

Mission: Merit Badge—The Ultimate Campout Budget

Materials Needed

- Monopoly Money (at least \$500–\$1,000 per student/group)
- "The Scout Outfitter Catalog" (A list of items with prices—see Body section)
- "Chance" or "Scout Spirit" Cards (Envelopes containing surprise costs)
- Paper or a printed Ledger Sheet
- Pencils and calculators

Learning Objectives

By the end of this lesson, learners will be able to:

- Differentiate between **Fixed Costs** and **Variable Costs** in a project.
- Allocate a limited amount of currency to meet specific goals without going into debt.
- Prioritize "Needs" over "Wants" in a realistic planning scenario.
- Adjust a budget in response to unexpected real-world expenses.

1. Introduction: The Hook (5 Minutes)

The Scenario: "Congratulations! You've just been elected Senior Patrol Leader. Your first task? Planning the annual 'High Adventure' weekend. You've got a stack of cash from the troop fundraiser, but there's a catch: if you overspend, the troop is stuck eating plain crackers for the rest of the year. If you underspend, the gear might fail and everyone stays cold and wet. How do you find the sweet spot?"

Success Criteria: "You'll know you've succeeded if you finish with a balanced budget that covers all 'Needs' and leaves at least \$20 in an emergency fund."

2. Body: The "I Do" (Direct Instruction) (10 Minutes)

What is a Budget?

A budget isn't just about saying 'no' to spending; it's a **map** for your money. To build one, we need to understand two types of costs:

- **Fixed Costs:** These stay the same no matter how many people go. (Example: The flat fee to rent a campsite for the night).
- **Variable Costs:** These change based on how many people or items you have. (Example: Food costs—the more Scouts that come, the more hot dogs you have to buy).

The Golden Rule: Total Income - Total Expenses = \$0 (or a surplus). We never want a negative number!

3. Body: The "We Do" (Guided Practice) (15 Minutes)

Let's look at our "**Scout Outfitter Catalog**" and categorize some items together. I'll show you how to record them on your ledger.

Item	Price	Type (Fixed or Variable?)
Campsite Reservation	\$50 (Flat fee)	Fixed
Trail Mix	\$5 per Scout	Variable
Propane for Stoves	\$10 per tank	Fixed (usually)

The Teacher's Move: Model the first entry on the ledger. "I have \$300 total. I know I 100% need the campsite. I subtract \$50 from my \$300. I now have \$250 left for everything else."

4. Body: The "You Do" (Independent Practice) (25 Minutes)

The Challenge: You have **\$400 in Monopoly Money**. You must plan for a patrol of **6 Scouts** for a 2-night trip.

The Shopping List (The Outfitter Catalog):

- **Shelter:** Deluxe Tent (\$100), Standard Tent (\$60), or Tarp/Rope (\$20).
- **Food (per Scout):** Steak Dinner (\$25), Classic Stew (\$10), or Ramen/Dehydrated (\$5).
- **Transport:** Gas for the van (\$40 fixed cost).
- **Fun:** Canoe Rental (\$60), Fishing Bait (\$15), or Free Hike (\$0).
- **Safety:** First Aid Kit Refresh (\$20 - Mandatory).

The Twist (The "Scout Spirit" Card): halfway through the activity, the learner must draw an envelope. It will contain a scenario like: "*A raccoon ate the bread! Spend \$15 on replacements*" or "*A local business donated \$20 to your troop!*" They must adjust their ledger immediately.

5. Conclusion: Closure and Recap (10 Minutes)

- **Summary:** "Today we learned that a budget is a plan, not a restriction. We identified Fixed vs. Variable costs and learned how to pivot when life (or raccoons) happens."
- **Learner Recap:** Ask the student: "Which was the hardest choice you had to make? Why did you pick the cheaper tent vs. the expensive food (or vice versa)?"
- **Real-World Connection:** "Think about your own hobbies. If you wanted to buy a new bike or a video game, how would categorizing your 'fixed' costs (like a monthly phone bill) help you save?"

6. Assessment (Evaluation)

- **Formative:** Observation during the "You Do" phase. Is the student accurately subtracting the Monopoly money from their total? Are they identifying "Mandatory" items first?
- **Summative:** The completed Ledger Sheet. It must show:
 1. Correct math.
 2. All categories (Shelter, Food, Transport, Safety) are covered.
 3. The final balance is not negative.

7. Differentiation Options

- **Scaffolding (For struggling learners):** Provide a "Pre-Filled Budget" where they only have to choose the "Fun" activity and calculate the food cost for 4 people instead of 6.
- **Extension (For advanced learners):** *The Fundraising Challenge*. Tell them they only have \$200 but the "Needs" cost \$250. They must design a 3-step plan for a car wash or popcorn sale, including the *cost* of the supplies for the fundraiser itself.