghanaian learners. (NTS 3a, 3g and 3m).
3. Use your subject-specific app to plan your lesson. Ask the app to
- a. suggest the most effective method for teaching the week's concepts to learners with diverse backgrounds.
 - b. suggest learning activities, differentiation and essential questions based on the method of teaching (NTS 3a-3q)
 - c. review your prepared learning plan and address any challenging issues you may have identified in your subject area (NTS 3a-3c).



Note

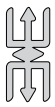
- Take note of the recap topics linked to Years 1 and 2 while preparing for your lesson.
- Refer to the Values Learning Community Handbook and link the values for the week in your lesson to ensure that learners are applying what they learn.

4. Plan the week's key assessment with your app
- a. The key assessment for the week is **group project**. Chat with your app to plan this assessment, indicating what you and your learners will do before, during and after the project (NTS 3k-3q).

10 minutes

Content Exploration

5. As a subject group, select one problem or idea/term in the week's content that is challenging (not a routine procedural question, but one that requires conceptual understanding) and then
- a. use the app, ask it to solve the problem step by step and explain the reasoning behind each step (you may be assisted by a teacher who is strong in the content area)
 - b. all teachers in the group work through a similar problem individually for 3–4 minutes
 - c. the group then works through the problem together step by step
 - d. highlight the most common errors made at each step and discuss (NTS 1c, 1e, 2c, 2e, 3e-3j).



Note

- This part is not just about ‘How do I teach this?’ but how do I teach it for learners to understand?
- If the group still shares the same content gap, use the app: ask it to solve the problem step by step and explain the reasoning behind each step.
- Problems/ideas discussed should be sourced from the Teacher Manual content, not invented separately. This keeps the content exploration directly connected to what teachers will deliver.

30 minutes

Enactment

6. Enact a teaching activity based on your learning plan (NTS 1a-1b, 1e-1g, 2c, 2e, 2f, 3c-3j and 3o).
 - a. Colleagues observe with specific attention to clarity of concept explanation, use of familiar Ghanaian examples and how misconceptions are handled if they arise.
 - b. After the enactment, ask for structured feedback from the group
 - i. was the concept explained in a way that a learner with no prior knowledge could follow?
 - ii. were the examples grounded in contexts familiar to Ghanaian learners?
 - iii. did any misconceptions surface and if so, how were they addressed?

5 minutes

Reflection

7. Reflect and share your views on the session. One thing that worked well, what did not work well and what you will do differently. (NTS 1a, 1b).
8. Identify a critical friend to observe and provide feedback on your lesson in relation to the PLC Session conducted (NTS 1f, 1g).
9. Remember to
 - a. transfer your chats into your learning planner template.
 - b. read your Teacher Manual and related Learner Material in preparation for the next session. Take note of the recap weeks, which are linked to Years 1 and 2 (NTS 3a).
 - c. integrate National Values, GESI, SEL, and 21st century skills into your learning activities, assessment tasks, and rubrics/mark schemes.

WEEK 10: PRODUCTION PLAN

Learning Indicator: *Develop a detailed production plan, outlining the steps, timelines and responsibilities for completing products*

Focal Area 1: Monitoring And Control In Product Planning And Estimation

a. Definition: Monitoring and control in product planning and estimation refer to the systematic process of tracking the progress of a product development plan and ensuring that it stays within the estimated time, cost and quality constraints. This process helps in identifying deviations early and taking corrective actions to achieve desired outcomes. The purpose of monitoring and control:

- i. Ensure that the product is developed according to the initial plan.
- ii. Track progress against estimated time, cost, and resources.
- iii. Detect and address problems or delays early.
- iv. Manage risks and ensure quality standards are met, etc.

b. Monitoring Activities in Product Planning and Estimation

Monitoring activities refer to the ongoing processes of checking, tracking and assessing the progress of a product from the planning stage through to completion. These activities help ensure that everything is on schedule, within budget and aligned with the intended quality standards

- i. **Progress tracking:** Observing whether planned tasks are being completed as scheduled. Using tools like Gantt charts, progress reports or daily work logs to identify delays, skipped steps or barriers early.
- ii. **Time monitoring:** Comparing actual time spent with the estimated timeline using time logs, check-in meetings or milestone reviews. This ensures timely delivery and adjust schedules if needed.
- iii. **Cost monitoring:** Tracking actual expenses against the estimated budget. Maintaining budget tracking sheets, reviewing receipts and invoices to avoid overspending and ensure financial efficiency.
- iv. **Resource monitoring:** Keeping track of materials, tools and labour used in production. Using inventory checklists and supply usage logs to prevent shortages or misuse of resources.
- v. **Quality monitoring:** Checking whether the product meets the required quality standards. This achieved by conducting inspections at different stages of production to detect defects early and maintain product standards.

- vi. **Compliance monitoring:** Ensuring that procedures follow safety rules, institutional guidelines or ethical standards. Perform supervisory checks, review documentation or checklists to avoid risks and ensure the project adheres to required regulations.
- vii. **Stakeholder feedback monitoring:** Gathering suggestion from team members, supervisors or end-users. Through review meetings, feedback forms or informal discussions to improve decision-making and refine the product during development.

Focal Area 2: Organising Project Work in Product Planning and Estimation

Organising individual project work is a key strategy for guiding students through the structured process of planning, estimating and executing a product. It helps learners apply theoretical knowledge practically, build critical thinking and decision-making skills and develop time and resource management abilities

Stage 1: Define the Project Objective: Clearly state what each student is expected to achieve. The objective should align with curriculum goals, such as:

- a. Designing and producing food, clothing, or household items.
- b. Estimating time, cost, and materials.
- c. Demonstrate quality and functionality in the final product.

Stage 2: Planning the Project: This phase involves helping the learner map out the project from start to finish:

- a. **Product idea selection:** Based on interest, skill level, and available materials.
- b. **Research and design:** Exploring design options and methods.
- c. **Setting goals and timeline:** Use Gantt charts or personal planners.
- d. **Identifying resources:** List raw materials, tools, equipment, and human support needed.

Stage 3: Estimation Phase: In this stage, the student estimates what is needed to complete the project.

- a. **Materials:** Type, quantity, and cost
- b. **Time:** Duration for each stage of the work
- c. **Cost:** Total budget (including direct and indirect costs)
- d. **Labour:** Personal effort or external help needed

Stage 4: Implementation (Production): Learners begin working on their products using the planned steps and estimated resources. Teacher's role:

- a. Provide guidance and supervision.
- b. Ensure safe use of tools and materials.
- c. Offer feedback at various stages

Stage 5: Monitoring and Control: Learners monitor their progress and adjust plans when necessary.

- a. Monitoring activities:**
 - i.** Keeping a progress journal or diary
 - ii.** Checking material use and waste
 - iii.** Comparing actual vs. estimated cost and time
 - iv.** Conducting quality checks, etc.
- b. Control actions:**
 - i.** Revising timelines or budgets
 - ii.** Seeking help when needed
 - iii.** Reworking defects or errors, etc.

Stage 6: Evaluation and Presentation: Upon completion, learners evaluate the process and the final product.

- a. Areas of evaluation:**
 - i.** Accuracy of estimation
 - ii.** Quality and functionality of the product
 - iii.** Adherence to timeline and budget
 - iv.** Creativity and presentation
- b. Suggested tools:**
 - i.** Self-assessment checklists
 - ii.** Peer review forms
 - iii.** Teacher scoring rubrics

Stage 7: Reflection and Documentation: Encourage learners to document the process and reflect on their learning. Activities:

- a.** Writing a brief project report
- b.** Presenting lessons learned
- c.** Suggesting improvements for future work

Sample Production Plan Template

Product Name:

Materials Needed:

Tools Needs:

Step No.	Action	Timeline	Responsibility	Resources Required

Learning Tasks

1. Describe what a production plan is.
2. Develop a detailed production plan, outlining the steps, timelines and responsibilities for completing your personal product
3. Exhibit a product plan and estimation project

PEDAGOGICAL EXEMPLARS

1. Experiential Learning/Collaborative/Group Learning Approaches

- a. Engage learners individually to use a product plan template to develop a detailed production plan, outline the steps, timelines and responsibilities for completing a personal product.
- b. Ask learners in mixed groups to use the talking point or panel discussion strategy to compare their detailed production plans and provide feedback to each other.

2. Problem Based/Experiential Learning

- a. Ask learners in mixed groups to visit selected food vendors, fashion shops and guest houses or homes to find out how they develop their production plans.

E.g.,

Production Plan Template

Product Name:

Materials Needed:

Tools Needs:

Step No.	Action	Timeline	Responsibility	Resources Required

3. Problem-Based Learning/Group Work

- a. Guide learners in mixed ability/friendship groups to organise a campaign on product planning and estimation to educate household producers on how to maximise profit margin and product quality.
- b. Ask learners to reflect on the activities and share experiences.

KEY ASSESSMENT LEVEL 4: TEST

Task 1 Description

Group Work: Plan, cost and prepare a selected product (e.g., food item, household product or clothing article).

In this task learners are to plan product development from idea generation to cost estimation and culminate in a practical exhibition of the completed product and a report of the entire process. The areas of focus are:

- a. Apply product planning principles to select and develop a sustainable product,
- b. Identify and list appropriate materials, tools and resources
- c. prepare a detailed cost estimation sheet (materials, labour, overhead)
- d. determine the selling price and calculate profit margins
- e. reflect on financial planning decisions and their impact on product success.
- f. Communicate and exhibit their product with clarity and purpose.
- g. Compile a report that documents each stage of the product development process.

Table 10: Project Phases and Deliverables

Phase	Activity	Product
1	Product Idea Selection	Brief concept notes describing the product and target users
2	Planning and Research	Market research using survey/interview tools
3	Resource Identification	List of materials, tools and their sources
4	Cost Estimation	Costing sheet (materials, labour, overhead)
5	Profit Margin & Pricing	Selling price calculation with justification

6	Production / Prototype	Physical or visual model of the product
7	Report Writing	Final written report summarising all steps and decisions
8	Exhibition	Display and explanation of the final product to peers and assessors

Task 2 Description

Organise a community campaign on product planning and estimation

In this task learners are to work in groups to plan, organise and lead a community campaign to educate household producers (e.g., food vendors, local artisans, soap makers, tailors, etc.) on how to use product planning and estimation techniques to maximise profit margins and improve product quality.

The campaign should be interactive, informative and designed to empower small-scale producers with the basic skills of cost estimation, resource planning, pricing and profit calculation.

Guidelines for the Campaign

Plan the Campaign

1. Identify your target audience (household producers).
2. Set clear objectives and goals for the campaign.
3. Choose a suitable venue or platform (school, community centre, market, radio, or online).

Develop Content

1. Create simple educational materials (flyers, posters, charts, handouts).
2. Prepare short presentations or demonstrations.
3. Include case studies or examples to illustrate key ideas.

Implement the Campaign

1. Present your content to the audience.
2. Engage the audience with discussions, Quality Assurance sessions, and demonstrations.
3. Gather feedback through simple questions or interviews.

Document and Reflect

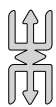
1. Write a summary report on the planning and execution process.
2. Reflect on what went well, what was learned and what could be improved.

PLC Session 10

45 minutes

Planning & Reviewing the Learning Plan

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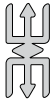
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SECTION 3 REVIEW

This section **equipped** learners with essential knowledge and skills for planning and estimating the resources, cost, and time required for developing selected products. The final outcome or goal of the unit **was** for students to create a detailed production plan. It **also supported** the development of a detailed production plan that **prepared** learners for practical product development and small-scale production management. Teachers **were expected** to use multiple interactive methods such as lectures, demonstrations, guided practice, and group work to deliver this unit.

Product planning and estimation **were** essential components in Management in Living that **guided** Home Economics learners in transforming creative ideas into feasible, market-ready products. Learners **were engaged** in identifying objectives, conducting market research, determining the required materials and tools, scheduling production, and ensuring quality control. Estimation activities **focused** on calculating material, labour, and overhead costs to help learners make informed decisions about budgeting and pricing. Together, these concepts **promoted** critical thinking, resource management, and innovation, enabling learners to align production with consumer preferences and available resources.

Teaching product planning and estimation effectively **required** the use of different theories and practices. Strategies such as project-based learning, collaborative group work, and hands-on workshops **engaged** learners in real-world problem-solving. Instructional resources like cost estimation worksheets, budget templates, Gantt charts, and sample business plans **enhanced** understanding. These approaches **built** financial literacy and also **encouraged** learners to apply entrepreneurial skills in food, clothing, and household product development, ultimately **fostering** creativity, sustainability, and profitability.

Additional Reading and Teaching and Learning Resources

a. Textbooks and Reference Materials

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

b. Visual Aids

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

c. Templates and Worksheets

- Cost estimation sheets
- Budgeting templates

- Gantt charts and production schedules
- Profit margin and pricing calculation sheets

d. Digital Tools

- Microsoft Excel or Google Sheets (for cost estimation and tracking)
- Word processors (for creating reports and project plans)
- Project management apps (e.g., Trello, Canva or simple timeline tools)

e. Practical Tools and Materials

- Sample materials and tools used in food, clothing or household product production
- Product samples (e.g., handmade soap, apron, snack item)

f. Multimedia Resource

- Instructional videos on cost estimation and planning
- Online simulations or games for budgeting and planning
- Local business documentaries or case studies

g. Assessment Tools

- Checklists and rubrics for project evaluation
- Observation and interview guides for market research
- Self-assessment and peer-assessment forms

h. Human Resources

- Guest speakers (entrepreneurs, artisans, accountants)
- Community resource persons (e.g., household producers, market vendors)



MARKING SCHEMES FOR THE KEY ASSESSMENTS

WEEK 8

Task (16 Marks)

Criteria	Excellent (4)	Very Good (3)	Satisfactory (2)	Needs Improvement (1)
Understanding of Budgeting and Allocation	Explanation of budgeting and allocation of at least four main resources (e.g., money, time, labour and materials).	Explanation of budgeting and allocation of at least three main resources.	Explanation of budgeting and allocation of at least two main resources.	Explanation of budgeting and allocation of one main resources.
Utilisation of Family Resources	Explains how at least four resources are used to support entrepreneurship (e.g., money, time, labour and materials).	Explains how at least four resources are used to support entrepreneurship.	Explains how at least four resources are used to support entrepreneurship.	Explains how at least four resources are used to support entrepreneurship.
Planning and Estimation	Accurate and well-organised plan with specific quantities and details of at least four resources details (time, cost, energy and material resource).	Accurate and well-organised plan with specific quantities and details of at least three resource.	Accurate and well-organised plan with specific quantities details of at least two resource.	Accurate and well-organised plan with specific quantities details of one resource.
Creativity and Visual Presentation	Visually appealing and well-organised poster with clear headings and themes	Visually appealing and organised poster with clear headings and themes	Organised poster with clear headings and themes	Organised poster with unclear headings and themes

WEEK 9

Task 1 (20 marks)

Cost Requirements	Marks
Clear identification of product and type (e.g., Household / Clothing / Food, etc.)	2 marks
Accurate listing of at least four materials required for product (e.g., Rice, Chicken, Vegetables, Cooking oil and seasonings) (1 mark each x 4)	4 marks
Correct calculation of at least four material costs (e.g., Item Description, Quantity, Unit Cost (GH¢) and Total Cost)	4 marks
Inclusion and computation of labour costs (e.g., Description of labour relevant to the product, hours, rate per hour and total labour cost)	4 marks
Inclusion and computation of at least four overhead costs (e.g., Gas, electricity, water, equipment depreciation) (1 mark each x 4)	4 marks
Correct grand total and layout (e.g., Total materials cost; Total labour cost; Total Overhead Cost: and Grand Total Cost)	2 marks

Task 2 (20 marks)

Requirements	Marks
Identification of Product and Cost Information (e.g., Product name and total production cost from previous task clearly stated)	2 marks
Accurate Selection of Profit Margin (20–30%) (Learner selects a reasonable margin (e.g., 25%))	2 marks
Correct Calculation of Profit Amount (Shows correct working: e.g., $110 \times 0.25 = 27.50$)	6 marks
Correct Calculation of Selling Price (Cost + Profit) e.g., $110 + 27.50 = 137.50$	6 marks
Logical Consistency and Neat Presentation (Neat table, correct figures, legible layout)	2 marks
Interpretation/Justification (Why the margin was chosen) (Brief explanation e.g., 25% chosen to remain competitive yet profitable)	2 marks

Task 3 (20 marks)

Report	Marks
Introduction and Product Reference: The report should begin with a clear introduction that states the purpose of the report and references the specific product developed in Tasks 1 and 2 (e.g., fried rice with chicken, sewn apron, or homemade soap)	2 marks

Explanation of Cost Estimation Process: The learner should describe how they calculated the total cost by considering materials, labour, and overheads. A clear understanding of cost estimation steps should be evident.	3 marks
Impact on Budgeting: The report should explain how cost estimation influenced financial planning, especially how it helped the learner to stay within budget or allocate funds appropriately.	3 marks
Resource Use and Management: There should be a discussion of how the cost estimation helped in making efficient use of resources, such as selecting affordable materials, managing time, or avoiding waste	3 marks
Effect on Pricing Decisions: The learner must analyse how the profit margin applied in Task 2 influenced the selling price. They should show awareness of the relationship between cost, pricing, and profitability	3 marks
Personal Reflection or Insight: A strong response includes a personal reflection based on experience, what the learner learned, what they found challenging, or what they found useful in the process	2 marks
Structure, Clarity, and Word Count: The report should be clearly written in well-organised paragraphs, with logical flow, correct grammar, and within the required 150–200–word limit.	2 marks

WEEK 10

Task 1 (100 marks)

Learners are to be assessed on eight main areas, each reflecting a stage in the product development process. Marks will be awarded based on clarity, accuracy, creativity and the ability to apply concepts of sustainability and financial planning.

1. **Idea Generation and Product Planning:** Learners should clearly explain their product idea, its purpose and the problem it seeks to solve. A meaningful response will demonstrate originality and relevance. For instance, a learner might plan to produce reusable beeswax food wraps as an eco-friendly alternative to plastic wrap. Marks will be awarded for how well learners apply product planning principles, including consideration of the target market, environmental sustainability and feasibility of production. **(15 marks)**
2. **Selection of Materials, Tools and Resources:** Evaluate the appropriateness of the materials, tools and other resources listed for the project. Learners should identify materials that are sustainable and accessible, such as cotton fabric, beeswax or natural dyes. They must also list all necessary tools and equipment, like scissors, graters, irons, or measuring tapes. Completeness and relevance of the listed items are essential for full marks. **(10 marks)**
3. **Cost Estimation:** Learners are expected to prepare a detailed and accurate cost estimation sheet. This should include the cost of materials (e.g., Gh¢ 15 for one metre of cotton), labour costs (e.g., Gh¢ 30 for 3 hours of work at GH¢ 10 per hour), and overhead costs (e.g., Gh¢ 5 for utilities, Gh¢ 3 for packaging, and Gh¢ 2 for transportation). The cost estimation sheet must be well-organised and clearly presented, with appropriate labelling and summation of each category. **(20 marks)**
4. **Selling Price and Profit Margin:** Learners must determine an appropriate selling price for the product based on their total cost and desired profit margin. They should justify this price using simple market research or comparison. For example, if the total cost is Gh¢ 55 and a 40% markup is applied, the selling price would be Gh¢ 77, resulting in a Gh¢ 22 profit. Accuracy in profit calculation and a clear explanation of the pricing strategy are required. **(10 marks)**
5. **Reflection on Financial Planning:** Focuses on learners' ability to evaluate their financial decisions. They should reflect on why certain materials or methods were chosen to manage costs and how these decisions affected the overall success or viability of the product. For example, using locally sourced beeswax might reduce costs and support community enterprises, improving the product's appeal and affordability. **(10 marks)**
6. **Practical Product Execution and Quality:** The final product will be assessed for functionality, aesthetic appeal and workmanship. Learners must ensure that their product is not only visually appealing but also performs its intended function effectively. For example, the beeswax wrap should be water-resistant and well-finished with evenly coated fabric and clean-cut edges. Good finishing and adherence to quality standards will earn higher marks. **(15 marks)**
7. **Report Presentation:** Learners must compile a report that documents each stage of the product development process. The report should be well-structured, clearly written, and

free from grammatical errors. It should include visual elements such as process photos, sketches, or tables (e.g., the cost estimation sheet) to support explanations. Logical flow and neat presentation will be considered in the scoring. **(10 marks)**

8. ***Exhibition and Communication:*** During the exhibition, learners should demonstrate their ability to present their product confidently and clearly. They should explain the development process, justify decisions made and highlight the product's benefits. The use of visual aids, such as posters, brochures or samples, will enhance communication and attract interest. Marks will be awarded for clarity, creativity and audience engagement. **(10 marks)**

Task 2: (100 marks)

Learners work in groups to plan and lead a community campaign to educate small-scale producers on cost estimation, pricing and product quality. Assessment is based on seven core criteria

1. ***Campaign Planning and Organisation:*** Top groups will develop a well-structured plan with clear objectives, roles, timelines and proper coordination. For example, they may prepare a checklist, contact community leaders and assign duties effectively. **(20 marks)**.
2. ***Content Relevance and Accuracy:*** Excellent content will be accurate, practical and suited to the audience's needs such as breaking down costs of a common local product (e.g., a bowl of rice or bar of soap). **(20 marks)**.
3. ***Educational Materials and Delivery:*** High-scoring groups will use creative materials like posters, handouts or cost sheets and deliver interactively through demonstrations or role play. **(15 marks)**.
4. ***Teamwork and Leadership:*** Effective collaboration involves shared roles, supportive teamwork and clear leadership. For instance, each member might take turns presenting or managing materials. **(10 marks)**.
5. ***Community Engagement:*** Excellent campaigns will involve the audience through Quality Assurance sessions or discussions in local languages. **(15 marks)**.
6. ***Impact and Reflection:*** Top marks go to groups who reflect thoughtfully on what worked, what did not and how the campaign influenced the community. **(10 marks)**.
7. ***Campaign Report:*** Reports are well written, structured, and include visuals such as photos or flyers. **(10 marks)**

SECTION 4: HOME CARE AND MAINTENANCE

STRAND: FAMILY AND SOCIAL RELATIONSHIPS

SUB-STRAND: RESPONSIBLE FAMILY AND SOCIAL LIVING

Learning Outcome: *Apply the knowledge, understanding and skills of caring and maintaining home facilities using local and modern technologies.*

Content Standard: *Demonstrate skills in the care and maintenance of home facilities using local and modern technologies.*

INTRODUCTION AND SECTION SUMMARY

This section emphasises the significance of maintaining various home facilities to ensure their functionality and longevity. It encompasses caring for and maintaining home facilities which is essential for fostering a safe, healthy, and comfortable living environment. The section delves into the practical skills and techniques required to manage household upkeep effectively using both traditional and modern technologies. Learners will explore the importance of responsible family and social living, understanding how home maintenance contributes to the overall well-being. Additionally, they will acquire the knowledge, skills, and understanding necessary to care for household surfaces and appliances using locally available and advanced methods. Through hands-on experiences and guided activities, learners will engage in responsible home care practices that promote sustainability, efficiency, and social responsibility.

By the end of this section, learners will develop a deeper appreciation for the role of home care in sustaining hygiene, durability and efficiency within the household. Learners will also have the confidence, practical skills and ability to apply effective home care and maintenance strategies that enhance their living spaces while demonstrating responsibility within the family and community.

The weeks and the indicators covered by the section are:

- **Week 10:** Care and Maintenance of Home Facilities (Identify various facilities and environment within and outside the home.)
- **Week 11:** Care and Maintenance of Surfaces in the Home (Discuss ways to care for and maintain the various surfaces in the home environment)
- **Week 12:** Maintaining the Various Surfaces in the Home (Demonstrate the ability to care for and maintain the various surfaces in the home)

Table 11a: Recap Weeks and Learning Indicators for Year1 and 2

Year	Week	Indicator
1	22	Identify suitable methods of maintaining household materials, tools and equipment.
2	17	Explain the concept of housing and its implication to healthy family living.
	18	Explain the concept of home improvement and its relevance to responsible family and social living.
	18	Identify the soft and hard furnishes used for home improvement.

SUMMARY OF PEDAGOGICAL EXEMPLARS

Effective teaching strategies for home care and maintenance emphasize interactive, collaborative, and experiential learning. Through brainstorming, discussions, videos, and hands-on activities, learners develop communication, critical thinking, and problem-solving skills. They explore local and modern technologies, compare their effectiveness, and understand underlying scientific principles. Group projects, community engagement, and field-based inquiry encourage responsibility, teamwork, and real-world application of knowledge. Participating in community/school cleaning exercises and maintenance campaigns, learners foster a sense of social responsibility while acquiring practical skills for maintaining a healthy and functional home environment. The teacher should encourage active participation of learners with special educational needs (SEN) and ensure that reasonable accommodation and adaptation are made to accommodate all learners. The teacher is also encouraged to incorporate GESI, SEL, the 21st Century skills, Core National Values and ICT in the lesson delivery, to make it more interactive, inclusive and learner focused.

ASSESSMENT SUMMARY

The assessments in this section focus on evaluating learners' ability to apply home care and maintenance skills at the highest Depth of Knowledge (DOK) level. Learners engage in group projects to identify home facilities, case studies to analyse maintenance methods, and end-of-semester evaluations, including multiple-choice questions, essays, and practical tests to demonstrate their understanding and hands-on application. These strategies foster critical thinking, collaboration, and problem-solving, ensuring learners can effectively maintain a healthy and functional home environment.

Table 11b: Summary of the Assessment Strategy for each Indicators

Indicators	DOK Level	Assessment Strategy and/or Mode
Identify various facilities and environment within and outside the home.	Level 3: Strategic reasoning	Group Project 27-29

Discuss ways to care for and maintain the various surfaces in the home environment.	Level 3: Strategic reasoning	Case Study 25–27
Demonstrate the ability to care for and maintain the various surfaces in the home	Level 4: Extended critical thinking and reasoning.	End of Semester (MCQs 66–67, Essay 74–76, Practical Test 37–39)

WEEK 11: CARE AND MAINTENANCE OF HOME FACILITIES

Learning Indicator: *Identify various facilities and environment within and outside the home*

Focal Area1: Identification Of Home Facilities

1. The Concept of Home Facilities

Home facilities refer to the various rooms, spaces, utilities, and amenities within a home that support daily living, comfort, safety, and household activities. These include bedrooms, kitchens, living rooms, bathrooms, and sometimes garages or basements.

Home facilities also include essential systems such as plumbing, electrical wiring, ventilation, and sanitation, which provide the foundation for appliances to function properly. In addition, outdoor areas within the home such as yards, gardens, driveways, and sidewalks are considered part of home facilities. Home facilities may be classified into:

2. Structural Facilities

These include walls, roofs, floors, doors and windows. Structural facilities serve as the foundation of every building, whether residential or commercial.



