

SS 3 COMMERCIAL – FIRST TERM SCHEME OF WORK

New NERDC Approved Senior Secondary Education Curriculum (SSEC) – Updated September 2025

Federal Republic of Nigeria – Senior Secondary School Three (Commercial Class)

Weeks 1–10 | All Subjects: Core (4) + Commercial Field (6) + Religious Studies (1) + Trade (1) = 12 Subjects Total

About This Term: The First Term of SS3 Commercial is the critical WAEC/NECO preparation launch term. English Language deepens argumentative essay writing, formal letter writing, summary writing, vocabulary development, reported speech, oral English (stress and intonation), and unseen literature analysis. General Mathematics covers indices and logarithms, surds, quadratic equations, coordinate geometry, mensuration, trigonometry (sine and cosine rules), differentiation, and statistics. Citizenship & Heritage Studies focuses on the Nigerian Constitution, fundamental human rights, rule of law, citizens' duties, national integration, corruption and anti-corruption agencies, and national identity. Digital Technologies addresses computer networks, internet technologies, e-commerce, cybersecurity, DBMS, web design (HTML5/CSS3), Python OOP, and emerging technologies (AI and blockchain). Economics examines national income accounting, money and banking, CBN and monetary policy, fiscal policy, and international trade. Financial Accounting covers partnership accounts (Appropriation Account, Current/Capital Accounts, admission, and dissolution) and introduces company accounts (shares and debentures). Commerce treats business management, public enterprises, business finance, insurance, money/capital markets, and the stock exchange. Marketing covers international marketing, the 4 Ps in depth, consumer behaviour, and digital marketing trends. Government examines federalism, separation of powers, the three arms of government, political parties, and electoral processes. Literature-in-English focuses on exam technique for prose, drama, and poetry alongside oral literature and intensive text revision. Religious Studies (CRS/IRS) and a Trade subject complete each student's programme. All subjects include a mid-term assessment in Week 7 and a general revision and mock paper in Weeks 9–10.

Note on Trade Subjects (shaded green): Each SS3 student must offer ONE trade subject. In the First Term of SS3, all five trade options operate at their most advanced level, building directly toward practical examinations and entrepreneurial readiness: Computer Hardware & GSM Repairs advances to board-level phone repair, network infrastructure, solar power for ICT, and ICT business management; Fashion Design & Garment Making covers suit construction, bridal wear, embroidery, fashion entrepreneurship, and portfolio development; Livestock Farming covers advanced broiler, cattle, goat/sheep, fish, and pig enterprise management with full farm records and costing; Beauty & Cosmetology covers advanced skin analysis, facials, nail technology, microblading introduction, aromatherapy/massage, advanced colouring, and salon business planning; Horticulture & Crop Production covers greenhouse cultivation, hydroponics, ornamental horticulture, floriculture, IPM, agro-processing, and agribusiness planning. All trade subjects culminate in a First Term practical assessment.

Colour Key:

	Core Subjects (4)
	Commercial Field Subjects (6)
	Religious Studies – CRS or IRS (1 offered)
	Trade Subjects (1 offered – shaded green)
	Mid-Term / Special Weeks
	Examination Week

FIRST TERM WEEKLY SCHEME OF WORK

WEEK	SUBJECT	TOPIC / CONTENT
Week 1	<i>Resumption & Revision of SS2 work across all subjects. Teachers identify learning gaps and re-teach priority areas before introducing new First Term SS3 content.</i>	
	English Language	Revision of SS2 grammar, comprehension, and essay writing; introduction to First Term focus – argumentative essay writing: features, structure, and techniques.
	General Mathematics	Revision of SS2 topics (surds, logarithms, coordinate geometry); introduction to indices – laws of indices, negative and fractional indices, and application to equations.
	Citizenship & Heritage Studies	Revision of SS2 work; introduction to the Nigerian Constitution – meaning, features, importance, and types of constitutions (written vs unwritten, rigid vs flexible).
	Digital Technologies	Revision of SS2 ICT concepts; introduction to computer networks – LAN, MAN, and WAN: meaning, features, advantages, and disadvantages.
	Economics	Revision of SS2 economics; introduction to national income accounting – meaning, importance, and methods of measuring national income (output, income, and expenditure approaches).
	Financial Accounting	Revision of SS2 accounting; introduction to partnership accounts – nature, features, and advantages of partnership; Partnership Agreement and its contents.
	Commerce	Revision of SS2 commerce; introduction to business management – meaning, scope, functions (planning, organising, directing, controlling), and importance of management.
	Marketing	Revision of SS2 marketing; introduction to international marketing – meaning, importance, and reasons why businesses engage in international marketing.
	Government	Revision of SS2 government; introduction to federalism in Nigeria – meaning, features, arguments for and against federalism; Nigeria's federal structure.
	Literature-in-English	Revision of SS2 texts; introduction to First Term prescribed texts and examination strategies – past WAEC/NECO questions on prose, drama, and poetry.
	Christian Religious Studies (CRS)	Revision of SS2 CRS topics; introduction to Jesus's teachings on prayer – the Lord's Prayer (Matthew 6:5–15); private and public prayer in the life of a Christian.
	Islamic Religious Studies (IRS)	Revision of SS2 IRS topics; introduction to Tawhid (Oneness of Allah) – meaning, categories (Tawhid ar-Rububiyah, al-Uluhiyyah, al-Asma' was-Sifat), and its importance in Islamic life.
	TRADE: Computer Hardware & GSM Repairs	Revision of SS2 trade topics; introduction to advanced PC diagnostics – using diagnostic tools (POST codes, BIOS beep codes, diagnostic software) to identify hardware failures.
	TRADE: Fashion Design & Garment Making	Revision of SS2 fashion design topics; introduction to advanced pattern drafting – block patterns for women's bodice: measurements, ease allowances, and draft adjustments.

