

Personal Management Merit Badge

Name _____

Date of merit badge classes: 1st _____
2nd _____

By bringing this packet back with you to the 2nd class, you may have 1 piece of candy.



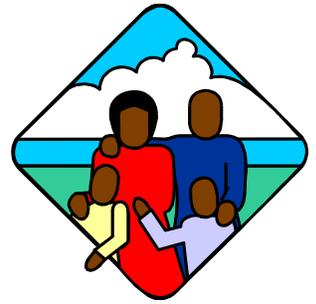
You may use this packet to help you keep record of your progress toward completing the Personal Management Merit Badge. If you've already done some of the requirements and recorded your information on other paper(s), you don't need to copy it onto these forms, but will want to have both with you when you discuss it with your merit badge counselor.

Some of the requirements include explaining certain things. As you complete these pages, you will have the information you will need to be able to explain and discuss the information. Before you go to your merit badge counselor, it would be helpful to explain and discuss the information with your family. This way, you'll have an opportunity to practice, better understand, and even help some of your family members.

Things you are required to discuss with your merit badge counselor are blocked in rectangles, like this one.

When you have **completed all of the requirements**, make an appointment with your Merit Badge Counselor or Scoutmaster. Take this packet with you and any other pages or schedules if you have any. This will be helpful to you and your Merit Badge Counselor to remember which things you need to discuss with, or explain to him or her, in order to pass off this great merit badge.

Requirement #1. DO THE FOLLOWING:



- (a) Choose an item that your family **might** want to purchase that is considered a major expense.

Item chosen: _____

Approximate cost _____

- (b) Write a plan that tells how your family would save money for the purchase (in #1(a)).
We can save money by _____

1. Discuss the plan with your merit badge counselor.

2. Discuss the plan with your family. Date discussed _____ who was present _____

3. Discuss how other family needs must be considered in this plan (summarize what you discussed here:) _____

- (c) Develop a written shopping strategy for the purchase identified (in 1(a)):

1. Determine the quality of the item or service (using consumer publications or rating systems).

Consumer publication or rating service used: _____

Quality description: _____

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

	<i>Who you called</i>	<i>What you learned:</i>
Call around.	_____	_____
	_____	_____

	<i>Where you looked</i>	<i>What you learned:</i>
Study ads.	_____	_____
	_____	_____

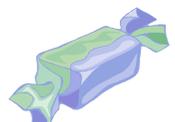
Look for a sale or discount coupon. Did you find one? _____

Consider alternatives:

Can you buy the item used? _____

Should you wait for a sale? _____

	<i>Price</i>	<i>Source (where you got the price – internet, phone, ad, etc.)</i>
(1)	_____	_____
(2)	_____	_____
(3)	_____	_____



Pay yourself first:
 Save 10% of what you
 earn (in an emergency
 fund) and try to never
 spend it!!! (Become an
 automatic millionaire).



Requirement #2. DO THE FOLLOWING:

- (a) **Prepare a budget reflecting your expected income (allowance, gifts, wages), expenses, and savings. Track your actual income, expenses, and savings for 13 consecutive weeks.**
 (You may use these forms, or any others you choose.)

BUDGET & ACTUAL

Week 1 Date started: _____

	INCOME			EXPENSES & SAVINGS	
	Expected	Actual		Expected	Actual
Allowance	\$ _____	\$ _____	Donations	\$ _____	\$ _____
Job	_____	_____	Savings ()	_____	_____
Gifts	_____	_____	Savings ()	_____	_____
_____	_____	_____	Savings ()	_____	_____
_____	_____	_____	Gifts	_____	_____
_____	_____	_____	Entertainment	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Total	_____	_____	Total	_____	_____



- (b) Compare expected income with expected expenses.
 Total expected income _____ Total expected expenses _____
- If expenses exceed income, determine steps to balance your budget:
I can increase income by: _____
And/or I can decrease expenses by: _____
 - If income exceeds expenses, state how you would use the excess money?
I could: _____