Figure 3a: *Pictures of Sample Walls and Roofs*

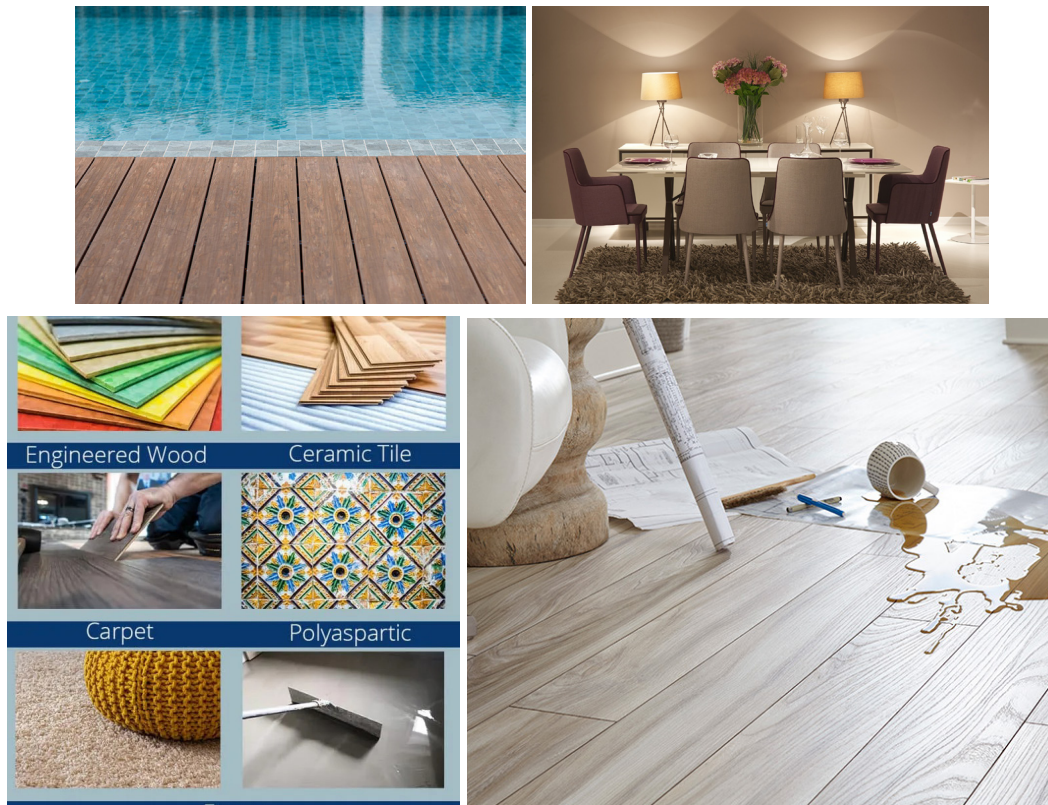


Figure 3b: Pictures of different Types of Floors

- a. Doors and Windows:** The doors range from sturdy metallic security doors for entranceways, providing both style and protection, to carved wooden doors seen in traditional homes. The windows are fitted with louver blades or sliding glass panes, which are often adorned with burglar-proof bars, a unique blend of aesthetics and security.



Figure 3c: Pictures of different Types of Doors and Windows

- b. Utility Systems:** Household utility systems include essential services such as electricity, water, natural gas and sewage, as well as modern amenities like internet and cable TV. These systems are important for operating appliances, maintaining sanitation and supporting communication and entertainment. Common utilities cover water, sewage, electricity, gas, trash collection and recycling. Additionally, technology-based services like cable TV, internet, security systems and phone services are often categorised as utilities. Reliable water supply is essential in urban areas, boreholes with mechanised pumps supplement the erratic Ghana Water Company.

Rural communities rely on community standpipes or rainwater harvesting systems with poly tanks, barrels, pots, buckets, etc. Electricity, managed by the Electricity Company of Ghana (ECG) or the Northern Electricity Distribution Company, powers homes, businesses and increasingly, solar installations are becoming popular in eco-conscious homes. Plumbing systems ensure clean water reaches kitchens and bathrooms efficiently, with PVC pipes now common across the country. Though heating systems are rare in Ghana's tropical climate, ventilation is a must as such homes use ceiling fans, wall and table fans and in upscale areas, central air conditioning systems provide relief from heat during the day or evening time.

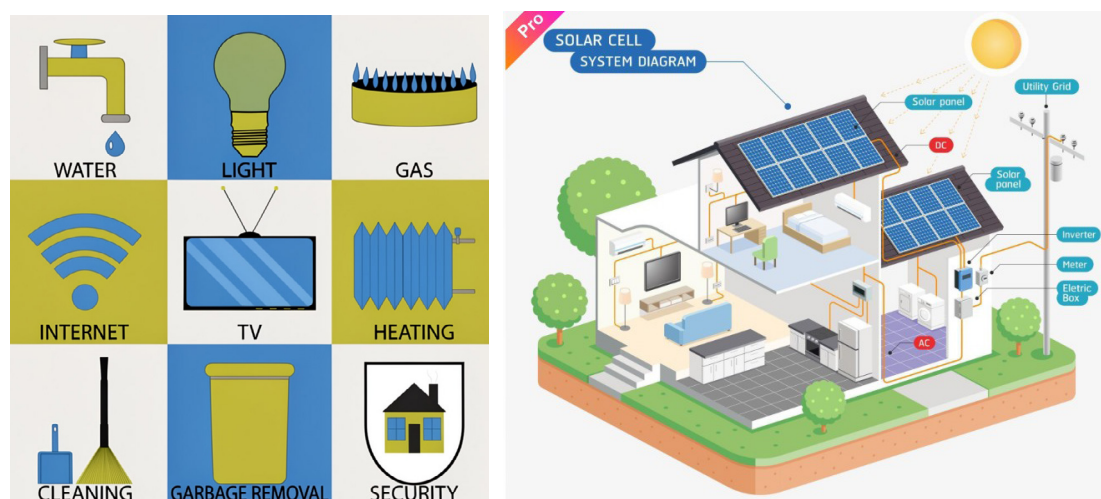


Figure 3d: Info graphs of Utility Systems

- c. Sanitation and Hygiene Facilities:** Bathrooms, kitchens, drainage systems and waste disposal units.
- i.** Modern bathrooms in cities boast of tiled floors, water closets, and instant electric showers. In contrast, rural homes might use well-maintained pit latrines or Kumasi Ventilated Improved Pit (KVIPs).
 - ii.** Kitchens are evolving from outdoor cooking spaces to indoor modular set-ups with granite countertops, gas/electric cookers, and overhead cabinets in urban areas.
 - iii.** Efficient drainage systems are critical during the rainy season to prevent flooding, concrete drains line most roads in urban areas, while traditional open earth drains are still common in smaller towns.

- iv. Waste disposal has improved, with Zoomlion, Buzstopboys and other sanitation companies collecting household refuse in branded bins/cars across cities, promoting hygienic living.

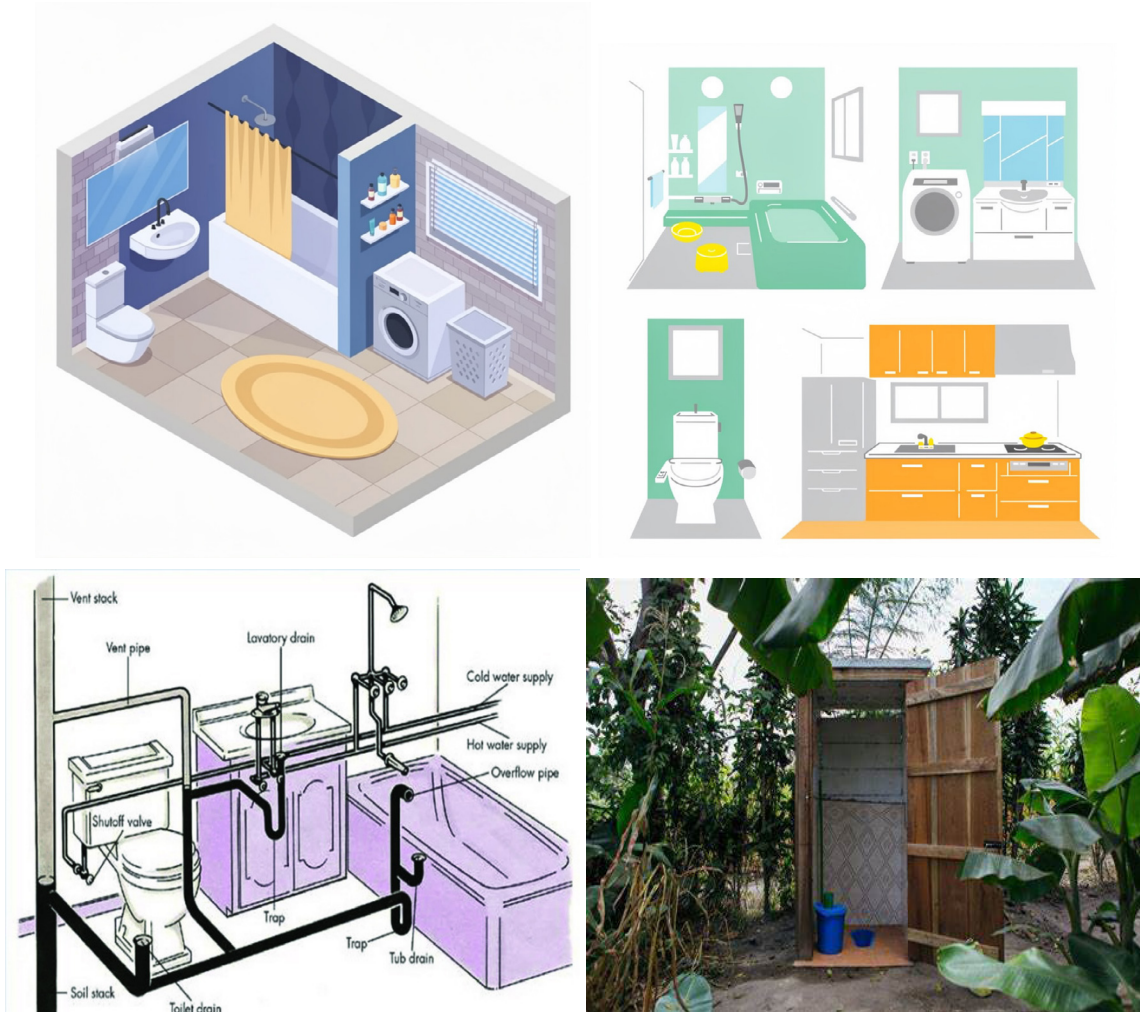


Figure 3e: Pictures of Sanitation Areas in the Home

- d. **Safety and Security Features:** Security is paramount., hence the use of locks, alarms, fences, fire extinguishers, and smoke detectors, etc. are increasingly being used. It is important to note that:
 - i. Locks from padlocks to biometric smart locks secure homes across Ghana.
 - ii. In some urban areas alarms and CCTV systems are becoming standard, especially in gated urban communities.
 - iii. Fences are often topped with barbed wire or broken glass to prevent easy entry.
 - iv. Fire safety is also on the rise; fire extinguishers are now required by law in homes and vehicles. Though smoke detectors are less common, they're gaining ground in modern real estate developments.



CCTV Camera



Gate with locks



Fire extinguisher



Fence with electric/wire protection



Barbed fence

**Figure 3f:** *Pictures of Security facilities in the Home*

Focal Area 2: Understanding Home Environments

Understanding the home environment means acknowledging the physical, social and emotional elements of a household and their impact on individuals, particularly children. It includes the physical setting, the interactions among family members and the availability of opportunities for stimulation, growth and learning. The home environment includes both indoor and outdoor spaces designed for functional, social and aesthetic purposes. A thoughtfully planned home consists of distinct functional areas, each tailored to support the comfort, health and well-being of its residents. Major areas among these are living spaces, sleeping areas and sanitation facilities.

1. **Indoor Spaces:** Indoor spaces refer to areas inside a building that are enclosed by walls, floors and ceilings. These spaces are sheltered from weather conditions and are specifically designed for human use and occupancy. Indoor areas are designed for different activities, cleanliness and maintenance. The following are some indoor spaces and their functions:
 - a. **Living Areas:** Living areas in a home are intended for relaxation, social interaction and everyday activities. They commonly include spaces such as the living room, family room and dining area as well as home office or den. These areas are usually centrally positioned and conveniently accessible to both family members and guests. These are spaces for relaxation, conversation and family interaction. Living areas, often referred to as the hall or sitting room in Ghana, serve as the social hub of the home. These spaces are where family members gather after a long day to relax, share stories or watch television. It is in the living room that visitors are entertained, making it a key area that reflects the family's hospitality and cultural identity. In a middle-class home, the living area might feature plush (luxurious and comfortable) sofas, a flat-

screen TV and decorative items like family portraits or traditional artwork. Whilst in rural communities, the space may be more modest, sometimes a covered veranda or a central courtyard that facilitates evening conversations.



Figure 3g: *Pictures of Living Rooms*

- b. Sleeping Areas:** The sleeping area is a private and intimate part of the home, designed for rest and personal comfort. Since sleep is one of our most vital needs of an individual, it is important to create a peaceful and soothing atmosphere. Thoughtfully designed furniture of modern or classic in style can enhance the space by introducing unique, personalised touches that bring elegance and one's personal character. This contributes to a clean, organised and tranquil environment ideal for relaxation. Bedrooms provide a sanctuary for rest, sleep and personal retreat. The sleeping area is made functional with items such as mats/beds, wardrobes, etc.



Figure 3h: *Pictures of Bedrooms*

The following are sleeping areas used by people:

- i.** For adult/parents, the bedroom also offers privacy and sometimes includes an en-suite bathroom for added convenience.
 - ii.** Children's bedrooms may double as study areas, especially in urban settings, where academic excellence is emphasised. In such cases, the room will have study desks and bookshelves to serve that function.
 - iii.** It is important to note that, beyond rest, sleeping areas in the home fulfil the need for security and peace of mind (relaxation). Whether it's a self-contained room in a modern apartment or a shared room in a compound house, the core function remains the same that is to provide comfort, rest and personal space.
- c. Sanitation Areas:** Sanitation areas cover essential aspects of public health aimed at the safe handling, treatment and disposal of human waste, wastewater and solid waste. These systems play a vital role in preventing disease and supporting overall health and hygiene. Core elements include the management of human waste through toilets and latrines, wastewater through sewage systems, solid waste through proper collection,

segregation and disposal methods and effective drainage systems to prevent water stagnation and related health risks. Sanitation areas are vital for maintaining cleanliness and promoting health within the home. These include:

- i. **Bathrooms:** Used for bathing, toileting, and grooming. Bathrooms in urban Ghanaian homes often include ceramic fittings, showers, and water closets. In rural areas, bathhouses and well-maintained pit latrines are more common. Regardless of design, they are crucial for personal hygiene and disease prevention.



Figure 3i: *Pictures of Bathrooms*

- ii. **Kitchens:** The kitchen is an important sanitation area in the home, that requires careful attention to hygiene to prevent foodborne illnesses. Maintaining proper kitchen sanitation involves regular cleaning, safe food storage, and measures to avoid cross-contamination. This includes sanitising all surfaces, utensils, equipment and ensuring the environment remains clean and free from pests. Kitchen facilities include the appliances, equipment and spaces designed for preparing and cooking food. Key elements include a stove (gas/electric/traditional), oven (gas/electric/traditional), refrigerator, sink with running water and designated areas for food preparation and storage. Depending on the context, they can range from basic setups with essential appliances to more elaborate commercial kitchens with specialised equipment. The heart of the Ghanaian home, whether it is a sleek, tiled indoor kitchen in a bungalow or a traditional open-fire kitchen behind the house, this space is where meals are prepared.



Figure 3j: *Pictures of Modern and Traditional Kitchens*

iii. Dining Area: The dining area, especially in food service settings, is regarded as a sanitation zone because it is where food is consumed and surfaces are frequently handled, increasing the risk of contamination. Ensuring cleanliness and proper hygiene in this space is essential to prevent the spread of foodborne illnesses and to provide a safe and healthy environment for family members, guest, patrons and staff. This is a designated space in a home where people gather to eat meals. Its function goes beyond simply providing a place to consume food, it also serves as a central hub for social interaction, family bonding, hospitality and entertainment. In smaller homes, the dining area may also serve as a study zone, a workplace or meeting place. The dining area adds aesthetic appeal to the home environment through elements such as lighting, colour scheme, and furniture style which contribute to a welcoming environment. To avoid contamination and ensure safety, it is essential to keep the dining area clean always.



Figure 3k: *Pictures of Dining Rooms*

iv. Laundry Spaces: Although laundry areas are not traditionally classified as sanitation zones like toilets or waste disposal systems, they play a vital role in maintaining hygiene and preventing the spread of germs. Regular washing clothes, bedding and other fabrics helps eliminate bacteria, allergens and potential sources of illness. Keeping the laundry space clean and well-organised also reduces the risk of spreading dirt and clutter to other parts of the home. Usually found in a backyard or designated utility area. These spaces allow for the washing and drying of clothes. In the absence of washing machines, handwashing is still the norm, with clothing lines or makeshift ropes used for drying.

Collectively, sanitation areas ensure the household runs smoothly, safely and healthily. In community/household where water access may vary, features like poly tanks or rainwater harvesting systems also support these functions.



Figure 3l: *Pictures of Modern and Traditional Laundry Space*

- d. Outdoor Spaces:** Outdoor spaces in architecture include a variety of areas such as courtyards, patios, decks, shaded zones and green spaces. These spaces serve multiple purposes, offering places for relaxation, recreation and social interaction. Additionally, they can contribute to energy efficiency by promoting natural ventilation and providing shade to reduce indoor cooling needs. Outdoor spaces are essential extensions of the home, offering both functional and aesthetic value. In many Ghanaian households be it urban, peri-urban, and rural, outdoor areas serve as dynamic spaces that support recreation, practical activities and security. Their design and use are often influenced by culture, climate and lifestyle. Outdoor environments complement the indoor setting and provide additional utility such as:
 - i. Recreational Areas:** Recreational areas consist of diverse outdoor spaces created for leisure, relaxation and physical activities. Examples include parks, playgrounds, sports complexes and natural settings such as beaches and walking trails. These spaces are designed to promote community well-being, encourage active lifestyles and foster social connections. Outdoor recreational spaces play a vital role in promoting relaxation, family bonding and appreciation of nature. To make outdoor spaces functional they require adding items that enhance comfort, convenience and enjoyment which include:
 - Seating and furniture such as chairs, benches, hammocks, lounges and outdoor tables create inviting spaces to relax and gather
 - Shade and shelters such as umbrellas, pergolas, gazebos or awnings offer protection from the sun and rain
 - Lighting such as string lights, lanterns, solar-powered lamps, or pathway lights set the mood and improve visibility at night)
 - Cooking and dining facilities like outdoor grills, fire pits, pizza ovens and picnic tables turn the space into a culinary hub.

- Greenery and décor such as potted plants, garden beds, fountains, sculptures, or trellises bring aesthetic appeal and a fresh atmosphere.
- Entertainment and activities that includes swings, trampolines, outdoor speakers, projectors and games like corn hole or a small basketball hoop add fun.,
- Comfort features include throw pillows, blankets, windbreakers, insect repellent devices and misting fans help create a cozy outdoor experience.

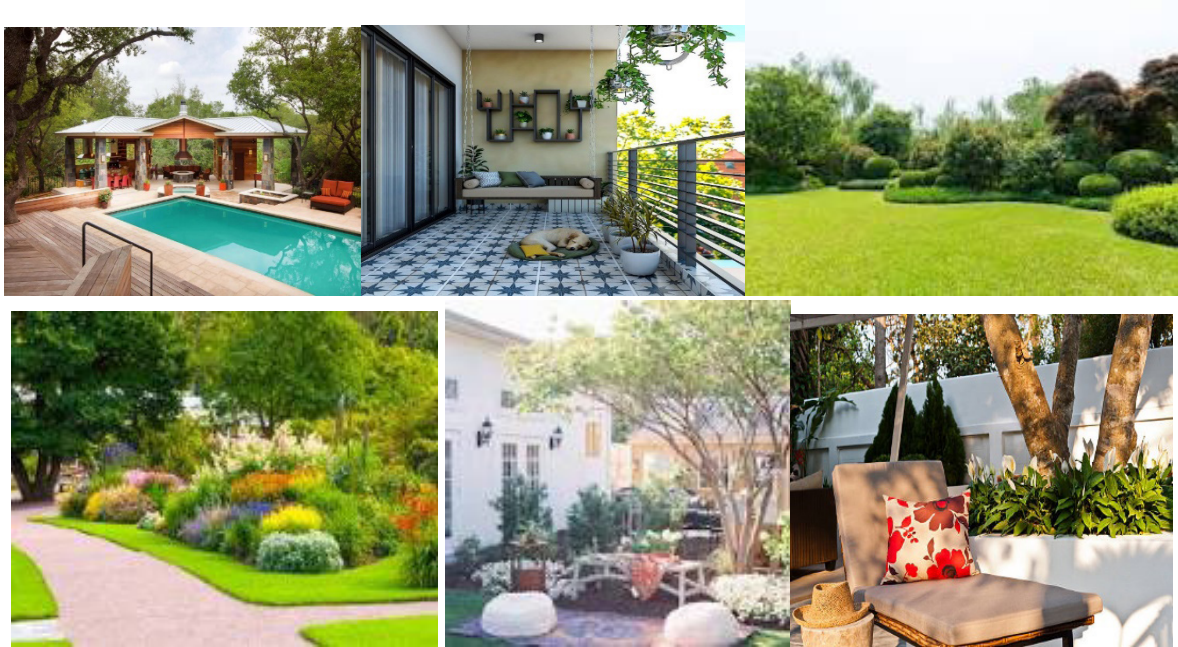


Figure 3m: *Pictures of Recreational areas*

- In residential homes across urban areas, gardens often include neatly arranged flowers, trees like neem or mango and small lawns. These gardens provide a peaceful setting for morning prayers, yoga, or casual reading, and they enhance the beauty of the property.
 - Courtyards, especially in compound houses, serve multiple roles such as central meeting points for socializing, drying clothes, storytelling, or children's play after school. Courtyards also support cultural traditions, such as hosting family gatherings, naming ceremonies, or funeral rites.
 - **Balconies:** These are common in multi-storey homes and apartments and serve as semi-private relaxation spots. Residents may use them for evening breeze enjoyment, container gardening, or informal chats with neighbours. These spaces encourage outdoor living, enhance mental well-being and allow for personal or social recreation in a natural setting.
- ii. Storage sheds:** Storage sheds are usually small, standalone structures intended to offer extra space for storing items that might overcrowd a home or garage. They are often used to keep gardening tools, outdoor gear and various household belongings. Beyond their primary function, storage sheds can also be adapted for hobbies, used as workshops or converted into compact offices or creative studios. These are used to keep tools, old furniture, farm implements or seasonal items. In rural areas, they may also store harvested crops, firewood, or animal feed. Storage sheds may be

made more functional when cabinets, sheds and deck boxes are provided to keep things organised, and define the space.



Figure 3n: Pictures of Storage Cabinet and Shed

ii. **Security Features:** These security features give residents peace of mind and protect both property and lives, particularly in areas with high traffic or theft risk. Outdoor spaces are more than just empty land around a building, they are integral components of a holistic home environment. From promoting relaxation and leisure to facilitating daily chores and ensuring safety, these areas significantly enhance the quality of life. In Ghana, where outdoor life blends seamlessly with indoor living, maximising the utility of these spaces reflects not only good home design but also cultural values and practical wisdom. Security is a primary concern, outdoor security features are not optional, they are essential components of residential design. They include:

- **Fences:** Whether made of concrete blocks, iron bars or woven bamboo, they mark property boundaries and prevent unauthorized entry. In cities, it is common to see walls topped with electric wires, broken bottles or barbed wire for added deterrence.
- **Gates:** Gates provide controlled access to the home. Automated gates are popular in upper-class neighbourhoods, while manual metal gates are typical in most urban and peri-urban settings. They are often padlocked and accompanied by gatehouses for security personnel.
- **Outdoor lighting:** These include motion-sensor floodlights or solar-powered lamps. They enhance visibility at night and deter intruders. In many homes, especially during power outages or in off-grid areas, solar garden lights provide both security and ambiance or mood.



Figure 3o: *Security Facilities in the Home*

Learning Tasks

1. Recap to identify suitable methods of maintaining household materials, tools and equipment.
2. Identify different facilities in the home environment.
3. Discuss to explore the functions of the facilities in the home environment.

PEDAGOGICAL EXEMPLARS

1. Talk for Learning/Collaborative Learning

- a. Guide learners in mixed ability/gender/cultural groups to brainstorm/brain-write/think-pair-share to identify the different facilities in the home environment.
- b. Ask the groups to present their findings for a whole class discussion.

2. Group Work/Collaborative Learning

- a. Ask learners in mixed gender/ability/cultural groups to use pyramid discussion to explore the functions of the facilities in the home environment.
- b. Invite groups at random to present their findings building on what others say.

KEY ASSESSMENT LEVEL 4: GROUP PROJECT

Task 1 Description: Group Work

In groups of 4-5, investigate and analyse the facilities within the school community. Select a specific area of the school community to document the existing facilities evaluate their effectiveness, identify gaps and develop a proposal for improvement.

In this task learners are to select a specific area of the school community (the library, classroom, pantry, dormitory, administration, etc.) to investigate by conducting research using photos, interviews or site visits, analyse how existing facilities meet or fail to meet community needs, create a detailed proposal with justifications for improving the facilities in the specific area and present findings to class through a visual presentation.

Task 2 Description: Case Study

A family of six (husband and wife, with three children and an elderly grandmother with mobility issues) live in a 15-year-old three-bedroom house with multiple maintenance issues. Their home has problems with plumbing (slow drains, toilet backups, water tank leaks), electrical systems (tripping circuits, non-working outlets, flickering lights), structural elements (wall cracks, leaking roof, termite damage) and other facilities (septic system, windows, cabinets). They have saved GH¢15,000 for repairs and prefer eco-friendly solutions where possible.

In this task, learners are to analyse the provided case study documenting multiple facility issues, suggest appropriate maintenance solutions for each issue and develop a prioritised maintenance plan with timeline and budget, justify choices of local and modern technology approaches

Task 3 Description: Individual Work

Comparative Study and Innovative Home Environment Design

Compare and contrast home environments across different cultures, regions or time periods, focusing on how facilities meet specific needs and design an innovative home environment that incorporates the best elements of your research.

In this task, learners are to research and analyse home environments from at least three different contexts, compare facility designs, materials and functions across contexts, evaluate effectiveness based on cultural, environmental and practical factors, design an innovative home environment incorporating best practices and defend design choices with evidence-based reasoning.

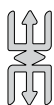
PLC Session 11

45 minutes

Planning & Reviewing the Learning Plan

1. Begin the session by recapping lessons from the previous year/session/week, focusing on how learning was applied.
2. Use your subject specific app to explore the content before planning. Ask the app to

- a. explain the week's concepts in a practical way that will make it easier for learners to understand
 - b. identify two or three common misconceptions learners may have on the week's content and how to address them using contexts familiar to Ghanaian learners. (NTS 3a, 3g and 3m).
3. Use your subject specific app to plan your lesson. Ask the app to
- a. suggest the most effective method for teaching the week's concepts to learners with diverse backgrounds.
 - b. suggest learning activities, differentiation and essential questions based on the method of teaching (NTS 3a-3q)
 - c. review your prepared learning plan and address any challenging issues you may have identified in your subject area (NTS 3a-3c).



Note

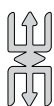
- Take note of the recap topics linked to Years 1 and 2 while preparing for your lesson.
- Refer to the Values Learning Community Handbook and link the values for the week in your lesson to ensure that learners are applying what they learn.

4. Plan the week's key assessment with your app
- a. The key assessment for the week is **group project**. Chat with your app to plan this assessment, indicating what you and your learners will do before, during and after the project (NTS 3k-3q).

10 minutes

Content Exploration

5. As a subject group, select one problem or idea/term in the week's content that is challenging (not a routine procedural question, but one that requires conceptual understanding) and then
- a. use the app, ask it to solve the problem step by step and explain the reasoning behind each step (you may be assisted by a teacher who is strong in the content area)
 - b. all teachers in the group work through a similar problem individually for 3–4 minutes
 - c. the group then works through the problem together step by step
 - d. highlight the most common errors made at each step and discuss (NTS 1c, 1e, 2c, 2e, 3e-3j).