	TRADE: Livestock Farming	Revision of SS2 livestock farming; introduction to farm business analysis – calculating input costs, output value, gross margin, and net farm income for a livestock enterprise.
	TRADE: Beauty & Cosmetology	Revision of SS2 cosmetology topics; introduction to advanced skin analysis – Fitzpatrick skin type classification; identifying contraindications before facial and body treatments.
	TRADE: Horticulture & Crop Production	Revision of SS2 horticulture topics; introduction to greenhouse and protected cultivation – types of greenhouses, structures, materials, temperature and humidity management.
Week 2	English Language	Argumentative essay writing – structure: introduction (hook, background, thesis), body paragraphs (claim, evidence, counter-argument, rebuttal), and conclusion; language of argument.
	General Mathematics	Logarithms – laws of logarithms (product, quotient, power rules); solving logarithmic equations; change of base; application to computation.
	Citizenship & Heritage Studies	Fundamental human rights – categories (civil, political, economic, social, cultural rights); provisions under Chapter IV of the 1999 Nigerian Constitution; derogation clauses.
	Digital Technologies	Internet technologies – types of internet connections (broadband, fibre, 5G, satellite); uses of the internet in business, education, and communication; cloud-based services.
	Economics	National income concepts – GDP, GNP, NNP, NI, personal income, and disposable income; differences between GDP and GNP; calculating national income with numerical examples.
	Financial Accounting	Partnership accounts – Appropriation Account: dividing net profit among partners (salary, interest on capital, profit/loss share); preparation with worked examples.
	Commerce	Business management (continued) – departments in a business organisation: production, marketing, finance, personnel, and administration; functions of each department.
	Marketing	International marketing – international trade system; marketing decisions for foreign markets; regulations guiding international marketing; trade barriers and how to overcome them.
	Government	Problems of Nigerian federalism – fiscal federalism and revenue allocation; resource control controversy; federal character principle; intergovernmental conflicts and resolutions.
	Literature-in-English	Exam technique for prose – answering WAEC/NECO questions on the prescribed novel: character analysis, thematic concerns, plot structure, and setting with model answers.
	Christian Religious Studies (CRS)	Teachings of Jesus on faith – faith and the healing of the centurion's servant (Matthew 8:5–13); mustard seed faith (Matthew 17:14–21); applying faith to everyday challenges.
	Islamic Religious Studies (IRS)	The Five Pillars of Islam – Shahadah, Salah, Zakat, Sawm, and Hajj: meanings, rulings, and spiritual significance; importance of the pillars in unifying the Muslim community.
	TRADE: Computer Hardware & GSM Repairs	Motherboard servicing – identifying motherboard components (CPU socket, RAM slots, chipset, BIOS chip, CMOS battery); diagnosing and replacing faulty capacitors; BIOS flashing.
	TRADE: Fashion Design & Garment Making	Advanced pattern drafting – block pattern for skirts and trousers: measurements, dart manipulation, and grading up/down for different sizes; layout on fabric.

	TRADE: Livestock Farming	Poultry production in SS3 – advanced broiler management: growth promoters, ventilation systems, automatic feeders, litter management, and preparing for export market standards.
	TRADE: Beauty & Cosmetology	Advanced facial treatments – microdermabrasion concepts, chemical peels (superficial), LED light therapy; pre- and post-care for advanced facial procedures; client consultation.
	TRADE: Horticulture & Crop Production	Greenhouse cropping systems – hydroponics: types (nutrient film technique, deep water culture, drip system); nutrient solutions, pH management, and advantages over soil cultivation.
Week 3	English Language	Formal letter writing – types (letter of application, complaint, request, commendation); structure and conventions; language register; formal vs informal tone; practice writing.
	General Mathematics	Surds – definition, simplification; operations on surds (addition, subtraction, multiplication, division); rationalising the denominator; solving equations involving surds.
	Citizenship & Heritage Studies	Rule of law and democracy – meaning and principles of rule of law (Dicey's principles); democracy: features, types (direct and representative); rule of law and democracy in Nigeria.
	Digital Technologies	E-commerce – meaning, types (B2B, B2C, C2C, C2B); advantages and challenges; Nigerian e-commerce platforms (Jumia, Konga, Paystack); digital payment systems and FinTech.
	Economics	Problems of national income measurement – subsistence economy, unreported income (informal sector), price changes, double counting; HDI as an alternative measure of welfare.
	Financial Accounting	Partnership accounts – Current Accounts and Capital Accounts: distinction, purpose, and preparation; recording transactions in partners' accounts with worked examples.
	Commerce	Social responsibilities of business – responsibilities to customers, employees, shareholders, government, and the community; corporate social responsibility (CSR) in Nigerian businesses.
	Marketing	International marketing (continued) – use of ICT in international marketing; electronic marketing (e-marketing): meaning, tools (websites, social media, email marketing), and advantages.
	Government	Separation of powers in Nigeria – concept and importance; arms of government (executive, legislative, judicial); checks and balances under the 1999 Constitution.
	Literature-in-English	Exam technique for drama – answering WAEC/NECO questions on the prescribed play: conflict, stage directions, characterisation, dramatic technique, and thematic analysis.
	Christian Religious Studies (CRS)	The death of Jesus Christ – the Last Supper (Luke 22:14–20); betrayal, arrest, trial, and crucifixion; the meaning of Christ's death as atonement for sin.
	Islamic Religious Studies (IRS)	Islamic family life – marriage (Nikah): conditions, pillars, rights and responsibilities of spouses; divorce (Talaq): types and procedures; care of children and the elderly in Islam.
	TRADE: Computer Hardware & GSM Repairs	Data recovery and storage servicing – HDD vs SSD: cloning, formatting, and partitioning; recovering lost data using recovery tools; RAID configurations and backup strategies.
	TRADE: Fashion Design & Garment Making	Garment construction techniques – setting in sleeves (tailored and shirt styles), plackets, and waistbands; pressing techniques at each stage of construction; quality control checks.

