



## Personal Management



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

- (a) The emotions you feel when you receive money.
- (b) Your understanding of how the amount of money you have with you affects your spending habits.
- (c) Your thoughts when you buy something new and your thoughts about the same item three months later. Explain the concept of buyer's remorse.
- (d) How hunger affects you when shopping for food items (snacks, groceries).
- (e) Your experience of an item you have purchased after seeing or hearing advertisements for it. Did the item work as well as advertised?
- (f) Your understanding of what happens when you put money into a savings account.
- (g) Charitable giving. Explain its purpose and your thoughts about it.
- (h) What you can do to better manage your money.