Note

- This part is not just about ‘How do I teach this?’ but how do I teach it for learners to understand?
- If the group still shares the same content gap, use the app: ask it to solve the problem step by step and explain the reasoning behind each step.
- Problems/ideas discussed should be sourced from the Teacher Manual content, not invented separately. This keeps the content exploration directly connected to what teachers will deliver.

30 minutes

Enactment

6. Enact a teaching activity based on your learning plan (NTS 1a-1b, 1e-1g, 2c, 2e, 2f, 3c-3j and 3o).
 - a. Colleagues observe with specific attention to clarity of concept explanation, use of familiar Ghanaian examples and how misconceptions are handled if they arise.
 - b. After the enactment, ask for structured feedback from the group
 - i. was the concept explained in a way that a learner with no prior knowledge could follow?
 - ii. were the examples grounded in contexts familiar to Ghanaian learners?
 - iii. did any misconceptions surface and if so, how were they addressed?

5 minutes

Reflection

7. Reflect and share your views on the session. One thing that worked well, what did not work well and what you will do differently. (NTS 1a, 1b).
8. Identify a critical friend to observe and provide feedback on your lesson in relation to the PLC Session conducted (NTS 1f, 1g).
9. Remember to
 - a. transfer your chats into your learning planner template.
 - b. read your Teacher Manual and related Learner Material in preparation for the next session. Take note of the recap weeks, which are linked to Years 1 and 2 (NTS 3a).
 - c. integrate National Values, GESI, SEL, and 21st century skills into your learning activities, assessment tasks, and rubrics/mark schemes.

WEEK 12: CARE AND MAINTENANCE OF SURFACES IN THE HOME

Learning Indicator: *Discuss ways to care for and maintain the various surfaces in the home environment*

Focal Area 1: Sustainable Home Surface Maintenance And Restoration

a. Surfaces in the Home That Need Care and Maintenance

Surfaces in the home include all the various physical structures that make up items in the home that we interact with, use, or clean regularly. Common surfaces found in the home environment include floors, walls, ceiling, doors, countertops, windows, mirrors, equipment/appliances and fixtures as well as furniture surfaces. The care given to these surfaces are based on the materials they are made of which include wood, tiles, laminate, carpet (woollen/linoleum), concrete, painted surfaces, wallpaper, granite, marble, stainless steel, glass surfaces, ceramic, porcelain, leather, fabric and plastic, etc.

i. Wood



Figure 4a: *Picture of Wooden Surfaces in the Home*

Characteristics

- **Natural:** Wood is an organic material that comes straight from trees. It's renewable, biodegradable and often preferred for its eco-friendly nature and connection to the natural world.
- **Durable:** Many types of wood, especially hardwoods like oak or teak, are naturally strong and long-lasting. They can resist wear and tear, making them suitable for furniture, flooring and construction.
- **Warm appearance:** Wood tends to give spaces a cozy and inviting feel due to its colour tones and texture. Its natural look adds character and charm, making interiors feel more human and comfortable.
- **A good insulator:** Wood does not conduct heat or cold easily. That means it can help maintain temperatures indoors, keeping spaces warmer in cold weather and cooler when it's hot.

- **Wood has grains:** Wood grain refers to the pattern and direction of the wood fibres. These grains give wood its texture and visual appeal and no two pieces of wood ever look exactly alike.
- **Can warp, shrink or swell depending on how much moisture it loses or absorbs:** Wood reacts to changes in humidity. It can expand when it absorbs moisture and contract when it dries out, which may cause warping or cracks if not properly managed.
- **Destroyed by termites if untreated:** Termites feed on wood cellulose. If wood isn't protected with treatments like sealants or chemical preservatives, these pests can cause serious structural damage over time.

Uses

- **Construction purposes:** Like houses, doors, windows, ceiling, flooring, etc.
 - **Furniture:** E.g., chairs, tables bedstead, cupboard, cabinets, closets, etc.
 - **Household equipment and tools:** Chopping board, mortar, pestle, masher, spatula, etc.
 - **Decoration:** carvings like stools, sculpture pieces, etc.
 - **Insulation:** Protection against heat (handles of saucepans, ladles, knives, etc.), protection against electrocution (cover cables, fuse boxes, etc.).
 - **Fuel:** Charcoal, firewood, sawdust, etc.
 - **Regular cleaning:** Dust with a soft cloth and wipe with damp cloth and mild soap.
 - **Special care:** After regular cleaning, polish with furniture wax or oil and treat for termites.
- ii. **Concrete:** Polished concrete floors are now common in rural and older homes.
- **Characteristics:** Durable, rough or polished finish, can crack and can be stained or sealed.
 - **Uses:** Floors, countertops (often in rural or minimalist homes).
 - **Regular cleaning:** Sweep and mop.
 - **Special care:** Reseal to prevent staining and patch cracks.



Figure 4b: Pictures of Concrete Surface in the Home

- iii. **Painted Surfaces:** Emulsion paint for indoor walls, gloss for wooden surfaces such as doors, tables, trims etc.
- **Characteristics:** Easily customizable and prone to marks and peeling.

- **Uses:** Walls, ceilings and furniture.
- **Regular cleaning:** Wipe gently with damp cloth.
- **Special care:** Repaint or touch-up every few years.

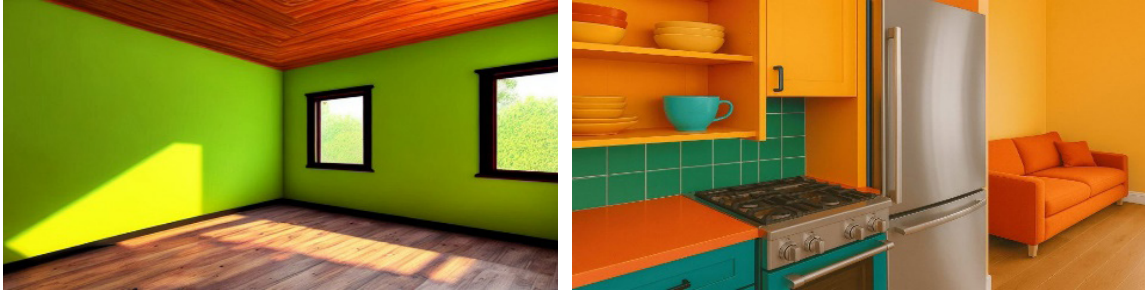


Figure 4c: Pictures of Painted Surface in the Home

iv. Leather

- **Characteristics:** Durable, elegant and sensitive to sun and moisture.
- **Uses:** Sofas, chairs and decorative pieces
- **Regular cleaning:** Wipe with damp cloth to remove dust and use leather cleaner to remove dust and dirt.
- **Special care:**
 - Wash with warm soapy water with a soft cloth making sure it is not soaked by using as little water as possible.
 - Rinse by wiping thoroughly with a cloth wrung dry in warm water.
 - Allow to dry by wiping with a dry cloth and airing.
 - Condition with leather oil or polish
 - Keep away from heat.



Figure 4d: Pictures of Leather Surface in the Home

v. Fabric Surfaces

- **Characteristics:** Soft, breathable, prone to stains and fading.
- **Uses:** Upholstery, curtains, bedding, kitchen linens and towels
- **Regular cleaning:** Wash removable covers with soap and water and vacuum
- **Special care:** Deep-clean or steam clean upholstery, soak white fabrics in bleach for about 30 minutes and wash with soap and water, rinse in washing blue and dry in the sun and towels and napkins should be boiled occasionally before washing.



Figure 4e: Pictures of Fabric Surface in the Home

vi. Wallpaper: Used in modern hotels or luxury homes

- **Characteristics:** Decorative, paper or vinyl-based and can be damaged by moisture.
- **Uses:** Feature walls and upscale interiors.
- **Regular cleaning:** Light dusting and sponge clean with an almost dry sponge or cloth
- **Special Care:** Replace damaged sections



Figure 4f: Pictures of Wallpaper Surface in the Home

vii. Metals: Stainless steel, aluminium, widely used in urban kitchens (e.g., fridges, cookers).

- **Characteristics:** Resistant to rust, modern look and show fingerprints.
- **Uses:**
 - Kitchen appliances like blenders, kettles, electric iron, etc.
 - Cooking utensils like pots, pans, etc.
 - Kitchen tools like knives, ladles, etc.
 - Table appointments like cutlery, drinking cups, plates, etc.
 - Household fittings/fixtures like sinks, bathtubs, taps, forceps, etc.
 - Backsplashes (protective and decorative surfaces installed on walls, typically in kitchens and bathrooms, to shield them from water, grease and stains)
- **Regular cleaning:** Wipe with microfiber and dish soap, wash with hot soapy water, rinse in warm water and air dry and polish with lint less cloth
- **Special care:**
 - Remove tarnishes or verdigris by applying lemon or lime juice with sifted wood ash, red clay, ground charcoal or fine sand.
 - Wash with fine steel wool and soap with water.
 - Rinse immediately with clean water
 - Use stainless steel polish to remove scratches.



Figure 4g: Pictures of Metal Surface in the Home

viii. Glass Surfaces

- **Characteristics**
 - Transparent unless treated for a special purpose by either tinting it or frosting.
 - Fragile and breaks easily
 - Shows smudges easily
 - Not easily stained
 - Does not absorb flavours
 - Not heat resistant unless proved as glass does not expand evenly.

- **Uses**
 - **Construction purposes:** Like houses, doors, windows, etc.
 - **Furniture:** E.g., tables, showcase, closets, etc.
 - Kitchen appliances and tools like Chopping board, blender cups, coffee makers, etc.
 - Cooking utensils like pots, pans lids, etc.
 - Table appointments like Pyrex, cutlery, drinking cups, plates, etc.
 - **Decoration:** like artefacts, etc.
- **Regular cleaning**
 - Wash glass in plastic bowl to prevent chipping or cracking
 - Wash with warm soapy water. It is best to use soap less detergents to keep it clear and spotlessly clean.
 - Rinse with vinegar solution to brighten if dull
 - Air dry and polish with lintels cloth.
- **Special care**

Clean as for regular cleaning, rinse with salt and water if stained or has bad odour and use a squeegee to avoid streaks.

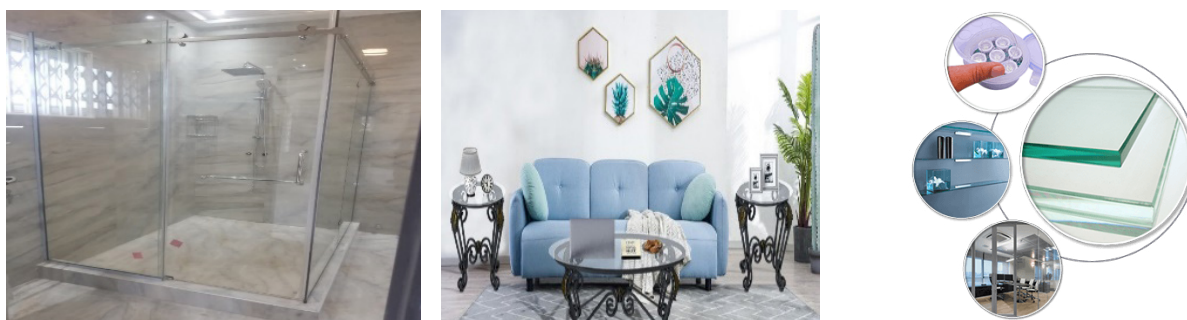


Figure 4h: Pictures of Glass Surface in the Home

- ix. **Clay:** May come in the form of unfinished clay products like water coolers and finished or glazed ones like ceramic.

Unfinished clay wares

- **Characteristics:** Porous and absorb water and other liquids and may have rough surfaces
- **Uses:** Water containers like coolers and pots, cooking utensils and facilities like cooking pots, swish stove, fish smokers, serving dishes like mugs, tea pot and cups, bowls, and building like the mud houses and floors, etc.
- **Regular cleaning:** Wash thoroughly with warm soapy water, rinse thoroughly and wipe and store in an airy place.
- **Special cleaning:** Clean as for regular cleaning and place on fire or heat to evaporate absorbed liquids.



Figure 4i: Pictures of Clay Surface and Products in the Home

x. Ceramic

- **Characteristics:** Made from clay, fired and glazed, waterproof and mostly come with a smooth surface
- **Uses:** Tiles, sinks, bathtubs and basins, decorative items. Table ware like plates, cups and tea pots, etc.
- **Cleaning of Ceramic Materials:**
 - **Regular Cleaning of Ceramic Tableware (e.g. plates, cups, bowls)**
 - Wash with warm water and mild detergent using a soft sponge or cloth.
 - If greasy, use hot water with mild detergent.
 - Wash items one at a time to prevent chipping or breakage.
 - Rinse thoroughly with clean warm water.
 - Wipe dry with a soft towel or allow to air dry to prevent water spots.
 - **Regular Cleaning of Ceramic Fixtures (e.g. tiles, sinks, bathtubs, basins, toilet bowls)**
 - Wear gloves and ensure proper ventilation.
 - Use warm water, mild detergent, and a soft sponge or cloth to clean surfaces.
 - Apply toilet cleaner inside the bowl and scrub with a toilet brush.
 - Gently scrub stained areas and grout lines with a soft brush.
 - Rinse all surfaces with clean warm water and flush the toilet.

- Wipe sinks and tiles dry.
- Mop floors with a dry mop or floor cloth.
- **Special Cleaning of Ceramic Tableware**
 - Soak tableware in warm water for 10–15 minutes to loosen stains.
 - Apply mild detergent and scrub gently with a soft sponge (avoid steel wool or abrasive pads). For stubborn stains, use:
 - a paste of baking soda and water, or
 - a solution of vinegar and warm water (1:1 ratio) for 15–20 minutes.
 - Rinse thoroughly with clean warm water.
 - Dry with a soft towel or air dry completely.
- **Special Cleaning of Ceramic Fixtures**
 - Remove loose dirt or debris from surfaces.
 - Scrub gently with a soft-bristled brush.
 - Use mild abrasives such as **Vim** for sinks and tiles, and **Harpic** for toilet bowls.
 - Rinse thoroughly with clean warm water.
 - Flush the toilet after cleaning.
 - Avoid steel wool or harsh abrasive pads.
 - Wipe surfaces dry and mop floors with a clean, dry mop.

xi. Porcelain

- **Characteristics:** Similar to ceramic but denser and harder, hard-water-resistant, comes in glossy or matte finishes and non-absorbent
- **Uses:** Toilets bowls, high-end tiles and sinks.
- **Regular Cleaning:** Clean as for ceramic and use bathroom cleaners.
- **Special Care:** Clean as for ceramic and void abrasive pads that scratch glaze.





Figure 4j: *Pictures of Ceramic and Porcelain Surface in the Home*

xii. Tiles (Ceramic/Porcelain)

- **Characteristics:** Hard, water-resistant, comes in glossy or matte finishes and non-absorbent
- **Uses:** Flooring, kitchen walls, floors and tops and bathroom walls.
- **Regular Cleaning:** Sweep and mop with tile cleaner.
- **Special Care:** Scrub grout lines; reseal grout if needed.

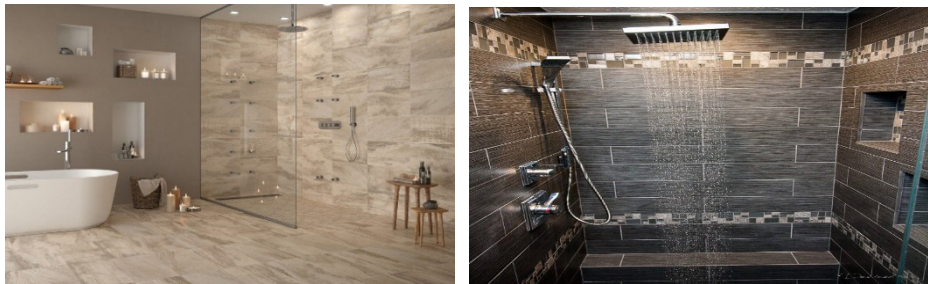


Figure 4k: *Pictures of Ceramic and Porcelain Tiles*

xiii. Marble

- **Characteristics:** Luxurious, softer than granite and stains easily.
- **Uses:** Kitchen counter tops, bathroom countertops and floors.
- **Regular cleaning:** Wipe surface with a cloth dampened with pH-neutral cleaner.
- **Special care:** Reseal regularly; avoid acidic cleaners.

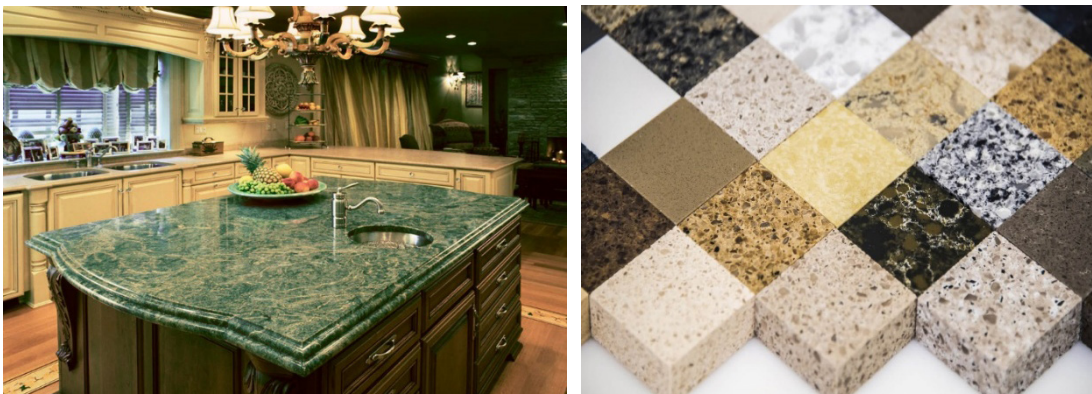


Figure 4l: *Pictures of Marble Surfaces*

xiv. Granite: Imported granite in high-end kitchens.

- **Characteristics:** Hard natural stone, durable scratch-resistant.
- **Uses:** Kitchen countertops and sometimes floors.
- **Regular cleaning:** Wipe with damp cloth and mild soap.
- **Special care:** Seal periodically and avoid acids.



Figure 4m: *Pictures of Granite Surfaces*

xv. Laminate: Imported laminate wood panels in office furniture or kitchen units.

- **Characteristics:** Man-made, wood-like surface made from compressed layers and not waterproof.
- **Uses:** Countertops, flooring and some cabinets.
- **Regular cleaning:** Wipe with damp cloth and avoid soaking.
- **Special care:** Avoid harsh chemicals and repair scratches with filler.



Figure 4n: *Pictures of Laminate Surfaces*

xvi. Carpet

- **Characteristics:** Soft, Fabric-based floor covering, Retains dust.
- **Uses:** Living rooms and bedrooms (more common in high-income homes and hotels)
- **Regular Cleaning:** Sweep with broom or brush, vacuum to remove dust and shake out.
- **Special Care:** Deep shampoo cleaning and spot stain removal.



Figure 4o: *Pictures of Carpet Surfaces*

Focal Area 2: The Concepts Of Sustainable Home Surface Maintenance And Restoration

Maintaining a clean and healthy home environment is essential for promoting physical well-being, mental comfort and overall family health. This requires the regular care of household surfaces through cleaning, sanitising and disinfecting. Each process serves a unique purpose and understanding the appropriate methods and materials is important to effective home management. Supporting learners to understand and appreciate the processes of cleaning, sanitising and disinfecting, they can contribute to creating hygienic, safe and pleasant living environments for themselves and their families. These are essential life skills for responsible home management. Sustainable surface maintenance and restoration in the home focuses on preserving and extending the life of household surfaces through environmentally friendly practices.

Instead of frequently replacing surfaces like floors, countertops and walls, this approach encourages regular upkeep, timely repairs and the use of eco-friendly products. Individuals and families choosing to restore rather than replace, households contribute to resource conservation, reduce landfill waste and promote healthier indoor environments. Sustainable practices also support long-term cost savings and responsible home management. This approach helps, families to reduce waste, promote environmentally responsible living and save money over time.

a. Household Surface Maintenance Culture

This describes consistent habits, values, attitudes and practices that individuals or families develop and uphold to care for and preserve the surfaces within the home environment. This culture influences how often, how well, and with what materials surfaces are cleaned, repaired or restored to keep surfaces clean and protected to prevent damage. The major components of household surface maintenance culture include:

i. Routine practices

- Regular cleaning schedules (e.g., daily wiping, weekly mopping)
- Habitual inspections of surfaces for damage or wear
- Immediate response to spills, stains or cracks

ii. Awareness and responsibility

- Every household member understands the importance of keeping surfaces clean and functional
- Children are taught simple maintenance tasks such as dusting or sweeping
- Responsibility is shared to avoid overburdening one person

iii. Use of appropriate tools and products

- Selection of suitable cleaning tools (e.g., microfiber cloths, soft brushes)
- Use of non-abrasive and surface-friendly agents to prevent damage
- Preference for natural or eco-friendly cleaning products

iv. Preventive attitudes

- Using coasters or mats to avoid scratches and stains on furniture
- Removing shoes before entering to protect floors
- Installing protective pads on furniture legs to prevent floor scratches

v. Cultural and social influences

- Traditions and family values influence how surfaces are cared for
- Some families may clean daily as part of cultural routines or religious beliefs
- Influence from community cleanliness campaigns or role models

vi. Economic considerations and sustainability mind-set

- Maintenance culture is often shaped by the desire to reduce repair or replacement costs.
- Individuals and families who maintain surfaces regularly spend less on long-term repairs.
- Emphasis on preserving resources and avoiding waste.
- Prioritising repair and reuse over replacement.

- Reducing the use of harsh chemicals to protect the environment, etc.

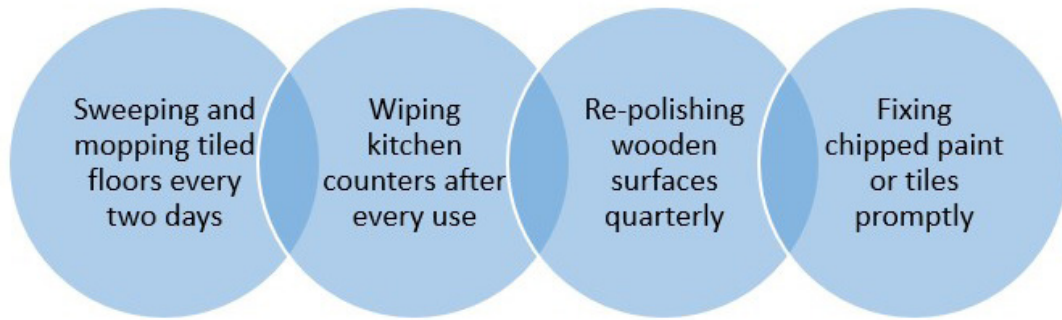


Figure 4p: *Concept Map of Good Household Surface Maintenance Culture*

b. Surface Restoration Culture

The mind-set, practices and values that promote the repair, renewal and revival of worn, damaged or aged surfaces in the home rather than replacing them. It encourages a commitment to preserving household surfaces through careful upkeep, restoration and sustainable practices to fixing worn or damaged areas to bring them back to good condition. The elements of surface restoration culture include:

i. Appreciation for longevity, value and commitment to repair

- Emphasising the importance of extending the lifespan of surfaces.
- Recognising the aesthetic and functional value of well-maintained surfaces.
- Respecting craftsmanship and heritage (especially for wooden and traditional materials).
- Prioritising restoration of damaged surfaces instead of discarding them.
- Using repair as a cost-saving and environmentally conscious choice.
- Teaching family members basic restoration skills, etc.

ii. Use of environmentally friendly restoration methods

- Choosing natural oils, stains or polishes for restoring wood surfaces.
- Avoiding harsh chemicals that may harm people or the environment.
- Reusing and repurposing materials where possible, etc.

iii. Knowledge of surface materials

- Understanding the characteristics of different materials (wood, tile, marble and metal). E.g.,
- *Wood:* can warp, shrink or swell depending on how much moisture it loses or absorbs and can be destroyed by termites if untreated.
- Concrete can crack and can be stained or sealed.
- Leather is sensitive to sun and moisture

- *Painted surfaces:* emulsion paint for indoor walls, gloss for wooden surfaces such as doors, tables, trims are easily customised and prone to marks and peeling, etc.
- Applying the appropriate methods and materials for restoring each type of surface.

E.g.,

- Sanding and re-varnishing scratched wooden furniture.
- Repainting discoloured or stained walls.
- Replacing cracked tiles with matching or decorative alternatives.
- Re-grouting bathroom surfaces.
- Applying natural oils to revive dry or faded wood, etc.

iv. Cultural and traditional influences

- Drawing from traditional restoration methods passed down through generations: Traditional restoration methods are time-tested practices used by past generations to care for and restore household surfaces using natural, locally available materials and manual techniques. These methods are rooted in indigenous knowledge and cultural heritage and they emphasize resourcefulness, sustainability and respect for the environment.

Incorporating local materials and indigenous knowledge in surface care

- ***Use of natural materials:*** Past generations often used locally sourced and biodegradable materials like shea butter, coconut oil, lime, clay or palm kernel oil for cleaning and restoration. For instance, polishing wooden surfaces with coconut or shea butter to restore shine and prevent drying.
- ***Manual techniques:*** Restoration was often done by hand using simple tools. Using sandpaper or rough leaves (e.g., plantain leaves) to smooth wooden surfaces before applying oil.
- ***Waste minimization:*** Items were rarely discarded; instead, they were repaired, repurposed or restored. E.g., cracked calabashes or clay pots were patched with natural adhesives or bound with local ropes.
- ***Respect for craftsmanship:*** Surfaces made by skilled artisans (e.g., carved furniture, mud walls) were carefully maintained using specific family or cultural practices. E.g., reapplying clay and cow dung mixtures to refresh and seal earthen floors or walls in rural homes.
- ***Community and family knowledge transfer:*** Restoration skills were passed down from parents or elders to children through observation and hands-on experience. E.g., Grandparent teaching children how to clean and polish wooden stools using lemon juice and ash mixtures.

c. Household Surface Sustainability Culture

This refers to the values, habits and practices that guide families in maintaining home surfaces in ways that conserve resources, reduce environmental harm and extend the

lifespan of materials. This culture emphasizes thoughtful care, eco-friendly choices and responsible use of cleaning and restoration materials such as using natural, non-toxic, biodegradable or recycled materials and minimising energy use. The core elements of a household surface sustainability culture include:

i. Environmental responsibility

- Families recognise the impact of their surface care practices on the environment.
- Preference is given to natural, biodegradable and non-toxic products. E.g., using lemon juice and baking soda for cleaning instead of harsh chemicals.

ii. Durability, longevity and waste Reduction

- Emphasis on maintaining and preserving surfaces to avoid early wear and tear.
- Surfaces are protected from damage through regular care, sealing or covering. E.g., using floor rugs in high-traffic areas to prevent scratches.
- Instead of disposing of surfaces or furniture, families restore, repaint, or repurpose them (e.g., repainting a worn cabinet instead of buying a new one).

iii. Eco-conscious material choices and mindful use of water and energy

- Selecting materials that are renewable, recycled or low in environmental impact. Example: Choosing bamboo or reclaimed wood for surface replacement.
- Using only the required amount of water for cleaning and opting for manual tools where appropriate. E.g., Cleaning floors with a mop and bucket instead of excessive hose water.

iv. Community and cultural practices

- Drawing on local knowledge and traditional methods for surface care.
- Supporting local artisans or using locally made surface care products. E.g., polishing wooden stools with palm kernel oil as taught by elders.

v. Education and habit building

- All household members, including children, are taught sustainable practices.
- Surface care becomes a shared responsibility and part of daily routine. E.g., Assigning weekly surface care tasks to family members using natural products.

d. Sustainable Maintenance Techniques

i. Types of Household Surfaces and their Care Methods

Household surfaces are the various materials and finishes found in a home, such as floors, walls, countertops, tables, and appliances. These surfaces require regular care and maintenance to ensure cleanliness, safety, durability and aesthetic appeal. Suitable environmentally friendly, cost-effective maintenance techniques and methods are used to clean, protect and preserve household surfaces, while minimising harm to human health and the environment. These techniques focus on reducing waste,

conserving resources and extending the lifespan of surfaces through careful, consistent and responsible practices.

