



وَأَنَّ لَيْسَ لِلْإِنْسَانِ إِلَّا مَا سَعَىٰ

"And that there is nothing for a person except what they strive for." (an-Najm 53:39)

Credit in Every Paper

A WAEC and NECO study guide: plan your subjects, master past questions and write answers examiners reward.

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Preface

All praise is for Allah, and may peace and blessings be upon our Prophet Muhammad, his family and his Companions.

For most Nigerian students, the West African Senior School Certificate Examination (WASSCE) or the NECO Senior School Certificate Examination (SSCE) decides what comes next. A university place usually needs five credits, including English Language and Mathematics, and many students fall short by a single paper they could have passed.

This guide gathers what our Academy mentors teach O-Level students: how the exam is graded, how to study from the syllabus, how to use past questions, and how to write answers that earn marks in objective, theory and practical papers. It ends with a 10-week plan, a subject tracker and an exam-day checklist.

الْمُؤْمِنُ الْقَوِيُّ خَيْرٌ وَأَحَبُّ إِلَى اللَّهِ مِنَ الْمُؤْمِنِ
الضَّعِيفِ، وَفِي كُلِّ خَيْرٍ، اخْرِصْ عَلَى مَا يَنْفَعُكَ،
وَاسْتَعِنْ بِاللَّهِ وَلَا تَعْجِزْ

“The strong believer is better and more beloved to Allah than the weak believer, and there is good in both. Strive for what benefits you, seek Allah’s help, and do not give up.”

Narrated by Muslim (2664).

A note before you start

Exam rules, timetables and syllabuses can change. Always check your own timetable and the current syllabus from WAEC (waecnigeria.org) or NECO (neco.gov.ng), and follow them where they differ from this guide.

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Start Know the exam

WAEC and NECO are different bodies, but their senior school certificate exams work in a similar way. Both are offered to school candidates (usually around May to July) and to private candidates in the GCE series (usually around November to December). Check your board's timetable for your year.

What	Details
Subjects	Usually 8 or 9 subjects , including English Language and Mathematics
Papers	Most subjects have an objective paper (multiple choice) and an essay or theory paper ; science and technical subjects also have a practical or alternative to practical
Grades	A1, B2, B3 (distinction and very good), C4, C5, C6 (credit), D7, E8 (pass), F9 (fail)
What admission needs	Usually five credits (C6 or better) , including English Language and Mathematics, in subjects relevant to the course, in not more than two sittings
Results	Checked online with a scratch card or token from the exam body

What this means for you

A credit is **C6 or better**. A D7 in English or Mathematics can stop an admission even if every other paper is an A1.

Every paper counts toward the grade. Students who ignore the theory or practical paper because "objective is easier" often lose a credit they had.

Check the five credits your intended course needs (JAMB brochure or the university's website) and make sure all five are among your strongest subjects.

Step 1 Plan your subjects

إِنَّ اللَّهَ يُحِبُّ إِذَا عَمِلَ أَحَدُكُمْ عَمَلًا أَنْ يُتْقِنَهُ

"Allah loves that when one of you does a job, he does it with excellence."

Narrated by al-Bayhaqī in Shu'ab al-Īmān and at-Ṭabarānī; graded ḥasan by al-Albānī (aṣ-Ṣaḥīḥah 1113).

Explanation

With eight or nine subjects, you cannot give every subject the same time. Spend your hours where they change your result most: the five subjects your course needs, then the ones where you are closest to losing a credit.

What to do

- 1 List all your subjects. Mark the **five** your intended course needs.
- 2 Rate each subject from a recent test or past paper: **Safe** (likely B3 or better), **Borderline** (around C5 to D7), or **At risk** (likely below a pass).
- 3 Give the most weekly time to subjects that are both **needed and Borderline or At risk**.
- 4 Keep Safe subjects warm with one or two short sessions a week, so they stay safe.
- 5 Write the plan as a weekly timetable and stick it where you study.

Subject	Needed for my course?	Today	Sessions a week
English Language	Yes	Borderline	4
Mathematics	Yes	At risk	5
Biology	Yes	Safe	2

The first three rows are an example. Fill in your own subjects.

What we learn

1	Five credits, including English and Mathematics, are the target that matters most.
2	Time goes where it changes the result: needed subjects that are borderline or at risk.
3	A written weekly plan turns good intentions into hours of study.

Step 2 Study from the syllabus and the chief examiner's reports

Explanation

Every subject has a published syllabus. It lists the topics questions can come from and the skills expected. WAEC also publishes the **chief examiner's reports**, which describe how candidates answered each question, the mistakes they made and what examiners wanted. These reports are among the most useful study materials you can get, and many students never read them.

