



Managing Troop/Group Finances

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GSSWT – Groups and Money Management

How do girls become financially empowered women? Through the Girl Scout Leadership Experience ([GSL](#)E), that's how! Your Girl Scout troop should plan and finance its own activities, and you'll coach your girls as they earn and manage troop funds. Troop activities are powered by proceeds earned through council-sponsored product program activities (such as the Girl Scout Cookie Program), group money-earning activities (council approved, of course!), and any dues your troop may charge.

The Girl Scout [Blue Book of Basic Documents](#) specifies that:

*“All money and other assets, including property, that are raised, earned, or otherwise received in the name of and for the benefit of Girl Scouting must be held and authorized by a Girl Scout council or Girl Scouts of the USA. Such money and other assets **must be used for the purposes of Girl Scouting**. They are the property of and are administered by the Girl Scout council or Girl Scouts of the USA and shall not be sold, given, transferred, or conveyed to a third party for less than fair market value. Such assets are not the property of individuals, troops, geographic units, subordinate units, or communities within a Girl Scout council.”*

—“Ownership of Assets,” *Blue Book of Basic Documents*, page 20

With your guidance, girls will learn key money skills that will serve them throughout their lives.

Volunteer's Role in Group Finances

Groups are defined as troops and designated volunteer communities.

Handling money, especially when it belongs to other people, is a serious responsibility. Troop/group leaders need to share the responsibility with the girls in ways appropriate to their ages and experiences. In troops/groups with teen girls, girls should be encouraged to partner with the money manager in this process, but the records must be reviewed and managed by the adult troop/group money manager.

Each grade level has its own unique needs and abilities regarding budgeting and money management. Following are a few guidelines applicable to all grade levels that can help with the troop/group budget:

1. IRS guidelines dictate that troop/group funds do not belong to individual girls, and in no case will troop/group funds be distributed to individual girls or their parents/guardians. **The distribution of cash, gift cards, retail merchandise,**

passes/admission to movies, events, theme parks, etc. to each girl or adult is not permitted. This includes the granting of scholarships by the troop/group to graduating seniors or other individuals.

2. Discuss with troop/group members and girls' caregivers, and agree upon which expenses will be paid from the troop/group funds, and those which will be paid by the girls individually. The girls' caregiver(s) must understand the troop's/group's financial needs and support the financial plans. Troops/groups must be as self-supporting as possible. The goal is for the troop/group to earn enough money to pay for anticipated program activities throughout the year.
3. Discuss with girls and their caregivers, and decide whether fees for adult learning courses will be reimbursed by troop/group funds or if individuals will be responsible for their own training costs. Also decide whether adult participation in programs, events or field trips will be reimbursed by troop/group funds.
4. Communicate the standards and guidelines for troop/group money-earning projects to the families (see "Money-Earning/Solicitation Basics" later in this document). Meeting with families at the beginning of the year is the perfect opportunity to let the caregivers know the financial needs of the troop/group and what options are available (with girl input) to meet those needs.
5. Inform the girls' caregivers that the troop/group and community financial records are always available for review upon request. **Troop/group leaders should have the latest troop/group bank statements available for review at each meeting.**
6. Troop/Group dues: The girls in the troop/group must share in the responsibility of setting the amount of dues, if any, for their troop/group. Girls may also be involved in collecting and maintaining the dues records. This money may be used to purchase earned awards or pay for field trips and other troop/group expenses.
7. Volunteers and girls should work within the troop's/group's budget to finance activities. Volunteers must not personally subsidize purchases such as craft supplies/snacks for the group.

Bank Accounts

Groups are defined as troops and designated volunteer communities.