Table 12a: Household Surface and their Care

Surface Type	Common Locations	Care and Maintenance Methods	Care Tips
Wood (e.g., tables, floors)	Living room, bedroom, furniture	Dust regularly, clean with a damp cloth and mild soap; polish with natural oils or wood polish.	Avoid excess water; use mats or coasters to prevent stains or scratches.
Ceramic Tiles	Bathrooms, kitchens, floors	Sweep and mop regularly; scrub grout with baking soda and vinegar.	Avoid abrasive scrubbers; seal grout periodically to prevent mould.
Glass	Windows, tabletops, cabinet doors	Clean with glass cleaner or vinegar and water solution; wipe with a lint-free cloth.	Clean in circular motion to avoid streaks; avoid harsh chemicals that damage the surface.
Stainless Steel	Kitchen appliances, sinks	Wipe with a soft cloth and mild detergent; polish with vinegar or lemon to remove smudges.	Dry after cleaning to prevent water spots; avoid steel wool.
Plastic Surfaces	Chairs, bins, small kitchen tools	Wash with warm soapy water; disinfect regularly.	Keep away from direct heat; use non-abrasive scrubbers.
Fabric (Upholstery)	Sofas, cushions	Vacuum regularly; spot clean stains; occasionally deep clean with appropriate solutions.	Avoid eating or drinking on fabric-covered furniture to prevent stains.
Marble or Granite	Kitchen countertops, tabletops	Clean with mild detergent or pH-neutral cleaner; avoid acidic cleaners like lemon or vinegar.	Wipe spills immediately; seal surface periodically to maintain shine and prevent stains.
Concrete	Outdoor patios, some modern floors	Sweep and mop; apply a sealant; remove oil stains with natural degreasers.	Use rugs or mats in high-traffic areas to reduce wear.
Painted Walls	Bedrooms, living rooms, corridors	Dust gently; clean marks with mild soap and water using a sponge.	Test cleaners on a small area first; avoid scrubbing that may remove paint.



Figure 4q: *Care and Maintenance of Carpets*



Figure 4r: *Care and Maintenance of Household water Supply by Professional Plumbers*



Figure 4s: *Care and Maintenance of Surfaces in the Home*



Figure 4t: *Outdoor Home Facility Care and Maintenance by a Gardener*

ii. Benefits of Promoting a Healthy Maintenance, Restoration and Sustainability Culture

Promoting a culture of regular maintenance, responsible restoration and sustainable surface care in the home offers numerous benefits to individuals, families, communities and the environment. It is a holistic approach to home management that enhances quality of life and ensures long-term well-being.

Table 12b: Benefits of Healthy Maintenance, Restoration and Sustainability Culture

Maintenance	• Extends the life of surfaces (floors, walls, countertops, furniture). • Maintains a hygienic and pleasant living environment. • Reduces costs on replacements and deep cleaning. • Promotes responsibility and cleanliness in all household members. • Contributes to sustainable living practices, etc.
Restoration	• Preserves the appearance and function of home surfaces • Saves money by reducing the need for new materials • Builds practical skills and self-reliance among household members • Reduces household waste and supports sustainability • Encourages creativity and problem-solving in home care, etc.
Sustainability	• Reduces pollution and chemical exposure in the home • Saves money through longer-lasting surfaces and less waste • Preserves traditional knowledge and promotes self-reliance • Builds environmental awareness among all family members

iii. Challenges of Promoting a Healthy Maintenance, Restoration, and Sustainability Culture: While the benefits of maintaining a healthy culture of home surface care and sustainability are numerous, there are also practical challenges that families and individuals may face when trying to adopt and sustain these practices. Understanding these challenges is important in finding realistic and lasting solutions.

- **Financial Constraints:** Many homeowners prioritize immediate needs over long-term facility maintenance. As a result, minor issues are ignored until they become costly or dangerous.
- **Lack of Skilled Labour:** In both urban and rural areas, finding trained plumbers, electricians, or masons can be difficult or expensive. This often leads to unqualified individuals attempting repairs, which can make problems worse.
- **Irregular Water and Power Supply:** Frequent power cuts (dumsor) and inconsistent water supply make it difficult to detect and maintain utilities. For example, faulty pumps or water heaters may go unnoticed until major breakdowns occur.
- **Poor Quality Materials:** The use of substandard building materials especially in fast-developing areas lead to frequent repairs, cracks in walls, leaking roofs, and corroding pipes.

- **Neglect or Lack of Awareness:** Some homeowners, especially landlords who do not live on the property, may neglect routine inspections and repairs, leading to deteriorating living conditions for tenants.

Learning Tasks

1. Recap to explain the concept of home improvement and its relevance to responsible family and social living.
2. Identify surfaces in the home/campus that need care and maintenance and discuss different ways families care for and maintain these surfaces in the home environment.
3. Identify the scientific principles underlining local and modern technologies and explore how these technologies are used to care for and maintain different environments and surfaces in the home indicating their similarities and differences.

PEDAGOGICAL EXEMPLARS

1. Structuring Talk for Learning/Group Work

- a. Ask learners in mixed gender/friendship/random groups to watch a video/drama/role-play and discuss different ways families care and maintain surfaces in the home environment.
- b. Invite learners at random to present their finding using different presentation modes.

2. Problem-Based Learning

- a. Task learners in mixed ability groups to identify surfaces in the home/campus that need care and maintenance.
- b. Ask the groups to present their report using the radio broadcast/ panel discussion strategy.
- c. Guide learners in mixed ability/gender/random groups to watch videos/surf the internet to explore local and modern technologies used in the care and maintenance of different environments and surfaces in the home.
- d. Ask learners to share their views for whole class discussion.

3. Group Work

- a. Ask learners in groups to compare the local and modern technologies identified to:
 - i. Discuss the similarities and differences of the various local and modern technologies.
 - ii. Identify the scientific principles underlining the local and modern technologies.
- b. Ask learners to present their findings for appraisal.

KEY ASSESSMENT: PRACTICE PAPER 1

Formative Assessment Level 3

Task 1 Description: Kitchen Surface Transformation Challenge

A family has a 12-year-old kitchen with the following surface issues: Wooden countertops with water damage, stains, and knife marks, ceramic tile flooring with cracked grout, stained tiles, and missing pieces, painted walls with grease build up, discoloration, and peeling areas near the stove and wooden cabinets with faded finish, loose hardware and interior water damage.

In this task, learners are to work in groups to analyse the case study to:

- Identify the scientific principles behind surface deterioration in each area
- Compare local/traditional maintenance methods with modern technologies
- Develop a sustainable maintenance strategy with step-by-step procedures
- Create a maintenance schedule and budget using locally available materials
- Demonstrate one surface cleaning/restoration technique through practical application
- Demonstrate teamworking and produce a presentation of findings

Task 2 Description: Moisture Damage

A family is living in a home that has several moisture-related surface issues such as bathroom walls showing mould growth and paint bubbling, wooden window frames with water damage and early signs of rot, concrete exterior walls with efflorescence and minor cracks, metal surfaces (gates and window grills) with rust formation and basement area with dampness and musty odour.

In this task, learners are to work in groups to

- Conduct a scientific investigation of the causes of moisture damage to different surfaces
- Research and compare how local/traditional practices and modern technologies address moisture control
- Design an integrated moisture management solution combining both approaches
- Create educational materials for homeowners on preventing moisture damage
- Develop a cost-benefit analysis of proactive maintenance versus reactive repairs
- Work as a team throughout the exercise and present their findings

Task 3 Description: School Building Surface Diversity Challenge

Your school building has several areas with multiple surfaces requiring maintenance. These include wood parquet flooring in the library (partially damaged by termites), terrazzo flooring in the main corridor (with cracks and dull appearance), plastered walls in classrooms (with hairline cracks and water stains), glass windows in the computer lab (with hard water stains and deteriorated seals), fabric-covered furniture in the staff room (with stains and worn areas) and metal railings on staircases (with chipping paint and corrosion).

In this task learners are to:

- Create a surface maintenance guide addressing the diverse materials in the school building, organised by location and surface type
- Conduct experiments comparing the effectiveness of traditional vs. commercial products on sample surfaces collected from around the school
- Develop a sustainable maintenance plan utilising locally available materials and appropriate technologies.
- Develop a plan for a school improvement project
- Work as a team, develop a presentation to communicate findings

Hint



- Conduct **Practice Paper 1**. It should cover the contents taught from Year 1 to 3. Refer to the **Table of Specification and Structure of the Paper** at the end of this section to guide you. Learners' papers should be marked immediately and scores entered into the SAP.



ITEM SPECIFICATION TABLE FOR YEAR PRACTICE EXAMINATION PAPER 1

MULTIPLE CHOICE

Paper 1 shall consist of forty (40) multiple-choice questions, each carrying **one (1) mark**, making a total of **forty (40) marks**.

Candidates are required to answer all questions. The time allowed for this paper is fifty (50) minutes.

Two parallel sets of practice questions, comparable in content coverage and level of difficulty, have been developed for instructional and revision purposes.

Strand	Sub-Strand	Content Standard	Learning Indicator	DoK Levels				Total
				1	2	3	4	
Year 1								
Personal and Family Resource Management	Resource Management Practices	Demonstrate the ability to describe the scope and importance of management in living and apply the principles to meet daily needs.	Describe the scope of management in living.	1				
✓	✓	Demonstrate the ability to apply the knowledge, principles and values of effective resource management in living to everyday life.	Discuss values that influence management among individuals and families living and working together.	1				
✓	✓	✓	Identify career opportunities in Management in living		1			
	MANAGEMENT PRINCIPLES FOR QUALITY LIVING	Demonstrate knowledge and understanding of management principles and their relevance to improving quality living.	Discuss the focus of personal and family resource management in everyday living	1				
✓	✓	✓	Identify the motivators of management in everyday life.	1				

	CREATIVE PRODUCT DEVELOPMENT AND ENTREPRENEURSHIP	Demonstrate the ability to apply creative thinking and entrepreneurial skills to identify opportunities in family resource	Explain the concept of creativity and innovation in entrepreneurship.	1				
✓	✓	Demonstrate the ability to identify and explore entrepreneurial opportunities within family resource management.	Develop creative solutions for utilising underused or waste family resources as entrepreneurial ventures.		1			
FAMILY AND SOCIAL RELATIONSHIP	RESPONSIBLE FAMILY AND SOCIAL LIVING	Demonstrate knowledge and understanding of family systems, roles and responsibilities in building healthy relationships.	Explain the concept of family and its role in building healthy relationships.	1				
✓	✓	Demonstrate the ability to explain the inter-relationship between families and society and analyse the impact on societal development.	Examine the contribution of the society to the family for healthy living.		1			
	CONSUMER EDUCATION AND SUSTAINABLE LIVING	Demonstrate the ability to make informed consumer choices to meet diverse needs and promote sustainable living among individuals, families and society.	Analyse product information to compare and select items that meet diverse needs.		1			
			Make ethical and responsible purchases decisions to meet the needs of individuals and families to promote healthy family living.		1			

		Demonstrate the ability to apply care and maintenance practices to enhance the sustainability of resources and promote family well-being.	Identify suitable methods of maintaining household materials, tools and equipment.		1			
Sub-Total				6	4	2	0	12
Year 2								
PERSONAL AND FAMILY RESOURCES MANAGEMENT	RESOURCE MANAGEMENT PRACTICES	Demonstrate knowledge and understanding of developing and managing family resources.	Classify resources available to families into various categories.		1			
✓	✓	✓	Analyse ways individuals and families can develop and utilise their resources.			1		
	✓	Demonstrate knowledge, understanding on the application of management processes in resource management to achieve individual, family and community goals	Identify how management processes can promote resource utilisation		1			
✓	MANAGEMENT PRINCIPLES FOR QUALITY LIVING	Demonstrate knowledge and understanding of how to use decision making principles and skills to make quality decisions to achieve individual, family and society goals.	Discuss how to apply decision making principles and skills to make quality decisions.	1				
✓	✓	✓	Compare the types of decision-making processes individuals and families employ.		1			

✓	✓	Demonstrate knowledge, understanding and application of good communication skills in family decision making to improve quality of life.	Discuss the importance of communication in promoting healthy family living.		1			
	CREATIVE PRODUCT DEVELOPMENT AND ENTREPRENEURS	Demonstrate the ability to apply creative and innovative techniques to develop products that meet specific needs and preferences of individuals and families.	Explain the basic concepts and stages of product development		1			
			Apply knowledge of product development to create a simple product using available materials and resources.			1		
✓	✓	Demonstrate knowledge, understanding of how to assess the use of personal and family resources in creating and sustaining small businesses	Demonstrate how effective utilisation of family resources can contribute to entrepreneurial success.		1			
✓	✓	✓	Demonstrate how effective utilisation of family resources can contribute to entrepreneurial success.			1		
FAMILY AND SOCIAL RELATIONSHIPS	RESPONSIBLE FAMILY AND SOCIAL LIVING	Demonstrate knowledge and understanding of housing and explore housing practices in rural and urban communities.	Explain the concept of housing and its implication to healthy family living.	1				

✓	✓	Demonstrate knowledge, understanding and application of skills in furnishing the home to meet individual and family needs.	Identify the soft and hard furnishes used for home improvement.	1				
✓	✓	Demonstrate knowledge and ability to identify potential hazards, accidents and recommend strategies to ensure personal and family safety for happy family living	Discuss potential hazards and their implications to healthy family living	1				
✓	✓	✓	Identify the types of accidents that occur in the home and workplace.	1				
✓	✓	✓	Provide first aid to accident victims to save lives and promote responsible family and social living.		1			
Sub-Total				3	8	4	0	15
Year 3								
PERSONAL AND FAMILY RESOURCE MANAGEMENT	RESOURCE MANAGEMENT PRACTICE	Demonstrate the ability to apply the principles and techniques for managing time, money and human resources to enhance individual and family well-being.	Develop a personal and family time management plan to enhance individual and family well-being.	1				
✓	✓	✓	Create a family budget plan, including saving, expenditure tracking and financial goal setting.		1			
✓	MANAGEMENT PRINCIPLES FOR QUALITY LIVING	Demonstrate knowledge, understanding and application on financial literacy to promote individual and family financial security.	Discuss the importance of savings, investment and their contribution in promoting financial security.	1				

✓	✓	✓	Identify the principles and types of credit available to individuals, families and groups.	1			
✓	✓	✓	Apply financial literacy skills to create savings plans, manage credit and assess investment options to promote financial security.		1		
✓	CREATIVE PRODUCT DEVELOPMENT AND ENTREPRENEURSHIP	Demonstrate the ability to plan and estimate resources, costs and time required for product development.	Explain how to plan and estimate resources, cost and time required for selected products	1			
✓	✓	✓	Prepare a cost estimation sheet, materials, labour and overhead costs for planned products.			1	
FAMILY AND SOCIAL RELATIONSHIPS	RESPONSIBLE FAMILY AND SOCIAL LIVING	Demonstrate skills in the care and maintenance of home facilities using local and modern technologies	Identify various facilities and environment within and outside the home.	1			
			Discuss ways to care for and maintain the various surfaces in the home environment.	1			
			Demonstrate the ability to care for and maintain the various surfaces in the home.		1		
	CONSUMER EDUCATION AND SUSTAINABLE LIVING	Demonstrate knowledge, understanding and application of consumer education in daily living.	Explain the concepts of consumer education.	1			
			Compare consumer behaviours and identify good consumer skills		1		

		Demonstrate the ability to analyse factors influencing purchasing decisions and explain how they contribute to sustainable living.	Analyse factors that influence purchasing decisions and explain how they contribute to sustainable living.			1		
Sub-Total				4	3	5	1	13
Total Items				13	15	12	1	40



PAPER 2: ESSAY QUESTIONS

Paper 2 shall consist of six (6) essay questions, each carrying **twenty (20) marks**, making a total of **sixty (60) marks**.

Candidates are required to answer three (3) questions only. The time allowed for this paper is one (1) hour.

Questions marked with (*) ** are structured to cover all DoK levels assessed in the essay component.

The Table of Specification has been used to develop two parallel sets of practice examination questions with equivalent content coverage and level of difficulty.

Strand	Sub-Strand	Content Standard	Learning Indicator	DoK Levels				Total
				1	2	3	4	
Year 1								
Personal and Family Resource Management	Resource Management Practices	Demonstrate the ability to describe the scope and importance of management in living and apply the principles to meet daily needs.	Discuss the importance of management in living.					1
✓	✓	Demonstrate the ability to apply the knowledge, principles and values of effective resource management in living to everyday life.	Analyse the differences and similarities of the various careers and their benefits to the individual, family and society.			1		
FAMILY AND SOCIAL RELATIONSHIP	RESPONSIBLE FAMILY AND SOCIAL LIVING	Demonstrate knowledge and understanding of family systems, roles and responsibilities in building healthy relationships.	Examine various stages of family life cycle and their implications on family living.	1			1	1
✓	CONSUMER EDUCATION AND SUSTAINABLE LIVING	Demonstrate the ability to make informed consumer choices to meet diverse needs and promote sustainable living among individuals, families and society.	Examine how consumer choices affect the environment, economy and society to promote sustainable living.					

Sub-Total				*	*	1	1	2
Year 2								
FAMILY AND SOCIAL RELATIONSHIPS	MANAGEMENT PRINCIPLES FOR QUALITY LIVING	Demonstrate knowledge and understanding of how to use decision making principles and skills to make quality decisions to achieve individual, family and society goals.	Compare the types of decision-making processes individuals and families employ.		1			1
	CONSUMER EDUCATION AND SUSTAINABLE LIVING	Demonstrate the ability to make informed consumer choices to meet diverse needs and promote sustainable living among individuals, families and society.	Analyse how maintenance practices reduce waste and support environmental sustainability.			1		1
Sub-Total				*	1	1	*	2
Year 3								
PERSONAL AND FAMILY RESOURCE MANAGEMENT	CREATIVE PRODUCT DEVELOPMENT AND ENTREPRENEURSHIP	Demonstrate the ability to plan and estimate resources, costs and time required for product development.	Develop a detailed production plan, outlining the steps, timeline and responsibilities for completing products.				1	1
FAMILY AND SOCIAL RELATIONSHIPS	CONSUMER EDUCATION AND SUSTAINABLE LIVING	Demonstrate knowledge and ability to identify potential hazards, accidents and recommend strategies to ensure personal and family safety for happy family living.	Examine the cause and ways of preventing home-based accidents to ensure safety and healthy family and social relationships.			1		1
Sub-Total				*	*	1	1	2
Total Items				*	1	3	2	6



HOME ECONOMICS

PAPER 3: PRACTICAL TEST

Paper 3 shall consist of two (2) practical questions. Candidates are required to select and attempt one (1) question.

The task and instructions shall be issued to candidates **seven (7) days** before the practical examination to enable adequate preparation.

The time allowed for the practical examination is one (1) hour and thirty (30) minutes. Questions marked with (*) ** are designed to cover all competency and DoK levels assessed in the practical test.

The Table of Specifications has been used to develop two parallel sets of practice examination questions with equivalent content coverage and comparable levels of difficulty.

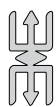
Strand	Sub-Strand	Content Standard	Learning Indicator	DoK Levels				Total
				1	2	3	4	
Year 1								
PERSONAL AND FAMILY RESOURCE MANAGEMENT	RESOURCE MANAGEMENT PRACTICE	Demonstrate the ability to apply the principles and techniques for managing time, money and human resources to enhance individual and family well-being.	Develop a personal and family time management plan to enhance individual and family well-being.	*	*	*	1	1
✓	✓	Demonstrate the ability to apply the knowledge, principles and values of effective resource management in living to everyday life.	Create a family budget plan, including saving, expenditure tracking and financial goal setting.					
FAMILY AND SOCIAL RELATIONSHIP	RESPONSIBLE FAMILY AND SOCIAL LIVING	Demonstrate knowledge and understanding of family systems, roles and responsibilities in building healthy relationships.	Examine various stages of family life cycle and their implications on family living.	*	*	*	1	1
✓	CONSUMER EDUCATION AND SUSTAINABLE LIVING	Demonstrate the ability to make informed consumer choices to meet diverse needs and promote sustainable living among individuals, families and society.	Examine how consumer choices affect the environment, economy and society to promote sustainable living.					
				*	*	*	2	2

PLC Session 12

45 minutes

Planning & Reviewing the Learning Plan

1. Begin the session by recapping lessons from the previous session, focusing on how learning was applied.
2. Use your subject-specific app to explore the content before planning. Ask the app to
 - a. explain the week's concepts in a practical way that will make it easier for learners to understand.
 - b. identify three common misconceptions learners may have on the week's content and how to address them using contexts familiar to Ghanaian learners (NTS 3a, 3g and 3m).
3. Use your subject-specific app to plan your lesson. Ask the app to
 - a. suggest the most effective method for teaching the week's concepts to learners with diverse backgrounds.
 - b. suggest learning activities, differentiation and essential questions based on the method of teaching (NTS 3a-3q).
 - c. review your prepared learning plan and address any challenging issues you may have identified in your subject area (NTS 3a-3c).



Note

- Take note of the recap topics linked to Years 1 and 2 while preparing for your lesson.
- Refer to the Values Learning Community Handbook and link the values for the week in your lesson to ensure that learners are applying what they learn.

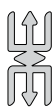
4. Use your app to plan and administer the mode of assessment for the Student Assessment Portal (SAP)
 - a. The key assessment for the week is ***Practice Paper 1***. Chat with your app to plan this assessment by reviewing or developing the assessment items/tasks and marking schemes/rubrics for the practice paper (NTS 3k-3q).

10 minutes

Content Exploration

5. As a subject group, select one problem or topic/idea/term in the week's content that is challenging (not a routine procedural question, but one that requires conceptual understanding) and then
 - a. use the app, ask it to solve the problem step by step and explain the reasoning behind each step (you may be assisted by a teacher who is strong in the content area)
 - b. all teachers in the group work through the problem individually for 3–4 minutes

- c. the group then works through it together the problem, step by step
- d. highlight the most common errors made at each step (NTS 1c, 1e, 2c, 2e, 3e-3j).



Note

- This part is not ‘How do I teach this?’ but how do I teach it for learners to understand?
- If the group still shares the same content gap, use the app: ask it to solve the problem step by step and explain the reasoning behind each step.
- Problems/ideas discussed should be sourced from the Teacher Manual content, not invented separately. This keeps the content exploration directly connected to what teachers will deliver.

30 minutes

Enactment

6. Enact a teaching activity based on your learning plan (NTS 1a-1b, 1e-1g, 2c, 2e, 2f, 3c-3j and 3o).
 - a. Colleagues observe with specific attention to clarity of concept explanation, use of familiar Ghanaian examples and how misconceptions are handled if they arise.
 - b. After the enactment, ask for structured feedback from the group
 - i. was the concept explained in a way that a learner with no prior knowledge could follow?
 - ii. were the examples grounded in contexts familiar to Ghanaian learners?
 - iii. did any misconceptions surface and if so, how were they addressed?

5 minutes

Reflection

7. Reflect and share your views on the session. One thing that worked well, what did not work well and what you will do differently. (NTS 1a, 1b).
8. Identify a critical friend to observe and provide feedback on your lesson in relation to the PLC Session conducted (NTS 1f, 1g).
9. Remember to
 - a. transfer your chats into your learning planner template.
 - b. read your Teacher Manual and related Learner Material in preparation for the next session. Take note of the recap weeks, which are linked to Years 1 and 2 (NTS 3a).
 - c. integrate National Values, GESI, SEL, and 21st century skills into your learning activities, assessment tasks, and rubrics/mark schemes.

WEEK 13: MAINTAINING THE VARIOUS SURFACES IN THE HOME

Learning Indicator: *Demonstrate the ability to care for and maintain the various surfaces in the home*

Focal Area 1: Care And Maintenance Of Various Surfaces In The Home

a. Regular Cleaning of Indoor Surfaces

Clean surfaces reduce the spread of illness, improve indoor air quality, and maintain the home's appearance. Individuals and families maintain the cleanliness of indoor surfaces by:

- i. Sweeping and mopping floors daily to remove dust, dirt, and germs.
- ii. Wiping tables, shelves, and countertops with disinfectants or soapy water to reduce the risk of bacteria and viruses.
- iii. Dusting furniture, electronics, and appliances to prevent build-up that could trigger allergies or damage items.
- iv. Vacuuming carpets and upholstery to remove debris, pet dander, and dust mites.
- v. Polishing wooden surfaces with appropriate cleaners to preserve their finish and prevent deterioration.

b. Maintaining Wet Areas (Kitchens and Bathrooms)

Wet areas are prone to germs, mould, and decay; regular maintenance ensures safety and functionality as these are high-traffic and high-moisture zones.

Some of the special attention needed include:

- i. Scrubbing sinks, toilets, and bathtubs with disinfectants to prevent mould, bacteria, and odours.
- ii. Clearing drains to avoid blockages and water stagnation.
- iii. Cleaning tiles and grout lines to prevent mould and soap scum build-up.
- iv. Keeping surfaces dry to prevent moisture damage and maintain hygiene.

c. Ventilation and Air Quality Control

Good ventilation reduces moisture, odours, and harmful particles, enhancing respiratory health.

- i. Opening windows regularly to allow fresh air to circulate and reduce indoor pollutants.
- ii. Using fans or air purifiers to improve airflow and remove dust, smoke, or allergens.

- iii. Maintaining air conditioning units by cleaning filters and servicing regularly to keep them efficient and hygienic.

d. Waste Management

Proper waste handling helps keep the home clean and supports environmental sustainability.

- i. Separating waste (e.g., plastics, organics, and recyclables) and disposing of it responsibly.
- ii. Cleaning garbage bins to avoid foul smells and pest infestation.
- iii. Composting organic waste when possible, to reduce landfill use and support gardening.

e. Surface Protection and Preservation

Preventive care helps maintain the home's value and reduces the need for frequent repairs. Strategies include:

- i. Using rugs, mats, or coasters to protect floors and furniture from scratches and spills.
- ii. Applying polish, wax, or sealants to protect surfaces like wood and tiles from damage and fading.
- iii. Repainting or sealing walls periodically to maintain aesthetics and resist moisture or pests.

f. Yard and Outdoor Care

A clean and green outdoor area contributes to physical well-being and aesthetic appeal. For homes with gardens or outdoor spaces:

- i. Sweeping compounds and patios to keep them neat and safe.
- ii. Trimming grass, weeding, and watering plants to maintain a healthy environment.
- iii. Cleaning gutters and drainage systems to prevent waterlogging and roof damage.
- iv. Proper disposal of outdoor waste like leaves or branches.

g. Family Involvement and Responsibility Sharing

Shared responsibility encourages teamwork, builds life skills, and reduces stress on one individual. This is done by:

- i. Assigning chores among family members (e.g., children tidy up toys, teens help with dishes or trash).
- ii. Creating a cleaning schedule to ensure all areas are regularly maintained.
- iii. Educating children about hygiene and cleanliness from an early age.
- iv. Caring for the home environment is an ongoing process that combines cleanliness, maintenance, hygiene, and sustainability. When individuals and families work together, they create a healthy, welcoming space that supports their physical and emotional

well-being. A well-maintained home also reflects respect for the environment and responsible living.