TRACK ACTUAL INCOME, EXPENSES & SAVINGS FOR 13 CONSECUTIVE WEEKS

Week 2 Date started: _____

	INCOME			EXPENSES & SAVINGS	
	Actual	Actual		Actual	Actual
Allowance	\$ _____	_____	Donations	\$ _____	_____
Job	_____	_____	Savings ()	_____	_____
Gifts	_____	_____	Savings ()	_____	_____
_____	_____	_____	Savings ()	_____	_____
_____	_____	_____	Gifts	_____	_____
_____	_____	_____	Entertainment	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Total	_____	_____	Total	_____	_____



Week 3 Date started: _____

INCOME		EXPENSES & SAVINGS	
	Actual		Actual
Allowance	\$ _____	Donations	\$ _____
Job	_____	Savings ()	_____
Gifts	_____	Savings ()	_____
_____	_____	Savings ()	_____
_____	_____	Gifts	_____
_____	_____	Entertainment	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Total	_____	Total	_____



Week 4 Date started: _____

INCOME		EXPENSES & SAVINGS	
	Actual		Actual
Allowance	\$ _____	Donations	\$ _____
Job	_____	Savings ()	_____
Gifts	_____	Savings ()	_____
_____	_____	Savings ()	_____
_____	_____	Gifts	_____
_____	_____	Entertainment	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Total	_____	Total	_____



Week 5 Date started: _____

INCOME		EXPENSES & SAVINGS	
	Actual		Actual
Allowance	\$ _____	Donations	\$ _____
Job	_____	Savings ()	_____
Gifts	_____	Savings ()	_____
_____	_____	Savings ()	_____
_____	_____	Gifts	_____
_____	_____	Entertainment	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Total	_____	Total	_____



Week 6 Date started: _____

INCOME		EXPENSES & SAVINGS	
	Actual		Actual
Allowance	\$ _____	Donations	\$ _____
Job	_____	Savings ()	_____
Gifts	_____	Savings ()	_____
_____	_____	Savings ()	_____
_____	_____	Gifts	_____
_____	_____	Entertainment	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Total	_____	Total	_____



Week 7 Date started: _____

INCOME		EXPENSES & SAVINGS	
	Actual		Actual
Allowance	\$ _____	Donations	\$ _____
Job	_____	Savings ()	_____
Gifts	_____	Savings ()	_____
_____	_____	Savings ()	_____
_____	_____	Gifts	_____
_____	_____	Entertainment	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Total	_____	Total	_____



Week 8 Date started: _____

INCOME		EXPENSES & SAVINGS	
	Actual		Actual
Allowance	\$ _____	Donations	\$ _____
Job	_____	Savings ()	_____
Gifts	_____	Savings ()	_____
_____	_____	Savings ()	_____
_____	_____	Gifts	_____
_____	_____	Entertainment	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Total	_____	Total	_____



Week 9 Date started: _____

INCOME		EXPENSES & SAVINGS	
	Actual		Actual
Allowance	\$ _____	Donations	\$ _____
Job	_____	Savings ()	_____
Gifts	_____	Savings ()	_____
_____	_____	Savings ()	_____
_____	_____	Gifts	_____
_____	_____	Entertainment	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Total	_____	Total	_____



Week 10 Date started: _____

INCOME		EXPENSES & SAVINGS	
	Actual		Actual
Allowance	\$ _____	Donations	\$ _____
Job	_____	Savings ()	_____
Gifts	_____	Savings ()	_____
_____	_____	Savings ()	_____
_____	_____	Gifts	_____
_____	_____	Entertainment	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Total	_____	Total	_____



Week 11 Date started: _____

INCOME		EXPENSES & SAVINGS	
	Actual		Actual
Allowance	\$ _____	Donations	\$ _____
Job	_____	Savings ()	_____
Gifts	_____	Savings ()	_____
_____	_____	Savings ()	_____
_____	_____	Gifts	_____
_____	_____	Entertainment	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Total	_____	Total	_____



