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Personal Management - Merit Badge Workbook Page 10 of 19 What are the costs and pitfalls of using these financial tools? Explain why it is unwise to make only the minimum payment on your credit card.

Personal Management - U.S. Scouting Service Project

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The Money Management Planner is a guide to help you take control of your finances. It will help you determine your net worth, set goals, monitor your cash flow and track expenses. A sound spending and savings plan is the foundation for your long-term financial success. Examine your past finances to create a plan for all future spending and savings.

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