



Personal Management Merit Badge



Expectations

- Read and Review **ALL** requirements prior to the class
Even though a requirement may be identified as one to be done in class, Scouts are still expected to familiarize, review, and prepare for the requirement – BE PREPARED!
- Active interaction/participation is expected and mandatory.
- Share in your own words – avoid reading your answers.
- Pay attention to the action verbs.
- Bring proof of completion (even partially completed work)



Things to Remember to Bring

1. Your BSA ID# and / or your Merit Badge Blue Card properly filled out and signed off by your Scout Leader
2. Scout Uniform
3. Notes and Questions from reading the Personal Management Merit Badge Pamphlet
4. Supporting documentation or project work pertinent to this merit badge which may also include a Merit Badge Workbook for reference with notes.
5. A positive Scouting focus and attitude

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Requirements Insight

Any Scoutmaster Bucky Personal Management Merit Badge Class requires Scouts to be 15 years or older in age or the rank of Life Scout in order to participate. This is not a BSA rule but rather a prerequisite set by the Scoutmaster Bucky Program and Team.

NOTE: This merit badge requires a lot of explanation and discussion in order to complete most requirements. This class is structured to offer explanation and discussion time for Scouts in a small group setting to offer both learning and earning opportunity. **Scouts MUST come to the class with preparation work in order to successfully complete these requirements.** It will be virtually impossible for Scouts who do not have preparation work done to successfully partake in the group discussions or provide acceptable explanation if they do not have prior knowledge of the requirements and formulated answers prior to the class.

Items appearing in brown are for sample use only to give Scouts an understanding of the type of responses a merit badge counselor might be looking for. These examples are given as reference points only and are NOT meant to give Scouts a shortcut to fulfilling the requirement on their own.

Requirements	Expectations
1a	<p>Items to consider for this component of the requirement might include anything from a car, a home, or a family vacation. Example: television</p>
1b	<p>The important thing to make sure you do is spell out your plan and have it written out for the counselor and yourself to review.</p> <p>Items to consider:</p> <p>Dining Out - Going out to eat less means Mom or Dad need to cook more often. Must check with their schedules, or learn how to cook for the family myself.</p> <p>Energy Saving - Thermostat changes might make others less comfortable; will need to evaluate family comfort as we go along.</p> <p>Income I can contribute - Need to make sure lawn jobs fit into family schedule and do not inconvenience others in the family.</p> <ul style="list-style-type: none"> Scouts may want to have family members sign off on the plan as an added way to validate that they have discussed this plan with their family as the requirement states. Some counselors may not sign off without some sort of confirmation from others in the family that the family actually discussed the plan. Signing off on the documented plan by one or more family members will be extremely helpful. Scouts may also want to include ideas from other family members in their discussion of the plan to help with the "discuss how other family needs must be considered in this plan" requirement component.
1c1	<p>Below is the requirement component followed by an example to follow when formulating your own response.</p> <p>1. Determine the quality of the item or service (using consumer publications or rating systems).</p> <p>I searched for TV reviews on reviews.XYZ.com, and user reviews on major retail sites: BuyMeBest.com, and TVs-R-US.com. I received my parents' permission to use the internet and did these searches. I found that the XYZ Editors like the Panasonic 123 TV, but it was pricier than the Samsung 456 TV. I also checked out reviews at Consumerreports.org and consumersearch.com and have included copies of my research with printouts attached to this workbook. The reviews did not seem to indicate any serious problems with the Samsung's reliability, so only the picture quality seemed to be different. I have highlighted the major identified differences on the attached documents. I went with my family to compare the TVs side-by-side and see which one is the best value for the money. We went to Target, K-Mart, Walmart, Home Depot, and Best Buy. The Panasonic is the best picture, but the Samsung is a lot cheaper. We thought the Samsung was the best value for the money; the video quality was good enough, and the difference would not be obvious without a higher quality TV nearby.</p>



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Below is the requirement component followed by an example to follow when formulating your own response.

1c2

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? Should you wait for a sale?

Walmart \$100.00 Target \$110.00 Best Buy \$ 99.00 K-Mart \$120.00 Home Depot did not have model we wanted Amazon.com \$ 83.00

Called Best Buy and Target and there are no coupons or discounts for either models right now. I also checked online at their websites as well as K-Mart and Walmart. I found other vendors online that offered the item but were more expensive than the retail outlets my family and I researched. Most of these site listed the item as being out of stock while the retail stores actually had inventory of these items. I did, however, find that on Amazon.com both new and used items are offered but both models are too new to have any used models available at this time. Amazon did have new models available for far less than most retail stores and listed numerous new ones in stock and available from smaller online vendors. I also checked the Sunday newspaper ads but did not find any sales on these items.