	TRADE: Livestock Farming	Cattle production – breeds (Sokoto Gudali, White Fulani, N'Dama); systems of management (extensive, semi-intensive, intensive); fattening of cattle for beef production.
	TRADE: Beauty & Cosmetology	Advanced nail technology – gel nail application: gel polish, hard gel, and builder gel; nail art techniques (stamping, ombre, chrome powder, encapsulation); nail repair and extensions.
	TRADE: Horticulture & Crop Production	Ornamental horticulture – landscape design: elements and principles; types of lawns, hedges, flower beds, and water features; preparing a landscape plan for a commercial property.
Week 4	English Language	Summary writing – skills of condensation: identifying main points, omitting examples and repetitions, using own words; timed practice with past WAEC/NECO comprehension and summary passages.
	General Mathematics	Quadratic equations – solving by factorisation, completing the square, and the quadratic formula; sum and product of roots; constructing quadratic equations from given roots.
	Citizenship & Heritage Studies	Duties and responsibilities of citizens – civic duties (voting, tax payment, obeying laws); legal and moral duties; responsibilities of citizens toward national development and security.
	Digital Technologies	Cybersecurity – threats (phishing, ransomware, malware, social engineering, DDoS attacks); protection strategies (antivirus, firewalls, VPN, two-factor authentication, encryption).
	Economics	Money and banking – functions and types of money; commercial banks: functions and operations; credit creation process with numerical examples; near-money and liquid assets.
	Financial Accounting	Admission of a new partner – calculation of goodwill and revaluation of assets; adjusting capital accounts; journal entries and the new Balance Sheet after admission.
	Commerce	Public enterprises (parastatals) – meaning, characteristics, and examples in Nigeria; advantages and disadvantages; privatisation and commercialisation: meaning, objectives, and effects.
	Marketing	The marketing mix (4 Ps) review – Product: product life cycle (introduction, growth, maturity, decline); product development, branding, packaging, and labelling decisions.
	Government	The Legislature in Nigeria – structure of the National Assembly (Senate and House of Representatives); functions, powers, legislative process; state Houses of Assembly.
	Literature-in-English	Exam technique for poetry – answering WAEC/NECO questions on unseen and prescribed poems: paraphrase, poetic devices (imagery, alliteration, assonance, irony), tone, and theme.
	Christian Religious Studies (CRS)	The resurrection of Jesus Christ – the empty tomb (John 20:1–18); post-resurrection appearances; significance of the resurrection as the foundation of Christian hope and faith.
	Islamic Religious Studies (IRS)	Islamic jurisprudence (Fiqh) – sources of Islamic law: Quran, Sunnah, Ijma, and Qiyas; schools of thought (Hanafi, Maliki, Shafi'i, Hanbali); application of Fiqh in daily life.
	TRADE: Computer Hardware & GSM Repairs	Advanced GSM phone repairs – board-level diagnosis: identifying faulty ICs (power IC, charging IC, CPU/baseband); micro-soldering tools; reballing BGA chips; safety precautions.
	TRADE: Fashion Design & Garment Making	Suit and jacket construction – interfacing, padding, and underlining; constructing a tailored jacket (front, back, collar, and sleeve); pressing and finishing for professional appearance.

	TRADE: Livestock Farming	Cattle health management – common cattle diseases (foot-and-mouth disease, rinderpest, anthrax, trypanosomiasis); vaccination calendar; internal and external parasite control.
	TRADE: Beauty & Cosmetology	Permanent make-up (PMU) introduction – eyebrow microblading concepts; safety, hygiene, and regulatory requirements; hair follicle simulation; pre- and post-care protocols.
	TRADE: Horticulture & Crop Production	Floriculture – commercial flower production: rose, chrysanthemum, and gerbera cultivation; post-harvest handling, grading, packaging, and marketing of cut flowers.
Week 5	English Language	Vocabulary development – registers and varieties of English (scientific, legal, literary, commercial, journalistic); selecting appropriate register for context; vocabulary in past WAEC/NECO papers.
	General Mathematics	Coordinate geometry – distance between two points; midpoint of a line segment; gradient/slope; equation of a straight line ($y = mx + c$ and $ax + by + c = 0$); parallel and perpendicular lines.
	Citizenship & Heritage Studies	National integration and unity – meaning; factors promoting and threatening national unity (tribalism, religious extremism, corruption); NYSC, federal character, and integration policies.
	Digital Technologies	Database management systems (DBMS) – meaning, types (relational, hierarchical, network); key concepts (tables, records, fields, primary keys, relationships); examples (MySQL, Microsoft Access).
	Economics	Central Bank of Nigeria (CBN) – functions: banker to government, banker to commercial banks, lender of last resort, currency issuance, managing external reserves, monetary policy implementation.
	Financial Accounting	Dissolution of a partnership – meaning and reasons; Garner v Murray rule; realisation account; preparation of realisation account, partners' capital accounts, and cash/bank account.
	Commerce	Business finance – sources of short-term finance (overdraft, trade credit, factoring, commercial paper); medium-term (hire purchase, leasing); long-term (debentures, shares, mortgage).
	Marketing	Marketing mix – Price: pricing strategies (cost-plus, penetration, skimming, competitive, psychological pricing); factors influencing pricing decisions in Nigerian markets.
	Government	The Executive in Nigeria – the President: powers, functions, and limitations; Council of Ministers/Federal Executive Council; impeachment process; state governors and their roles.
	Literature-in-English	General examination practice – full WAEC/NECO-style literature paper (timed): prose, drama, and poetry questions; peer marking and feedback; review of common errors.
	Christian Religious Studies (CRS)	The Great Commission – Jesus's command to his disciples (Matthew 28:18–20); the scope of mission; role of the church in evangelism and world mission; contemporary missionary work.
	Islamic Religious Studies (IRS)	The Quran – compilation history (under Abu Bakr and Uthman); arrangement of Surahs; themes of the Quran (monotheism, prophethood, ethics, eschatology); memorisation and recitation.
	TRADE: Computer Hardware & GSM Repairs	Network infrastructure setup – configuring routers, switches, and access points; IP addressing (static and DHCP); setting up a small office/home office (SOHO) network; troubleshooting.
	TRADE: Fashion Design & Garment Making	Embroidery and decorative techniques – machine embroidery (satin stitch, fill stitch); hand embroidery (French knot, chain stitch, cross stitch); appliqué; beading and sequin work.

