

Note to Scoutmasters:

- (1) Read Part 1-6 for each rank before you conduct the SM Conference.
- (2) Do not give these books to Scouts. They are kept in the file cabinet. Scouts may download a copy from the website.
- (3) Scouts must come to the SM Conference with their Scout Handbook. Have them use the book if they need a quick reference. Scouts need to know how to reference their book.
- (4) Intent of SM Conferences for T/F through 1C is teaching unless the Scout is totally unprepared or clueless. If so, send them back to study. You should be more demanding for Star – Eagle. They must know their T/F – 1C Scout Skills; if not – stop the conference, send them back to study, and reschedule only at your convenience. Chide them for wasting your time. We want the Star-Eagle Scouts in the business of teaching younger Scouts – we cannot do that if they do not know their skills.
- (5) When Scouts request a SM Conference, remind them that it is their job to review the material prior to the SM Conference. If it is apparent that they have not reviewed the material, inform them that you will not begin the Scoutmaster Conference and it will be rescheduled at your convenience.
- (6) This booklet is a guide. The SM May ask additional technical questions from prior ranks (use the Scout Handbook) if warranted by the fact that the Scout does not have a good grasp on ALL T/F – 1C technical skills.
- (7) Finally, use this as an opportunity to get to know the Scout better. Find out what he likes and dislikes about Scouting and the Troop – use that as feedback for the monthly Scoutmaster’s meetings.

Note to Scouts

- (1) It is your job to contact the ASM/SM associated with your patrol to arrange a SM Conference. Any SM may do you SM Conference. However, you should only ask other SMs if the ones associated with you patrol are not available. This means that you have contacted them personally and they said no because of their schedule.
- (2) The questions noted in the booklet are a guide for the SM. He/She may ask you additional questions for past ranks. You are expected to know all Scout technical skills for this rank and your previous ranks. This requirement becomes much more stringent if you are going for Star through Eagle. If the Scoutmaster determines that you have not prepared, he/she will stop the conference and you will reschedule at the convenience of the SM since you have wasted their time once.
- (3) You are required to bring your Scout Handbook to the SM Conference. It is acceptable if you need to occasionally refer to your book to answer a question or demonstrate a skill – note the emphasis placed on occasionally. Make sure you have all the proper signatures and dates in your Handbook. Make sure you have all of your Merit Badge Blue Cards with you -- preferably in a binder, in plastic baseball card sleeves showing the award card on the front side and the Blue Card signatures on the back side, and organized by date received. Also bring complete filled Scoutmaster Conference Preparation Worksheet.
- (4) Wear your full Class A uniform, including the Merit Badge sash. All uniform insignia/emblems must be current and up to date, including rank and leadership position.

Star

Scoutmaster's Conference Workbook - Star

Scoutmasters – Complete items 1-6. Upon completion of the Scoutmaster Conference, place this workbook back in the Scout's individual file folder in the office filing cabinet. Do not give this book to Scouts. They can download a copy from the website.

1. General Information

(a) Scoutmaster _____

(b) Date _____

(c) Eagle required merit badges applied for Star, Life, and Eagle rank. Check the Scout's handbook – it must be completed. Star must have 4 – Merit Badges applied to this rank:

1. _____
2. _____
3. _____
4. _____

Eagle Required Merit Badges

- | | | |
|------------------------------|-----------------------|-------------------|
| First Aid | Swimming | } Do one of these |
| Citizenship in the Community | Hiking | |
| Citizenship in the World | Cycling | |
| Citizenship in the Nation | Camping | |
| Communications | Family Life | |
| Personal Fitness | Personal Management | |
| Emergency Preparedness | Environmental Science | |
| Lifesaving | | } Do one of these |

2. Scoutmasters must evaluate the Scout on all requirements for the Scoutmaster Conference rank. The intent is **“hands-on”** as much as possible – demonstrate not discuss. Use the Scoutmaster Conference buckets for “hands-on” items. Some items (such as axes, stoves, lanterns, and other equipment) are located in the trailers or shed. Questions starting with the word “demonstrate” mean demonstrate (not discuss) by the Scout.