Learning Tasks

1. Recap to identify the soft and hard furnishes used for home improvement.
2. Investigate how individuals and families care for and maintain the environment and surfaces in the home.
3. Conduct practical exercises to demonstrate the ability to care for and maintain the various surfaces in the home.

PEDAGOGICAL EXEMPLARS

1. Problem- Based Learning/Group Work

- a. Ask learners in mixed groups to plan a cleaning and maintenance campaign programme to educate your peers and the community.
- b. Guide learners to present their report for a whole class discussion.

2. Experiential Learning/Project- Based Learning

- a. Task learners in groups to organize a cleaning up exercise in their campus/community to demonstrate care and maintenance of the home for healthy living.
- b. Ask learners to present a report including pictures and/or videos for peer assessment.

3. Project- Based Learning

- a. Ask learners in mixed groups to visit families in their community/campus to find how they care for and maintain the environment and surfaces in the home.
- b. Guide learners to present their findings using different modes.

KEY ASSESSMENT LEVEL 4: CASE STUDY

Task Description: Practical Test

Select a deteriorated surface in your home or school environment, document its current condition, research appropriate restoration techniques, develop a maintenance plan, and demonstrate the restoration process.

Task Instructions

- Select and photograph a deteriorated surface (e.g., wooden furniture, stained wall, scratched floor, tarnished metal, etc.)
- Research appropriate traditional and modern restoration techniques
- Create a step-by-step restoration plan with materials list and safety precautions

- Document the restoration process through photos or video
- Present a “before and after” demonstration explaining the scientific principles involved
- Develop an ongoing maintenance schedule for the restored surface

Task 2 Description: Research Work

Interview at least three families from different backgrounds about their surface care practices.

In this task learners are to select at least three families of different socio-cultural backgrounds, ask to interview them to collect information on their surface care and maintenance practices, analyse and present their findings and reflections on traditional methods, scientific principles and cultural influences.

Presentations should include information on the implications for promoting sustainable surface care in different communities

Task 3 Description: Essay

Identify a significant surface maintenance challenge (e.g., mould-resistant wall treatments, eco-friendly metal polishing)

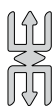
In this task learners are to identify a common surface maintenance problem and develop an innovative solution that combines traditional knowledge with modern science, emphasising sustainability and accessibility.

PLC Session 13

45 minutes

Planning & Reviewing the Learning Plan

1. Begin the session by recapping lessons from the previous year/session/week, focusing on how learning was applied.
2. Use your subject specific app to explore the content before planning. Ask the app to
 - a. explain the week’s concepts in a practical way that will make it easier for learners to understand
 - b. identify two or three common misconceptions learners may have on the week’s content and how to address them using contexts familiar to Ghanaian learners. (NTS 3a, 3g and 3m).
3. Use your subject specific app to plan your lesson. Ask the app to
 - a. suggest the most effective method for teaching the week’s concepts to learners with diverse backgrounds.
 - b. suggest learning activities, differentiation and essential questions based on the method of teaching (NTS 3a-3q)
 - c. review your prepared learning plan and address any challenging issues you may have identified in your subject area (NTS 3a-3c).



Note

- Take note of the recap topics linked to Years 1 and 2 while preparing for your lesson.
- Refer to the Values Learning Community Handbook and link the values for the week in your lesson to ensure that learners are applying what they learn.

4. Plan the week's key assessment with your app

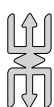
- The key assessment for the week is **case study**. Chat with your app to plan this assessment, indicating what you and your learners will do before, during and after the case study (NTS 3k-3q).

10 minutes

Content Exploration

5. As a subject group, select one problem or idea/term in the week's content that is challenging (not a routine procedural question, but one that requires conceptual understanding) and then

- use the app, ask it to solve the problem step by step and explain the reasoning behind each step (you may be assisted by a teacher who is strong in the content area)
- all teachers in the group work through a similar problem individually for 3–4 minutes
- the group then works through the problem together step by step
- highlight the most common errors made at each step and discuss (NTS 1c, 1e, 2c, 2e, 3e-3j).



Note

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30 minutes

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5 minutes**Reflection**

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 - c. integrate National Values, GESI, SEL, and 21st century skills into your learning activities, assessment tasks, and rubrics/mark schemes.

SECTION 4 REVIEW

This section aimed to equip learners with practical knowledge and skills to care for and maintain various home facilities using both local and modern technologies. The content focused on reinforcing responsible family and social living through sustainable and effective home care practices. By exploring the interconnection between hygiene, comfort, durability and responsibility within the home, learners developed the capacity to contribute meaningfully to their family and community settings. As part of the lessons, there was a recap of Year 1, Week 22 and Year 2, Week 16–18 which Identified suitable methods of maintaining household tools and equipment and built foundational understanding of housing and home improvement as essential to healthy and responsible living, respectively. This formed the basis for appreciating why ongoing care and maintenance are crucial.

Additionally, learners had to identify different home facilities and environmental features both inside and outside the home and discussed their functions and importance in maintaining a healthy living environment. They discussed various types of surfaces (e.g., floors, walls, counters, tiles, and wooden surfaces) and identified materials used for each surface type and appropriate cleaning and care methods. All these were concluded by a practical demonstration technique for cleaning and maintaining surfaces which emphasized safety, sustainability, and the use of appropriate tools and agents. Experiential and Collaborative Learning as well as Media and Visual Aids and Community Engagement were employed to give learners hands-on activities to put the theories into real-life situations.

Additional Reading and Teaching / learning resources

1. Realia of tools, equipment, cleaning agents and chemicals used for care and maintenance of the home environment and surfaces.
2. Videos, drama/role-play, props and posters on care and maintenance activities in the home, realia of resources needed for drama.
3. Computer, projector, camera and mobile phone (where possible).
4. Videos, text, posters on care and maintenance activities.



MARKING SCHEMES FOR THE KEY ASSESSMENTS

WEEK 11

Task 1 (20 Marks)

Criteria	Excellent (4)	Very Good (3)	Satisfactory (2)	Needs Improvement (1)
Area Selection and Relevance	Review school facilities to select a specific area for investigation. Selection is relevant and well-justified in showing where facilities meet or fail to meet requirements (e.g., library lacks accessible shelves for all learners. Dormitory lacks study space, affecting academic focus).	Review school facilities to select a specific area for investigation. Selection is relevant and may show where facilities meet or fail to meet requirements	Review school facilities to select a specific area for investigation. Selection may not be justified and show limited aspects of facilities	Review school facilities to select a specific area for investigation. Details of identified area may be insufficient
Research and Data Collection	Used all three research methods (photos, interviews, site visit) detailed, insightful evidence gathered	Used two research methods to provide clear evidence to support findings	Used one research method to provide limited evidence	Used one research method but no real clear evidence was collected
Needs Analysis	Analysis identifies all the strengths and challenges of the specific area to be investigated. (e.g., dormitory good floor, lacks study space, affecting academic focus).	Analysis identifies most of the strengths and challenges of the specific area to be investigated	Analysis only identifies a limited number of the strengths and challenges of the specific area to be investigated	Analysis does not specifically relate to the area to be investigated

Proposal and Justification	Proposal is realistic and well-justified with evidence and benefits clearly explained (It contains clear headings, labelled images, and informative captions)	Proposal is feasible and justified with some supporting evidence (includes visuals, but layout could be improved).	Proposal is unclear and only partly justified (it is organised with some visual elements).	Proposal is unclear and not justified with evidence (without visual elements).
Teamwork	All members contribute meaningfully to collaborate and share roles.	Most members contribute to support successful completion of the task.	Uneven participation where some lack of cooperation was observed.	Poor teamwork leaving one or two members to do all the work.

Task 2: 32 Marks

Criteria	Indicators of Quality Response	Marks
Identification and Analysis of Issues	- Accurate identification of all facility issues – plumbing, electrical, structural, others - Description of the impact on different members of the family (health, comfort). E.g., leaking causes damp and the effect of mould on the young and elderly - Safety implications – electrocution from unsafe electrics	8 marks
Proposed Maintenance Solutions	Provides realistic and relevant solutions for each issue, considering eco-friendly and modern/local approaches. E.g., - Waste management in households - High energy consumption in homes - Fast fashion and clothing waste - Considers family needs (elderly mobility, children)	10 marks
Prioritisation and Planning	Issues are prioritised based on urgency, safety and cost. e.g., - Essential repairs (high urgency, high safety risk): These are immediate needs that affect health or safety and cannot be delayed. - Health and sanitation issues (high urgency, medium safety risk), Problems like broken toilets, contaminated water or pest infestations. - Energy or lighting Issues (medium urgency, medium safety risk): Affects quality of life and productivity but not immediately life-threatening, etc.	6 marks

Timeline Development	Develops a practical timeline for completing tasks in phases (short-term, medium-term). Plumbing: e.g., • Unclog drains: Use hot water, vinegar and baking soda to clear minor clogs. • Fix leaking taps: Tighten connections or replace worn washers. • Stop water wastage: Turn off supply valves if pipes leak; mark area for repair. • Clean out gutters/drains: Remove leaves or dirt that block water flow, etc.	4 marks
Budget Planning	Realistic budget breakdown within GH¢15,000 with cost estimates for each task. E.g., • Electrical inspection and labour: Full inspection, diagnosis and certified electrician fees 1,500 which is required before rewiring. • Rewiring circuits (partial/room-by-room): Replace outdated or faulty wires in critical areas 4,000 which includes wiring, casing and connectors. • Distribution board upgrade: Replace old fuse box with modern circuit breaker system 2,000 for or safety and power stability.	6 marks
Justification of Choices	Justifies use of modern and/or local technologies or materials, especially eco-friendly options. Structural: e.g., • Patching cracks in walls and foundations: Lime-based plaster or clay mortar, traditionally used in many local communities are natural, breathable and sustainable materials. • They allow moisture to escape from walls, preventing further cracking and mold growth. • Termite treatment and prevention: Modern termite control often uses borate-based solutions, which are highly effective, non-toxic to humans and biodegradable. • Unlike synthetic pesticides, they do not pollute the environment, etc.	4 marks
Presentation and Organisation	The report is neat, organised and clearly communicated. Eco-options: Rainwater harvesting, solar lighting, local termite-resistant wood, etc.	2 marks
Total		32 marks

Task 3: 40 Marks

This assessment evaluates learners' ability to research, compare, evaluate and creatively apply ideas related to diverse home environments.

1. Research and Analysis of Home Environments (8 marks)

- a. Examine home environments from at least **three** different cultural, regional or historical contexts. **(3 marks)**
- b. Describe each home setting, including construction style, facility layout, materials used and how these meet the needs of the people living there **(5 marks)**

E.g.,

Description of a traditional Ghanaian compound house with a shared outdoor cooking space.

2. Comparison of Facilities and Materials (10 marks). Compare the design, materials and functions of home facilities across the **three** contexts to identify:

- a. Similarities **(4marks)**
- b. Differences **(4marks)**
- c. Provide meaningful commentary on the implications **(2 marks)**

E.g.,

Comparing mud-brick walls in northern Ghana for cooling with bamboo structures and prefabricated panels in modern homes shows an understanding of material properties and climate responsiveness. Emphasis should also be placed on how kitchen layouts, sanitation, sleeping areas or access for the elderly differ and why.

3. Evaluation of Effectiveness (6 marks)

Evaluate how effective each home environment is based on:

- a. Cultural norms **(2 marks)**
- b. Environmental suitability **(2 marks)**
- c. Practical needs **(2 marks)**

E.g.,

Evaluating how open courtyards in rural areas support extended family interaction, they may not provide security or weather protection in urban contexts. Or they may not be ideal for larger families or people with mobility issues.

4. Design of Innovative Home Environment (10 marks)

- a. Creativity, problem-solving and integration of best practices in a new home design. Innovative, practical design that clearly incorporates effective features **(5marks)**
- b. Propose a hybrid home with a passive ventilation system from compounds, sliding modular walls, to maximise space and solar energy systems and eco-friendly insulation from Nordic designs **(3 marks)**.

- c. Diagrams or labelled sketches to enhance quality of work **(2 marks)**

E.g.,

The analysis of environments addresses diverse family needs children, the elderly, energy conservation.

5. Justification of design choices (6 marks)

- a. Clear evidence-based reasoning behind the design choices. **(2 marks)**.
- b. Explain why particular materials, layouts or technologies were selected and how they solve cultural or environmental problems. **(4 marks)**

E.g.,

Selecting rainwater harvesting systems for areas with seasonal water shortages Justifications or elevated flooring in flood-prone regions shows application of research. should link back to the earlier comparisons and evaluations.



WEEK 12 – PRACTICE PAPER 1

FORMATIVE ASSESSMENT MARKING SCHEME

Task 1: 40 Marks

- 1. Identification of Scientific Principles Behind Surface Deterioration (6 marks)**
 - a. Correct explanation of water absorption and swelling in wood surfaces. **(2 marks)**
 - b. Identification of physical damage (abrasion, knife cuts) in wood and tiles. **(2 marks)**
 - c. Explanation of thermal/chemical degradation (grease, heat effects on paint). **(2 marks)**
- 2. Comparison of Local vs Modern Maintenance Methods (6 marks)**
 - a. Lists and explains at least two local/traditional maintenance practices for each surface. **(2 marks)**
 - b. Lists and explains at least two modern maintenance techniques/materials for each surface. **(2 marks)**
 - c. Identifies key differences in tools, materials, and effectiveness. **(2 marks)**
- 3. Development of Sustainable Maintenance Strategy (8 marks)**
 - a. Provides step-by-step maintenance procedure for each surface (countertops, flooring, walls and cabinets). **(4 marks)**
 - b. Selects locally available, environmentally safe materials or products. **(2 marks)**
 - c. Addresses both short-term (e.g., cleaning) and long-term (e.g., sealing or refinishing) strategies. **(2 marks)**
- 4. Maintenance Schedule and Budget Plan (6 marks)**
 - a. Creates clear schedule showing daily, weekly or monthly tasks with time estimates. **(2 marks)**
 - b. Includes itemised budget for tools, materials and labour using local prices. **(2 marks)**
 - c. Stays within reasonable cost limits (e.g., typical school or household constraints). **(2 marks)**
- 5. Demonstration of Surface Cleaning or Restoration Technique (8 marks)**
 - a. Selects one relevant surface and appropriate cleaning/restoration method (e.g., sanding, degreasing and grout filling). **(2 marks)**
 - b. Demonstrates correct use of materials and tools. **(2 marks)**
 - c. Follows safety procedures during practical activity. **(2 marks)**
 - d. Shows visible change or result on the surface. **(2 marks)**
- 6. Group Participation and Presentation (6 marks)**
 - a. All members participate in analysis, planning and presentation. **(2 marks)**

- b. Group tasks are clearly divided and documented. **(2 marks)**
- c. Maintains orderly presentation and uses supporting visuals. **(2 marks)**

Task 2 (40 Marks)

1. **Scientific Investigation of Moisture Damage Causes (8 marks)**
 - a. Identifies moisture source for each surface (e.g., condensation, leaks, capillary rise). **(4 marks)**
 - b. Explains scientific principles (e.g., permeability, rust oxidation and fungal growth). **(4 marks)**
2. **Research and Comparison of Local and Modern Moisture Control Methods. (6 marks).**
 - a. Describes at least two local/traditional practices used for moisture prevention or repair. **(2 marks)**
 - b. Describes at least two modern technologies or materials used. **(2 marks)**
 - c. Compares methods in terms of effectiveness, availability and long-term use. **(2 marks)**
3. **Design of Integrated Moisture Management Solution (8 marks)**
 - a. Combines selected traditional and modern methods for each affected surface (e.g., lime wash with waterproof sealant, raised wooden frames with anti-fungal coating). **(4 marks)**
 - b. Provides clear rationale for choices based on surface material and climate. **(2 marks)**
 - c. Includes preventive and corrective steps. **(2 marks)**
4. **Educational Materials for Homeowners (6 marks)**
 - a. Creates informative, clear content (e.g., posters, pamphlets, short guide) on moisture prevention. **(2 marks)**
 - b. Covers key practices such as ventilation, sealing, surface care, and early signs. **(2 marks)**
 - c. Uses visuals or language appropriate for a household audience **(2 marks)**
5. **Cost-Benefit Analysis: Proactive Maintenance and Reactive Repairs (6 marks)**
 - a. Compares long-term and short-term costs of both approaches. **(2 marks)**
 - b. Shows economic and material impact of neglecting maintenance. **(2 marks)**
 - c. Uses figures or examples from local context. **(2 marks)**
6. **Team Collaboration and Presentation (6 marks)**
 - a. All group members contribute to investigation, design and communication. **(2 marks)**
 - b. Work is well-organised with clearly assigned roles. **(2 marks)**
 - c. Presentation includes visual support and a clear explanation of group output. **(2 marks)**

Task 3: 40 Marks

- 1. Surface Maintenance Guide by Location and Material (10 marks)**
 - a. Identifies all specified school locations and associated surface materials. **(2 marks)**
 - b. Describes surface conditions and causes of deterioration. **(2 marks)**
 - c. Recommends appropriate surface-specific maintenance techniques (e.g., termite control for wood, polishing terrazzo, sealant for glass). **(4 marks)**
 - d. Guide is organised by location and surface type. **(2 marks)**
- 2. Experimental Comparison: Traditional vs Commercial Products (8 marks)**
 - a. Selects appropriate sample surfaces that match real conditions. **(2 marks)**
 - b. Conducts fair tests using both traditional and commercial products. **(2 marks)**
 - c. Measures and records outcomes (e.g., cleaning efficiency, stain removal, surface appearance) using consistent criteria. **(2 marks)**
 - d. Interprets and compares results with evidence. **(2 marks)**
- 3. Sustainable Maintenance Plan Using Local Materials and Technologies (10 marks)**
 - a. Recommends practical maintenance strategies for each surface using local or sustainable materials (e.g., coconut husk scrubbers, lime-based polish). **(4 marks)**
 - b. Identifies appropriate tools, products, and their sources. **(2 marks)**
 - c. Includes step-by-step procedures and responsible handling/disposal methods. **(2 marks)**
 - d. Ensures safety and suitability for school setting. **(2 marks)**
- 4. Application to a School Improvement Project (6 marks)**
 - a. Aligns proposed plan with school improvement goals. **(2 marks)**
 - b. Suggests realistic implementation timeline and task allocation. **(2 marks)**
 - c. Identifies possible learners or community roles in the plan. **(2 marks)**
- 5. Presentation and communication of Findings (6 marks)**
 - a. Information is clearly presented in printed or digital format. **(2 marks)**
 - b. Uses labelled visuals, tables, or charts to explain findings. **(2 marks)**
 - c. Group communicates findings in a logical, structured manner during presentation. **(2 marks)**



WEEK 13

Task 1: Practical Test

- 1. Surface Selection and Documentation (6 marks)**
 - a. Clear identification of deteriorated surface and type of damage. **(2 marks)**
 - b. Photograph(s) showing full condition of surface before restoration. **(2 marks)**
 - c. Description of location and possible causes of deterioration. **(2 marks)**
- 2. Research on Restoration Techniques (6 marks)**
 - a. Identifies at least one traditional/local technique. **(2 marks)**
 - b. Identifies at least one modern/commercial technique. **(2 marks)**
 - c. Compares their application, effectiveness, and materials used. **(2 marks)**
- 3. Step-by-Step Restoration Plan (8 marks)**
 - a. Lists all materials and tools needed. **(2 marks)**
 - b. Includes detailed restoration procedure in logical sequence. **(3 marks)**
 - c. Lists relevant safety precautions for each step. **(2 marks)**
 - d. Indicates time required for each step. **(1 mark)**
- 4. Documentation of Restoration Process (6 marks)**
 - a. Photo or video evidence of each major restoration step. **(2 marks)**
 - b. Shows consistent effort and continuity in the process. **(2 marks)**
 - c. Final image clearly shows completed restoration **(2 marks)**
- 5. Scientific Explanation and Demonstration (8 marks)**
 - a. Explains how materials and techniques worked (e.g., chemical cleaning, abrasion, absorption, oxidation, etc.) **(3 marks)**
 - b. Compares surface characteristics before and after using measurable or observable evidence **(2 marks)**
 - c. Uses visuals effectively in the presentation. **(2 marks)**
 - d. Gives verbal or written explanation of process and decisions made **(1 mark)**
- 6. Ongoing Maintenance Schedule (6 marks)**
 - a. Outlines regular care tasks (e.g., polishing, dusting, resealing). **(2 marks)**
 - b. Suggests time intervals (daily, weekly, monthly). **(2 marks)**
 - c. Recommends affordable, accessible materials and tools for maintenance. **(2 marks)**

Task 2 (30 marks)

1. Selection of Interview Subjects (4 marks)

- a. Interviews at least 3 families from distinctly different socio-cultural backgrounds. (2 marks)
- b. Provides brief descriptions of each family's context (e.g., rural, urban, ethnic group, occupation.). (2 marks)

2. Data Collection and Interview Documentation (6 marks)

- a. Uses a clear set of structured or semi-structured questions. (2 marks)
- b. Gathers detailed responses on types of surfaces, cleaning materials, routines, and tools used. (2 marks)
- c. Documents interviews with written notes, audio, or photos (2 marks)

3. Identification of Traditional Methods (6 marks)

- a. Lists specific traditional/local methods used by each family (e.g., charcoal ash for metal polishing, clay for walls). (3 marks)
- b. Describes how these methods are applied in practice (3 marks)

4. Analysis of Scientific Principles (8 marks)

- a. Explains relevant scientific concepts behind each method (e.g., acidic reaction, abrasion, moisture absorption, microbial action). (4 marks)
- b. Connects science with traditional practices meaningfully. (2 marks)
- c. Compares the scientific effectiveness of traditional methods to modern ones. (2 marks)

5. Discussion of Cultural Influences (6 marks)

- a. Identifies cultural values, beliefs, or customs influencing surface care (e.g., spiritual cleansing, family rituals, seasonal practices) (3 marks)
- b. Describes how culture shapes frequency, tools, or materials used (3 marks)

6. Presentation and Reflections of Findings (10 marks)

- a. Organises findings into clear categories (e.g., surfaces, tools, techniques, beliefs). (2 marks)
- b. Uses visuals, charts or quotes to support the report or presentation (2 marks)
- c. Presents coherently, showing comparison across families (2 marks)
- d. Reflects on what was learned from different families. (2 marks)
- e. States implications for promoting sustainable surface care in different communities. (2 marks)

Task 3 (30 marks)**1. Identification of Surface Maintenance Challenge (6 marks)**

- a. Clearly states a real, common problem (e.g., mould growth, metal corrosion, water stains) (2 marks)
- b. Explains the causes and impact of the problem on surfaces and users (2 marks)
- c. Supports the problem with evidence (e.g., photo, case study, observation) (2 marks)

2. Research on Traditional and Scientific Approaches (8 marks)

- a. Identifies at least one traditional/local method used to solve the issue (2 marks)
- b. Identifies at least one modern/scientific method (2 marks)
- c. Describes the effectiveness and limitations of both approaches (2 marks)
- d. Compares them based on cost, safety, sustainability, and accessibility (2 marks)

3. Development of Innovative Solution (10 marks)

- a. Combines traditional and scientific methods into one practical solution (3 marks)
- b. Explains the rationale for combining selected methods (2 marks)
- c. Describes the process clearly and step-by-step (3 marks)
- d. Lists tools, materials and how they will be sourced locally (2 marks)

4. Emphasis on Sustainability and Accessibility (6 marks)

- a. Considers environmental impact (e.g., biodegradable, low water use, natural ingredients). (2 marks)
- b. Uses affordable and locally available resources. (2 marks)
- c. Ensures the solution is safe and easy to apply. (2 marks)

SECTION 5: MAKING SMART CHOICES: EMPOWERED CONSUMER CHOICES FOR A SUSTAINABLE FUTURE

STRAND: FAMILY AND SOCIAL RELATIONSHIPS

Sub-Strand: Consumer Education and Sustainable Living

Weeks 14 and 15

Learning Outcome: *Apply knowledge, values and skills of consumer education in daily consumer-related activities.*

Content Standard: *Demonstrate knowledge, understanding and application of consumer education in daily living.*

<LIH>Weeks 16 and 17

Learning Outcome: *Analyse factors that influence purchasing decisions and appreciate how they contribute to sustainable living.*

Content Standard: *Demonstrate the ability to analyse factors influencing purchasing decisions and explain how they contribute to sustainable living.*

INTRODUCTION AND SECTION SUMMARY

In this section, learners will explore the essential principles of consumer education and how informed choices impact individuals, families, communities, and the environment. The section emphasises the development of knowledge, values, and practical skills that empower learners to make responsible and ethical consumer decisions that support sustainable living. This section builds upon foundational knowledge and skills developed in Years 1 and 2. These prior learnings are reinforced and extended through critical thinking and real-world application tasks.

The weeks and the indicators covered by the section are:

- **Week 14:** Consumer Education (Explain the concepts of consumer education)
- **Week 15:** Consumer Behaviour and Skills (Compare consumer behaviours and identify good consumer skills)
- **Week 16:** Purchasing Decisions (Identify purchasing decisions individuals and families make)

- **Week 17:** Factors Influencing Purchasing decisions (Analyses factors that influence purchasing decisions and explain how they contribute to sustainable living)

Table 13a: Recap Weeks and Learning Indicators for Year 1 and 2

Year	Week	Indicator
1	Week 19	Analyse product information to compare and select items that meet diverse needs.
	Week 20	Examine how consumer choices affect the environment, economy and society to promote sustainable living.
	Week 21	Make ethical and responsible purchases decisions to meet the needs of individuals and families to promote healthy family living.
2	Week 20	Discuss the types of storage to maintain the quality and extend the lifespan of purchased items.
	Week 21	Apply the principles of storage to store food, clothing and other household items to maintain the quality and extend the lifespan.
	Week 22	Identify methods of storing different food, clothing and other household items to extend their lifespan.

SUMMARY OF PEDAGOGICAL EXEMPLARS

Teachers are encouraged to use a learner-centred, inquiry-based approach that integrates real-life scenarios and practical decision-making tasks. Methods such as role play, group discussions, projects, case studies, and reflective journals will be used to help learners internalize the concepts and apply them meaningfully. Learners should be guided to critically assess how their choices affect their lives and the wider community, fostering a sense of social and environmental responsibility. The teacher should encourage active participation of learners with special educational needs (SEN) and ensure that reasonable accommodation and adaptation are made to accommodate all learners. The teacher is also encouraged to incorporate GESI, SEL, the 21st Century skills, Core National Values and ICT in the lesson delivery, to make it more interactive, inclusive and learner focused.

ASSESSMENT SUMMARY

This section outlines the highest Depth of Knowledge (DOK) level assessments aligned with each indicator. These assessments are designed to engage learners in strategic and extended reasoning, requiring critical thinking and practical application of consumer education concepts. Teachers should facilitate assessments that are authentic, learner-centred, and reflective of real-world consumer scenarios. Learners engage in research and analysis, short drama or role plays, produce comparative reports, complete projects, participate in structured group discussions and debates. Learners are encouraged to apply knowledge, values, and practical skills in everyday purchasing activities to become empowered consumers who not only understand their personal

needs and wants but also consider the broader impact of their consumption choices on society and the environment.