	TRADE: Livestock Farming	Goat and sheep production – breeds in Nigeria (West African Dwarf, Red Sokoto goat, Yankasa sheep); management systems; kidding/lambing care; marketing of goat and sheep products.
	TRADE: Beauty & Cosmetology	Body massage and aromatherapy – Swedish massage techniques (effleurage, petrissage, tapotement, friction, vibration); aromatherapy oils: properties, blending, and contraindications.
	TRADE: Horticulture & Crop Production	Integrated pest management (IPM) in horticulture – biological, cultural, physical, and chemical control methods; pesticide safety and resistance management; organic horticulture principles.
Week 6	English Language	Grammar – review of tenses: simple, continuous, perfect, and perfect continuous tenses (active and passive); common tense errors; tense consistency in extended writing.
	General Mathematics	Mensuration – surface area and volume of prisms, cylinders, pyramids, cones, and spheres; frustum of a cone and pyramid; mixed problem-solving with worked examples.
	Citizenship & Heritage Studies	Corruption – meaning, causes, forms (bribery, embezzlement, nepotism, electoral fraud), and effects on national development; Nigeria's corruption ranking and its impact on the economy.
	Digital Technologies	Web design basics – HTML5 structure (semantic elements: header, nav, main, section, footer), CSS3 (grid, flexbox, responsive design); creating a simple commercial webpage.
	Economics	Monetary policy – meaning, objectives, and instruments: open market operations (OMO), cash reserve ratio (CRR), liquidity ratio, monetary policy rate (MPR), special deposits, moral suasion.
	Financial Accounting	Company accounts – introduction to limited liability companies: types (public and private), features, advantages; ordinary shares, preference shares, debentures; Memorandum and Articles of Association.
	Commerce	Insurance in commerce – principles (utmost good faith, insurable interest, indemnity, contribution, subrogation, proximate cause); types of insurance; importance to commerce.
	Marketing	Marketing mix – Place (distribution): channels of distribution (producer to consumer, through retailers, wholesalers, agents); physical distribution decisions; logistics and supply chain.
	Government	The Judiciary in Nigeria – structure (Supreme Court, Court of Appeal, Federal High Court, State Courts); independence of the judiciary; judicial review; rule of law and access to justice.
	Literature-in-English	Oral literature and Nigerian literary tradition – folktales, myths, legends, proverbs, and riddles; their moral, social, and cultural functions; influence on written literature in Nigeria.
	Christian Religious Studies (CRS)	The coming of the Holy Spirit at Pentecost – Acts 2:1–13; the gifts and fruit of the Holy Spirit (1 Corinthians 12, Galatians 5:22–23); the role of the Holy Spirit in the church today.
	Islamic Religious Studies (IRS)	Hadith – meaning, types (Sahih, Hasan, Da'if, Mawdu'); major Hadith collections (Bukhari, Muslim, Abu Dawud, Tirmidhi, Nasa'i, Ibn Majah – the Six Books); importance in Islamic law.
	TRADE: Computer Hardware & GSM Repairs	Advanced surveillance systems – CCTV analytics (motion detection, face recognition); IP cameras vs analogue; NVR configuration; remote monitoring via smartphone; maintenance schedule.
	TRADE: Fashion Design & Garment Making	Bridal and evening wear – design concepts for bridal gowns and evening dresses; choice of fabrics (lace, chiffon, satin); couture construction techniques; fittings and alterations.

