

Home Economics E- yr9

Week 1.

Subject: Family budget

House hold budget is a plan for future expenditures of a given house hold. Budgeting is the process of preparing a budget. Good budget leads to to wise management or use of family income.

Family income

The incomes of a family includes the money and other economic resources available to the family, for meeting their needs.

Money Income.

The amount of money which the family has at a given period. It is the purchasing or buying power of the family at a given period

Gross income - is the total amount of money from a person income

Net income- is the amount of money that remains after deduction, such as taxes, water rate and levies have been removed from gross income

Budget is the plan on how to to spend family income.

Expenditures is the amount of money spent on the goods and services which the family needs

Sources of family income.

1. Salaries 2. Wages 3. gifts 4. assets or investment that yield interest

Importance of family budget

1. It helps families to make wise decision.
2. It helps family to spend money on what they really want.
3. It prevent wasteful spending of the family money
4. It helps to prevent impulsive buying
5. It helps to to train children on the use of money.

Week 2.

Topic: Preparing Family budget.

Factors to consider when preparing family or personal budget

- 1.The family income
- 2.Family needs
- 3.Family size
- 4.Family values
- 5.The season of the year
- 6.Locality 7. Inflation

Procedure or steps in preparing a family budget

- 1.List all the goods and services needed
- 2.Place them in order of priority or importance
- 3.Make an estimate of the cost of each of them.
- 4.Estimate the total expected income for the planned period
- 5.Bring expected income and Expenditures in to balance
6. Review the budget to ensure that it is likely to work.

Budget for an Imaginary Family

This is an imaginary family budget

Family needs	Percentage (%)of Income budget	Amount N. K
Foot	30%	3000. 00
Housing	23%	2300. 00
Clothing	10%	1000. 00
Health	10%	1000. 00
Transportation	6%	600. 00

Education	13%	1300. 00
Entertainment and Recreation	2%	200. 00
Personal savings	3%	300. 00
Saving and insurance.	3%.	300. 00
Total.	100%.	10,000. 00

Week 3.

Topic Decision making

Meaning of decision making

Decision making is the act of making a choice from the alternative courses of action or things

Steps in decision making

1. Identify the decision to be made .
2. List the alternative
3. Choose from the best alternative
4. Act on your decision
5. Evaluate your decision.

Factors that influence decision making

1. Family
- 2 Friends
3. Resources
4. Value
5. Needs and wants

Simple personal decision

1. Food related decisions
- 2 Clothing related decision

3.Housing related decision

4. Friends to choose and Educational decision.

Week 4.

Topic: Consumer challenges and Rights

A consumer is a person who use of goods and services to satisfy personal or house hold needs.We are all consumer.Consumption is the process of using goods and services.

Who is a consumer?

A consumer is a person who purchases and uses goods and services

Rights of the consumer

1.The right to safety

2.The right to be informed about the goods and services being paid for.

3.The rights to choose what he/ she wants

4.The right to be heard

5.The right to redress

Week 5

Topic: Challenges of a consumer

1.Lack of information about some of the goods and services available for consumption

2.Hazard of wholesome, unsafe and poor quality products

3.Too many brands in the market

4.The laws are suppose to protect them.

Responsibilities of a consumer

1.Honest.

2.Responsibility

3.Keep warranty cards

4. Considerate

Procedure for seeking Redress

1. Note the date when the guarantee expires.
2. If it has not expired, take the goods/items back
3. Demand for compensation

Week 6

Topic: Child development and Care

Every normal child grows and develops. The child passes through different stages of development. Individual, however, grows and develops at varying rates. It is important to understand the pattern of growth and development of the normal child. This understanding will enable us provide the conditions necessary for normal development.

Meaning of growth and development

Growth is an increase in the physical size of the whole body or any of its parts. A child grows in size, height and weight. Growth is measured in metres and kilograms.

Development:

This is an increase in skill and complexity of function. A child is developing when he/she is making progress in what he/she does with his/her life, mind and body, such as holding up the head, holding a toy, gaining understanding.

The principles of development

1. Development in children is predictable.
2. Follows a definite pattern
3. It should be steady.
4. Stages in child development include the
 - i. pre-natal period, that is before birth
 - ii. Infancy
 - iii. Early and late childhood, puberty and Adolescent

5.Children differs from each other

6.Development changes are orderly and progressive in normal child

Week 7

Topic: Factors that influence development.

There are two major factors that influence development- heredity and environment

1.Heredity: this is the tendency for parents to transfer his/her characteristics to his/her child, eg color of skin ,eyes,nose etc.

2.Environment

3.Areas of development

4.Physical development

5.Mentl development

6.Social development

7. Emotional development

8.Moral development

9.conscience etc

Condition necessary for child development

1.Love and Care from family

2.Good nutrition

3.Clothing

4.Excercise

5.Rest

6.Medical care

Week 8.- 10

Child developments and Care

Good nutrition

A child must be provided with good nutrition to grow healthy

Breast feeding: It is the natural way to feed the baby

Advantages

It contains good nutrients

It contains antibodies which fight against diseases

It produces the right temperature

It does not require cost

It is easy and digests quickly

Colostrum is the first breast milk

Guidelines for breastfeeding

Wash your hands

Sit comfortably

Hold the breast properly

Let the baby feed at both breasts

Wind the baby at the end of the feeding

Clean the nipples and bra always.

Week 11-12

Preparations of meal

Food must be properly cooked before they are eaten

Different food has different ways of preparing

Terms used

Stir

Blend, mix, combine, beat, cream, fold

Cutting term

Chop mince, cube, dice, pare, shred, grate, slice etc