Bank Account Basics

1. The activities supported by the troop/group funds should serve the [Girl Scout Mission](#) and meet one or more of the Girl Scout Leadership Experience [\(GSLE\) Five Outcomes](#):
 - Strong Sense of Self
 - Challenge Seeking
 - Positive Values
 - Healthy Relationships
 - Community Problem Solving
2. Individually Registered Girls (IRGs) **may not** open troop/group bank accounts.
3. The troop/group must have a council-approved bank account when cash on hand exceeds \$25.
4. Troop/group accounts are established under the GSSWT tax ID number, and are therefore property of GSSWT and subject to its guidelines and requirements (GSUSA [Blue Book of Basic Documents](#), page 20).
5. All bank accounts must be opened, closed, and/or modified by the GSSWT finance department.
6. Each troop/group is authorized to have **one checking account** at a GSSWT-authorized bank.
7. All troop/group income must be deposited into the troop/group account **as soon as possible after receipt**. Cash on hand should not exceed \$25. Depositing troop/group funds into a personal account is not permitted.
8. All expenditures must be made from the account by **check or debit card** only.
9. Before receiving payment from GSSWT for any funds due to the troop/group, the troop/group must have a bank account with at least two qualified signers, at a council-approved bank, an ACH Authorization form and a recent finance report on file.
10. **Cash withdrawals and electronic transfers from the troop/group account are not permitted.** Individuals may be reimbursed **by check** for out-of-pocket expenses, with a valid receipt.
11. **Use of the account for personal expenses is not permitted.**
12. Troops may not order credit cards through the GSSWT troop account. Only debit cards are allowed.
13. The account may have up to four qualified signers. The account **must** have at least two qualified signers at all times. If a signer leaves the troop/group, or becomes otherwise

disqualified, the remaining signer(s) and/or the troop co-leaders are responsible for notifying the Finance department **immediately** to change signers on the account. *Accounts without two qualified signers are subject to closure without notice.*

14. Council-sponsored product program activities have specific banking and tracking procedures. Refer to your product program training materials for more information.
15. Unused money left in accounts when troops/groups disband becomes the property of the council, to be used, at council's discretion, for girl program.

Each troop/group must have at least two approved registered members to sign on the account. **The signers cannot be related by blood or marriage and cannot reside in the same household.** The signers must be affiliated with the group. If two signers cannot be found within the same troop/group, a co-signer may be brought in from within the same GSSWT Community. **GSSWT staff will not be signers on troop/group accounts.** Only one authorized signature is required on troop/group checks, but more than one is encouraged, especially if reimbursing a person for troop/group expenses that exceed \$200.

To open your account:

1. **All bank accounts must be opened, closed, and changed through the Finance department.**
2. Select two unrelated adult members (not residing in the same household) to serve as authorized bank account signers.
3. To be added to the account, **each signer** must:
 - be registered as a Girl Scout member
 - have a current approved background check screening on file with GSSWT
 - have successfully completed *Money Manager Training* **within the last 12 months**
4. Select a GSSWT partner bank from the following:
 - Broadway Bank
 - First State Bank of Uvalde
 - Frost Bank
 - IBC
 - The Bank and Trust

Troop/Group accounts must be at one of the above banks. For assistance in choosing a bank, refer to the "*Bank Comparison Guide*" on the GSSWT website (*Forms and Documents>Advanced Search>Finance*).

5. Download the **Money Manager Position Agreement/Bank Request** form from the *Forms and Documents* section of the GSSWT website (*Forms and*

Documents>Advanced Search>Finance). **Each signer must complete a separate position agreement form. One bank request form may be completed with all signers' information.**

6. Submit the agreement forms and the request form **together** to customercare@girlscouts-swtx.org. **All bank accounts must be opened, modified and closed through the Finance department.**
7. The Finance department will confirm that each signer is a registered Girl Scout member, has a current, approved volunteer background check screening on file and has successfully completed Money Manager Training within the past 12 months. To avoid delay, submit the bank request only after **all** signers have completed **all** requirements.
8. Finance department will forward request for executive review and signature.
9. Finance department will submit the completed form and signed request letter to bank.
10. Bank will establish new account and contact the authorized signers to complete signature cards. Signers **SHOULD NOT** go to the bank until contacted by a bank representative.
11. When the troop/group receives its checks for the new account, the primary signer should submit an **ACH Authorization** form, available for download from the [Forms and Documents](#) section of the GSSWT website (*Forms and Documents>Advanced Search>Finance*), along with a copy of a check. **Do not submit the authorization form until all signature cards are complete and the account is active.**