As discussed at the Scoutmaster Meeting, the purpose of this type of forum is:

- Ensure that our Scouts know the material as we will expect them to be the teachers of the future – this provides a quality check in the troop.
- Objectivize the SM Conference – i.e. 85%”Go” rate in paragraph 3.
- Equalize SM Conference among Scoutmasters. It also serves as a memory jogger for Scoutmasters.

Credit should be given for the tasks if the Scout **generally** knows the material – exactness is required for some but not all questions. For instance, they do not need to recite by rote all of the symptoms for a heart attack. However, if it is clear that they do not know the material on a particular subject, move on and have them do that at a later date. Allows Scouts to use their handbook on an infrequent basis - we want ensure that they know how to navigate within their book. The GO/NO GO questions are a guideline. Scoutmasters have the prerogative to ask additional T/F – 1C questions from past ranks if it is clear that the Scouts does not have a grasp on technical skills.

Complete the following spreadsheets as the Scout finishes each part.

Complete the following matrix from Scout, Tenderfoot, 2nd Class, and 1st Class.

Rank	Part	GOs	NO-GOs	TOTAL
Scout	Part I			2
Tenderfoot	Part II			50
2nd Class	Part III			81
1st Class	Part IV			39
Added Questions (If Deemed Necessary)				
Total is 172 w/ No Added Questions				172

Complete the following

Merit Badge	Part	GOs	NO-GOs	TOTAL
				If Used for This Rank
First Aid	Part V			43
Citizenship in the Community	Part VI			9
Citizenship in the World	Part VII			14
Citizenship in the Nation	Part VIII			26
Communications	Part IX			1
Personal Fitness	Part X			11
Emergency Preparedness	Part XI			12
Lifesaving	Part XII			0
Swimming	Part XIII			0
Hiking	Part XIV			4
Cycling	Part XV			0
Camping	Part XVI			2
Family Life	Part XVII			6
Personal Management	Part XVIII			14
Environmental Science	Part XIX			21

Score Recapitulation

Number of GOs	
Number of NO-GOs	
TOTAL	
Number of GOs/Divided by Total*100	

3. Summary. Go needed on all four of following to pass SM Conference.

- (a) Achieved 85% or better on all questions.
- (b) Passed Uniform Inspection within Past Year. Check Scout's individual file folder in office.
- (c) Shows Tot'em Chit Card
- (d) Shows Fire'em Chit Card

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>

All GO's, then sign-off Scoutmaster's Conference in Scout Handbook.

4. Have the Scout state three goals that he wants to complete by the next Scoutmaster's Conference.

(a) _____

(b) _____

(c) _____

5. Have the Scout state when he plans to attain the next rank: _____

6. Make a copy of this page and give it to the Scout. Place Scoutmaster Conference Workbook in the Scout's individual file folder in the office file cabinet.

Note: This Scoutmaster Conference Booklet does not address the other subjective rank requirements as shown below:

- Demonstrate Scout Spirit by living the Scout Oath (Promise) and Scout Law in your everyday life.

Requirements for Sign-Off

On a piece of paper, describe five significant activities that you have accomplished since your last Scoutmaster's Conference that meet the definition of this requirement. Explain these activities to a Scoutmaster/Assistant Scoutmaster. These activities must be significant and require an investment of your time. Record dates and the job that you performed. Examples:

- (1) Opening a door for one person at a supermarket IS NOT a significant accomplishment that requires an investment in your time.
- (2) Mowing the yard, for free, for the elderly woman across the street IS a significant accomplishment that requires the investment of your time.