2a

It is strongly recommended to consider using the Scoutmaster Bucky Personal Management Merit Badge Workbook for easy tracking of this requirement.

- Pay special attention to Requirement 2c and how it ties in with this requirement component.

2b

Having this written out will help both the Scout and the merit badge counselor validate completion of this requirement component. When writing this requirement out, things to keep in mind might be:

- if expenses exceed income: cut back (do without, do with less), earn more (jobs, sell things you don't need, etc.) Provide specific ideas that apply to your situation.
- if income exceeds expenses: SAVE for college!!! New goal (camping gear, athletic accessories, gifts) aware of these skill-based requirements and practice or ensure you are physically and mentally ready to attempt.

2c

Scouts will need to track their actual income, expenses, and savings for 13 consecutive weeks, in conjunction with their projected budget plan.

- It is STRONGLY recommended that Scouts get started on this (and their budget plan) right away and bring their work to the class for review with the merit badge counselor, completed or not.
- The merit badge counselor will be able to review with Scouts and give guidance on ways to improve tracking as well as items to pay special attention to.
- This is one of the requirement components that most Scouts find difficult to complete and end up putting off causing them not to finish.
- With your parent's permission and practicing proper internet safety, you may find it helpful to do a web search on "How to set up a Personal Budget" for ideas and helps in working on this requirement component.

2d

Only Scouts who have completed their budget and tracking prior to the class will have the opportunity to review this requirement component with the merit badge counselor during the class.

- Remember it is at the merit badge counselor's discretion to decide whether any requirement or component meets their satisfaction for sign off. Just because you think you have completed a requirement does not necessarily fulfill and/or obligate a merit badge counselor to sign off.
- The merit badge counselor only signs off on requirements or components thereof that they feel have been satisfactorily completed by their interpretation of the requirement or component of the requirement.

3, 4, 5, 6,
7, and
10

If you have prepared ahead of time, you will be able to successfully complete these requirements during the class.

- Time will be allotted for those Scouts who have prepared to share their work for sign off consideration



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While there is a LOT to this requirement, with proper planning and preparation, Scouts should be able to have this requirement ready for review for the class.

- Time will be allotted for those Scouts who have prepared to share their work for sign off consideration

The following example is meant to serve as a guide to help provide a clearer understanding of the expectations for this requirement.

- Real world projects are best to choose instead of made up ones. If you are uncertain, consider something you may have already done in the past that you will do again in the future. Draw from the experience and how you might change items to make it better in the future.

Remember items shown below in brown are only examples for your reference.

a. Define the project. What is your goal?

My project is to prepare for summer camp. My goal is to be fully packed and ready the day I leave, and to have completed all merit badge prerequisites.

b. Develop a timeline for your project that shows the steps you must take from beginning to completion.

TASKS:

MUST COMPLETE BY:

1. Check my medical form status with my parents	March 1
2. Schedule and Complete medical check if needed	April 1
3. Locate my footlocker	May 15
4. Print out Camp Checklist	May 20
5. Review my camp merit badge requirements	May 20
6. Check my camp gear and clothing from checklist	May 31
7. Buy items missing from list	June 15
8. Complete Merit Badge Prerequisites	June 20
9. Pack most items for camp	June 25
10. Final packing, including money for lunch, clothes	June 27
11. Bring copy of medical form, meds; report to camp check in	June 28

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c. Describe your project.

My project is to prepare myself for camp by developing a checklist, ensuring it is accomplished in the correct sequence, and with enough time allowed to cope with unexpected circumstances so that I am 100% ready for camp the day we leave.

d. Develop a list of resources. Identify how these resources will help you achieve your goal.

Footlocker	Place to pack all of my gear
BSA Troop Website	Location for forms, calendar, and reference material for camp
Troop Library	Merit badge pamphlets for review of MB requirements

e. Develop a budget for your project.

New swim trunks \$30 Additional new clothes \$40 Spending money \$30 Total budget \$100

Merit Badge Workbooks are a tool to aid Scouts with their work preparation. BSA discourages — but does not ban — the use of any merit badge worksheets or workbooks. Merit badge counselors must NEVER require the use of merit badge worksheets or workbooks and may if they choose, refuse to accept them. Scouts shall not be required to use ANY of these to complete a merit badge.