	TRADE: Livestock Farming	Fish farming (advanced) – catfish grow-out management: stocking density, feeding rates, water quality monitoring, disease prevention; harvesting and value chain for fresh/smoked catfish.
	TRADE: Beauty & Cosmetology	Spa and wellness business management – creating a spa menu, pricing services, managing staff schedules, handling complaints; health and safety regulations for a spa business in Nigeria.
	TRADE: Horticulture & Crop Production	Post-harvest technology and agro-processing – cold storage, CA storage, drying, canning, and freezing; processing tomato (paste/puree), pepper, and plantain (chips, flour); packaging standards.
Week 7	<i>MID-TERM REVIEW & ASSESSMENT – All subjects conduct mid-term tests on Weeks 1–6 content. Teachers review performance, identify weak areas, and provide targeted remediation before proceeding.</i>	
	English Language	Mid-term test on Weeks 1–6 (argumentative essay, formal letter, summary writing, vocabulary/register, and grammar/tenses); examination technique refinement.
	General Mathematics	Mid-term test on indices, logarithms, surds, quadratic equations, coordinate geometry, and mensuration; graphical exercises and worked-example review.
	Citizenship & Heritage Studies	Mid-term test on the Constitution, fundamental human rights, rule of law, citizens' duties, national unity, and corruption; group activity on anti-corruption strategies.
	Digital Technologies	Mid-term test on computer networks, internet technologies, e-commerce, cybersecurity, DBMS, and web design; practical computer-based assessment.
	Economics	Mid-term test on national income accounting, money and banking, CBN functions, and monetary policy; graphing the money market and interpreting monetary data.
	Financial Accounting	Mid-term test on partnership Appropriation Account, Current/Capital Accounts, admission of partner, dissolution, and introduction to company accounts.
	Commerce	Mid-term test on business management, departments, social responsibilities, public enterprises, business finance, and insurance; case study analysis activity.
	Marketing	Mid-term test on international marketing, the marketing mix (Product, Price, Place), and consumer behaviour; practical marketing scenario activity.
	Government	Mid-term test on federalism, separation of powers, the legislature, the executive, and the judiciary; constitutional law problem-solving exercise.
	Literature-in-English	Mid-term test – full timed literature paper (prose, drama, poetry); peer correction and examination skill refinement based on results.
	Christian Religious Studies (CRS)	Mid-term test on prayer, faith, the death and resurrection of Christ, the Great Commission, and Pentecost; values integration and reflection activity.
	Islamic Religious Studies (IRS)	Mid-term test on Tawhid, the Five Pillars, Islamic family life, Fiqh and its sources, the Quran, and Hadith; Quranic recitation assessment.
	TRADE: Computer Hardware & GSM Repairs	Mid-term practical assessment – network setup and advanced PC/phone diagnostics; revision of Weeks 1–6 trade topics.

	TRADE: Fashion Design & Garment Making	Mid-term practical assessment – complete garment fitting and finishing on work-in-progress; review of pattern drafting, construction, and decorative techniques.
	TRADE: Livestock Farming	Mid-term test on poultry, cattle, goats/sheep, and fish farming; practical: recording production data and preparing a farm enterprise budget.
	TRADE: Beauty & Cosmetology	Mid-term practical assessment – performing an advanced facial or massage treatment; review of all SS3 First Term topics covered so far.
	TRADE: Horticulture & Crop Production	Mid-term test on greenhouse production, IPM, floriculture, and post-harvest technology; practical: propagation or transplanting exercise in the school garden.
Week 8	English Language	Grammar – direct and indirect (reported) speech: rules for changing tenses, pronouns, adverbials of time/place; questions and commands in indirect speech; practice exercises.
	General Mathematics	Trigonometry – sine rule, cosine rule, and area of a triangle formula; application to solving triangles and problems involving angles of elevation and depression; 3D trigonometry.
	Citizenship & Heritage Studies	Anti-corruption measures in Nigeria – roles of EFCC, ICPC, Code of Conduct Bureau (CCB); asset declaration; whistle-blower policy; international anti-corruption frameworks (UNCAC).
	Digital Technologies	Computer programming review – Python: revision of functions, loops, and lists; introduction to object-oriented programming (OOP) concepts: classes, objects, inheritance, encapsulation.
	Economics	Fiscal policy – government revenue (direct taxes: PIT, CIT, CGT; indirect taxes: VAT, customs duties); government expenditure; types of budget (balanced, surplus, deficit); effects on the economy.
	Financial Accounting	Company accounts – Share Capital: authorised, issued, called-up, and paid-up capital; share premium; journal entries for issue of shares at par, at premium; Prospectus and allotment.
	Commerce	The money market and capital market – distinction; money market instruments (treasury bills, commercial paper, banker's acceptance); capital market instruments (equities, bonds, debentures).
	Marketing	Marketing mix – Promotion: the promotional mix (advertising, personal selling, sales promotion, public relations, direct marketing); AIDA model; integrated marketing communications.
	Government	Political parties in Nigeria – history of political parties; functions of political parties; multi-party system; challenges of political parties (godfatherism, cross-carpeting, funding).
	Literature-in-English	Intensive revision of prescribed texts – the prescribed novel, play, and poetry anthology; past WAEC/NECO literature questions with marking schemes; annotation strategies.
	Christian Religious Studies (CRS)	Missionary journeys of Paul – Paul's first, second, and third missionary journeys; places visited, challenges faced, and churches established; Paul's letters and their relevance today.
	Islamic Religious Studies (IRS)	Life and teachings of Prophet Muhammad (SAW) – early life, call to prophethood, the Hijrah; key battles (Badr, Uhud, Ahzab); the conquest of Makkah; the Farewell Sermon and its relevance.
	TRADE: Computer Hardware & GSM Repairs	Solar power systems for ICT – solar panel types, charge controllers, inverters, and battery banks; calculating load and sizing a solar system for a home/small office; installation safety.