- While a First Class (Star or Life) Scout, serve actively for 4 (6) months in one or more of the following positions of responsibility (or carry out a Scoutmaster-assigned leadership project to help the troop): Senior Patrol Leader, Assistant Senior Patrol Leader, Patrol Leader, Order of the Arrow Troop Representative, Den Chief, Scribe, Librarian, Historian,

Quartermaster, Bugler, Junior Assistant Scoutmaster, Chaplain Aide, or Instructor.

Requirements for Sign-Off

- (1) Make a significant contribution in the position. Establish three written goals for your office and describe how you have achieved your goals. Use the Troop Leadership/Staff Goals Worksheet (Troop 8 Form 3). Written goals will be turned in within one week after election/appointment. You will be assigned a mentor that will assist, evaluate, and discuss your performance in the position at the three and six month periods. At the end of your six month tenure, your mentor will make the decision on whether to sign-off on this requirement in your Boy Scout Handbook. Sample goals for each position are listed in the Troop Leadership/Staff Sample Goals Form (Troop 8 Form 28). However, Scouts are encouraged to use initiative and develop their own goals.
 - (2) Attend 75% of PLCs if you are the Senior Patrol Leader, Assistant Senior Patrol Leader, Scribe, Patrol Leader.
- Be active in your troop and patrol for at least 4 (6) months as a First Class (Star or Life) Scout.

Requirements for Sign-Off - For the past 4(6) months from the time that you are requesting signoff,

- (1) Attend 75% of Troop Meetings, and
- (2) Attend 50% of Monthly Scout Workdays, and
- (3) Attend 50% of Troop Campouts

These three requirements are assessed using the criteria defined in the Troop Scout Operations SOP.

PART I (Scout)

- 1) Demonstrate tying the square knot
- 2) Demonstrate the Scout Salute – must be a smart salute with arm at 90 degrees to side of body – forearm and hand straight.

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

PART I SUMMARY

Number of GOs	Number of NO-GOs

Total should add up to 2 if no additional questions asked by the SM.
Report GOs and NO-GOs in Paragraph 2.

PART II (Tenderfoot)

- 7) Discuss the first aid for the following:
- a) Larger Cuts
 - i) Use direct pressure to stop bleeding
 - ii) Cover with a sterile gauze or clean cloth folded into pad
 - iii) Hold the pad in place with tape, cravat bandage, or other binder
 - b) Poisonous snakebite
 - i) Get victim to a physician as soon as possible
 - ii) Remove rings and other jewelry that might cause problems if the area swells
 - iii) If the you must wait for medical help, have victim lie down with the bitten part of the body lower than the rest of the body
 - iv) Encourage him to stay calm.
 - v) Possibly treat for shock
 - vi) Do not make any cuts on the bite
 - vii) Do not apply ice.

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>

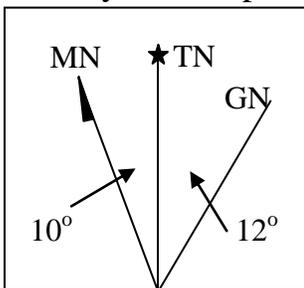
PART II SUMMARY

Number of GOs	Number of NO-GOs

Total should add up to 50 if no additional questions asked by the SM.
Report GOs and NO-GOs in Paragraph 2.

PART III (2nd Class)

- 1) Demonstrate how to orient a map to the compass - Use the “designated” map sheet. Uses the edge of the compass and orients the map.
- 2) What does the scale on a map mean?
 - a) On the “designated” map, 1” on the map means how many inches on the ground?
 - b) Use the scale on the map and a ruler (or straight edge) to determine the distance between two points identified by the Scoutmaster.
- 3) What is the difference between true north, magnetic north, and grid north?
- 4) For the declination shown below, what azimuth would you set on your compass to travel a grid azimuth of 210°? S



Best Way to Explain This: Assume that the GN at left is lined up with the N-S grid on your map (i.e. grid azimuth of 0 degrees). The MN to the left means that the magnetic north of the Earth (i.e magnetic azimuth 0 degrees) is to the left of grid north. In order to move on a grid azimuth of x degrees, you will need to add $10 + 12 = 22$ magnetic degrees to the grid degree.