Table 13b: Summary of the Assessment Strategy for each Indicator

Indicators	DOK Level	Assessment Strategy and/or Mode
Explain the concepts of Consumer Education	Level 3: Strategic reasoning	Homework 46–48
Compare consumer behaviours and identify good consumer skills	Level 4: Extended critical thinking and reasoning	Dramatization 80–82
Identify purchasing decisions individuals and families make	Level 3: Strategic reasoning	Individual Research 27–29
Analyse factors that influence purchasing decisions and explain how they contribute to sustainable living.	Level 4: Extended critical thinking and reasoning	Group Discussion 52–54

WEEK 14: CONSUMER EDUCATION

Learning Indicator: *Explain the concepts of consumer education*

Focal Area 1: Understanding The Concepts And The Importance Of Consumer Education

a. Concepts Related to Consumer Education

- i. **Consumption:** Consumption is the act of using goods and services to satisfy human wants and needs. Consumption ranges from necessities like food, clothing, stationery and shelter to luxury items like designer items such as bags, jewellery, premium smartphones, etc. and entertainment. Consumption drives economic activity and influences demand for goods and services.
- ii. **Consumer:** A consumer is a person or group of people who buy or use goods and services for personal use to meet their needs and wants but not for resale or production. Every individual is a consumer. Consumers play a vital role in the economy by influencing market demand.
- iii. **Consumerism:** Consumerism refers to the act of buying and using goods and services effectively. It also refers to a movement that advocates for consumer rights and protection against unfair business practices. It is a social and economic order that encourages the purchase of goods and services in ever-increasing amounts. It encourages the protection and empowerment of consumers in the marketplace. It advocates for informed decision-making, ethical business practices, and sustainable consumption. Consumerism can lead to both increased economic growth and environmental or financial challenges.
- iv. **Consumer Education:** Consumer education is the process of equipping individuals with the knowledge, skills and values needed to make informed, responsible and ethical consumer choices. It is the process of teaching individuals about their rights, responsibilities and how to make informed choices when buying goods and services. It covers areas such as financial literacy, rights and responsibilities, product evaluation and sustainable consumption. Consumer education is essential in today's complex marketplace as it helps individuals and families make smart choices and supports the development of a fair, efficient and responsible society. The goal of consumer education is to empower consumers with knowledge and skills to make wise and responsible decisions. Educated consumers are more likely to avoid fraud, get value for money and influence market practices positively. Some sources of consumer information include consumers own experience, friends, family members, advertisement, sales agents, manufacturers leaflets and labels, etc.

b. Principles of Consumer Education

The principles of consumer education are the foundational guidelines that help individuals and families make informed and responsible decisions in the marketplace. These

principles empower consumers to manage their resources wisely, protect their rights and contribute to the well-being of their communities and the environment.

To ensure critical awareness and responsible decision-making, consumers need to understand their rights, responsibilities and the impact of their consumption habits. Consumer education principles emphasize empowering individuals to make informed purchasing decisions and protect their rights as consumers. The major principles include comparing prices and values, understanding product information (like labels) and recognising the impact of credit on finances. Additionally, it is important to be aware of consumer rights, legal frameworks and sustainable consumption practices.

The following are some principles underlying consumer education:

- i. **Consumer awareness:** Consumers knowledge on how to recognise and understand options available to them in the market such as product quality, pricing, warranties and ethical business practices helps them to make informed choices thereby getting value for money. It also involves ensuring consumers are aware of their rights and responsibilities as well as the existence of advertising, marketing tactics, branding and how these influence their decisions and choices.
- ii. **Consumer rights and responsibilities:** Consumer education emphasizes the rights of consumers, including the right to safety, information, choice, be heard or seek redress. Additionally, consumer education also emphasizes responsibilities such as ethical purchasing, proper use of products, to seek information, environmental consciousness and reporting fraudulent activities.
- iii. **Smart shopping skills:** Consumer education equips individuals and families with information that helps to develop analytical skills to assess products and services based by comparing prices, reading product labels, identifying quality standards and avoiding misleading advertisements.
- iv. **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.
- v. **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.
- vi. **Digital and online consumer awareness:** Digital and online consumer awareness is the knowledge and understanding that individuals need to make smart, safe and responsible choices to use the internet or digital platforms to buy goods or access services. With E-commerce growing rapidly, consumers need consumer education on safe online shopping practices, cyber security and how to avoid scams, etc.

c. **Importance of Consumer Education to the Individual, Family and Society**

Consumer education plays a very important role in shaping responsible, informed and empowered consumers. It equips individuals with the knowledge and skills to make smart decisions about the goods and services they use in everyday life. The following are some of the importance of consumer education:

i. Individual level

- **Make informed decision-making:** Consumer education teaches individuals how to compare products, check product quality, and read and understand labels, warranties and evaluate prices, enabling them to make smart and informed choices that suit their needs and budget before making purchases. For instance, during shopping individuals compare the price and expiry date of two brands of milk before buying.
- **Helps avoid exploitation and fraud:** Consumer education trains individuals to detect scams, fake products, and misleading advertisements. When individuals know their rights and the laws protecting consumers, they are less likely to fall victim to scams, dishonest sellers or false advertising.
- **Promotes financial literacy and budgeting skills:** It helps individuals understand how to manage money wisely. Individuals learn to budget, save and avoid impulse buying and avoid unnecessary debt, which leads to better control of personal finances.
- **Builds confidence in handling consumer-related issues:** Educated consumers know their rights and responsibilities that builds awareness of consumer rights (e.g., the right to safety and redress) and how to act responsibly to speak up when they are treated unfairly to seek redress through proper channels, such as consumer protection agencies or legal systems, etc.

ii. Family level

- **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.
- **Promotes wise spending and better money management:** Families can make better choices in how they spend their income, ensuring that money is used effectively to meet both wants and needs and promote financial stability: Families can avoid debt and make savings for future needs like education and housing.
- **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 supports the creation of realistic family budgets, helping to ensure that essential items like food, rent, clothing and healthcare are provided for without overspending.
- **Encourages values like saving, responsibility and planning:** Families make healthy lifestyle choices, become aware of safe and nutritious products and avoid harmful ones. Families are much aware of the importance of saving for future needs and emergencies. Families make decisions together and plan purchases carefully taking into consideration family priorities.

iii. Society level

- **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.
- **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.
- **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.
- **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.

d. Consumer Rights and Responsibilities

Consumer education is essential in empowering individuals to make informed decisions about products and services, understand their rights and fulfil their responsibilities. In Ghana, consumer education plays an important role in ensuring fair trade, protecting consumer interests and promoting ethical business practices.

- 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:
 - *Right to Safety:* Protection from hazardous goods and services.
 - *Right to Information:* Access to accurate details about products, services, and policies.
 - *Right to Choose:* Freedom to select from various quality goods and services.
 - *Right to be heard:* Opportunity to express concerns and complaints about unfair business practices.
 - *Right to Consumer Education:* Access to knowledge that enables consumers to make informed choices.
 - *Right to Redress:* The ability to seek compensation for defective or substandard products.
 - *Right to a Healthy Environment:* Protection from practices that harm the consumer's surroundings, etc.
- Responsibilities of the consumers:** Consumers also have responsibilities to ensure fair transactions and personal safety. These responsibilities include:
 - *Responsibility to Stay Informed:* Consumers must research and verify product details before purchasing.

- *Responsibility to Use Products Properly*: Ensuring that goods and services are used according to instructions.
- *Responsibility to Report Violations*: Raising concerns about fraudulent or unsafe products to regulatory bodies.
- *Responsibility to Pay Fairly*: Honouring agreed payments for purchased goods and services.
- *Responsibility to Demand Quality*: Checking for standard certifications and ensuring value for money.
- *Responsibility to Protect the Environment*: Avoiding waste and ensuring eco-friendly product usage, etc.

e. **The Role of Consumer Education in Ghana**

Consumer education helps individuals understand market trends, avoid fraudulent activities and assert their rights confidently. Government institutions, civil societies and media platforms frequently engage in sensitisation campaigns to educate citizens on their consumer rights and responsibilities. Through a well-informed consumer base, Ghana can strengthen its economy, enhance ethical trade and safeguard public welfare. The collaboration between consumers, businesses and regulatory bodies ensures a balanced and fair market environment. The Consumer Protection Agencies in Ghana work to safeguard consumer rights and ensure fair trade practices.

Consumer protection agencies in Ghana

i. **Ghana Standards Authority (GSA)**

The Ghana Standards Authority ensures that products and services meet required quality and safety standards. It regulates manufacturing practices, conducts inspections, and certifies goods to protect consumers from substandard products.

ii. **Food and Drugs Authority (FDA)**

The Food and Drugs Authority oversees the safety and quality of food, drugs, cosmetics, and medical devices. It ensures that products meet health standards and acts against counterfeit or harmful goods.

iii. **Consumer Protection Agency (CPA)**

The Consumer Protection Agency advocates for consumer rights, educates the public on fair trade practices, and addresses complaints related to fraudulent business activities.

iv. **Bank of Ghana**

The Bank of Ghana protects consumers of financial products and services through its regulatory and supervisory roles. It handles complaints, investigates fraud, and educates consumers on their financial rights.

v. National Communications Authority (NCA)

The National Communications Authority regulates telecommunications services, ensuring fair pricing, quality service delivery, and consumer protection in the digital space.

vi. Public Utilities Regulatory Commission (PURC)

The Public Utilities Regulatory Commission oversees utility providers, ensuring fair pricing and quality service delivery in electricity and water supply. It also addresses consumer complaints related to utility services.

Learning Tasks

1. Recap to analyse product information to compare and select items that meet diverse needs
2. Recap to examine how consumer choices affect the environment, economy and society to promote sustainable living.
3. Explain the concepts related to consumer education.
 - a. Consumption
 - b. Consumer
 - c. Consumerism
 - d. Consumer Education
4. Explain the principles of consumer education and the importance of consumer education to the individual, family and society.
5. Discuss consumer rights and responsibility and consumer protection agencies in Ghana

PEDAGOGICAL EXEMPLARS**1. Structuring Talk for Learning**

- a. Guide learners in mixed ability groups to observe videos, role-play and stories/ narrations to explain the concepts related to consumer education.
- b. Ask learners to present their results for whole class discussion.

2. Talk for Learning: Collaborative/Group Learning Approaches

- a. Guide learners in mixed groups to use mingling, onion ring/radio reporter strategies to discuss the importance of consumer education to the individual, family and society.
- b. Ask group representatives to present their groups' reports for a whole class discussion.

KEY ASSESSMENT LEVEL 3: HOMEWORK

Task Description: (40 marks)

Read the following scenario

A family recently purchased a new refrigerator that stopped working after just two months. When they tried to return it, they discovered the warranty had several hidden conditions they had not noticed. Meanwhile, their teenage daughter has been influenced by social media to buy expensive branded clothing, straining the family budget.

Based on this scenario, respond to the following tasks

Task 1

Define the following terms; consumption, consumer, consumerism and consumer education and explain how these concepts apply to the scenario situation. Provide specific examples from the case.

Task 2

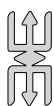
Analyse which principles of consumer education could have helped the family make better decisions. Explain your reasoning with detailed examples.

PLC Session 14

45 minutes

Planning & Reviewing the Learning Plan

1. Begin the session by recapping lessons from the previous year/session/week, focusing on how learning was applied.
2. Use your subject specific app to explore the content before planning. Ask the app to
 - a. explain the week's concepts in a practical way that will make it easier for learners to understand
 - b. identify two or three common misconceptions learners may have on the week's content and how to address them using contexts familiar to Ghanaian learners. (NTS 3a, 3g and 3m).
3. Use your subject specific app to plan your lesson. Ask the app to
 - a. suggest the most effective method for teaching the week's concepts to learners with diverse backgrounds.
 - b. suggest learning activities, differentiation and essential questions based on the method of teaching (NTS 3a-3q)
 - c. review your prepared learning plan and address any challenging issues you may have identified in your subject area (NTS 3a-3c).



Note

- Take note of the recap topics linked to *Years 1 and 2* while preparing for your lesson.
- Refer to the Values Learning Community Handbook and link the values for the week in your lesson to ensure that learners are applying what they learn.

4. Plan the week's key assessment with your app

- The key assessment for the week is **homework**. Chat with your app to plan this assessment, indicating what you and your learners will do before, during and after the homework (NTS 3k-3q).

10 minutes

Content Exploration

5. As a subject group, select one problem or idea/term in the week's content that is challenging (not a routine procedural question, but one that requires conceptual understanding) and then

- use the app, ask it to solve the problem step by step and explain the reasoning behind each step (you may be assisted by a teacher who is strong in the content area)
- all teachers in the group work through a similar problem individually for 3–4 minutes
- the group then works through the problem together step by step
- highlight the most common errors made at each step and discuss (NTS 1c, 1e, 2c, 2e, 3e-3j).



Note

- This part is not just about 'How do I teach this?' but how do I teach it for learners to understand?
- If the group still shares the same content gap, use the app: ask it to solve the problem step by step and explain the reasoning behind each step.
- Problems/ideas discussed should be sourced from the Teacher Manual content, not invented separately. This keeps the content exploration directly connected to what teachers will deliver.

30 minutes

Enactment

6. Enact a teaching activity based on your learning plan (NTS 1a-1b, 1e-1g, 2c, 2e, 2f, 3c-3j and 3o).

- Colleagues observe with specific attention to clarity of concept explanation, use of familiar Ghanaian examples and how misconceptions are handled if they arise.
- After the enactment, ask for structured feedback from the group

- i. was the concept explained in a way that a learner with no prior knowledge could follow?
- ii. were the examples grounded in contexts familiar to Ghanaian learners?
- iii. did any misconceptions surface and if so, how were they addressed?

5 minutes**Reflection**

7. Reflect and share your views on the session. One thing that worked well, what did not work well and what you will do differently. (NTS 1a, 1b).
8. Identify a critical friend to observe and provide feedback on your lesson in relation to the PLC Session conducted (NTS 1f, 1g).
9. Remember to
 - a. transfer your chats into your learning planner template.
 - b. read your Teacher Manual and related Learner Material in preparation for the next session. Take note of the recap weeks, which are linked to Years 1 and 2 (NTS 3a).
 - c. integrate National Values, GESI, SEL, and 21st century skills into your learning activities, assessment tasks, and rubrics/mark schemes.

WEEK 15: CONSUMER BEHAVIOURS AND SKILLS

Learning Indicator: Compare consumer behaviours and identify good consumer skills

Focal Area 1: Understanding Consumer Habits And Decision-Making

Consumer behaviours: This refers to the processes individuals use to select, buy, use and dispose of goods and services, influenced by various psychological, sociological and cultural factors. Good consumer skills involve critical thinking, informed decision-making and responsible consumption habits, such as understanding needs versus wants, recognising marketing strategies and managing finances effectively. Consumer behaviour deals with how individuals and organisations make purchases and support brands. In order to influence the final buying decision in the best interests of both the consumer and the provider, individuals and families need to understand that the buying practices consists of both small and large consumer behaviours. Goods and services move through a pathway from the producer or manufacturer before consumers have access to them. These pathways are termed **channels of distribution**. There are two main types which are:

- 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 either be done on small-scale or 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,

1. Consumer Decision and Buying Practices in the Community

a. 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.

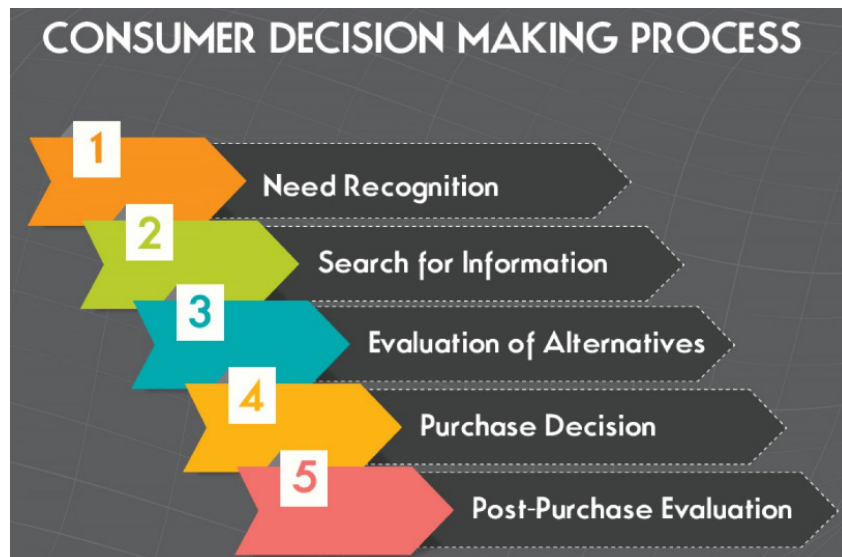


Figure 5a: *Stages in the Consumer Decision-Making*

- b. Buying practices:** The behaviours and patterns observed in the way consumers make purchases including what, where, how, when and why they buy.

Buying behaviours and practices include:

- i. Habitual Buying:** Consumers repeatedly purchase the same product with little thought, often due to brand loyalty or convenience. Consumers who frequently fall within this type mostly battle with the problem of buying on impulse which mostly lead to wasteful spending.
 - ii. Complex Buying:** This involves extensive research before making a high-value purchase, such as a car or a house.
 - iii. Variety-Seeking Buying:** Some consumers actively try new brands or products out of curiosity rather than dissatisfaction from an old brand.
 - iv. Dissonance-Reducing Buying:** This occurs when consumers make quick decisions due to limited options but later seek reassurance that they made the right choice.
- c. Types of shopping environments:** Shopping takes place in different environments and these can be grouped into two main types: physical shopping and online (virtual) shopping.
- i. Physical shopping** happens in real locations like markets, shops, and malls. Here, consumers can see, touch, and even try products. They may also talk to shop assistants or sellers for help.
 - ii. Virtual shopping** takes place online using websites and mobile apps. Consumers browse through items on their phones or computers, place orders, and have the goods delivered. Each shopping environment gives a different kind of experience and affects how people make buying decisions. The way a person shops can be influenced by things like: the look and feel of the shop or website, how products are arranged, how friendly or helpful the seller is, prices and special offers. In Ghana, shopping environments are very diverse. These include:

- Modern shopping malls with supermarkets and fashion stores
- Traditional markets like Accra - Makola, Kumasi - Kejetia, Wa - Dapaala , Tamale Central, Sunyani Wednesday Market, Cape Coast - Kotokuraba, etc, where goods are sold in open-air stalls,
- Street-side vendors and small shops in local communities.



Figure 5b: Pictures of Physical and Traditional Markets Scenes



Figure 5c: Pictures of Physical Supermarkets



Figure 5d: Pictures of Physical Street Vendors



Fig 5e: Pictures of Virtual shopping/Online Stores

Focal Area 2: The Influence Of Advertisement On Consumer Buying Practices

Advertisement refers to a paid message used by businesses to inform or persuade consumers about goods and services. Advertising 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

Advertisements influence consumers by creating awareness, shaping perceptions and driving purchase decisions through emotional appeals, cognitive biases and persuasive techniques. They can also impact brand loyalty and long-term buying habits. Advertisements significantly influence consumer buying practices by shaping awareness, interest and ultimately, purchasing decisions. Effective advertising can drive consumer behaviour, especially in the early stages of the buying process, by creating awareness and interest. The design and content of advertisements, including their memorability and creativity, can positively impact consumer behaviour, while simple, honest advertisements may not have the same effect. Findings of the studies revealed that impressive, memorable and creative advertisement characteristics have a statistically positive significant impact on consumer buying behaviour, while simple-to-understand, attention-grabbing and honest adverts do not (Jemal & Melese 2025).

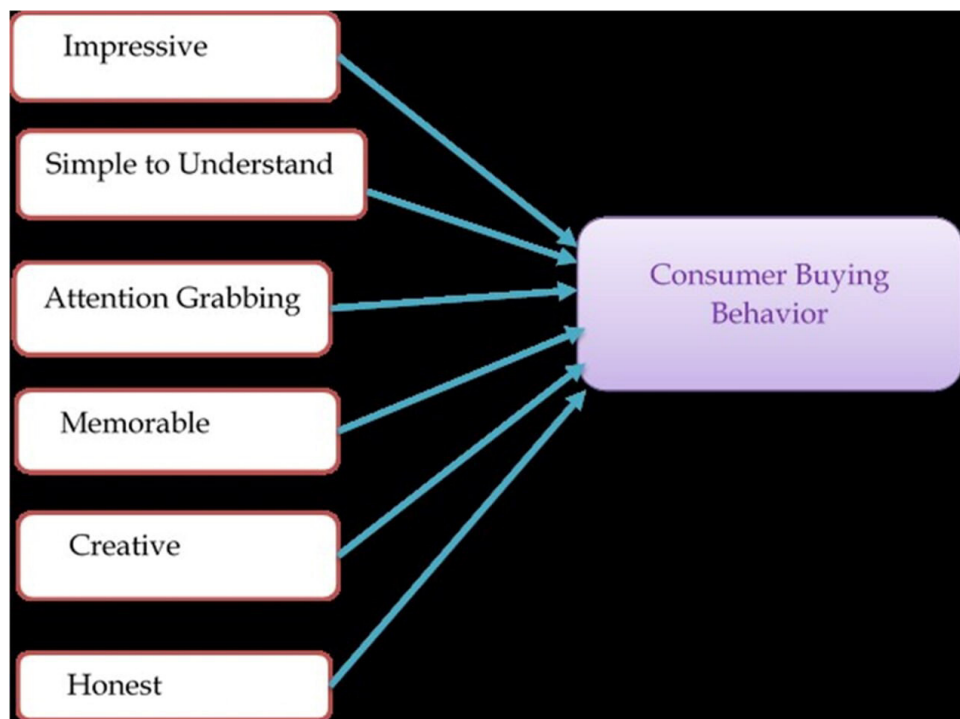


Figure 5f: A Concept Map of the impact of advertising on consumers' buying behaviour

1. **Advertisement Concepts:** Concepts such as facts, exaggerations, falsehoods, fallacies and fads are tools advertisers use to influence buying decisions. While some methods are honest and helpful, others can be misleading. Good advertising should always be ethical, truthful and respectful to consumers.
 - a. **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:
 - i. *Objective claims:* Statements that can be proven true (e.g., “Contains Vitamin C to boost immunity”).
 - ii. *Statistical evidence:* Use of numbers or research (e.g., “9 out of 10 dentists recommend this toothpaste”).
 - iii. *Product features:* Real qualities of the product (e.g., “Made from 100% organic cotton”).
 - iv. *Legal and ethical standards:* Advertisers must tell the truth and follow rules to avoid misleading people.
 - b. **Exaggerations in Advertising:** Exaggeration means making a product seem better than it really is. It adds excitement and grabs attention, but the claims may stretch the truth without being completely 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.
 - c. **Falsehoods in Advertising:** Falsehoods are deliberate lies or misleading claims in advertising. These can harm consumers by creating false hopes or 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.

- d. **Fallacies in Advertising:** Fallacies are tricks in thinking and advertisers use poor reasoning to persuade individuals and families to buy a product. These arguments often sound convincing but are not logical. 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.
- e. **Fads in Advertising:** A fad is a product or trend that becomes popular quickly but fades away after a short time. Advertisers use fads to create excitement and boost sales quickly such as oversized sneakers became a trend when celebrities wore them and many individuals rushed to buy them. But the trend didn’t last long, etc.

2. **Types of Advertisement:** Advertisements can be grouped into two main categories: Traditional Advertising and Digital Advertising. Each type uses different methods to reach the public and promote products or services.

- a. **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:
 - i. *Street Announcements:* These are made by mobile vendors, hawkers or town criers using loudspeakers, bells or gongs to promote products in local areas.
 - ii. *Audio-Visuals:* Television Advertising: Short commercials shown during TV programmes. Radio Advertising: Audio messages or jingles played on radio stations.
 - iii. *Print Advertising:* Includes advertisements found in: Newspapers, Magazines and Flyers and Brochures
 - iv. *Outdoor Advertising:* These are large visual ads placed in public places, such as: Billboards, Posters and Banners and Transit Adverts (on buses, taxis, or subways)
 - v. *Cultural and Festival Sponsorships:* Businesses support or sponsor traditional festivals and events to promote their brands and build a connection with local communities.
- b. **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:
 - i. *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.
 - ii. *Search Engine Marketing (SEM):* This is when businesses pay to have their ads 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.
 - iii. *Social Media Advertising:* These are adverts found on social media platforms such as: Facebook, Instagram, Twitter (X), LinkedIn TikTok, 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.

3. Functions of Advertisement: Advertisements perform several important roles in marketing and society. Below are the main functions:

- a. ***To Inform Consumers:*** Advertising provides useful information about products, services, or ideas. It helps consumers make smart choices by giving details such as:
 - i. Nutritional content of food
 - ii. How to use or apply a product
 - iii. Manufacturing and expiry dates
 - iv. Prices, features, and availability
- b. ***To Persuade:*** Some advertisements are created to influence the attitudes and choices of consumers. They often use:
 - i. Emotional appeal (e.g., happiness, love, fear)
 - ii. Logical reasoning (e.g., price vs. value)
 - iii. Social pressure or trends (e.g., “Everyone is using it”)
 - iv. Such adverts may ignore whether the consumer truly needs the product or can afford it.
- c. ***To Create Brand Awareness and Recall:*** By repeating messages through different media, advertisements help people:
 - i. Recognise and remember brands
 - ii. Associate brands with specific qualities (e.g., trust, strength, luxury)
- d. ***To Create Demand:*** Some adverts introduce new products or services and make them seem necessary, even when consumers didn’t feel the need before. They create desire and increase interest in products.
- e. ***To Reinforce Brand Image:*** Advertising strengthens how a brand is viewed over time. Consistent messages help:
 - i. Build a strong identity for the brand
 - ii. Make the brand more trustworthy and reliable
 - iii. Influence consumer loyalty
 - iv. This may also increase competition among similar products.
- f. ***To Add Value:*** Adverts often show what makes a product special by highlighting:
 - i. Unique features
 - ii. Benefits or added services
 - iii. This makes the product more attractive in the eyes of the consumer.

- g. **To Support Economic Growth:** Advertising helps businesses grow by boosting:
 - i. Product sales
 - ii. Market reach
 - iii. This can lead to more production, more jobs and greater contributions to the economy

4. The influence of Advertisement on Consumer Purchasing Decisions

Advertising has a significant impact on consumer purchasing decisions by creating brand awareness, shaping perceptions, generating interest and desire for products, influencing brand choice, and ultimately persuading consumers to make a purchase. Advertisements can use various persuasive techniques like emotional appeals, celebrity endorsements, and compelling visuals to motivate consumers. They can also provide information about products and services, helping consumers make informed buying decisions. Moreover, advertising can reinforce existing brand preferences and create a sense of urgency or need, leading to immediate purchases

The influence of advertisements explores how advertising shapes and guides consumer behaviour over time. In today's dynamic marketplace, advertising remains a powerful tool for businesses to connect with consumers, drive demand, and shape buying behaviour.

Advertising influence behaviour by:

- i. **Building Brand Awareness:** Advertising help to build brand awareness by introducing consumers to brands and products they may not have considered. Through repeated exposure, potential buyers become familiar with a brand, making them more likely to choose those brands over others.
- ii. **Shaping Perceptions and Preferences:** Advertisements use persuasive messages to highlight product benefits, features and emotional appeals. By associating products with positive experiences or aspirations, brands influence consumer preferences.
- iii. **Creating Demand and Urgency:** Limited-time offers, discounts and promotional campaigns trigger a sense of urgency, encouraging consumers to make quick purchasing decisions. Flash sales and exclusive deals amplify this effect.
- iv. **Influencing Psychological Appeals:** Adverts tap into emotions, desires, and psychological triggers, such as social proof, celebrity endorsements, and sentimental longing or wistful affection
- v. Consumers often make purchasing decisions based on how a product makes them feel rather than just its practical use.
- vi. **Influencing Social and Cultural Norms:** Advertisements shape social perceptions by showcasing lifestyle trends, fashion choices, and technological advancements. Over time, repeated exposure to certain messages can establish societal norms and influence purchasing patterns.

vii. Providing Product Information: Consumers often rely on advertisements for details about product features, pricing, and availability. Informative adverts help buyers compare options and make educated choices.

viii. Driving Digital Engagement: Online adverts, including social media marketing and influencer promotions, engage consumers directly, allowing brands to interact and respond to queries. Interactive and personalized advertising strengthens brand-consumer relationships.