What to do

- 1 Get the current syllabus for each subject (from your school, the WAEC e-learning portal or the NECO website).
- 2 Turn each syllabus into a **topic checklist** and rate every topic **Green, Amber** or **Red**.
- 3 For your weakest subjects, read the chief examiner's report for the last three or four years. Note the **common weaknesses** and **suggested remedies**.
- 4 Keep one notebook per subject in syllabus order, with short notes, definitions, formulae, labelled diagrams and examples.

Tip: learn the command words

Examiners mark against the instruction. **State** or **list**: short points. **Describe**: what it is or what happens. **Explain**: give reasons (because...). **Discuss**: points for and against, with a conclusion. **Calculate**: show every step and the unit. Answering "explain" with a list loses marks.

What we learn

1

The syllabus shows what can be tested; the chief examiner's reports show how marks are lost.

2

Rating topics tells you exactly where to spend each session.

3

Command words decide what a full-mark answer looks like.

Step 3

Use past questions well

Explanation

Reading past questions with the answers beside them feels like study, but builds little. Trying to answer first, then checking, is what strengthens memory. Questions are rarely repeated word for word, but topics and question styles come back year after year.

What to do

- 1 Answer a past paper **on your own first**, timed, then mark it honestly with the marking guide or your teacher.
- 2 For theory questions, compare your answer with the marking scheme: which **points** earned marks, and which did you miss?
- 3 Write every mistake in your **error log**: the topic, why you got it wrong, and the correct idea.

- 4 Re-try those questions after **3 days** and again after **a week**. Tick them off when you get them right twice.
- 5 From week 4 of your plan, do at least **one full paper a week** in each needed subject.

Your error log

Subject and question	Topic	Why I got it wrong	The correct idea	Re-try on
Chemistry 2022 Q5	Mole concept	Used the wrong molar mass	$\text{H}_2\text{SO}_4 = 98 \text{ g/mol}$; check each atom	Thu, then next Wed

What we learn

- 1 Past questions are for testing yourself, not for reading.
- 2 The marking scheme shows the points that earn marks.
- 3 Re-trying mistakes after a few days fixes them in long-term memory.

Step 4 Write answers examiners reward

Objective papers

- Read every option before choosing. The first option that looks right is not always the best.
- Answer the questions you know first, then return to the hard ones.
- Shade carefully and completely, exactly as instructed. Use only the pencil type the instructions allow.
- Do not leave questions blank at the end. Check the instructions on your paper, then use the last minutes to answer them.

Theory and essay papers

- Read the **whole paper** and choose your questions before writing. Mark the ones you will answer.
- Share your time by the marks: a 20-mark question deserves about twice the time of a 10-mark one.

- **One point, one paragraph.** State the point, explain it, give an example. Examiners look for points; make them easy to find.
- Number your answers exactly as the paper does, and start each new question on a fresh page if the instructions say so.
- In calculations, write the formula, substitute, work step by step and give the **unit**. Method marks can save a wrong final answer.
- Draw diagrams in pencil, large and labelled, with a title.
- Leave five minutes at the end to read through and correct.

Practicals and alternative to practical

- Record readings in a neat table with units in the headings, to the precision the instrument allows.
- Plot graphs with a title, labelled axes, sensible scales that use most of the grid, and a smooth line or curve of best fit.
- State **precautions** that are specific to the experiment (not “I avoided parallax error” for every practical without saying how).
- In observation and inference questions, write what you saw first, then what it means.

Tip: neat and legible earns marks

Examiners cannot reward what they cannot read. Write clearly, cross out errors with a single line, and keep to the space or page limits you are given.

What we learn

1	Each paper type has its own technique. Practise all of them, not just objective questions.
2	In theory papers, clear points and shown working earn marks even when the final answer slips.
3	Practical marks come from tables, graphs and specific precautions done properly.

Step 5 English and Mathematics first

وَقُلْ رَبِّ زِدْنِي عِلْمًا

“And say: My Lord, increase me in knowledge.”

Sūrat Ṭā Hā 20:114

English Language

English Language usually has an essay section, comprehension, summary, lexis and structure, and an oral English test. Students who write well in other subjects can still lose the credit here by ignoring summary and oral English.

Area	Daily practice
Essay and letter writing	Learn the formats (formal, informal, article, speech, report). Write one short essay a week and get it marked
Comprehension	One passage a day. Answer in your own words where asked; keep to the tense of the question
Summary	Find one main point per sentence. Write short, complete sentences without examples or repetition
Lexis, structure and oral	15 to 20 questions a day; keep a vocabulary notebook; say oral English words aloud

Mathematics

Mathematics rewards steady daily practice more than any other subject. Many questions repeat the same core topics in new numbers.