	TRADE: Fashion Design & Garment Making	Fashion entrepreneurship – developing a fashion business plan: business name, target market, production capacity, pricing strategy, distribution channels, and financial projections.
	TRADE: Livestock Farming	Pig production (advanced) – commercial piggery management: stocking density, sow management (gestation, farrowing), castration of piglets, grower/finisher nutrition, and biosecurity.
	TRADE: Beauty & Cosmetology	Advanced hair colouring techniques – balayage, ombre, highlights, and colour correction; understanding colour theory (colour wheel, levels, tones); developer strengths and application methods.
	TRADE: Horticulture & Crop Production	Landscape and turf management – establishment and maintenance of lawns (seeding, sodding, rolling, mowing, irrigation, fertilisation); management of sports fields and golf courses.
Week 9	English Language	Oral English – stress and intonation: word stress (primary and secondary stress); sentence stress; intonation patterns (rising, falling, rise-fall) for statements, questions, and commands; practice.
	General Mathematics	Differentiation – first principles; power rule, product rule, quotient rule, and chain rule; differentiation of trigonometric functions; applications (rate of change, turning points, maxima/minima).
	Citizenship & Heritage Studies	National identity and symbols – Nigeria's national symbols (flag, anthem, coat of arms, pledge, currency, seal); importance of national symbols; promoting patriotism among youth.
	Digital Technologies	Emerging technologies – Artificial Intelligence (AI): types (narrow AI, machine learning, deep learning), applications in business and daily life; blockchain: meaning, decentralisation, and applications in FinTech.
	Economics	International trade – meaning and basis (law of comparative advantage, absolute advantage); gains from trade; trade policies (tariffs, quotas, subsidies, embargoes) and their effects; WTO.
	Financial Accounting	Company accounts – Debentures: meaning, types (convertible, secured, unsecured); issue, interest, and redemption; journal entries and presentation in the Balance Sheet; comparison with shares.
	Commerce	Stock Exchange – structure and functions of the Nigerian Exchange Group (NGX); primary market (new issues, IPO) vs secondary market; stockbrokers, market capitalisation; reading the stock market.
	Marketing	Consumer behaviour – meaning; factors influencing consumer buying decisions (cultural, social, personal, psychological); consumer decision-making process; implications for marketing strategy.
	Government	Electoral processes and challenges in Nigeria – INEC: composition, functions, and independence; electoral process (registration, campaigns, voting, collation, declaration); electoral malpractice and reforms.
	Literature-in-English	General revision of all literature topics – SS3 First Term syllabus: all prose, drama, and poetry texts; past-question practice with model answers and examiner reports.
	Christian Religious Studies (CRS)	Christian living in society – Christian response to corruption and injustice; social ethics (Amos 5:21–24; James 2:14–17); the church and national development in Nigeria.
	Islamic Religious Studies (IRS)	Islamic economics – prohibition of Riba (interest); Islamic banking products (Murabaha, Musharakah, Ijarah, Sukuk); Zakat as a wealth redistribution tool; ethical investment in Islam.
	TRADE: Computer Hardware & GSM Repairs	Running an ICT business – business registration (CAC), service pricing model, customer relationship management (CRM), after-sales service, and marketing ICT repair services online.

	TRADE: Fashion Design & Garment Making	Portfolio and brand development – building a fashion design portfolio: photography, look books, and social media branding; pricing, costing, and profit margin calculation for fashion items.
	TRADE: Livestock Farming	Livestock farm management and records – farm inventory, production records, health records, financial records; computing farm profit and loss; preparing a full farm report for a mixed enterprise.
	TRADE: Beauty & Cosmetology	Beauty business start-up – business registration, salon layout and equipment, staffing, pricing strategy, digital marketing for a salon/spa; preparing a comprehensive salon business plan.
	TRADE: Horticulture & Crop Production	Horticulture business development – agribusiness plan for a horticultural enterprise: crop selection, input cost analysis, marketing channels, profit projection, and value chain development.
Week 10	English Language	Literature appreciation – unseen prose and poetry: close reading, identifying themes, character, style, and linguistic devices; WAEC/NECO-style questions on unseen texts; timed practice.
	General Mathematics	Statistics – measures of central tendency: mean (grouped and ungrouped data), median, mode; cumulative frequency, ogive, histogram, and frequency polygon; revision of all First Term topics.
	Citizenship & Heritage Studies	Agencies promoting good governance – INEC, EFCC, ICPC, CCB, NJC, NHRC; their roles in strengthening democracy and accountability; general revision of all First Term topics; test.
	Digital Technologies	General revision of all First Term topics – networks, internet, e-commerce, cybersecurity, DBMS, web design, programming (OOP), AI, blockchain; practical revision and past-question practice.
	Economics	General revision of all First Term topics – national income, money and banking, CBN, monetary and fiscal policy, international trade; examination techniques for economics essays and objectives.
	Financial Accounting	General revision of all First Term topics – partnership accounts (Appropriation, Capital/Current, admission, dissolution), company accounts (shares, debentures); past WAEC/NECO questions.
	Commerce	General revision of all First Term topics – business management, public enterprises, business finance, insurance, money/capital markets, stock exchange; past WAEC/NECO objectives and theory.
	Marketing	General revision of all First Term topics – international marketing, the 4 Ps (product, price, place, promotion), consumer behaviour, market research; past WAEC/NECO marketing questions.
	Government	General revision of all First Term topics – federalism, separation of powers, legislature, executive, judiciary, political parties, electoral process; past paper essays and constitutional analysis.
	Literature-in-English	Final general revision – simulated WAEC/NECO literature paper (timed); examination technique, handwriting/presentation; last-minute annotation of prescribed texts; examiner's tips.
	Christian Religious Studies (CRS)	General revision of all First Term CRS topics – prayer, faith, death/resurrection of Christ, Great Commission, Pentecost, Paul's missions, Christian living; past WAEC/NECO questions.
	Islamic Religious Studies (IRS)	General revision of all First Term IRS topics – Tawhid, Five Pillars, family life, Fiqh, Quran, Hadith, Prophet's life, Islamic economics; past WAEC/NECO questions with worked answers.
	TRADE: Computer Hardware & GSM Repairs	General revision and final practical assessment – all SS3 First Term Computer Hardware & GSM Repairs topics; final practical: complete system build, network setup, or phone board-level repair.

