



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. 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. _____

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. _____

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). _____

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.)

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

Can you buy the item used? _____