- Do some Mathematics **every day**, even 30 minutes, rather than long sessions once a week.
- Master the core topics that appear often: indices and logarithms, algebraic processes, equations, mensuration, trigonometry, statistics and probability, and number bases.
- Learn formulae from a single summary sheet and test yourself on it twice a week.
- In theory questions, show every step. A neat method earns marks even with a slip at the end.

What we learn

1 English Language and Mathematics are in almost every course's five credits.

2 Summary and oral English are where many English credits are lost.

3 Daily Mathematics practice beats occasional long sessions.

Step 6 Look after yourself

وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ

“And whoever relies upon Allah, He is sufficient for them.”

Sūrat at-Ṭalāq 65:3

Explanation

WASSCE and NECO papers run over several weeks. Students who stay rested and steady do better across the whole timetable than those who burn out after the first week.

- **Anchor study to your prayers:** a session after Fajr, after school, and after Maghrib or ‘Ishā’.
- **Protect your sleep.** Health experts recommend 8 to 10 hours a night for teenagers. Memory is strengthened during sleep.
- **Keep the phone away** while you study; use it as a reward afterwards.
- **Eat regularly and drink water**, especially on paper days.
- **Handle nerves:** make wuḍū’, pray, make du‘ā’ and breathe slowly before each paper. Preparation is what calms nerves.
- **Stay honest.** Examination malpractice can lead to cancelled results and other penalties, and it is forbidden. Your own preparation is worth more than any “expo”.

What we learn

- | | |
|---|--|
| 1 | The exam is a marathon of several weeks; plan your energy as well as your study. |
| 2 | Sleep, food and calm are part of preparation. |
| 3 | Honest effort, then reliance on Allah. |

Plan Your 10-week plan

A guide for the last 10 weeks before your first paper. If you have longer, stretch the first two phases.

Weeks	Focus	Each week
1 to 2	Map and baseline	Syllabuses and topic checklists; one past paper per needed subject to find your level; read chief examiner's reports for weak subjects
3 to 6	Learn and fix	Red and Amber topics in syllabus order; past questions by topic; error log; daily English and Mathematics
7 to 8	Full papers	One full timed paper a week per needed subject, objective and theory; practicals revised; re-try the error log
9	Rehearsal	Papers in the order of your timetable; revise from notebooks; check your materials and timetable
10	Review and rest	Light revision of notes and error log only; sleep early; stay calm

Subject tracker

Tick each week you complete at least one past paper in that subject.

Subject	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

Before the exams

- ☐ Check your **timetable** for every paper: date, time and paper number. Mark it on a calendar.
- ☐ Confirm your **examination number** and centre details with your school or the exam body.
- ☐ Prepare your materials: pens, HB pencils, eraser, sharpener, ruler, mathematical set and an **approved calculator** where allowed.
- ☐ Know what is banned in the hall, such as phones and unapproved devices, and leave them behind.

On each paper day

- ☐ Pray, eat something light and drink water.
- ☐ Arrive **early**. Listen to the supervisor and read the instructions on the paper carefully.
- ☐ Write your details exactly as instructed on the answer booklet and answer sheet.
- ☐ Choose your questions, share your time by the marks, and answer every part you can.
- ☐ Read through before you submit. Then thank Allah, rest, and prepare for the next paper.

Activities

1 Which five credits does your intended course need? Are they your strongest subjects?

.....

.....

2 Rate each of your subjects Safe, Borderline or At risk. Which two need the most time?

.....

.....

3 Read one chief examiner's report and write down three common mistakes for one subject.

.....

.....

4 Write your weekly timetable, anchored to your prayer times.

.....

.....

اللَّهُمَّ لَا سَهْلَ إِلَّا مَا جَعَلْتَهُ سَهْلًا، وَأَنْتَ تَجْعَلُ
الْحَزْنَ إِذَا شِئْتَ سَهْلًا

“O Allah, nothing is easy except what You make easy, and You make the difficult easy if You will.”

Narrated by Ibn Ḥibbān and Ibn as-Sunnī; graded authentic by al-Albānī.

Sources

References

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وَمَا تَوْفِيقِي إِلَّا بِاللَّهِ

“And my success is only through Allah.” (Hūd 11:88)

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Five credits, one sitting.

This free guide from the Himaayah Academy shows SS3 students and private candidates how to prepare for WASSCE and NECO SSCE with a plan, past questions and exam technique.

- Know your grades, papers and the five credits you need
- Study from the syllabus and the chief examiner's reports
- Answer objective, theory and practical papers the way examiners mark
- Follow a 10-week plan and track every subject
- Walk into the hall calm, on time and ready



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