	TRADE: Fashion Design & Garment Making	General revision and final practical assessment – all SS3 First Term Fashion Design topics; final practical: complete a garment from pattern drafting to finishing; portfolio presentation.
	TRADE: Livestock Farming	General revision and final practical assessment – all SS3 First Term Livestock Farming topics; final practical: farm enterprise report, costing exercise, and animal handling demonstration.
	TRADE: Beauty & Cosmetology	General revision and final practical assessment – all SS3 First Term Beauty & Cosmetology topics; final practical: full client service from consultation to completion with professional aftercare.
	TRADE: Horticulture & Crop Production	General revision and final practical assessment – all SS3 First Term Horticulture topics; final practical: presenting a complete horticultural enterprise plan with crop/financial records.
Week 11	GENERAL REVISION – Consolidation of all First Term topics across all subjects; intensive past-question practice, group review sessions, and examination readiness check across all commercial and elective subjects.	
Week 12	FIRST TERM EXAMINATION – Objective and theory papers in all subjects; Trade subjects additionally assessed by practical examination. Students should arrive with prescribed texts, calculators, and required stationery.	
Week 13	Marking, result compilation, prize-giving activities, and end-of-term close. Second Term resumption date communicated to students and parents/guardians.	

FIRST TERM SUBJECT OVERVIEW

SUBJECT	FIRST TERM FOCUS AREAS
English Language	Argumentative Essay Writing, Formal Letter Writing, Summary Writing (Condensation), Vocabulary & Register, Grammar (Tenses, Reported Speech), Oral English (Stress & Intonation), Literature Appreciation (Unseen Texts), General Revision
General Mathematics	Indices & Logarithms, Surds, Quadratic Equations (Factorisation, Formula), Coordinate Geometry (Gradient, Straight-Line Equation), Mensuration (Prisms, Cylinders, Cones, Spheres), Trigonometry (Sine & Cosine Rules), Differentiation (Rules, Applications), Statistics (Central Tendency, Ogive)
Citizenship & Heritage Studies	Nigerian Constitution (Features & Types), Fundamental Human Rights (Chapter IV), Rule of Law & Democracy, Citizens' Duties & Responsibilities, National Integration & Unity, Corruption (Causes, Effects, Forms), Anti-Corruption Agencies (EFCC, ICPC, CCB), National Identity & Symbols, Governance Promotion Agencies
Digital Technologies	Computer Networks (LAN, MAN, WAN), Internet Technologies & Connectivity, E-Commerce & Nigerian FinTech, Cybersecurity (Threats & Protection), DBMS (Relational Databases), Web Design (HTML5, CSS3, Responsive Design), Python OOP (Classes, Inheritance), AI & Machine Learning Applications, Blockchain & FinTech
Economics	National Income Accounting (GDP, GNP, NNP, NI), Problems of Measurement (HDI), Money & Banking (Commercial Banks, Credit Creation), CBN Functions & Monetary Policy (OMO, CRR, MPR), Fiscal Policy (Taxation, Budget Types), International Trade (Comparative Advantage, Tariffs, WTO)
Financial Accounting	Partnership Appropriation Account, Partners' Current & Capital Accounts, Admission of New Partner (Goodwill & Revaluation), Dissolution of Partnership (Garner v Murray), Company Accounts (Types of Shares, Share Issue, Share Premium), Debentures (Types, Issue, Redemption)