- 5) Demonstrate how you would walk a course of 300° magnetic. (Note: Scout must use some type of distant aiming point method on the course in order to pass this requirement.)
- 6) Demonstrate and describe the proper use of the knife.
 - a) Keep the blade closed except when using the knife.
 - b) Cut away from yourself.
 - c) Close the blade before you pass the knife to someone else.
 - d) Keep your knife sharp and clean
 - e) Do not carry a knife with the blade open.
 - f) Do not throw a knife.
- 7) Demonstrate making a cravat bandage.

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>

PART III (2nd Class)

- b) Serious Bleeding
- i) Direct pressure on the wound will stop most bleeding. If available, put on latex gloves from your first aid kit. With a clean cloth or sterile dressing as a pad, use the palm of your hand to apply firm pressure over the wound. Do not waste time if clean material is not available – use the cleanest thing that you have.
 - ii) While pressing the wound, raise the level of the injury above the level of the victim’s heart.
 - iii) Direct pressure is almost always the treatment of choice. Bleeding can sometimes be further slowed by pressing hard on an arterial pressure point in the victim’s armpit or groin.
 - iv) Do not remove direct pressure pads that become soaked with blood. Place fresh pads over the old ones.
 - v) When the bleeding has stopped, hold the pad in place with a cravat bandage, an athletic wrap, strips torn from clothing, or something else. Bind the pad firmly but not so tightly that circulation is cut off. Periodically check for a pulse in the injured limb. If there is no pulse, the bandage is too tight.
 - vi) If you have touched any blood or other bodily fluids, wash your hands with soap and water or cleanse with an antiseptic as soon as possible. Change out any clothing that might have come in contact with blood.
- c) Internal poisoning
- i) Immediately take any poison containers to a telephone. Call the poison control center at 1-800-222-1212 or dial 911. Follow instructions that you are given.
 - ii) Treat the victim for shock and monitor breathing. Do not give anything by mouth unless you are told to do so by medical professionals.
 - iii) Save any vomit. It will help the physician identify the poison and give the correct treatment.

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>

PART III (2nd Class)

d) Shock

i) What is it? If a person is injured or under great stress, their circulatory system might not provide enough blood to all parts of the body.

ii) Symptoms – may have some or all of the following:

- (1) A feeling of weakness
- (2) Confusion, fear, dizziness
- (3) Skin that is moist, clammy, cool, and pale.
- (4) Quick weak pulse
- (5) Shallow, rapid, and irregular breathing.
- (6) Nausea and vomiting
- (7) Extreme thirst

iii) First Aid

- (1) Eliminate the cause of shock by restoring breathing and heartbeat, controlling bleeding, relieving severe pain, and treating wounds.
- (2) Make sure that the airway stays open for breathing.
- (3) Have the injured person lie down. Raise his feet ten to twelve inches to move blood from his legs to his vital organs.
- (4) Keep him warm by placing plenty of blankets, coats, or sleeping bags under and over them.

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>

PART III (2nd Class)

- 11) Explain the three R's of personal safety and protection.
- Recognize situations that place him at risk of being molested, how child molesters operate, and that anyone could be a molester.
 - Resist unwanted and inappropriate attention. Resistance will stop most attempts at molestation.
 - Report attempted or actual molestation to a parent or other trusted adult. This prevents further abuse of himself and helps to protect other children. Let the Scout know he will not be blamed for what occurred.

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

PART III SUMMARY

Number of GOs	Number of NO-GOs

Total should add up to 81 if no additional questions asked by the SM.
Report GOs and NO-GOs in Paragraph 2.