Changing signers:

1. **All bank accounts must be opened, closed, and changed through the Finance department.**
2. The account must have at least two qualified signers at all times. If a signer leaves the troop/group, or becomes otherwise disqualified, the remaining signer(s) and/or the troop co-leaders are responsible for notifying the Finance department **immediately** to change signers on the account. **Accounts without two qualified signers are subject to closure without notice.**
3. Each signer **being added** to the account must:
 - be registered as a Girl Scout member
 - have a current approved background check screening on file with GSSWT
 - have successfully completed ***Money Manager Training*** within the last 12 months
4. Download the **Money Manager Position Agreement/Bank Request** form from the [Forms and Documents](#) section of the GSSWT website (*Forms and*

Documents>Advanced Search>Finance). The new signer must complete both pages of each form. **Only the new signer** is required to complete the forms.

5. If any signers are **being removed**, list their name(s) in the appropriate section on page 2 of the request form, and check the "Remove" box. **Signature is not required** to be removed from the account.
6. Submit the position agreement form **and** the bank request form (4 pages total) to customercare@girlscouts-swtx.org. *All bank accounts must be opened, closed, and changed through the Finance department.* Do not send the ACH Authorization at this time.
7. The Finance department will confirm that the new signer is a registered Girl Scout member, has a current, approved volunteer background check screening on file and has successfully completed Money Manager Training within the past 12 months.
8. Finance department will forward request for executive review and signature.
9. Finance department will submit the completed form and signed request letter to bank.
10. Bank will add the new signer(s) and contact **all** signers to complete signature cards. **All remaining signers on the account will be required to complete new signature cards, to validate the change.** Signers SHOULD NOT go to the bank until contacted by a bank representative.
11. After all signature cards have been completed, the primary signer must submit an updated **ACH Authorization** form, available for download from the [*Forms and Documents*](#) section of the GSSWT website (*Forms and Documents>Advanced Search>Finance*). A copy of a check is NOT required, since the account number has not changed. *Do not submit the revised authorization form until all signature cards have been completed.*

To Close Your Bank Account:

1. **All bank accounts must be opened, closed, and changed through the Finance department.**
2. Download the **Money Manager Position Agreement/Bank Request** form from the [*Forms and Documents*](#) section of the GSSWT website (*Forms and Documents>Advanced Search>Finance*).
3. Complete page 1 of the **Bank Request** form only, with the account number, bank name and troop number.
4. Signature is not required to close the account.
5. Submit page 1 of the request form to customercare@girlscouts-swtx.org.

6. After the account is closed, the primary signer will receive a final bank statement showing the closing transaction. Within 30 days of receiving the final bank statement, **the account signers must submit a final finance report, to be released from liability on the account.** The final finance report should include all bank statements and receipts acquired since the previous finance report. For details on filing the finance report, you can download the "[*Finance Report Guide*](#)" from the GSSWT website (*Forms and Documents>Advanced Search>Finance*).