Learning Tasks

1. Recap to make ethical and responsible purchases decisions to meet the needs of individuals and families to promote healthy family living.
2. Observe the buying practices of people in the community.
3. Compare the different consumer behaviours you observed and identify good consumer skills and the inappropriate consumer behaviours to guide individuals, families and society on the need to get value for money and meet their needs.
4. Discuss advertisement indicating the types, functions and its impact on consumer purchasing.

PEDAGOGICAL EXEMPLARS

1. Experiential Learning/Collaborative/Group Learning Approaches

- a. Ask learners in mixed gender/ability/friendship groups to visit a market/shopping centre to observe the buying practices of people in the community.
- b. Guide learners to present their report on the following:
 - i. Good consumer behaviour.
 - ii. Inappropriate consumer behaviour.
 - iii. Recommendations, etc.

2. Talk for Learning/Collaborative Learning Approaches

Ask learners in mixed ability groups to use the talking point or panel discussion strategy to compare the different consumer behaviours you observed and identify good consumer skills and the inappropriate consumer behaviours to guide individuals, families and society on the need to get value for money and meet their needs.

3. Problem- Based/Experiential Learning/Structuring Talk for Learning

- a. Guide learners in mixed ability groups to organize a mock market to role-play and showcase good consumer skills.
- b. Ask learners to reflect on the role-play and share their views on what they learnt for whole class discussion.

4. Problem Based Learning/Group Work

- c. Ask learners in mixed ability/friendship groups to mount a campaign on consumer education in the community on consumer skills.
- d. Guide learners to share their observations for whole class discussion.

3. Project-Based Learning

- a. Ask learners in mixed gender/cultural/ friendship groups to analyse print and electronic media adverts to identify the following:
 - i. Facts
 - ii. Exaggerations
 - iii. Falsehood
 - iv. Fallacies, etc.

KEY ASSESSMENT LEVEL 4: DRAMATISATION

Task 1 Description: Drama on Informed Consumer Skills

In small groups (3-5 members), create and perform a short drama (3-5 minutes) that highlights the contrast between an informed consumer and an impulsive shopper. Your performance should show the choices each consumer makes and the results of their actions.

In this task learners are to form mixed ability groups to act a drama with a clear storyline with characters who:

- Plan and budget before shopping (informed consumer)
- Shop without planning or comparing (impulsive shopper)
- Situations that show shopping habits (e.g., making a list and random buying), use or non-use of a budget
- How they respond to advertisements and promotions
- The outcomes of their choices (e.g., satisfaction or regret)
- At least one advertisement or promotional scene (e.g., a vendor or advert influencing choices).
- As well as a moral or lesson at the end showing the importance of informed consumer skills.

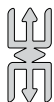
PLC Session 15

45 minutes

Planning & Reviewing the Learning Plan

1. Begin the session by recapping lessons from the previous year/session/week, focusing on how learning was applied.
2. Use your subject specific app to explore the content before planning. Ask the app to

- a. explain the week's concepts in a practical way that will make it easier for learners to understand
 - b. identify two or three common misconceptions learners may have on the week's content and how to address them using contexts familiar to Ghanaian learners. (NTS 3a, 3g and 3m).
3. Use your subject specific app to plan your lesson. Ask the app to
- a. suggest the most effective method for teaching the week's concepts to learners with diverse backgrounds.
 - b. suggest learning activities, differentiation and essential questions based on the method of teaching (NTS 3a-3q)
 - c. review your prepared learning plan and address any challenging issues you may have identified in your subject area (NTS 3a-3c).



Note

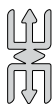
- Take note of the recap topics linked to Years 1 and 2 while preparing for your lesson.
- Refer to the Values Learning Community Handbook and link the values for the week in your lesson to ensure that learners are applying what they learn.

4. Plan the week's key assessment with your app
- a. The key assessment for the week is **dramatization**. Chat with your app to plan this assessment, indicating what you and your learners will do before, during and after the dramatization (NTS 3k-3q).

10 minutes

Content Exploration

5. As a subject group, select one problem or idea/term in the week's content that is challenging (not a routine procedural question, but one that requires conceptual understanding) and then
- a. use the app, ask it to solve the problem step by step and explain the reasoning behind each step (you may be assisted by a teacher who is strong in the content area)
 - b. all teachers in the group work through a similar problem individually for 3–4 minutes
 - c. the group then works through the problem together step by step
 - d. highlight the most common errors made at each step and discuss (NTS 1c, 1e, 2c, 2e, 3e-3j).



Note

- This part is not just about ‘How do I teach this?’ but how do I teach it for learners to understand?
- If the group still shares the same content gap, use the app: ask it to solve the problem step by step and explain the reasoning behind each step.
- Problems/ideas discussed should be sourced from the Teacher Manual content, not invented separately. This keeps the content exploration directly connected to what teachers will deliver.

30 minutes

Enactment

6. Enact a teaching activity based on your learning plan (NTS 1a-1b, 1e-1g, 2c, 2e, 2f, 3c-3j and 3o).
 - a. Colleagues observe with specific attention to clarity of concept explanation, use of familiar Ghanaian examples and how misconceptions are handled if they arise.
 - b. After the enactment, ask for structured feedback from the group
 - i. was the concept explained in a way that a learner with no prior knowledge could follow?
 - ii. were the examples grounded in contexts familiar to Ghanaian learners?
 - iii. did any misconceptions surface and if so, how were they addressed?

5 minutes

Reflection

7. Reflect and share your views on the session. One thing that worked well, what did not work well and what you will do differently. (NTS 1a, 1b).
8. Identify a critical friend to observe and provide feedback on your lesson in relation to the PLC Session conducted (NTS 1f, 1g).
9. Remember to
 - a. transfer your chats into your learning planner template.
 - b. read your Teacher Manual and related Learner Material in preparation for the next session. Take note of the recap weeks, which are linked to Years 1 and 2 (NTS 3a).
 - c. integrate National Values, GESI, SEL, and 21st century skills into your learning activities, assessment tasks, and rubrics/mark schemes.

WEEK 16: PURCHASING DECISIONS

Learning Indicator: *Identify purchasing decisions individuals and families make*

Focal Area 1: Purchasing Decisions of Individuals and Families

1. **The concept of purchasing decision:** Purchasing is the act of buying goods and services that an individual or family needs to function and or manufacture products. Purchasing has to do with identifying a need, selecting a product or service, and acquiring the item or service to fulfil that need. In a broader context, it covers everything from determining what to buy, comparing alternatives, negotiating prices, placing orders and receiving goods or services.

A purchasing decision therefore 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

- a. **Discretionary Purchases:** These are optional expenses based on personal preference or lifestyle, usually for non-essential goods and /or services. They include things like dining out, entertainment, luxury items, and vacations. Consumers can choose whether or not to spend on these items, and they are often influenced by disposable income.
 - b. **Essential/Compulsory/Obligatory Purchases:** These are essential expenses that individuals must pay to maintain basic living standards. Examples include rent, utilities, groceries, healthcare, and insurance. These purchases are non-negotiable and necessary for survival or legal obligations.
2. **Identify the purchasing decisions individuals and families make:** Purchasing decisions made by individuals and families can be categorized into several types, each influenced by factors like necessity, preference, and financial considerations. The under listed are some key types:
 - a. **Essential Purchases:** These include necessities such as food, clothing, healthcare, and housing. Families prioritize these to ensure basic survival and well-being.
 - b. **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.
 - c. **Routine Purchases:** These are everyday necessities, such as groceries, toiletries, and household supplies, often bought without much thought.
 - d. **Impulse Purchases:** Unplanned buys driven by emotions or promotions, like grabbing a snack at checkout or purchasing a trendy item on sale.
 - e. **Planned Purchases:** Purchasing decisions made after careful consideration, such as buying a home appliance, a car, or saving for a vacation.

- f. **Shared Family Purchases:** Items or services chosen collectively, like selecting a family car, home furniture, or deciding on a streaming subscription.
 - g. **Financially Significant Purchases:** Large investments requiring budgeting and long-term planning, such as buying a house or funding education.
3. **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:
- a. **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. These choices ensure that daily needs are met and that resources are available for comfortable living.
 - b. **Helps control costs and maintain budget efficiency:** Thoughtful purchasing decisions allow families to manage their finances effectively. By comparing prices, seeking discounts, and prioritizing needs over wants, individuals can avoid unnecessary expenses and maintain financial stability.
 - c. **Contributes to quality management by selecting reliable suppliers:** Choosing reputable brands and suppliers ensures that families receive high-quality products and services. This is particularly important for long-term investments like home appliances, vehicles, and healthcare services, where reliability and durability matter.
 - d. **Influences customer satisfaction (especially in retail and services):** Families make purchasing decisions based on their experiences with products and services. Positive experiences lead to brand loyalty, while poor quality or service can discourage future purchases. Businesses that understand consumer needs and preferences can enhance satisfaction and build lasting relationships.
 - e. **Ensures adequate and efficient financial management:** Smart purchasing decisions help families budget effectively, ensuring they allocate resources wisely for necessities and future savings.
 - f. **Contributes to sustainability and ethics:** Conscious purchasing supports ethical brands, environmentally friendly products, and responsible consumption, benefiting society as a whole.
4. **Discuss steps for making smart purchasing decisions:** Making smart purchasing decisions 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 making a purchase, determine whether the item is a necessity or a luxury. E.g., prioritizing 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. E.g., a student in 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 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. E.g., reading online reviews or customer comments before buying a laptop for work.
- h. **Avoid Impulse Buying:** Stick to planned purchases to prevent unnecessary spending. E.g., resisting buying trendy shoes on impulse and saving for a more important expense.

Smart purchasing decisions help individuals and families manage finances effectively while ensuring they get the best value for their money.

Learning Tasks

1. Recap to exhibit skills and apply the principles of storage to store various food, clothing and other household items to maintain the quality and extend the lifespan of purchased items.
2. Discuss the concept of purchasing and identify the purchasing decisions individuals and families make.
3. Discuss the importance of the various purchasing decisions individuals make and their implication for responsible family and social living.
4. Discuss steps for making smart purchasing decisions.

PEDAGOGICAL EXEMPLARS

1. Collaborative and Initiating Talk/Talk for Learning approaches

- a. Guide learners through questioning/brainstorming/brain-writing to identify the purchase decisions individuals and families make
- b. Ask learners to share their views using the “catch the ball” strategy

2. Structured Talk for Learning

- a. Use videos/charts/posters to discuss the importance of the various purchasing decisions individuals make and their implication for responsible family and social living.

- b. Learners to share their responses for whole class discussion.

3. Experiential Learning/Group Work

- a. Guide learners to embark on community visit/ watch videos, posters or charts of different settings to discuss steps for making smart purchasing decisions.
- b. Ask learners to share their observations for whole class discussion.

KEY ASSESSMENT LEVEL 3: INDIVIDUAL RESEARCH

Task 1 Description: Individual Research on Purchasing Decisions

Learners must submit a research project that includes the following:

- a. Discuss the concept of purchasing
 - i. Define purchasing and explain its role in daily life.
 - ii. Differentiate between essential and discretionary purchases.
 - iii. Provide real-life examples of purchases made by individuals and families.
- b. Identify at least three purchasing decisions individuals and families make
 - i. Outline various types of purchasing decisions (e.g., routine, impulse, planned, financial).
 - ii. Explain factors influencing these decisions (e.g., financial status, social trends, environmental concerns).
 - iii. Provide examples of how different purchasing decisions are made in a family setting.
- c. Discuss the importance of at least three purchasing decisions and their Implications for responsible family and social living
 - i. Explain how purchasing decisions impact financial stability, quality of life, and sustainability.
 - ii. Discuss the effects of consumer choices on businesses, the economy, and the environment.
 - iii. Highlight responsible purchasing behaviours that promote family well-being and social responsibility.
- d. Discuss Steps for Making Smart Purchasing Decisions
 - i. Outline key steps such as budgeting, research, price comparison, quality evaluation, and ethical considerations.
 - ii. Provide real-life examples of smart purchasing decisions within the Ghanaian context.
 - iii. Explain the consequences of poor financial choices and how to avoid them.
- e. Project Submission Format:
 - i. Written report (3-5 pages)

OR

- ii. Presentation (PowerPoint slides with detailed explanations)

OR

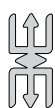
- iii. Visual info graph with key points and examples

PLC Session 16

45 minutes

Planning & Reviewing the Learning Plan

1. Begin the session by recapping lessons from the previous year/session/week, focusing on how learning was applied.
2. Use your subject specific app to explore the content before planning. Ask the app to
 - a. explain the week's concepts in a practical way that will make it easier for learners to understand
 - b. identify two or three common misconceptions learners may have on the week's content and how to address them using contexts familiar to Ghanaian learners. (NTS 3a, 3g and 3m).
3. Use your subject specific app to plan your lesson. Ask the app to
 - a. suggest the most effective method for teaching the week's concepts to learners with diverse backgrounds.
 - b. suggest learning activities, differentiation and essential questions based on the method of teaching (NTS 3a-3q)
 - c. review your prepared learning plan and address any challenging issues you may have identified in your subject area (NTS 3a-3c).



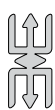
Note

- Take note of the recap topics linked to Years 1 and 2 while preparing for your lesson.
- Refer to the Values Learning Community Handbook and link the values for the week in your lesson to ensure that learners are applying what they learn.

4. Plan the week's key assessment with your app
 - a. The key assessment for the week is **individual research**. Chat with your app to plan this assessment, indicating what you and your learners will do before, during and after the homework (NTS 3k-3q).

10 minutes**Content Exploration**

5. As a subject group, select one problem or idea/term in the week's content that is challenging (not a routine procedural question, but one that requires conceptual understanding) and then
 - a. use the app, ask it to solve the problem step by step and explain the reasoning behind each step (you may be assisted by a teacher who is strong in the content area)
 - b. all teachers in the group work through a similar problem individually for 3–4 minutes
 - c. the group then works through the problem together step by step
 - d. highlight the most common errors made at each step and discuss (NTS 1c, 1e, 2c, 2e, 3e-3j).

**Note**

- This part is not just about 'How do I teach this?' but how do I teach it for learners to understand?
- If the group still shares the same content gap, use the app: ask it to solve the problem step by step and explain the reasoning behind each step.
- Problems/ideas discussed should be sourced from the Teacher Manual content, not invented separately. This keeps the content exploration directly connected to what teachers will deliver.

30 minutes**Enactment**

6. Enact a teaching activity based on your learning plan (NTS 1a-1b, 1e-1g, 2c, 2e, 2f, 3c-3j and 3o).
 - a. Colleagues observe with specific attention to clarity of concept explanation, use of familiar Ghanaian examples and how misconceptions are handled if they arise.
 - b. After the enactment, ask for structured feedback from the group
 - i. was the concept explained in a way that a learner with no prior knowledge could follow?
 - ii. were the examples grounded in contexts familiar to Ghanaian learners?
 - iii. did any misconceptions surface and if so, how were they addressed?

5 minutes**Reflection**

7. Reflect and share your views on the session. One thing that worked well, what did not work well and what you will do differently. (NTS 1a, 1b).
8. Identify a critical friend to observe and provide feedback on your lesson in relation to the PLC Session conducted (NTS 1f, 1g).

9. Remember to:

- a.** transfer your chats into your learning planner template.
- b.** read your Teacher Manual and related Learner Material in preparation for the next session. Take note of the recap weeks, which are linked to Years 1 and 2 (NTS 3a).
- c.** integrate National Values, GESI, SEL, and 21st century skills into your learning activities, assessment tasks, and rubrics/mark schemes.

WEEK 17: FACTORS INFLUENCING PURCHASING DECISIONS

Learning Indicator: *Analyse factors that influence purchasing decisions and explain how they contribute to sustainable living*

Focal Area 1: Factors That Influence Purchasing Decisions

Purchasing decisions refer to the process a consumer goes through when deciding whether to buy a product or service. These decisions are influenced by a variety of personal, psychological, and external factors. Understanding this process helps businesses market more effectively.

Several factors influence purchasing decisions within families. These include family structure, individual roles, socio economic status, cultural background, and the specific product or service being purchased. Additionally, marketing strategies and promotional activities can play a significant role in shaping family purchasing behaviours. Factors include:

1. Economic Factors

- a. **Income level and budget:** Income levels directly impact consumers' purchasing power. An increase in one's income directly affects one's ability and readiness to purchase items. On the other hand, a reduced income pushes individuals and families to place emphasis on necessities like food. This shift indicates that consumers are allocating their limited budgets towards necessities, reflecting the impact of income constraints on purchasing decisions.
- b. **Price of goods and services:** The pricing of goods and services plays a crucial role in consumer choices. Consumers vary in their perception of the prices of goods and services. Consumers tend to make decisions based on their perceived value of a product. To some, higher prices mean higher quality, value, and social status. On the other hand, some consumers associate low prices with affordability and accessibility. This is particularly common in items such as electronics, clothing, and health products.
- c. **Inflation and market trends:** Inflation affects purchasing decisions by diminishing the purchasing power of consumers. Most businesses face challenges in pricing due to inflation and currency volatility all of which make prices of goods and services unstable reducing the purchasing power of customers. Consumers respond to price changes by seeking value for money, often opting for more affordable alternatives or reducing consumption of higher-priced items.

2. Personal Factors

- a. **Needs and wants:** Needs are essential for survival, such as food, shelter, and clothing, while wants are non-essential desires, like luxury items or entertainment. Consumers prioritize needs over wants based on financial stability and personal circumstances.
- b. **Family size and composition:** The number of individuals in a family and their ages influence purchasing decisions. Larger families may focus on bulk purchases and

value deals, while smaller households may prioritize convenience. Additionally, due to the level of burden associated with caring for individuals, larger families may prioritise needs over wants. Also, the presence of children, elderly members, or multiple generations within a household can affect the types of products and services purchased.

- c. **Lifestyle and personal values:** Lifestyles of individuals, including activities, interests, and opinions and personal values play a crucial role in shaping purchasing decisions. Lifestyle choices, such as health-conscious living or eco-friendly habits, impact purchasing preferences. Personal values, including ethical considerations and cultural beliefs, guide decisions as some consumers prefer sustainable brands, while others prioritize affordability.
- d. **Age and Life Cycle Stage:** Age and the stage in the life cycle significantly impact consumer preferences and behaviour. As individuals progress through different stages of life, such as adolescence, young adulthood, parenthood, and retirement, their needs and purchasing habits change. For example, young adults may focus on purchasing trendy technology or fashionable clothing, while older consumers might prioritize investments in healthcare products or retirement plans.
- e. **Personality and Self-Concept:** Personality traits and self-concept influence consumer behaviour, as individuals often make purchases that align with their self-image. For example, an extroverted person might prefer bold, colourful products that make a statement, while an introverted individual might choose more subdued, functional items. Consumers tend to move towards brands that reflect their personal values and identity, making personality a key factor in brand loyalty and product choice.

3. Social factors

- a. **Peer pressure and societal trends:** People often make purchasing decisions based on what their peers or social groups prefer. This is especially common in fashion, technology, and lifestyle choices. Societal trends, such as viral products or influencer endorsements, create a sense of urgency and desirability.
- b. **Influence of advertisements and promotions:** Advertisements shape consumer perceptions by creating emotional connections and highlighting product benefits. Promotions, such as discounts and limited time offers, encourage impulse buying and brand loyalty.
- c. **Cultural and traditional practices:** Cultural values and traditions influence consumer preferences, such as food choices, clothing styles, and holiday shopping habits.
- d. Religious beliefs and customs also play a role in determining acceptable products and services.

4. Environmental factors

- a. **Eco-friendly and sustainable products:** Consumers often prefer products that are environment friendly; recyclable and produced with less pollution because they want to protect the environment.

- b. **Impact of consumption on the environment:** Consumers prefer products that cause less pollution and environmental damage.

5. Psychological factors

- a. **Brand loyalty and perception:** Consumers often buy brands they trust and have a positive perception of. Their beliefs and feelings about a brand can strongly influence their purchasing decisions.
- b. **Emotional attachment or desire for status symbols:** Consumers may buy products because of emotional connection or to show social status.

Learning Tasks

1. Analyse factors that influence purchasing decisions among individuals and families.
2. Explain how factors that influence individuals and family purchase decisions contribute to sustainable living.

PEDAGOGICAL EXEMPLARS

1. Group Work/Talk for Learning approaches

- a. Ask learners in mixed groups to analyse factors that influence purchasing decisions among individuals and families.
- b. Present findings for whole class discussion.

2. Experiential Learning/Group Work

- a. Ask learners to interview households in the community on the factors that influence their purchasing decisions and how they contribute to sustainable living.
- b. Guide learners in mixed groups to analyse a scenario where a family must prioritise budgeting for purchases such as food, rent and school fees to make purchasing recommendations.
- c. Ask groups to present their findings using different modes

3. Group Work/Project-Based Learning

- a. Ask learners in mixed groups to conduct a mock shopping in a well-established classroom setup with labelled products and prices.
- b. Guide the groups to develop a budget to purchase items to meet specific family needs and explain their choices to the class.

4. Problem-Based Learning/Talk for Learning

- a. Ask learners in pairs/small groups think-pair-share to explain how factors that influence individuals and family purchase decisions contribute to sustainable living.

e.g. Sustainable living: Making lifestyle choices and purchasing decisions can minimise environmental impact, conserve resources and promote social and economic well-being for current and future generations.

KEY ASSESSMENT PRACTICE PAPER 2

Presentation

1. Examine at least three interrelated factors that influence purchasing decisions among families and evaluate how these factors interact to shape consumer behaviour in varying economic situations.
2. Propose and justify at least three practical strategies individuals and families can adopt to ensure their purchasing decisions support sustainable living. Support your proposal with evidence and expected long-term impact.

In this task you are required to conduct a critical analysis of storage and purchasing practices used by individuals and families in managing household resources. Drawing on your understanding of sustainable living, evaluate how storage choices and consumer decisions influence both personal well-being and environmental sustainability. Your response should demonstrate higher-order thinking by: Applying concepts to real-life contexts, evaluating alternatives or impacts, justifying decisions with evidence or examples and proposing and defending strategies or solutions.

Hint



- Conduct **Practice Paper 2 latest by Week 18**. It should cover the contents taught from Year 1 to 3. Refer to the **Table of Specification and Structure of the Paper** at the end of this section to guide you. Learners' papers should be marked immediately and scores entered into the SAP.



ITEM SPECIFICATION TABLE FOR YEAR PRACTICE EXAMINATION PAPER 1

MULTIPLE CHOICE

Paper 1 shall consist of forty (40) multiple-choice questions, each carrying **one (1) mark**, making a total of **forty (40) marks**.

Candidates are required to answer all questions. The time allowed for this paper is fifty (50) minutes.

Two parallel sets of practice questions, comparable in content coverage and level of difficulty, have been developed for instructional and revision purposes.

Strand	Sub-Strand	Content Standard	Learning Indicator	DoK Levels				Total
				1	2	3	4	
Year 1								
Personal and Family Resource Management	Resource Management Practices	Demonstrate the ability to describe the scope and importance of management in living and apply the principles to meet daily needs.	Describe the scope of management in living.	1				
✓	✓	Demonstrate the ability to apply the knowledge, principles and values of effective resource management in living to everyday life.	Discuss values that influence management among individuals and families living and working together.	1				
✓	✓	✓	Identify career opportunities in Management in living		1			
	MANAGEMENT PRINCIPLES FOR QUALITY LIVING	Demonstrate knowledge and understanding of management principles and their relevance to improving quality living.	Discuss the focus of personal and family resource management in everyday living	1				
✓	✓	✓	Identify the motivators of management in everyday life.	1				
	CREATIVE PRODUCT DEVELOPMENT AND ENTREPRENEURSHIP	Demonstrate the ability to apply creative thinking and entrepreneurial skills to identify opportunities in family resources	Explain the concept of creativity and innovation in entrepreneurship.	1				

✓	✓	Demonstrate the ability to identify and explore entrepreneurial opportunities within family resource management.	Develop creative solutions for utilising underused or waste family resources as entrepreneurial ventures.			1		
FAMILY AND SOCIAL RELATIONSHIP	RESPONSIBLE FAMILY AND SOCIAL LIVING	Demonstrate knowledge and understanding of family systems, roles and responsibilities in building healthy relationships.	Explain the concept of family and its role in building healthy relationships.	1				
✓	✓	Demonstrate the ability to explain the inter-relationship between families and society and analyse the impact on societal development.	Examine the contribution of the society to the family for healthy living.		1			
	CONSUMER EDUCATION AND SUSTAINABLE LIVING	Demonstrate the ability to make informed consumer choices to meet diverse needs and promote sustainable living among individuals, families and society.	Analyse product information to compare and select items that meet diverse needs.		1			
			Make ethical and responsible purchases decisions to meet the needs of individuals and families to promote healthy family living.			1		
		Demonstrate the ability to apply care and maintenance practices to enhance the sustainability of resources and promote family well-being.	Identify suitable methods of maintaining household materials, tools and equipment.		1			
Sub-Total				6	4	2	0	12
Year 2								
PERSONAL AND FAMILY RESOURCES MANAGEMENT	RESOURCE MANAGEMENT PRACTICES	Demonstrate knowledge and understanding of developing and managing family resources.	Classify resources available to families into various categories.		1			

✓	✓	✓	Analyse ways individuals and families can develop and utilise their resources.		1			
	✓	Demonstrate knowledge, understanding on the application of management processes in resource management to achieve individual, family and community goals	Identify how management processes can promote resource utilisation	1				
✓	MANAGEMENT PRINCIPLES FOR QUALITY LIVING	Demonstrate knowledge and understanding of how to use decision making principles and skills to make quality decisions to achieve individual, family and society goals.	Discuss how to apply decision making principles and skills to make quality decisions.	1				
✓	✓	✓	Compare the types of decision-making processes individuals and families employ.	1				
✓	✓	Demonstrate knowledge, understanding and application of good communication skills in family decision making to improve quality of life.	Discuss the importance of communication in promoting healthy family living.	1				
	CREATIVE PRODUCT DEVELOPMENT AND ENTREPRENEURS	Demonstrate the ability to apply creative and innovative techniques to develop products that meet specific needs and preferences of individuals and families.	Explain the basic concepts and stages of product development	1				
			Apply knowledge of product development to create a simple product using available materials and resources.		1			

✓	✓	Demonstrate knowledge and understanding of how to assess the use of personal and family resources in creating and sustaining small businesses	Demonstrate how effective utilisation of family resources can contribute to entrepreneurial success.	1				
✓	✓	✓	Demonstrate how effective utilisation of family resources can contribute to entrepreneurial success.		1			
FAMILY AND SOCIAL RELATIONSHIPS	RESPONSIBLE FAMILY AND SOCIAL LIVING	Demonstrate knowledge and understanding of housing and explore housing practices in rural and urban communities.	Explain the concept of housing and its implication to healthy family living.	1				
✓	✓	Demonstrate knowledge, understanding and application of skills in furnishing the home to meet individual and family needs.	Identify the soft and hard furnishes used for home improvement.	1				
✓	✓	Demonstrate knowledge and ability to identify potential hazards, accidents and recommend strategies to ensure personal and family safety for happy family living	Discuss potential hazards and their implications to healthy family living	1				
✓	✓	✓	Identify the types of accidents that occur in the home and workplace.	1				
✓	✓	✓	Provide first aid to accident victims to save lives and promote responsible family and social living.		1			
Sub-Total				3	8	4	0	15
Year 3								
PERSONAL AND FAMILY RESOURCE MANAGEMENT	RESOURCE MANAGEMENT PRACTICE	Demonstrate the ability to apply the principles and techniques for managing time, money and human resources to enhance individual and family well-being.	Develop a personal and family time management plan to enhance individual and family well-being.	1				

✓	✓	✓	Create a family budget plan, including saving, expenditure tracking and financial goal setting.			1		
✓	MANAGEMENT PRINCIPLES FOR QUALITY LIVING	Demonstrate knowledge, understanding and application on financial literacy to promote individual and family financial security.	Discuss the importance of savings, investment and their contribution in promoting financial security.	1				
✓	✓	✓	Identify the principles and types of credit available to individuals, families and groups.		1			
✓	✓	✓	Apply financial literacy skills to create savings plans, manage credit and assess investment options to promote financial security.			1		
✓	CREATIVE PRODUCT DEVELOPMENT AND ENTREPRENEURSHIP	Demonstrate the ability to plan and estimate resources, costs and time required for product development.	Explain how to plan and estimate resources, cost and time required for selected products	1				
✓	✓	✓	Prepare a cost estimation sheet, materials, labour and overhead costs for planned products.				1	
FAMILY AND SOCIAL RELATIONSHIPS	RESPONSIBLE FAMILY AND SOCIAL LIVING	Demonstrate skills in the care and maintenance of home facilities using local and modern technologies	Identify various facilities and environment within and outside the home.	1				
			Discuss ways to care for and maintain the various surfaces in the home environment.		1			

			Demonstrate the ability to care for and maintain the various surfaces in the home.			1		
	CONSUMER EDUCATION AND SUSTAINABLE LIVING	Demonstrate knowledge, understanding and application of consumer education in daily living.	Explain the concepts of consumer education.	1				
			Compare consumer behaviours and identify good consumer skills			1		
		Demonstrate the ability to analyse factors influencing purchasing decisions and explain how they contribute to sustainable living.	Analyse factors that influence purchasing decisions and explain how they contribute to sustainable living.			1		
Sub-Total				4	3	5	1	13
Total Items				13	15	12	1	40



PAPER 2: ESSAY QUESTIONS

Paper 2 shall consist of six (6) essay questions, each carrying **twenty (20) marks**, making a total of **sixty (60) marks**.