PART IV (1st Class)

- 5) Demonstrate tying the bowline knot and describe several ways that it can be used.
 - a) Demonstrate tying the knot
 - b) Scout knows uses of the knot.
 - i) Rescue situations
 - ii) Tying a non-slip rope to anything
- 6) Discuss how to transport a person from a smoke filled room.
 - i) With both hands, grasp their clothing and drag them toward you.
 - ii) Roll them into a coat, blanket, tablecloth, or whatever is handy to and drag them on that.
 - iii) Get behind the victim, reach under his arms, grab his wrists, and haul him out of the room.
- 7) Tell the five most common signs of heart attack. Explain the steps in cardiopulmonary resuscitation.
 - a) Signs of a heart attack.
 - i) Uncomfortable pressure, squeezing, fullness, or pain in the center of the chest. The feeling might spread to the shoulders, arms, and neck.
 - ii) Unusual sweating even though the room might be cool.
 - iii) Nausea - stomach distress with an urge to vomit
 - iv) Shortness of breath
 - v) A feeling of weakness

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>

PART IV (1st Class)

- b) Procedures for cardiopulmonary resuscitation.
 - i) See if there is a CPR qualified person in your group.
If not, do the following:
 - ii) Using heels of both hands, compress the breastbone midway between the nipples approximately 1-1/2 to 2 inches in depth.
 - iii) Compress at a rate of 100 compressions per minute.
 - iv) Repeat cycles of 30 compressions and two ventilations.
- 8) Describe the three things that you should avoid doing related to use of the Internet. Describe a cyberbully and how you should respond to one.

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>

PART IV SUMMARY

Number of GOs	Number of NO-GOs

Total should add up to 39 if no additional questions asked by the SM.
Report GOs and NO-GOs on Paragraph 2.

PART V (First Aid)

- 1) Discuss the steps that need to be taken for someone suffering from a severe laceration.
 - a) With a clean cloth or sterile pad, use the palm of your hand of your hand to apply firm, direct pressure over the wound to stop the bleeding. If no cloth is available, use your hands. If possible, wash your hands first if possible.
 - b) Press firmly over the entire wound for 10 minutes without releasing the pressure. If the bleeding does not stop, press harder. If the dressing becomes soaked with blood, put a fresh one over the old one and continue pressing.
 - c) While pressing on the wound, raise the injury above the level of the victim's heart, if possible.
 - d) You can further slow the rush of blood by using the flat parts of fingers and heel of palm to press on the pressure points in the victim's groin or armpits.
 - i) Scout knows material in (d) above
 - ii) Scout knows the location of pressure points
 - (1) Two groin areas
 - (2) Two bicep-tricep areas
 - (3) Two wrist areas
 - iii) Demonstrate the pressure point on one area.
 - e) When bleeding stops, secure the pad firmly. Use wide bands of cloth tied snugly but not so tightly that they cut off circulation. If the bandage is on the arm or leg, periodically feel for a pulse further out on the limb. If there is no pulse, loosen the bandage slightly
 - f) If the bleeding is from a limb and cannot be stopped, use a tourniquet only as a last resort.
 - g) Treat for shock and send for emergency medical help.
- 2) Tell the dangers in the use of a tourniquet and the conditions under which its use is justified. Ans: Use only when a limb is severed or so badly mangled that you cannot stop heavy bleeding any other way.

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>

PART VI (Citizenship in the Community)

- 1) What are three major places of employment in your community? Some examples are: Federal Government – U.S. Army and NASA, Support contractors for the Federal Government, Boeing (National Missile Defense), Computer Manufacturers, Textiles, Lumber Industry
- 2) Describe three services your community provides to the citizens in return for the taxes paid by you and your parents. Some examples are: Local Government, Highways, Garbage Collection, Courts
- 3) Describe the work of three volunteer organizations through which people in your community work together for the good of your community. Some examples are: The Volunteer Center, American Red Cross, CASA, Scouts.

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>

PART VI SUMMARY

Number of GOs	Number of NO-GOs

Total should add up to 9. Report GOs and NO-GOs in Paragraph 2.