Managing Your Troop/Group Bank Account:

1. All money collected for the troop/group must be deposited *as soon as possible* into the troop/group account. Cash on hand should not exceed \$25. **Holding troop/group funds for an excessive amount of time, or depositing troop/group funds into a personal account, may result in the individual being released as a volunteer, and in certain cases, may result in criminal prosecution.**
2. Review your monthly bank statement. **All signers are responsible for monitoring the account.** If receiving paper statements, the statements should be addressed to the primary signer on the account. **If possible, all account signers should have online access to review the account.**
3. Best practices for troop/group banking suggest that checks be held by the signer who is **not** receiving the statements.
4. The bank statements should be available for review at all troop/group meetings, and upon request from girls' caregivers and council staff.
5. **GSSWT-approved banks should not charge monthly fees to your account.** If this happens, notify the Finance department immediately. Troops/groups will be responsible for Non-Sufficient Funds fees resulting from troop/group account overdrafts and fees for special services.
6. Banks may charge a "Cash Deposit" fee for large cash deposits. **This is not a monthly fee, and cannot be waived by the bank.** GSSWT will refund these fees when reported in the appropriate section of the semi-annual finance report, and supported with bank statements. For details on reporting the cash deposit fee for reimbursement, you can download the "[*Finance Report Guide*](#)" from the GSSWT website (*Forms and Documents>Advanced Search>Finance*).
7. **No cash withdrawals from a troop/group account are permitted. All transactions must be made by check or debit card. Withdrawing cash from a troop/group account may result in the individual being released as a volunteer, and in certain cases, may result in criminal prosecution.**

8. Electronic transfers out of the account (except those initiated by GSSWT), are not permitted. **All outgoing transactions must be by check or debit card.**
9. **Personal use of troop funds is not permitted. Using troop/group funds for personal expenses may result in the individual being released as a volunteer, and in certain cases, may result in criminal prosecution.**
10. Keep receipts for **all** transactions. All expenses must be supported with receipts on your finance report. Receipts **must be legible**, and should include date of purchase, all items purchased, total amount, and payment method.
11. ***Valid vendor receipts are required for all reimbursements.*** If reimbursing an individual for several receipts with one check, write the check number on each receipt. This will help track the expenses on your finance report.
12. ***Signers must not write checks to reimburse themselves.*** One signer may write a check to the other signer for reimbursement.
13. Except for reimbursement with a valid receipt, ***funds from the troop/group account must not be paid to any individual***, either in the form of cash, check or gift cards. This includes the granting of scholarships by the troop/group to graduating seniors or other individuals. If the girl members of a troop are graduating seniors, the troop may purchase a ***Lifetime Girl Scout Membership*** for each graduating senior.
14. Handle a lost troop/group debit card or a compromised account the same way you would a personal debit card or account: notify the bank immediately.
15. The only Third-Party Settlement Organization (TSO) accounts permitted on the troop/group account are ***“Square”***, to be used for Product Program transactions, and ***“Stripe”***, which is available through ***Rallyhood***. These accounts are to be used to ***receive funds only***. Both ***“Square”*** and ***“Stripe”*** accounts must be set up using the GSSWT tax ID number, and linked to your troop/group account. ***Other TSO vendors (Venmo, PayPal, ApplePay, etc.) are not permitted.***
16. If a signer leaves the troop/group, or becomes otherwise disqualified, the remaining signer(s) and/or the troop co-leaders are responsible for notifying the Finance department ***immediately*** to change signers on the account. The account must have at least two qualified signers at all times. Non-members are not authorized to access troop bank accounts. ***Accounts without at least two qualified signers are subject to closure without notice.***
17. Members should use the tax-exempt form whenever possible to save group funds. Sales tax exemption allows registered members to purchase items for direct group use on a tax-free basis. The items purchased must directly benefit the group.

18. To obtain a tax-exempt form, contact the Customer Care team at customercare@girlscouts-swtx.org with your request. You will need to provide your troop number or community/group name. The form will remain valid for a time frame not to exceed the end of the current membership year (Oct 1 – Sept 30).