Week 12 Date started: _____

INCOME		EXPENSES & SAVINGS	
	Actual		Actual
Allowance	\$ _____	Donations	\$ _____
Job	_____	Savings ()	_____
Gifts	_____	Savings ()	_____
_____	_____	Savings ()	_____
_____	_____	Gifts	_____
_____	_____	Entertainment	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Total	_____	Total	_____



Week 13 Date started: _____

INCOME		EXPENSES & SAVINGS	
	Actual		Actual
Allowance	\$ _____	Donations	\$ _____
Job	_____	Savings ()	_____
Gifts	_____	Savings ()	_____
_____	_____	Savings ()	_____
_____	_____	Gifts	_____
_____	_____	Entertainment	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Total	_____	Total	_____



When complete, present the results to your merit badge counselor.

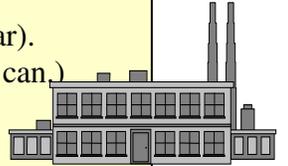
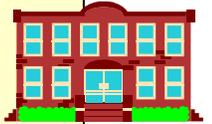
Requirement #3.**Discuss with your merit badge counselor FIVE of the following concepts:**

- a. **The emotions you feel when you receive money:**
When I honorably earn money, I feel _____ when I receive it.
If I'd stolen the money, or cheated somebody out of it, I'd feel _____.
- b. **How the amount of money you have with you affects your spending habits:**
If I have a lot of money in my pocket, I tend to spend _____ than if I only have a little.
If I don't have my money with me it is _____ to spend.
- c. **Your thoughts when you buy something new:**
I usually feel _____
Your thoughts about the same item three months later:
The excitement has usually worn off and I'm usually _____.
- Explain the concept of buyer's remorse:**
Quite often, after somebody buys something – especially something expensive - they feel _____ (or remorseful) that they bought it and wish they could undo the _____.
Especially if they _____ money to buy it, when it comes time to make payments, they often feel sorry or have _____.
- d. **How hunger affects you when shopping for food items (snacks, groceries):**
When grocery shopping hungry, we tend to buy _____ than when full.
- e. **Your experience of buying an item after seeing or hearing advertisements for it:**
Did the item work as well as advertised? _____
Often, the advertisement makes it sound _____ than it actually is.
Once in awhile the thing I purchased is actually _____ than I expected.
- f. **Your understanding of what happens when you put money into a savings account:**
When I put money into a savings account at a bank or a credit union, it goes into the _____, then into the _____ or the _____, then most of it gets _____ or _____.
They pay me _____ for the use of my money.
They can afford to because they charge the borrowers interest at a _____ rate.
- g. **Charitable giving. Explain its purpose and your thoughts about it:**
Good charities use donated money to help the _____ and _____, to build buildings for _____, and other _____ things.
I think it is a _____ idea to give a portion of my income to a charity (or church).
- h. **What you can do to better manage your money:**
I can save _____ of my earnings for more important things I'll need in the future.
I can use _____ of it for junk.
I can use more of my money for _____ worthwhile purposes.

Requirement #4. Explain the following to your merit badge counselor:

a. The difference between saving and investing.

Saving: usually means: a _____-risk way to accumulate money (like in your pig, or in a bank or credit union). The smart-guys say to
 Save _____% in an emergency fund (try to never, ever spend this \$.)
 Save enough to cover your “_____” expenses (once or twice a year).
 Save whatever you can just to _____ (so when you feel like it, you can.)



Investing: usually means: _____ - risk, with a hope of a _____ return.

Reasons for saving: People typically save money for expected future needs

Including _____.

- Reasons for saving rather than investing:
- People who save money in a bank or credit union, are much _____ likely to lose it.
- And, are more likely to be able to get it when they _____.
- Banks and credit unions are usually very careful with our savings, and (in UT) are insured by agencies of the U.S. Government: _____ & _____.

Reasons for investing: People invest in hopes of earning _____

- Reasons for investing rather than saving: Although the risk of loss is higher, and some investments require lots more _____, some investments earn _____ money than what can be earned in a savings account.