PART VII (Citizenship in the World)

- 1) How does one become a citizen in the United States? Name at least three.
 - a) Birth
 - b) Naturalization
- 2) What rights and obligations does American citizenship entail?
 - a) Rights
 - i) To vote
 - ii) Fair trial
 - iii) Bear arms
 - iv) Freedom of religion
 - v) Freedom of speech and press
 - b) Obligations
 - i) Obey the law
 - ii) Pay taxes
 - iii) Serve in the armed forces
- 3) Discuss the concept of national interest – Ans.:The state will work to preserve and protect its citizens, properties, and boundaries against infringement by any other nation. There are three types of national interests: security interests, economic interests, and national values
- 4) Name and describe at least five different types of government currently in power in the world.
 - a) Rule by one person
 - b) Rule by a few persons
 - c) Rule by many persons – also known as a democracy

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>

PART VII SUMMARY

Number of GOs	Number of NO-GOs

Total should add up to 14. Report GOs and NO-GOs in Paragraph 2.

PART VIII (Citizenship in the Nation)

- c) Legislative Branch
 - i) Checks the Judicial Branch by determining the jurisdiction of federal courts, by establishing and abolishing lower courts, and by impeaching judges.
 - ii) Checks the Executive Branch by passing legislation over a presidential veto, by auditing and investigating executive agencies and programs, and having the power to impeach the president, to ratify treaties, and to approve executive appointments.
- 7) Name your two senators and the member of Congress from your congressional district.
 - a) Senator #1
 - b) Senator #2
 - c) Member of Congress
- 8) What are five important functions of your national government? Any five of the following or other suitable answers: Defense, Law Enforcement, Postal System, Highways, Veterans' Benefits, Welfare, Social Security, Foreign Relations, Natural Resources, or Agriculture.
- 9) Discuss the main way by which the federal government is financed.
 - a) Taxes
 - b) Borrowing

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>

PART VIII SUMMARY

Number of GOs	Number of NO-GOs

Total should add up to 26. Report GOs and NO-GOs in Paragraph 2.

PART IX (Communications)

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>

- 1) Show how you would make a telephone call inviting an expert in the field of your choice to give a demonstration to your unit on that person's area of expertise.

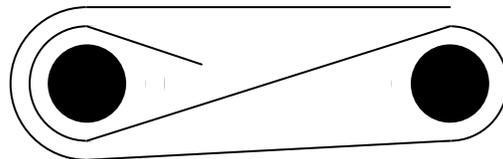
PART IX SUMMARY

Number of GOs	Number of NO-GOs

Total should add up to 1. Report GOs and NO-GOs in Paragraph 2.

PART XI (Emergency Preparedness)

- 1) Tell what you would do to prevent injury and possible loss of life to yourself and others in a motor vehicle accident:
 - a) Get into the first aid mindset when you see a motor vehicle accident: Is anyone hurt? Are they bleeding badly? Are they dazed or in shock?
 - b) Three things are essential to prevent further injury or loss of life:
 - i) Call for medical help.
 - ii) Stop severe bleeding.
 - iii) Treat for shock.
- 2) Discuss how you could safely save a person from the following:
 - a) Touching a live electric wire
 - b) A room with carbon monoxide or other fumes or smoke
 - c) Clothes on fire
 - d) Drowning using non-swimming rescues
- 3) Discuss three possible ways of attracting and communicating with rescue planes. Possible answers are:
 - a) Smoky fire
 - b) Mirror
 - c) Ground level sign language
- 4) Demonstrate how to build a stretcher out of a blanket and two poles. Must be made as shown below (Use poles and a tarp from trailers):



Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>

PART XI SUMMARY

Number of GOs	Number of NO-GOs

Total should add up to 12. Report GOs and NO-GOs in Paragraph 2.

PART XVI (Lifesaving)

There are no questions for lifesaving that are not already covered in other areas.

PART XIII (Swimming)

There are no questions in swimming that are not covered in other areas.