Candidates are required to answer three (3) questions only. The time allowed for this paper is one (1) hour.

Questions marked with (*) ** are structured to cover all DoK levels assessed in the essay component.

The Table of Specification has been used to develop two parallel sets of practice examination questions with equivalent content coverage and level of difficulty.

Strand	Sub-Strand	Content Standard	Learning Indicator	DoK Levels				Total
				1	2	3	4	
Year 1								
Personal and Family Resource Management	Resource Management Practices	Demonstrate the ability to describe the scope and importance of management in living and apply the principles to meet daily needs.	Discuss the importance of management in living.					1
✓	✓	Demonstrate the ability to apply the knowledge, principles and values of effective resource management in living to everyday life.	Analyse the differences and similarities of the various careers and their benefits to the individual, family and society.			1		
FAMILY AND SOCIAL RELATIONSHIP	RESPONSIBLE FAMILY AND SOCIAL LIVING	Demonstrate knowledge and understanding of family systems, roles and responsibilities in building healthy relationships.	Examine various stages of family life cycle and their implications on family living.	1			1	1
✓	CONSUMER EDUCATION AND SUSTAINABLE LIVING	Demonstrate the ability to make informed consumer choices to meet diverse needs and promote sustainable living among individuals, families and society.	Examine how consumer choices affect the environment, economy and society to promote sustainable living.					

Sub-Total				*	*	1	1	2
Year 2								
FAMILY AND SOCIAL RELATIONSHIPS	MANAGEMENT PRINCIPLES FOR QUALITY LIVING	Demonstrate knowledge and understanding of how to use decision making principles and skills to make quality decisions to achieve individual, family and society goals.	Compare the types of decision-making processes individuals and families employ.		1			1
	CONSUMER EDUCATION AND SUSTAINABLE LIVING	Demonstrate the ability to make informed consumer choices to meet diverse needs and promote sustainable living among individuals, families and society.	Analyse how maintenance practices reduce waste and support environmental sustainability.			1		1
Sub-Total				*	1	1	*	2
Year 3								
PERSONAL AND FAMILY RESOURCE MANAGEMENT	CREATIVE PRODUCT DEVELOPMENT AND ENTREPRENEURSHIP	Demonstrate the ability to plan and estimate resources, costs and time required for product development.	Develop a detailed production plan, outlining the steps, timeline and responsibilities for completing products.				1	1
FAMILY AND SOCIAL RELATIONSHIPS	CONSUMER EDUCATION AND SUSTAINABLE LIVING	Demonstrate knowledge and ability to identify potential hazards, accidents and recommend strategies to ensure personal and family safety for happy family living.	Examine the cause and ways of preventing home-based accidents to ensure safety and healthy family and social relationships.			1		1
Sub-Total				*	*	1	1	2
Total Items				*	1	3	2	6



PAPER 3: PRACTICAL TEST

Paper 3 shall consist of two (2) practical questions. Candidates are required to select and attempt one (1) question.

The task and instructions shall be issued to candidates **seven (7) days** before the practical examination to enable adequate preparation.

The time allowed for the practical examination is one (1) hour and thirty (30) minutes. Questions marked with (*) ** are designed to cover all competency and DoK levels assessed in the practical test.

The Table of Specifications has been used to develop two parallel sets of practice examination questions with equivalent content coverage and comparable levels of difficulty.

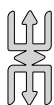
Strand	Sub-Strand	Content Standard	Learning Indicator	DoK Levels				Total
				1	2	3	4	
Year 1								
PERSONAL AND FAMILY RESOURCE MANAGEMENT	RESOURCE MANAGEMENT PRACTICE	Demonstrate the ability to apply the principles and techniques for managing time, money and human resources to enhance individual and family well-being.	Develop a personal and family time management plan to enhance individual and family well-being.	*	*	*	1	1
✓	✓	Demonstrate the ability to apply the knowledge, principles and values of effective resource management in living to everyday life.	Create a family budget plan, including saving, expenditure tracking and financial goal setting.					
FAMILY AND SOCIAL RELATIONSHIP	RESPONSIBLE FAMILY AND SOCIAL LIVING	Demonstrate knowledge and understanding of family systems, roles and responsibilities in building healthy relationships.	Examine various stages of family life cycle and their implications on family living.	*	*	*	1	1
✓	CONSUMER EDUCATION AND SUSTAINABLE LIVING	Demonstrate the ability to make informed consumer choices to meet diverse needs and promote sustainable living among individuals, families and society.	Examine how consumer choices affect the environment, economy and society to promote sustainable living.					
				*	*	*	2	2

PLC Session 17 & 18

45 minutes

Planning & Reviewing the Learning Plan

1. Begin the session by recapping lessons from the previous session, focusing on how learning was applied.
2. Use your subject specific app to explore the content before planning. Ask the app to
 - a. explain the week's concepts in a practical way that will make it easier for learners to understand.
 - b. identify three common misconceptions learners may have on the week's content and how to address them using contexts familiar to Ghanaian learners (NTS 3a, 3g and 3m).
3. Use your subject specific app to plan your lesson. Ask the app to
 - a. suggest the most effective method for teaching the week's concepts to learners with diverse backgrounds.
 - b. suggest learning activities, differentiation and essential questions based on the method of teaching (NTS 3a-3q).
 - c. review your prepared learning plan and address any challenging issues you may have identified in your subject area (NTS 3a-3c).



Note

- Take note of the recap topics linked to Years 1 and 2 while preparing for your lesson.
- Refer to the Values Learning Community Handbook and link the values for the week in your lesson to ensure that learners are applying what they learn.

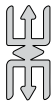
4. Use your app to plan and administer the mode of assessment for the Student Assessment Portal (SAP)
 - a. The key assessment for the week is **Practice Paper 2**. Chat with your app to plan this assessment by reviewing or developing the assessment items/tasks and marking schemes/rubrics for the practice paper (NTS 3k-3q).

10 minutes

Content Exploration

5. As a subject group, select one problem or topic/idea/term in the week's content that is challenging (not a routine procedural question, but one that requires conceptual understanding) and then
 - a. use the app, ask it to solve the problem step by step and explain the reasoning behind each step (you may be assisted by a teacher who is strong in the content area)
 - b. all teachers in the group work through the problem individually for 3–4 minutes

- c. the group then works through it together the problem, step by step
- d. highlight the most common errors made at each step (NTS 1c, 1e, 2c, 2e, 3e-3j).



Note

- This part is not ‘How do I teach this?’ but how do I teach it for learners to understand?
- If the group still shares the same content gap, use the app: ask it to solve the problem step by step and explain the reasoning behind each step.
- Problems/ideas discussed should be sourced from the Teacher Manual content, not invented separately. This keeps the content exploration directly connected to what teachers will deliver.

30 minutes

Enactment

6. Enact a teaching activity based on your learning plan (NTS 1a-1b, 1e-1g, 2c, 2e, 2f, 3c-3j and 3o).
 - a. Colleagues observe with specific attention to clarity of concept explanation, use of familiar Ghanaian examples and how misconceptions are handled if they arise.
 - b. After the enactment, ask for structured feedback from the group
 - i. was the concept explained in a way that a learner with no prior knowledge could follow?
 - ii. were the examples grounded in contexts familiar to Ghanaian learners?
 - iii. did any misconceptions surface and if so, how were they addressed?

5 minutes

Reflection

7. Reflect and share your views on the session. One thing that worked well, what did not work well and what you will do differently. (NTS 1a, 1b).
8. Identify a critical friend to observe and provide feedback on your lesson in relation to the PLC Session conducted (NTS 1f, 1g).
9. Remember to
 - a. transfer your chats into your learning planner template.
 - b. read your Teacher Manual and related Learner Material in preparation for the next session. Take note of the recap weeks, which are linked to Years 1 and 2 (NTS 3a).

SECTION 5 REVIEW

This section emphasised the importance of making informed and responsible consumer decisions to support a sustainable future. Learners were encouraged to apply knowledge, values, and practical skills in everyday purchasing activities. The focus was on becoming an empowered consumer who not only understands personal needs and wants but also considers the broader impact of their consumption choices on society and the environment. The section covered key areas including Consumer Education in Daily Living: learning to identify rights and responsibilities as consumers, understand product labels and warranties, compare prices and quality, and recognize deceptive advertising.

This knowledge helps learners make well-informed choices that support personal and community well-being, Factors Influencing Purchasing Decisions: This section explores various influences on consumer behaviour such as cultural values, peer pressure, advertising, income levels, and environmental concerns. Learners analyse how these factors shape their buying habits and decision-making processes. Sustainable Living Practices: Through practical examples, learners are guided to choose eco-friendly products, reduce waste, and support ethical and local businesses. They also examine the long-term effects of over consumption and the benefits of sustainable alternatives.

Learning outcomes include the ability to apply consumer education concepts in their daily lives and making thoughtful and responsible purchasing choices. They critically analyse the factors affecting their decisions and show appreciation for how these choices contribute to a more sustainable and equitable future. The section ultimately equips students with the skills and awareness needed to become proactive, responsible consumers who support sustainable development through their everyday actions.

Teaching and Learning Materials

- Videos, posters, charts and mass media scenarios depicting different purchasing practices
- Computers, cameras and Mobile phones
- Manila cards
- Newsprints papers
- Sticky notepad, etc.



MARKING SCHEMES FOR THE KEY ASSESSMENTS

WEEK 14

Sample Marking Scheme for Assessment Task 1 (20 Marks)

a. Consumption (5 marks)

- i. **Definition:** Consumption refers to the use of goods and services by individuals or households to satisfy needs and wants. (2 marks)
- ii. **Application:** The family's use of the refrigerator after purchasing it is an example of consumption. They intended to use it for food storage, which is a basic household need. The daughter's purchase and use of branded clothing also reflect personal consumption of fashion items. (3 marks)

b. Consumer (5 marks)

- i. **Definition:** A consumer is any individual or household that purchases goods or services for personal use and not for manufacture or resale. (2 marks)
- ii. **Application:** The family are consumers of the refrigerator—they bought it for home use, not resale. The daughter is also a consumer, influenced by social media to buy branded clothes. (3 marks)

c. Consumerism (5 marks)

- i. **Definition:** Consumerism is the preoccupation with and inclination toward the buying of consumer goods, often influenced by advertisements, trends, and societal pressure. (2 marks):
- ii. **Application:** The daughter's desire to purchase expensive branded clothing due to social media influence is a clear example of consumerism. Her spending habits may be unnecessary and strain the family's finances. (3 marks)

d. Consumer Education (5 marks)

- i. **Definition:** Consumer education involves teaching individuals about their rights and responsibilities as consumers, how to make informed buying decisions, and how to understand warranties, contracts, and labels. (2 marks):
- ii. **Application:** The family's failure to understand the hidden conditions of the refrigerator's warranty suggests a lack of consumer education. If they had been better informed, they might have read the terms more carefully and made a different purchasing decision. (3 marks)

Task 2 (10 marks)

1. **Identification and explanation of relevant principles of consumer education (6 marks)**
2 marks for explanation + 1 mark for example = 3 marks x 2 = (6 marks)

E.g.,

a. Informed Decision-Making (3 marks)

- i. **Explanation:** Consumers should gather and evaluate information before purchasing, such as reading warranties, comparing brands, or checking customer reviews. (2 marks)
- ii. **Example:** If the family had read and understood the warranty terms, they might have chosen a refrigerator with clearer or more flexible conditions. (1 mark)

b. Awareness of Consumer Rights and Responsibilities (3 marks)

- i. **Explanation:** This principle teaches consumers to know their rights (e.g., right to redress, right to information) and to act responsibly when buying. (2 marks)
- ii. **Example:** The family could have asked questions about return policies or warranty coverage before purchasing. Knowing their rights might have helped them seek redress more confidently when the fridge failed. (1 mark)

2.

a. Budgeting and Financial Planning (2 marks)

- i. **Explanation:** Consumers should spend within their means; prioritising needs over wants. (1 mark):
- ii. **Example:** The daughter's purchase of expensive branded clothing, influenced by social media, indicates poor financial prioritisation. Understanding budgeting might have helped her and the family allocate money more wisely. (1 mark)

b. Critical Thinking and Media Literacy (2 marks)

- i. **Explanation:** Consumers should critically assess advertisements, endorsements, and social media influences. (1 mark):
- ii. **Example:** If the daughter had been taught to evaluate advertising messages more critically, she might have resisted peer or media pressure to buy expensive clothes unnecessarily. (1 mark)

WEEK 15

Sample Scoring Rubric for Assessment Task 1 (20 marks)

- a. **Contrast Between Informed and Impulsive Consumer (5 marks):** The informed consumer is shown making a list, using a budget, comparing products and resisting persuasive adverts. The impulsive shopper buys without planning, is influenced by adverts and faces negative results.
- b. **Use of Consumer Concepts (5 marks):** Budgeting, shopping habits, advertisement influence, outcome of choices. All four concepts are clearly shown through actions or dialogue. E.g., A character sticks to a budget, another is influenced by a sale, one checks expiry dates, another buys on impulse.
- c. **Creativity and Originality in Presentation (4 marks):** Script, props or settings are used in a way that reflects the group's own planning. Characters use natural dialogue. The performance includes a unique situation, such as a school fair, home or market.
- d. **Teamwork and Participation (3 marks):** All members perform speaking parts or act in ways that contribute to the message. Group work is evenly distributed.
- e. **Message / Lesson on Consumer Skills (3 marks):** The performance ends with a clear outcome or summary that shows the benefits of informed shopping (e.g., saved money, better quality products)

WEEK 16

Table 13 c: Sample Scoring Rubric for Week 16 Assessment Task (20 marks)

Criteria	Excellent (4 marks)	Very Good (3 marks)	Satisfactory (2 marks)	Needs Improvement (1 mark)
Understanding of Concepts	Demonstrates deep knowledge with clear explanations and relevant examples.	Demonstrates relevant concepts with partial explanation and at least one clear example.	Demonstrates limited use of concepts with minimal explanation or connection between ideas.	Shows misunderstanding or misapplication of key ideas related to informed consumer behaviour.
Identification of Purchasing Decisions	Identifies at least three purchasing types with well-explained examples.	Identifies at two purchasing types but lacks some depth.	Identifies one purchasing types but lacks proper examples.	Identifies one relevant points, and provides explanations that lack clarity or detail.
Importance and Implications	Demonstrates understanding of how consumer decisions influence financial or personal results, illustrated with practical scenarios.	Identifies major points and illustrates them using appropriate, real-life scenarios.	Identifies the relevance of consumer decisions but does not relate them to specific everyday examples	Provides no clear link between consumer actions and their consequences.

Steps for Smart Purchasing	Describes steps in a structured manner and includes relatable applications from common shopping experiences	Shows partial sequence of decision-making with some links to real-world shopping or budgeting situations.	Identifies steps related to consumer behaviour without explaining their purpose or relevance.	Provides steps without explanation and includes no connection to real-life consumer behaviour.
Presentation and Clarity of project Submission	Content follows a logical sequence, using headings, spacing, and arrangement to make the message easy to follow.	Work is ordered appropriately, with occasional breaks in clarity that affect understanding	Work shows an attempt at structure, but key points are not grouped or ordered effectively.	Ideas are presented without a clear sequence, making it difficult to understand the message.

WEEK 17

Table 13d: Sample Marking Scheme for Week 17 Assessment Task (20 marks)

Criteria	Indicators	Marks
Understanding and Analysis	Demonstrates understanding of purchasing factors with clear explanations and critical analysis. - Provides thorough explanations of at least three purchasing factors. - Shows critical analysis by comparing options and discussing advantages, limitations and suitability for specific contexts (e.g., home, school, market). - Uses real-life or contextual examples effectively.	3 mark each x 3 = 9 marks
Application and Real-life Relevance	Provides at least three real-life examples or scenarios to support each point. Applies concepts to context.	2marks x 3 = 6 marks
Evaluation and Justification	Provides thoughtful comparisons or evaluations. Justifies ideas with sound reasoning or evidence.	2 marks
Presentation and Organization	Information is clearly presented, logically structured, and free from major errors in grammar or spelling.	2 marks
Creativity and Innovation (for multimedia option)	Use of visuals, voice and creativity in presenting ideas (if applicable).	1 mark

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Glossary

Term

Meaning

50/30/20 Rule

A way to plan a budget: 50% of income for needs, 30% for wants and 20% for savings or paying debts.

Advertisement

A paid message that businesses use to tell people about their goods and services and to persuade them to buy.

Bandwagon fallacy

An advertising trick that pushes people to buy something because “everyone” is buying it.

Brand loyalty

Buying the same trusted brand again and again because you think well of it.

Budget (family budget)

A plan showing how much money a household expects to earn, spend and save over a period. It guides money decisions and helps prevent overspending.

Buffer time

Extra time added to a schedule to cover delays or unexpected changes, so plans stay on track.

Capacity, Character, Capital, Collateral, Conditions (the 5 Cs)

The five things a lender checks: ability to repay (capacity), trustworthiness in repaying (character), savings and assets (capital), an item pledged as security (collateral), and loan terms and the state of the economy (conditions).

Cash loan

A short-term loan that gives quick money for urgent needs, often with little paperwork or collateral.

Channels of distribution

The routes goods take from producers to consumers, directly or through wholesalers, retailers and distributors.

Cleaning, sanitising and disinfecting

Three steps for hygienic surfaces: cleaning removes dirt; sanitising reduces germs to safe levels; disinfecting kills disease-causing germs.

Collateral	Something valuable (e.g. a house, land or a car) that a borrower pledges to a lender as security. If the borrower cannot repay, the lender may take it.
Complex buying	Doing a lot of research before buying something costly, such as a car or a house.
Compost	Rotted food and plant waste (e.g. vegetable peels) added to soil to make it richer. It also reduces rubbish sent to landfill.
Consumer	A person or group who buys or uses goods and services for personal use, not to resell or to make other products.
Consumer protection agencies (Ghana)	Bodies that protect consumers, such as the Ghana Standards Authority, Food and Drugs Authority, Consumer Protection Agency, Bank of Ghana, National Communications Authority and Public Utilities Regulatory Commission.
Consumer rights	What every consumer is entitled to: safety, information, choice, being heard, consumer education, redress (a remedy) and a healthy environment.
Consumerism	A movement that promotes consumer rights and protection. It also means a way of life that encourages people to keep buying more and more goods.
Contingency plans	Back-up plans made in advance for possible problems, such as supply shortages or price rises, so that production does not stop.
Cost estimation	Working out the likely cost of materials, labour and overheads before production starts.
Credit	Borrowing money, or getting goods and services now, with a promise to pay later.
Credit history (credit score)	Credit history: A record of a person's borrowing and repayments.

	Credit score: A number that shows how reliable a person is at repaying, worked out from financial information (where scoring is used).
Credit union	A member-owned group that offers savings and loans to its members.
Delegation	Giving tasks to people based on their skills, so that work is shared, the workload is lighter and everyone knows their responsibility.
Direct labour	Wages paid to people who make the product themselves, e.g. a seamstress sewing a dress.
Direct materials	Main materials that become part of the finished product, e.g. fabric for a dress or flour for a cake.
Discretionary expenses	Non-essential spending that a family can choose to cut or avoid, such as eating out, luxury items and subscriptions.
Dissonance-reducing buying	A quick decision made with few options, followed by looking for reassurance that it was the right one.
Diversification	Spreading money across different investments to reduce risk.
Eisenhower Matrix	A tool that separates urgent tasks from important ones, so you spend your effort on what matters most.
Emergency fund	Money saved only for unexpected events such as illness, fire, job loss or death. A good guide is three to six months of living expenses.
Envelope system	Putting cash for each type of expense into its own envelope, to control spending.
Essential (obligatory) purchase	Something needed for basic living, e.g. rent, utilities, groceries and healthcare.
Exaggeration	Making a product sound better than it really is, without telling a complete lie.

Expenditure tracking	Writing down daily spending (in a notebook, app or spreadsheet) and reviewing it regularly to find out where costs can be cut.
Falsehood	A deliberate lie or misleading claim in advertising.
Feasibility study	A check on whether a product idea is realistic, possible and profitable. It looks at demand, raw materials, skills, and legal or safety issues.
Financial inclusion	Helping people without access to formal banking (e.g. through susu, microfinance or mobile money) to save, borrow and make payments.
Financial literacy	Understanding and using money skills such as budgeting, saving, investing and managing debt to make good decisions.
Financial planning	Setting short- and long-term money goals and making plans (budgeting, saving, investing, insurance, retirement) to reach them.
Fixed expenses	Regular costs that stay about the same, e.g. rent, school fees, insurance, loan repayments and utility bills.
Gantt chart	A timeline chart that shows the main activities against weeks or days, used to plan and track progress.
Gross income	Total income received before deductions such as tax or loan repayments.
Habitual buying	Buying the same product again and again with little thought, often out of brand loyalty or convenience.
Hire purchase	Paying an initial amount and then agreed instalments to use an item. Ownership passes to the buyer as set out in the agreement.
Home facilities	Rooms, spaces, utilities and amenities that support daily living, comfort and safety, including outdoor areas.

Household surface maintenance culture	The regular habits, values and practices (routine cleaning, inspection and prevention) that keep home surfaces clean and protected.
Human resources	The abilities, skills, knowledge, values and talents that people use to meet needs and support development.
Impulse purchase	An unplanned buy driven by feelings or special offers.
Indirect labour	Wages for workers who support production but do not make the product, e.g. a supervisor, cleaner or delivery person.
Indirect materials	Materials used in production that are hard to see in the final product, e.g. thread or a little glue.
Inflation	A general rise in prices, so that money buys less.
Investment	Putting money or resources into assets or businesses, hoping to earn returns or growth over time.
Local (traditional) technologies	Time-tested methods that use natural, local materials, e.g. polishing wood with shea butter or palm kernel oil.
Market research	Collecting information about customers, competitors and the market (needs, existing products and the price people will pay).
Microfinance institution	A lender that offers small loans and savings services to small business owners and low-income earners who may not qualify for bank loans.
Mobile money	An electronic wallet (e.g. MTN MoMo, Telecel Cash) that lets people save, send and receive money without going to a bank.
Moisture damage	Harm caused by dampness, such as mould, peeling paint, rot, rust and efflorescence.

Monitoring and control	Checking progress against the planned time, cost and quality, and correcting problems when plans are not met.
Net income (take-home pay)	The money you actually have to spend after all deductions.
Occasional (irregular) expenses	Costs that do not come every month, such as celebrations, repairs, travel and back-to-school shopping.
Overhead costs	Indirect costs that support production but are not tied to particular materials or labour, e.g. utilities, transport, packaging and rent.
Pomodoro Technique	Working in short, focused periods (usually 25 minutes) followed by short breaks, to stay focused and avoid burnout.
Procrastination	Putting off tasks because of low motivation, poor planning or fear of failure, which leads to stress and rushed work.
Product planning	The step-by-step process of thinking up, developing and launching products that meet consumer needs, while using resources well.
Production plan	A document listing the steps, timelines, responsibilities and resources needed to complete a product.
Profit	What is left after subtracting the total cost of production from the money earned from sales.
Profit margin and mark-up	Profit margin: Profit as a percentage of the selling price: $(\text{Profit} \div \text{Selling price}) \times 100$. Mark-up: The amount added to the cost price, shown as a percentage of the cost.
Purchasing decision	The choice about what, when and how to buy, made after weighing needs, wants, cost and options.
Quality assurance (QA)	Planned checks to make sure a product meets agreed quality standards and works as it should.

Redress	A remedy for a consumer who has a problem with a product or service, such as repair, replacement, refund or compensation.
Resource inventory	A chart listing the human and non-human resources a family has and how they could be used.
Risk and return	The idea that the chance of higher returns usually comes with higher risk.
Savings	Money set aside for future use instead of being spent now.
Sealant	A protective coating put on surfaces such as concrete, marble, granite or grout to resist stains and moisture.
Selling price	Total cost of production plus profit (or total cost $\times$ (1 + mark-up %)).
SMART goals	Goals that are Specific, Measurable, Achievable, Relevant and Time-bound.
Surface sustainability culture	Values and practices that save resources, reduce harm to the environment and make surfaces last longer, e.g. using lemon juice and baking soda instead of harsh chemicals.
Sustainability (in production)	Using methods and materials that protect the environment and save resources, e.g. local materials, reused packaging and less waste.
Sustainable living	Making lifestyle and buying choices that reduce harm to the environment, save resources and support the well-being of people now and in the future.
Susu	A traditional savings system in which members pay in regularly (daily, weekly or monthly) and take turns receiving the total.
Target audience	The group of people most likely to buy or use a product, described by age, gender, income and location.

Time audit	Looking back at how you spent your time to find distractions and wasted effort, so you can use time better.
Time blocking	Dividing the day into set periods, each for a particular task or activity.
Time management	Planning and controlling how you use time so that you get more done, reach your goals and feel less stress.
Variable expenses	Costs that change from month to month, e.g. food, clothing, transport and uninsured medical costs.
Variance analysis	Comparing estimated and actual costs and noting the difference (e.g. planned GH¢10, spent GH¢12, variance +2).
Variety-seeking buying	Trying new brands or products out of curiosity, not because you were unhappy with the old one.
Zero-based budgeting	Giving every cedi earned a purpose, so that no income is left unassigned.