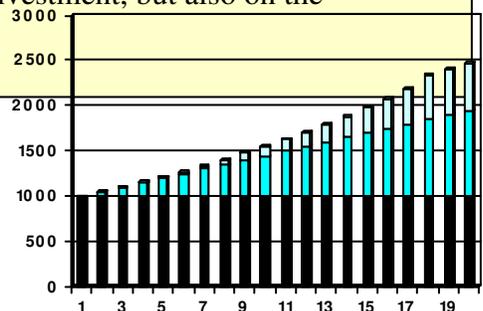
b. Explain the concepts of return on investment and risk.

- **Return on investment** refers to the amount you receive _____ of the amount you invested.
- **Risk** is a measure of the possibility of suffering harm or _____.
- Why would anybody invest at 5% if the could invest at 25%?
- Usually: **The higher the rate, the greater the _____.**
- Also: The greater the rate claimed, the higher the probability for _____.

c. Explain the concepts of simple interest and compound interest.

- **Simple interest** is: Interest paid only on the _____ balance.
- **Compound interest:** Interest paid on both the **principal** balance and the **previously paid** _____

Explain how these affected the results of your investment exercise (page 12).
 If I save or invest \$1000 and I spend all the earnings as I get it, I do not get the advantage of _____. If I have my earnings added to the investment, I earn interest not only on the _____ of my investment, but also on the _____.



- **Requirement #5. Select five publicly traded stocks from the business section of the newspaper** [or internet like: <http://finance.google.com>. or www.yahoo.com]

Explain to your merit badge counselor the importance of the following information for each stock:

- a. **Current price:** (yesterday's closing price is listed in the column called "last" in Deseret News)
*It is important to know how _____ an investor can buy, and help him decide whether to _____, _____, _____, _____, or _____ a stock.
 The current price may be obtained _____, from a _____, or estimated by looking at the closing price from the previous day as it is shown in today's _____.*
- b. **How much the price changed from the previous day:**
It is important to see if the price changed, and if so, how _____, and whether it went _____ or _____.

If it went down a lot, something might be seriously _____ with the company, or with the stock market _____ in general.
- c. **The 52-week (1yr) high and the 52-week low prices:**
It is important for an investor to be able to see if the stock price has been about the same, or _____, or _____ than it is now.

If it went down a lot, something might be seriously _____ with the company or with the stock market _____.

It might be a good time to _____.
But it also might be a good time to _____.

[Knowing these things is enough to help you realize you need to know _____!]

Obtain the business section of your newspaper [or website] and obtain the following for 5 stocks:
 Date of stock quote _____

Name of 1 st Stock "Name" (column in news)	Close Price "Last"	Net Change "Chg"	52 Week high "1yrhi"
_____	_____	_____	_____

Explain to your merit badge counselor: _____ The importance for this stock _____
 The current price (estimate: _____). _____
 How much it changed from the previous day. _____
 The 52-week high: _____

Date of stock quote _____

Name of 1 st Stock "Name" (column in news)	Close Price "Last"	Net Change "Chg"	52 Week high "1yrhi"
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Explain to your merit badge counselor: _____ The importance for this stock

The current price (estimate: _____).

How much it changed from the previous day. _____

The 52-week high: _____

Date of stock quote _____

Name of 1 st Stock "Name" (column in news)	Close Price "Last"	Net Change "Chg"	52 Week high "1yrhi"
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Explain to your merit badge counselor: _____ The importance for this stock

The current price (estimate: _____).

How much it changed from the previous day. _____

The 52-week high: _____

Date of stock quote _____

Name of 1 st Stock "Name" (column in news)	Close Price "Last"	Net Change "Chg"	52 Week high "1yrhi"
--	-----------------------	---------------------	-------------------------

Explain to your merit badge counselor: _____ The importance for this stock

The current price (estimate: _____).

How much it changed from the previous day. _____

The 52-week high: _____

Date of stock quote _____

Name of 1 st Stock "Name" (column in news)	Close Price "Last"	Net Change "Chg"	52 Week high "1yrhi"
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Explain to your merit badge counselor: _____ The importance for this stock

The current price (estimate: _____).

How much it changed from the previous day. _____

The 52-week high: _____

Requirement #6. Pretend you have \$1,000 to save, invest, and help prepare yourself for the future.