PART XIV (Hiking)

- 1) Explain the main points of good hiking practices including:
 - a) Hiking safety in the daytime and at night
 - b) Courtesy to others
 - c) Choice of footwear
 - d) Proper care of feet and footwear

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>

PART XIV SUMMARY

Number of GOs	Number of NO-GOs

Total should add up to 4. Report GOs and NO-GOs in Paragraph 2.

PART XVV (Cycling)

There are no questions in cycling that are not covered in other areas.

PART XVI (Camping)

- 1) Discuss the principles of Leave No Trace Camping.
- 2) State the Outdoor Code.

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

PART XVI SUMMARY

Number of GOs	Number of NO-GOs

Total should add up to 2. Report GOs and NO-GOs in Paragraph 2.

PART XVII (Family Life)

- 1) List 5 reasons why you are important to your family.
 - a) Reason #1 _____
 - b) Reason #2 _____
 - c) Reason #3 _____
 - d) Reason #4 _____
 - e) Reason #5 _____
- 2) What steps would you take to set up a family meeting on a matter of importance?

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>

PART XVII SUMMARY

Number of GOs	Number of NO-GOs

Total should add up to 6. Report GOs and NO-GOs in Paragraph 2.

PART XVIII (Personal Management)

- 1) Explain the difference between saving for a goal and investing for a goal.
- 2) Explain the concepts of simple and compound interest and how compound interest can be used to increase your savings and investments more rapidly.
- 3) Explain the concepts of yield, profit, and total return, and how they are used to evaluate investment performance.
- 4) Explain the basic features of the following types of investments, including risks and rewards and whether they involve lending or owning:
 - a) Bank savings accounts,
 - b) Certificates of deposit,
 - c) U.S. Savings Bonds,
 - d) Shares of stock,
 - e) Shares in a mutual fund,
 - f) Real estate.
- 5) Explain a loan, interest and how the “annual percentage rate” measures the true cost of a loan.
- 6) Explain the differences between a charge card, a debit card, and a credit card.
- 7) Identify the factors that affect the costs of credit. Tell which factors can be controlled.
- 8) Explain credit reports and how personal responsibility can affect your credit record.
- 9) Describe ways to reduce or eliminate debt.

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>

PART XVIII SUMMARY

Number of GOs	Number of NO-GOs

Total should add up to 14. Report GOs and NO-GOs in Paragraph 2.

PART XIX (Environmental Science)

- 1) Define the following terms.
 - a) Population - Definition: All of the individuals of the same species that live and interact with one another in the same place at the same time.
 - b) Community - Definition: Is made up of all of the interacting populations in an environment.
 - c) Ecosystem - Definition: Community of organisms and their environment all working together as a natural unit.
 - d) Biosphere - Definition: All parts of the Earth where life exists, either on land, in water, or in the air.
 - e) Symbiosis - Definition: Close association between two or more organisms of different species.
 - f) Niche - Definition: Way in which a particular species or individual organism fits in a community including the way it feeds, the space that it takes up, how it reproduces, and how it interacts with nonliving factors
 - g) Habitat - Definition: Physical place where an organism lives out its life.
 - h) Conservation - Definition: Careful, planned management of a natural resource to preserve and protect it.
 - i) Threatened species - Definition: Species are declining in numbers in the wild and are like to become endangered.
 - j) Endangered species - Definition: Species has so few survivors left that it could become extinct
 - k) Extinction - Definition: Species that no longer exists.

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>

PART XIX (Environmental Science)

- 2) Scout selects a species. Describe the relationships among its population and:
- a) Community
 - b) Ecosystem
 - c) Biosphere
 - d) Symbiosis
 - e) Niche
 - f) Habitat
 - g) Conservation
 - h) Threatened Species
 - i) Endangered Species
 - j) Extinction

Go	No-Go
<input type="checkbox"/>	<input type="checkbox"/>

PART XIX SUMMARY

Number of GOs	Number of NO-GOs

Total should add up to 21. Report GOs and NO-GOs in Paragraph 2.