NAME OF TEACHER: ..... **WEEK ENDING.....28-04-2023.....**

NUMBER ON ROLL: ..... **SUBJECT... MATHEMATICS**

DURATION: ..... **REFERENCE...SYLLABUS (CRDD,2007),MATHS FOR JHS .....**

FORM.....BASIC 9..... **WEEK.....4.....**

DAY/DURATION	***TOPIC/SUB-TOPIC/ASPECT***	***OBJECTIVES/R.P. K***	***TEACHER-LEARNER ACTIVITIES***	**T/L MATERIALS**	**CORE POINTS**	**EVALUATION AND REMARKS**
MONDAY **24-04-2023**	**Topic;** Money and Taxes **Sub-Topic;** Wages and Salaries	By the end of the lesson the Pupil will be able to; i. Explain wages and Salaries. ii. Calculate wages and salaries of workers. **RPK** Pupils have relatives who receive salaries at the end of every month.	**Introduction** Discuss the meanings of wages and salaries with the Learners. **Activities;** 1. Using Power Point Presentation, explain terminologies used to explain the concepts of wages and salaries. 2. Demonstrate calculating for the wages and salaries of workers using a formula. 3. Explain 2 ways of calculating for the	1. Poster 2. Pictures 3. YouTube videos 4. Power Point presentation	**The Concepts of Wages and Salaries;** Wages and salaries are the remuneration paid or payable to employees for work performed on behalf of an employer or services provided. Normally, an employer is not permitted to withhold the wages or any part thereof, except as permitted or required by law.	**Exercise;** Buzz has a job that pays him $27 per hour. Assume a working week of 38 hours and there are 52 weeks in a year. Round your answers to the nearest dollar. i. Calculate his weekly income. Ii. Calculate his fortnightly income Iii. Calculate his annual salary.

			wages and salaries of workers. **Closure;** Pupils in small groups to discuss and solve more questions on calculating for wages and salaries.		**Terminologies;** ○ Remuneration ○ Employees ○ Employer ○ Services ○ Pay ○ Commission **Ways of Calculating for wages and salaries of workers;** ○ Multiplying to the total number of hours worked for the pay period by the hourly rate. ○ Dividing total tips by weeks worked, then dividing that total by hours worked to get the tip rate. **Worked example** **EXAMPLE 1** Joe works in a cafe. He is paid a wage of $19.26 per hour. How much would Joe	Iv. Calculate his monthly income.

					earn for working a 35-hour week? What would he earn over a full year? If Joe always works a 35-hour week, calculate his monthly earnings **Solution**: Multiply the rate of pay by the number of hours worked: weekly earnings = $19.26× 35 = $674.10 **Note**: Even though the calculator displays $674.1, we alway s write answers involving money to two decimal places. The dollar symbol ($) indicates a money amount. ✓ Multiply Joe's weekly earnings by 52, the number of weeks in a year. annual = 674.10 x	

					income 52 =35053.20 ✓ We might be tempted to multiply Joe's weekly wage by 4 to get his monthly income, but we can't assume there are four weeks in every month. Instead we divide his annual income by 12. monthly income = 35053.2 /12 =$2921.10	
WEDNESDAY **26-04-2023**	**Topic;** Money and Taxes **Sub-Topic;** Transactions and services provided by banks.	**Objective;** By the end of the lesson the Pupil will be able to; i. identify and explain various transactions and services at the bank ii. Calculate interest rate	**Introduction** Pupils brainstorm to describe transactions undertaken at banks and services provided. **Activities;** 1. Demonstrate calculating for interest rate and simple interest. 2. Pupils practice		**SI = (P x R x T) / 100** SI = Simple Interest. P = Principal amount (invested or borrowed) R = Rate of interest. T = Time period (investment or loan repayment) The formula loan	**Exercise;** 1.Abha took a loan of Gh¢ 1200 with simple interest for as many years as the rate of interest. If she paid Gh¢ 432 as interest at the end of the loan period, what was the rate of interest?

		and simple interest. **RPK** Pupils have been to banking halls before.	calculating for interest rate and simple interest. 3. Discuss with Pupils the meanings of some bank charges. 4. Assist Pupils to calculate for some bank charges like bank draft, payment order etc. **Closure** Through questions and answers, conclude the lesson.		calculators use is **I = P x r x T** in layman's terms Interest equals the principal amount multiplied by your interest rate times the amount in years. Where: P is the principal amount, $3000.00. r is the interest rate, 4.99% per year, or in decimal form, 4.99/100=0.0499 **How to calculate interest rate** Know the formula which can help you to calculate your interest rate. **Step 1:** To calculate your interest rate, you need to know the interest formula **I/Pt = r** to get your rate. Here, **I** = Interest amount paid in a specific time period (month, year etc.) **P** = Principle amount (the money before interest) **t =** Time period involved **r =** Interest rate in decimal You should remember this equation to calculate	2. A sum of money at simple interest amounts to Gh¢ 815 in 3 years and to Gh¢ 854 in 4 years. 3. A sum fetched a total simple interest of Gh¢ 4016.25 at the rate of 9 p.c.p.a. in 5 years. What is the sum?

					your basic interest rate. **Step 2:** Once you put all the values required to calculate your interest rate, you will get your interest rate in decimal. Now, you need to convert the interest rate you got by multiplying it by 100. For example, a decimal like **.11** will not help much while figuring out your interest rate. So, if you want to find your interest rate for **.11**, you have to multiply **.11 with 100** (.11 x 100). For this case, your interest rate will be ***(.11 x 100 = 11)*** **11%**. **Step 3:** Apart from this, you can also calculate your time period involved, principal amount and interest amount paid in a specific time period if you have other inputs available with you. Calculate interest amount paid in a specific time period, **I = Prt**. Calculate the principal	

					amount, **P = I/rt.** Calculate time period involved **t** = **I/Pr**. **Step 4:** Most importantly, you have to ***make sure that your time period and interest rate are following the same parameter.***	
THURSDAY **27-04-2023**	**Topic;** Money and Taxes **Sub-Topic;** Insurance	**Objective;** By the end of the lesson the Pupil will be able to; i. Explain the meaning of Insurance ii. Identify 3 types of Insurance Policies. **RPK** Pupils were taught lessons on Insurance in basic 8.	**Introduction;** Review Pupils knowledge on the previous lesson. **Activities;** 1. Assist Pupils to identify the types of Insurance. 2. Discuss with Pupils 5 terminologies used to explain Insurance. 3. Discuss with Pupils 5 benefits of having an Insurance Policy. **Closure;** Through questions and answers, conclude the lesson.		**Benefits of Insurance Policies;** It gives you financial assistance for your losses and damage. The basic function of all types of insurance coverages is to provide damage control to the insured by bringing in a lot of people who pay to cover their risks. The fund is further used for capital formation through investment in the markets.	**Exercise;** Explain the following Terminologies; i. Sum assured ii. Premium iii. Coverage iv. Surrender v. Policy.

Name of Teacher: ***School:*** ***District:***