ACH Authorization Form:

The ACH (Automated Clearing House) Authorization form allows GSSWT to deposit to and withdraw funds from the troop/group account as needed. **GSSWT will not withdraw any funds from a troop/group account without giving prior notice to the troop/group.**

1. All troop/group transactions **initiated by GSSWT** will be made by ACH transfer.
2. The troop/group must have a current ACH Authorization form on file to be eligible to receive funds from GSSWT.
3. ***Do not submit the ACH Authorization form with your bank request form.*** The form should be sent in only after the signature cards have been completed at the bank, and the new account or signer change is in effect.
4. ACH Authorization forms for **new accounts** must include one of the following documents, as confirmation of account:
 - Copy of a check (temporary checks are allowed, as long as the bank has pre-printed the account number on the check) OR
 - Copy of bank statement OR
 - Copy of *signature card* signed at the bank
5. Any time there is a signer change on the account, the primary signer must submit a *revised* ACH Authorization, to reflect the change, only after the change is complete at the bank. **Do not send the authorization form with the bank request.** The *revised* authorization form does not require a copy of a check of bank statement to confirm account.
6. The ACH Authorization form is available for download from the [*Forms and Documents*](#) section of the GSSWT website (*Forms and Documents>Advanced Search>Finance*).

Finance Reports:

Twice a year, on or before **December 15 and June 15**, troop and Community money managers are required to complete and submit a finance report with copies of receipts and bank statements. If the 15th does not fall on a normal workday, the report is due the next business day.

The reports provide documentation for troop/group leaders, for girls' caregivers and council files. Because the troop/group accounts are opened under the GSSWT tax ID number, GSSWT is responsible for providing troop/group account information from these reports to the IRS. The troop/group must have the most recent finance report on file to participate in GSSWT's cookie and fall product programs or to receive funds due from the council. If the troop/group has a bank account during any part of the reporting period, the money managers must file a finance report, *even if there was no activity on the account*.

The report must be completed using ***the most recent version*** of the "Finance Report Spreadsheet", available for download from the [Forms and Documents](#) section of the GSSWT website (*Forms and Documents>Advanced Search>Finance*).

Detailed instructions for completing the report, "Finance Report Guide," are also available for download from the [Forms and Documents](#) section of the GSSWT website (*Forms and Documents>Advanced Search>Finance*).

Throughout the reporting period, be sure to save the following for use with your report:

- Bank statements, copies of checks and deposit slips
- Product program receipts and sales records
- Itemized vendor receipts for all purchases

Finance reports should be made regularly available to girls' caregivers for review, and **MUST** be made available upon request by caregivers, the designated volunteer community team or by GSSWT. Any questions that may arise concerning financial matters should be addressed to the money managers preparing the finance report.

GSSWT may periodically request specific information or documentation from troop/group bank account signers regarding troop/group finance activities. If response to such a request is not received within a reasonable amount of time (10 business days at the most), the troop/group bank account is subject to being closed by GSSWT without notice.

Saving Troop Funds:

Girl Scout Juniors, Cadettes, Seniors and Ambassadors may save troop/group funds for planned travel, within reason. ***If the troop/group is saving funds for a future activity, the troop/group must submit a copy of their [Activity and Trip Form](#) and Approval Letter with the June 15 Troop Finance Report.***

Girl Scout Daisy and Brownie troops/groups should make every effort to spend troop funds during the year the funds were earned, on the girls who helped earn those funds. It is strongly recommended that troop/group funds be spent within the membership year (Oct 1 –Sept 30).

Your troop/group, however, may have program plans or other needs that require carrying some funds over to the next membership year.

Below are suggested guidelines for funds carried over on the June 15 Troop Financial Report:

- Girl Scout Daisies — \$25 per girl registered in the troop/group
- Girl Scout Brownies — \$50 per girl registered in the troop/group
- Girl Scout Juniors — \$75 per girl registered in the troop/group
- Girl Scout Cadettes — \$200 per girl registered in the troop/group
- Girl Scout Seniors — \$200 per girl registered in the troop/group
- Girl Scout Ambassadors — \$200 per girl registered in the troop/group

If carrying over funds, troops/groups should meet the following guidelines:

1. All troop/group members have been included in the decision-making process.
2. The majority of the members are continuing in the troop/group.
3. There is a specific, clearly defined reason for saving the funds.
4. The finance reports for the current year have been submitted.
5. Caregivers have received a copy of the most recent finance report and have been informed of the plans for the use of the funds.
6. The troop/group leaders have determined the amount of funds to be carried over and have outlined a clearly defined budget and timeline for expenditures.

