

## HOW TO USE THIS PAMPHLET

The secret to successfully earning a merit badge is for you to use both the pamphlet and the suggestions of your counselor.

Your counselor can be as important to you as a coach is to an athlete. Use all of the resources your counselor can make available to you. This may be the best chance you will have to learn about this particular subject. Make it count.

If you or your counselor feels that any information in this pamphlet is incorrect, please let us know. Please state your source of information.

Merit badge pamphlets are reprinted annually and requirements updated regularly. Your suggestions for improvement are welcome.

Send comments along with a brief statement about yourself to Boy Scout Division • Boy Scouts of America • 1325 West Walnut Hill Lane • P.O. Box 152079 • Irving, TX 75015-2079.

## WHO PAYS FOR THIS PAMPHLET?

This merit badge pamphlet is one in a series of more than 100 covering all kinds of hobby and career subjects. It is made available for you to buy as a service of the national and local councils, Boy Scouts of America. The costs of the development, writing, and editing of the merit badge pamphlets are paid for by the Boy Scouts of America in order to bring you the best book at a reasonable price.

# PERSONAL MANAGEMENT

This new edition is based on the 1996 edition written by Brent A. Neiser, CFP, CAE, National Endowment for Financial Education®.

BOY SCOUTS OF AMERICA  
IRVING, TEXAS

