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**From:** Vince Tiseo  
**Sent:** Sunday, April 08, 2012 11:21 PM  
**To:**

**Cc:**

**Subject:** Personal Management Merit Badge  
**Attachments:** Personal Management MB Lesson Plan v2-2.doc; Scoutmaster Bucky - Personal Management Merit Badge Workbook.pdf

Scouts (and Parents):  
Welcome to the Personal Management Merit Badge!

I will be your Merit Badge Counselor for this Eagle-Required Merit Badge. Acquiring this merit badge will give you the skills that will help you better manage yourself, your money, and your future career! It will take a good deal of effort to complete in the next few months, but I am hoping every one of you will be done by Summer Camp.

Here is the schedule (I may try to add another meeting or two, depending on my work schedule). All meetings will be held at Grace Church, 6:30 p.m. (prior to Troop meeting):

Session 1: 4/10/12- Start Date (no meeting)- Prepare a Budget; Smart Shopping  
Session 2: 4/24/12- Banks and Banking, Checking Accounts, Savings Accounts  
Session 3: 5/01/12- Saving vs. Investing, Stock Market, Interest  
Session 4: 5/22/12- Borrowing Money, Credit Cards, Debit Cards, Credit Rating  
Session 5: 5/29/12- Time Management, Project Planning  
Session 6: 6/19/12- Review Plans with Scouts

***Scouts that have officially signed up:***

***(13 total)***

A good deal of this merit badge will involve work between meetings, so you really have to dedicate time, each week, to work on the requirements (for example, you will need to maintain a budget for the 3 months).

For now, please read the Workshop Lesson Plan (from Troop 1018) and review the Personal Management Workbook (from Scoutmaster Bucky) (attached). The Workbook will be where you record your activities throughout the next few months. I highly encourage you to read/purchase the Personal Management Merit Badge Pamphlet/Book (a copy is available in the Troop Library). There are a lot of details in the merit badge, and you will need to spend some time learning the concepts. If you don't have a copy of the pamphlet, the Workshop Lesson Plan will help, but it's not as thorough. We will discuss many of the more complicated concepts during our in-person meetings.

*Parents: Please spend some time with your Scouts on this as well. Each section isn't overly complicated, but there are a lot of "moving parts" and new concepts that will take some time for your boys to thoroughly grasp.*

**Homework:**

**Session 1: Read pp. 1-26 of Personal Management Book and/or pp. 1-8 of the Personal Management Workshop Lesson Plan (don't worry about all of the worksheets; just start your budget using the one provided in the Scoutmaster Bucky Workbook).**

**Work on Requirements 1 and 2 (large purchase and budget).**

**Due Date: 4/24/12 (However, the Budget project will last for 3 months and I will check your progress, periodically).**

Please e-mail, call, or discuss any of the above topics with me (with your parents permission). I will be available during the next few months to help you. Again, this is not an easy merit badge, but it will not be overly difficult if you dedicate time, each week, towards completing it.

I look forward to working with you over this important merit badge!

Sincerely,

Mr. Vince Tiseo  
Personal Management Merit Badge Counselor