Bank Accounts and Product Program

Groups are defined as troops and designated volunteer communities.

1. Individually Registered Girls (IRGs) must sign an **Agreement to Deposit to Council**, and deposit all product program funds into the GSSWT council account for the duration of the program. IRGs are not permitted to have individual bank accounts.
2. To be eligible to participate in either the Fall Product Program or the Cookie Program, troops must have the most recent finance report, complete and approved, on file with GSSWT.
3. Troops must have an ACH Authorization form on file with GSSWT to participate in either the Fall Product Program or the Cookie Program. If any changes are made to the account, the primary money manager must submit a revised ACH Authorization.

4. If the troop/group does not yet have a bank account, or if the bank account is out of compliance, the Nut/Cookie manager must sign an **Agreement to Deposit to Council**, and deposit all product program funds into the GSSWT council account for the duration of the program. The troop/group will receive its proceeds at the end of the program, provided its account is active and in good standing.
5. Troop Money Managers and Troop Nut/Cookie Manager(s) should *communicate with each other frequently* regarding council ACH withdrawals and deposits.
6. Banks may charge a “Cash Deposit” fee for large cash deposits. GSSWT will refund these fees when reported in the appropriate section of the semi-annual finance report and supported with bank statements. For details on reporting the cash deposit fee for reimbursement, you can download the “Finance Report Guide,” from the [Forms and Documents](#) section of the GSSWT website ([Forms and Documents](#)>[Advanced Search](#)>[Finance](#)).
7. *Always remember that cash withdrawals are not permitted from troop/group accounts.* If the troop/group needs change for a cookie booth, one of the money managers should write a check to another adult in the troop so that he/she can cash the check for the amount of change needed. After the cookie booth is finished, the amount taken from the account for the change *should be re-deposited separately*, to keep a clear audit trail for the finance report. The deposit slip will serve as the “receipt” for the check that was written.
8. For additional information, please refer to your product program training materials.

Bank Accounts and Membership

Groups are defined as troops and designated volunteer communities.

When a Troop/Group Disbands:

IMPORTANT: Yearly membership expires on September 30 of each year. **Individuals must be registered for the current Girl Scout year (Oct 1 – Sept 30) to participate in Girl Scout activities.** You must complete all activities and transactions before memberships expire and/or before disbanding. Non-members are not authorized to access troop/group accounts.

Before a troop/group disbands, the girl members should decide upon one of the following to use any remaining funds in the account:

- An appropriate Girl Scout troop/group activity or service project
- Donating to their designated volunteer community or to another troop/group
- Donating to an appropriate charity

All expenditures must be made before closing the account and documented on the final finance report. **After the account has been closed and the remaining funds sent to GSSWT, the group will not be able to determine the use of the money.**

Note: IRS guidelines dictate that troop/group funds do not belong to individual girls, and *in no case will troop/group funds be distributed to individual girls or their parents/guardians. The distribution of gift cards, retail merchandise, passes/admission to movies, events, theme parks, etc. to each girl or adult is not permitted. This includes the granting of scholarships by the troop/group to graduating seniors or other individuals.*

If the troop is disbanding because its girl members are graduating seniors, the troop may purchase a *Lifetime Girl Scout Membership* for each graduating senior.

After the last bank transaction has cleared, the money manager should notify the Finance department to request closure on the account. ***Signers must not close the bank account themselves.***

If funds still remain in the account, they become the property of GSSWT. The bank will forward the balance of the troop/group account to the GSSWT troop treasuries account, a non-interest bearing account that is used only for girl programming, at the council's discretion.

