



# Personal Management

## Merit Badge Workbook

This workbook can help you but you still need to read the merit badge pamphlet (book). No one can add or subtract from the Boy Scout Requirements #33215. Merit Badge Workbooks and much more are below: [Online Resources](#).  
Worksheet developer: [craig@craiglincoln.com](mailto:craig@craiglincoln.com). Requirements revised: 2003, Workbook updated: September 2008.  
Worksheet revised by Troop 3 – Tracey Shultz November 2008.

Scout's Name: \_\_\_\_\_ Unit: Troop 3, Fort Smith \_\_\_\_\_

Counselor's Name: Tracey Shultz \_\_\_\_\_ Counselor's Ph #: 479-648-1720 \_\_\_\_\_

### 1. Do the following:

a. Choose an item that *your family* might want to purchase that is considered a major expense. \_\_\_\_\_

b. Write a plan that tells how your family would save money for the purchase identified in requirement 1a. \_\_\_\_\_

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1. Discuss the plan with your merit badge counselor. \_\_\_\_\_

2. Discuss the plan with your family. \_\_\_\_\_

3. Discuss how other family needs must be considered in this plan. \_\_\_\_\_

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c. Develop a written shopping strategy for the purchase identified in requirement 1a.

1. Determine the quality of the item or service (using consumer publications or ratings systems). \_\_\_\_\_

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2. Comparison shop for the item. Find out where you can buy the item for the best price. (Provide prices from at least two different price sources.)

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Call around; study ads. Look for a sale or discount coupon. Consider alternatives. \_\_\_\_\_

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Can you buy the item used? \_\_\_\_\_