Explain to your merit badge counselor the advantages or disadvantages of saving or investing in each of the following:
 [*note: I've altered the order for Req. 6—simplest to more complex]

e*. **A savings account** at a Bank or Credit Union:

Advantages:
 They pay us _____
 Very _____ risk of loss (insured by _____ or _____)

Disadvantages:
 The interest they pay _____ as much as I'd like.

d. **A certificate of deposit (CD)** at a Bank or a Credit Union:

Advantages:
 They pay us _____ usually at a _____ rate
 than if we have our money in a regular savings account.
 Very _____ risk of loss: (insured by _____)

Disadvantages:
 Timing risk: (I may need my money _____ the CD matures).

U.S. Savings bonds similar, but _____ convenient.

a. **Common stocks.**

Advantages:
 If I invest in a company that is very profitable and if the stock market does well in general, I could _____ of money.
 The value of the stock could _____, and I could get _____.

Disadvantages:
 Compared to bank or cu savings the risk of loss is: _____
 If the company I invest in loses money, I will probably _____
 If the stock market in general goes down, I'll probably _____
 Timing risk: Stock prices go up and down for many reasons. If I buy when its price is high and sell when it is low, I _____

b. **Mutual funds** (a mutual fund invests in stocks of _____ companies.)

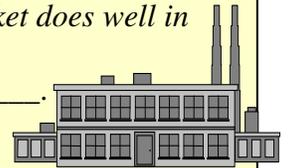
Advantages:
 Compared to a stock in 1 company, the risk of loss is supposed to be: _____
 The return on the investment is often _____ than at a bank.
 If the stocks in the fund do well, I am likely to earn _____

Disadvantages:
 Compared to bank or cu savings, the risk of loss is: _____
 If the stocks in the fund do poorly, I am likely to _____
 If the fund manager blows it or takes off with the \$ I _____
 If the stock market in general goes down, I probably _____

c. **Life insurance**

Advantages:
 Life insurance money is paid to my _____ when I die.
 Some policies invest part of the premium so people don't have to _____ to get money .
 (they cost more).

Disadvantages:
 Both the inv & ins portions cost _____, and the investment is **not** _____
 If I don't die while I have the life insurance, I wasted _____, but what if...?



Requirement #7. Explain to your merit badge counselor the following:

- (a) **Explain what a loan is:** A loan is _____ or _____ owned by someone who allows another person to _____.

Explain what interest is: Interest is the amount of money paid to a lender in _____ of what was originally borrowed.

The amount earned as _____ passes. (Some loans also have other fees).

Explain how the Annual Percentage Rate (APR) measures the true cost of a loan:

1. The APR is the _____ established by the U.S. government (just as _____ is the standard unit for highway speed)

2. So we can _____ the cost of borrowing,

3. It includes _____ and _____.

4. It is expressed as a _____ rate.

If you borrow, always pay less than 13% APR

If you borrow \$100 and pay back \$110,

What is the cost? \$ _____

What is the percentage rate? _____%

What is the APR if you pay back \$110 in 1 year? _____% APR

What is the APR if you pay back \$110 in 1 month? _____% APR

What is the APR if you pay back \$110 in 1 week? _____% APR

What is the cost if you pay \$10 int each wk for 1y? \$ _____ p/yr

- (b) **Explain the different ways to borrow money:**

I might be able to borrow money from a relative for _____

I can borrow money from myself for very _____

I can borrow money from a bank or credit union at a _____

I can borrow money by charging things using a _____

I can borrow money by _____ a purchase (paying for it over time + int.)

If I am really stupid, or really, really desperate:

I can borrow from ultra-high-cost lenders at outrageous interest _____.

BEST BORROWING PRACTICES:

1. Avoid _____ borrowing.
2. Only borrow for things that _____ in value.
3. Pay off loans _____ (when there is no penalty for doing so).
4. If you don't have the money, _____.
5. When you do borrow, always pay less than _____% APR.