Commerce	Business Management (Functions & Departments), Social Responsibilities of Business, Public Enterprises & Privatisation, Sources of Business Finance (Short, Medium, Long-term), Insurance Principles & Types, Money & Capital Markets, Stock Exchange (NGX, Primary & Secondary Markets), Globalisation
Marketing	International Marketing (Trade System, E-Marketing, Regulations), Marketing Mix – Product (PLC, Branding, Packaging), Price (Strategies & Factors), Place (Channels & Logistics), Promotion (Promotional Mix, AIDA, IMC), Consumer Behaviour (Buying Decisions & Process), Market Research, Digital Marketing Trends
Government	Federalism in Nigeria (Structure, Problems, Revenue Allocation), Separation of Powers & Checks and Balances, The Legislature (National Assembly, Functions, Process), The Executive (President, Powers, Impeachment), The Judiciary (Structure, Independence, Judicial Review), Political Parties (History, Functions, Challenges), Electoral Processes (INEC, Malpractice, Reforms), Pressure Groups
Literature-in-English	Exam Technique – Prose (Character, Theme, Plot, Setting), Drama (Conflict, Stage Directions, Dramatic Technique), Poetry (Devices, Paraphrase, Tone, Theme), Oral Literature & Nigerian Literary Tradition, Intensive Text Revision (Prescribed Novel, Play, Poetry Anthology), Full Mock Literature Papers, Unseen Text Analysis
Christian Religious Studies (CRS)	Jesus's Teachings on Prayer (Lord's Prayer), Teachings on Faith (Healing Miracles), Death of Christ (Last Supper to Crucifixion), Resurrection (Empty Tomb & Appearances), The Great Commission (Matthew 28:18–20), Pentecost & Gifts of the Holy Spirit, Paul's Missionary Journeys, Christian Living & Social Justice
Islamic Religious Studies (IRS)	Tawhid (Oneness of Allah – Three Categories), The Five Pillars of Islam (Meanings & Rulings), Islamic Family Life (Nikah, Talaq, Child Care), Islamic Jurisprudence (Quran, Sunnah, Ijma, Qiyas; Four Schools), The Quran (Compilation, Arrangement, Themes), Hadith (Types, Six Books), Life of Prophet Muhammad (SAW), Islamic Economics (Riba, Banking Products, Zakat)
TRADE: Computer Hardware & GSM Repairs	Advanced PC Diagnostics (POST, BIOS, Diagnostic Software), Motherboard Servicing (Component ID, BIOS Flashing), Data Recovery & Storage (HDD/SSD, RAID, Backup), GSM Board-Level Repair (IC Diagnosis, Micro-Soldering, BGA Reballing), Network Infrastructure Setup (Router, Switch, SOHO), CCTV Analytics & IP Camera Systems, Solar Power for ICT (Sizing, Installation), ICT Business Management (CAC, CRM, Pricing)
TRADE: Fashion Design & Garment Making	Advanced Pattern Drafting (Women's Bodice, Skirts, Trousers; Grading), Garment Construction (Sleeves, Plackets, Waistbands, Pressing), Suit & Jacket Construction (Interfacing, Padding, Tailoring), Embroidery & Decorative Techniques (Machine, Hand, Appliqué, Beading), Bridal & Evening Wear (Couture Techniques, Fittings), Fashion Entrepreneurship (Business Plan, Pricing, Social Media Branding), Portfolio Development
TRADE: Livestock Farming	Poultry Production – Advanced Broiler Management (Ventilation, Automated Systems, Export Standards), Cattle Production (Breeds, Fattening, Health Management, Vaccination), Goat & Sheep Production (Breeds, Kidding/Lambing, Marketing), Fish Farming – Advanced Catfish Management (Water Quality, Disease Prevention, Value Chain), Pig Production – Commercial Piggery (Sow Management, Nutrition, Biosecurity), Farm Records & Enterprise Budget, Mixed Enterprise Report
TRADE: Beauty & Cosmetology	Advanced Skin Analysis (Fitzpatrick Classification, Contraindications), Advanced Facial Treatments (Microdermabrasion, Chemical Peels, LED Therapy), Advanced Nail Technology (Gel Nails, Nail Art, Extensions), Permanent Make-up Introduction (Microblading Concepts, Safety), Body Massage & Aromatherapy (Swedish Techniques, Blending), Advanced Hair Colouring (Balayage, Ombre, Colour Correction), Spa & Wellness Business Management (Pricing, Staffing, Digital Marketing), Comprehensive Salon Business Plan
TRADE: Horticulture & Crop Production	Greenhouse & Protected Cultivation (Types, Temperature/Humidity Management), Hydroponics (NFT, DWC, Drip Systems, Nutrient Solutions), Ornamental Horticulture & Landscape Design (Lawns, Hedges, Beds, Water Features), Floriculture (Commercial Flower Production, Post-harvest Handling), IPM in Horticulture (Biological, Cultural, Chemical; Pesticide Safety), Post-Harvest Technology & Agro-Processing (Cold Storage, Canning, Drying, Packaging), Turf Management (Sports Fields, Irrigation, Fertilisation), Horticulture Agribusiness Plan

Important Notes: Week 7 = Mid-Term Tests/Review & Assessment (all subjects). Weeks 9–10 include general revision, mock papers, and past-question practice in all subjects. Week 11 = General Revision across all subjects. Week 12 = First Term Examination (objective and theory papers; trade subjects assessed also by practical). Week 13 = Marking, result compilation, and end-of-term activities. Trade subjects require both written and practical assessment. Religious Studies (CRS and IRS) are alternative subjects – students offer ONE based on their faith. All Commercial class students are strongly advised to intensify their WAEC/NECO registration and past-question revision from this term. Teachers should cross-reference schemes with their State Ministry of Education circulars or [NERDC.gov.ng](https://www.nerdc.gov.ng) before final adoption.

Abbreviations: SSEC = Senior Secondary Education Curriculum | NERDC = Nigerian Educational Research and Development Council | WAEC = West African Examinations Council | NECO = National Examinations Council | CBN = Central Bank of Nigeria | GDP = Gross Domestic Product | GNP = Gross National Product | NNP = Net National Product | NI = National Income | HDI = Human Development Index | OMO = Open Market Operations | CRR = Cash Reserve Ratio | MPR = Monetary Policy Rate | WTO = World Trade Organisation | NGX = Nigerian Exchange Group | IPO = Initial Public Offering | EFCC = Economic and Financial Crimes Commission | ICPC = Independent Corrupt Practices Commission | CCB = Code of Conduct Bureau | NJC = National Judicial Council | NHRC = National Human Rights Commission | INEC = Independent National Electoral Commission | CAC = Corporate Affairs Commission | CRM = Customer Relationship Management | SOHO = Small Office/Home Office | NVR = Network Video Recorder | CCTV = Closed Circuit Television | BGA = Ball Grid Array | RAID = Redundant Array of Independent Disks | DBMS = Database Management System | OOP = Object-Oriented Programming | AI = Artificial Intelligence | ICT = Information and Communications Technology | FinTech = Financial Technology | IMC = Integrated Marketing Communications | AIDA = Awareness, Interest, Desire, Action | PLC = Product Life Cycle | PIT = Personal Income Tax | CIT = Company Income Tax | CGT = Capital Gains Tax | VAT = Value Added Tax | IPM = Integrated Pest Management | NFT = Nutrient Film Technique | DWC = Deep Water Culture | PMU = Permanent Make-up | LED = Light-Emitting Diode | SAW = Sallallahu Alayhi Wa Sallam | CRS = Christian Religious Studies | IRS = Islamic Religious Studies

Source / Basis: New NERDC Approved SSEC, updated September 2025. Weekly topics compiled and cross-referenced from the NERDC curriculum framework for SS3 Commercial subjects and WAEC/NECO SS3 syllabus requirements. Trade subject content follows the established NERDC trade-curriculum progression through SS3. Schools should verify individual subject schemes against their State Ministry of Education circulars or [NERDC.gov.ng](https://www.nerdc.gov.ng) before final adoption. For SS3 Commercial students from the 2025/2026 session onwards.