

THIRD TERM

WEEKLY LESSON NOTES

WEEK 2

Week Ending:	DAY:	Subject: Social Studies	
Duration: 60MINS		Strand: Socio-Economic Development	
Class: B9	Class Size:	Sub Strand: Financial & Investment Issues	
Content Standard: B9.5.2.1. Show understanding of the provisions under National Pensions Act 766 and PNDC Law 247		Indicator: B9.5.2.1.1. Exhibit knowledge on pension rights under National Pensions Act 766 and PNDC Law 247	Lesson: 1 OF 2
Performance Indicator: Learners can describe the benefits under the Three Tier Pension Scheme, including Tier 1, Tier 2 and Tier 3.		Core Competencies: Communication and Collaboration Critical Thinking and Problem Solving skills	
References: Social Studies Curriculum Pg.105			
Keywords: SSNIT Benefits, Retirement Pensions, Invalidation Pensions, Survivors' Pensions			
Phase/Duration	Learners Activities		Resources
PHASE 1: STARTER	<p>Invite a resource person, such as a representative from the Social Security and National Insurance Trust (SSNIT) or a pension expert, to talk about social security in Ghana.</p> <p>They can provide an overview of social security systems, including the Three Tier Pension Scheme.</p>		
PHASE 2: NEW LEARNING	<p>Explain that the Three Tier Pension Scheme is a system in Ghana that consists of three tiers, each providing different benefits to workers.</p> <p>Discuss Tier 1 of the scheme, which is a mandatory basic pension scheme managed by SSNIT.</p> <p>Explain that Tier 1 benefits are based on a worker's average monthly salary and contributions made throughout their working years.</p> <p>Describe Tier 2 as a mandatory occupational pension scheme, where contributions are made by workers and their employers to a privately managed pension fund.</p>		Pictures and Charts

	<p>Explain that Tier 2 benefits are additional to Tier 1 benefits and provide a higher level of retirement income.</p> <p>Introduce Tier 3 as a voluntary provident fund or personal pension scheme, where individuals can make additional contributions for retirement savings.</p> <p>Discuss the flexibility and additional benefits that Tier 3 offers, such as investment options and tax advantages.</p> <p><u>Assessment</u></p> <ol style="list-style-type: none"> 1. Explain the Three Tier Pension Scheme in Ghana and its significance for workers. 2. Discuss the benefits provided under Tier 1 of the scheme and how they are calculated. 3. What are the key features and benefits of Tier 2 in the Three Tier Pension Scheme? 4. Why is Tier 3 considered a valuable option for individuals planning for retirement? 	
<p>PHASE 3: REFLECTION</p>	<p>Use peer discussion and effective questioning to find out from learners what they have learnt during the lesson.</p> <p>Take feedback from learners and summarize the lesson.</p>	

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		Lesson: 1 OF 2	
Performance Indicator: Learners can describe the application processes for the various SSNIT benefits.		Core Competencies: Communication and Collaboration Critical Thinking and Problem Solving skills	
References: Social Studies Curriculum Pg.105			
Keywords: SSNIT Benefits, Retirement Pensions, Invalidation Pensions, Survivors' Pensions			
Phase/Duration	Learners Activities	Resources	
PHASE 1: STARTER	<p>Start the lesson by asking learners if they have heard about SSNIT (Social Security and National Insurance Trust) and what they know about its benefits.</p> <p>Discuss briefly why social security benefits are important for individuals and families.</p>		
PHASE 2: NEW LEARNING	<p>Explain that SSNIT provides various benefits to eligible individuals, such as retirement pensions, invalidity pensions, survivors' pensions, and maternity benefits.</p> <p>Describe the application process for retirement pensions, which includes submitting an application form, providing relevant documents (such as ID cards, birth certificates, and employment records), and undergoing a verification process by SSNIT.</p> <p>Explain the application process for invalidity pensions, which involves submitting medical reports and other supporting documents to prove the inability to work due to disability or illness.</p> <p>Discuss the application process for survivors' pensions, where eligible family members (such as spouses and children) can apply for benefits after the death of a contributor.</p> <p>Assessment</p>	Pictures and Charts	

	<ol style="list-style-type: none"> 1. Describe the application process for retirement pensions from SSNIT. 2. What documents are required for applying for invalidity pensions, and why are they important? 3. Explain who can apply for survivors' pensions and the steps involved in the application process. 4. Why is it important for individuals to understand the application processes for SSNIT benefits? 	
<p>PHASE 3: REFLECTION</p>	<p>Use peer discussion and effective questioning to find out from learners what they have learnt during the lesson.</p> <p>Take feedback from learners and summarize the lesson.</p>	