- (c) **Explain the differences between a charge card, debit card, and credit card.**

What are the costs and pitfalls of using these financial tools?

A **CREDIT CARD** is used to make purchases using the _____'s money.

It may be paid off _____ (**without** interest – most cards).

or it may be paid _____ (**plus** interest charges).

Advantages: One way to start building a good _____ for free*.

Very _____.

Pitfalls: Too easy to spend money, especially if its money I _____

Costs: If I don't pay it off each month, I pay _____.

Always, at a rate _____ than I want to pay.

A **CHARGE CARD** is a type of credit card, where a person is using the charge card company's money, but no periodic interest rate is charged, and the person is usually **required** to pay off the balance _____

Pitfalls: Too easy to spend money, especially money you _____.

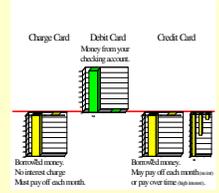
Costs: _____ fees.

A **DEBIT CARD** is one way to withdraw money from a person's _____ account.

Advantages: Using _____ money, so if you don't have it in your account, you don't spend it.

Pitfalls: If somebody else uses your debit card, or a mistake is made, your money may be gone when you _____.

Some places (like gas stations & motels) place a _____ on your account for more than your purchase (tying up your \$).



Costs

If you don't have enough money in your checking account to cover your withdrawal, your transaction(s) may _____ (get returned unpaid).

Causing returned item _____

If you don't have a backup plan, like an overdraft _____ (an empty loan), you'll probably get _____ fees.

Some checking accounts have monthly _____

Explain why it is unwise to make only the minimum payment on your credit card.

A person who only pays the minimum stays in debt a _____ time

And pays _____ and _____ of interest.

At typical minimum required payments, it would take about _____ years to pay off a \$5,000 balance. That is if no other charges were made during that time.

(d) **Explain credit reports:**

A credit report is a report of a person's credit _____

And it usually includes a credit _____ or credit _____.

Credit reports show what _____

and _____ a person has had

And if he made his payments _____.

If he has been late it shows how late he was, and

how _____ he was late.

Credit Report			
Bill S. Preston 529-00-0000			
Creditor	Limit	Bal	Comments
• Department Store	1000	1050	30, 30, 30
• Credit Card	5000	4999	>=30, >=60, >=90
• Dumpy Bikes	500	430	Collection agency
• Fast Car Lot	6000	0	Repossession
• Credit Card	2000	0	as agreed
• Home Mortgage	70000	65000	current
• Overdraft Line of Cr	2000	0	as agreed

Explain how your personal responsibility can affect your credit record:

If I am responsible

And pay my bills on time, I will have a good credit _____

And if I don't borrow too much, I'll have a good credit _____ or _____.

If I am irresponsible, and pay my bills late:

I'll have a _____ credit history, and a bad credit _____ or _____.

I'll also be required to pay _____, and

next time I want to borrow, I will have to pay interest at a _____

If I have too much debt, I'll have a _____ credit rating, or a _____ credit score.

Is it possible to have a good credit history while having a bad credit score? _____.

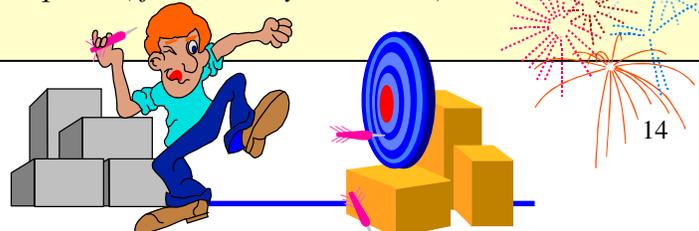
If I have too much debt (even if I've paid on time) problem waiting to happen.

(e) Describe ways to reduce or **eliminate debt:**

Pay _____ (more \$ than required—if not prepayment penalty).

Pay off your highest rate debt _____ (like a boat with leaks—plug the fastest first) then when it is paid off, add what you were paying on that debt, to the amount you were paying on your next _____ debt.

Pay _____ often than the lender requires (if allowed by the lender).



Requirement #8 Demonstrate to your merit badge counselor your understanding of time management by doing the following:

8(a) **Write a "to do" list** of tasks or activities, such as homework assignments, chores, and personal projects, that must be done in the coming week. [List at least 5, no more than 20 for this].

TO DO LIST. Things that must be done in the coming week (in order of importance):

1		11	
2		12	
3		13	
4		14	
5		15	
6		16	
7		17	
7		18	
9		19	
10		20	

(b) **Make a seven-day calendar or schedule.** Put in your set activities, such as school classes, sports practices or games, jobs or chores, and/or Scout or church or club meetings, then plan when you will do all the tasks from your "to do" list (on p.11) between your set activities.

(c) **Follow the one-week schedule you planned.** Keep a daily diary or journal during each of the seven days of this week's activities, writing down when you completed each of the tasks on your "to do" list compared to when you scheduled them

7-DAY CALENDAR (for requirements (b) & (c))

Day 1 Day of the week _____ Date _____

Scheduled Times	Activity	Actual Times	Scheduled Times	Activity	Actual Times
			12: PM		
6: AM			1: PM		
7: AM			2: PM		
8: AM			3: PM		
9: AM			4: PM		
10: AM			5: PM		
11: AM			6: PM		
	Journal notes:		7: PM		
			8: PM		
			9: PM		
			10: PM		

Day 2 Day of the week _____ Date _____

Scheduled Times	Activity	Actual Times	Scheduled Times	Activity	Actual Times
			12: PM		
6: AM			1: PM		
7: AM			2: PM		
8: AM			3: PM		
9: AM			4: PM		
10: AM			5: PM		
11: AM			6: PM		
	Journal notes:		7: PM		
			8: PM		
			9: PM		
			10: PM		

Day 3 Day of the week _____ Date _____

Scheduled Times	Activity	Actual Times	Scheduled Times	Activity	Actual Times
			12: PM		
6: AM			1: PM		
7: AM			2: PM		
8: AM			3: PM		
9: AM			4: PM		
10: AM			5: PM		
11: AM			6: PM		
	Journal notes:		7: PM		
			8: PM		
			9: PM		
			10: PM		

Day 4 Day of the week _____ Date _____

Scheduled Times	Activity	Actual Times	Scheduled Times	Activity	Actual Times
			12: PM		
6: AM			1: PM		
7: AM			2: PM		
8: AM			3: PM		
9: AM			4: PM		
10: AM			5: PM		
11: AM			6: PM		
	Journal notes:		7: PM		
			8: PM		
			9: PM		
			10: PM		

Day 5 Day of the week _____ Date _____

Scheduled Times	Activity	Actual Times	Scheduled Times	Activity	Actual Times
			12: PM		
6: AM			1: PM		
7: AM			2: PM		
8: AM			3: PM		
9: AM			4: PM		
10: AM			5: PM		
11: AM			6: PM		
	Journal notes:		7: PM		
			8: PM		
			9: PM		
			10: PM		

Day 6 Day of the week _____ Date _____

Scheduled Times	Activity	Actual Times	Scheduled Times	Activity	Actual Times
			12: PM		
6: AM			1: PM		
7: AM			2: PM		
8: AM			3: PM		
9: AM			4: PM		
10: AM			5: PM		
11: AM			6: PM		
	Journal notes:		7: PM		
			8: PM		
			9: PM		
			10: PM		

Day 7 Day of the week _____ Date _____

Scheduled Times	Activity	Actual Times	Scheduled Times	Activity	Actual Times
			12: PM		
6: AM			1: PM		
7: AM			2: PM		
8: AM			3: PM		
9: AM			4: PM		
10: AM			5: PM		
11: AM			6: PM		
	Journal notes:		7: PM		
			8: PM		
			9: PM		
			10: PM		



Requirement #10. Do the following:

- (a) **Choose a career** you might want to enter after high school or college graduation:

Career: _____

- (b) **Research the limitations** of your anticipated career:

Limitations	Where you learned about it	Qualifications
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Discuss with your merit badge counselor what you have learned about qualifications such as education, skill, and experience.