After the account is closed, the primary signer will receive a final bank statement showing the closing transaction. **Within 30 days of receiving the final bank statement, the account signers must submit a final finance report, to be released from liability on the account.** The final finance report should include all bank statements and receipts acquired since the previous finance report.

If some of the girls from the disbanded troop/group are joining another GSSWT troop/group: the new troop/group leader should notify GSSWT of the transfer. The disbanded troop's/group's remaining funds will be divided equally by the number of registered girls in the disbanded troop/group, and GSSWT will allocate an equal share of the remaining funds to the transferring girls' new troop/group.

When a Girl Changes Troops

When a girl changes or leaves a troop/group that is **not disbanding**, she forfeits her right to any of the original troop's/group's funds. Money earned through council-sponsored product programs (such as the Girl Scout Cookie Program), troop/group money-earning activities, and troop/group dues belongs to the troop/group, is for the benefit of the troop/group, and does not belong to individual girls or adults. Any exceptions will be reviewed and determined by Girl Scouts of Southwest Texas.

When a Troop Splits

If a troop plans to split and some of its members form a new troop, all co-leaders and money managers should immediately notify Member Experience through customercare@girlscouts-swtx.org to facilitate the process.

Member Experience will work with both troops to ensure the current troop funds are distributed appropriately.

When Troops Merge

The troops should notify their Member Experience Specialist to facilitate the process by emailing customercare@girlscouts-swtx.org. The money manager from the dissolving troop should write a check for the account balance, made out to the new troop. After the check clears, the money manager from the dissolving troop should notify GSSWT Finance to close the account. *Signers should not close the account themselves.*

When a Troop/Group Does Not Re-register

If a troop/group does not re-register by October 1 (the beginning of a new membership year), the troop's/group's bank account will be subject to closure without notice. Funds will be deposited into the council's non-interest-bearing Troop Treasuries custodial account. The money will NOT be used to fund the council's operating budget.

If a troop/group has had its bank account closed because of non-registration, and the troop/group re-registers before the end of the current membership year (September 30), the troop/group may request to have the funds from the closed account deposited into the new troop/group account.

Beginning October 1 of the following membership year, troops/groups and the members will no longer have access to those original funds. Any money remaining in the troop treasuries account will be used for girl programming at the discretion of GSSWT.

Money-Earning/Solicitation Basics for Troops

Troops flex their financial muscles in two distinct ways:

1. **The Girl Scout Cookie Program/Girl Scout Fall Product Program.** All girl members are eligible to participate in these two council-sponsored product sale activities each year, with volunteer supervision. Please remember, volunteers and Girl Scout council staff don't sell cookies and other products—girls do.

2. **Group money-earning activities, organized by the troop** (not by the council), that are planned and carried out by girls (in partnership with volunteers) and that earn money for the group.

To conduct any other money-earning/solicitation projects during the year, troops/groups/individual girls *must participate in both council-sponsored product programs.*

Any other money-earning project requires prior approval by the council by submitting a *Money-earning/Solicitation form.*

Participation Guidance

Girls' participation in both council-sponsored product sale activities and group money-earning/solicitation projects is based upon the following:

- Voluntary participation
- Written permission of each girl's parent or guardian
- An understanding of (and ability to explain clearly to others) why the money is needed
- An understanding that money earning should not exceed what the group needs to support its program activities
- Observance of local ordinances related to involvement of children in money-earning activities, as well as health and safety laws
- Vigilance in protecting the personal safety of each girl
- Arrangements for safeguarding the money

Additional Guidelines

Keep these specific guidelines—some of which are required by the Internal Revenue Service—in mind to ensure that sales are conducted with legal and financial integrity.

- **All rewards earned by girls through the product program activities must support Girl Scout program experiences** (such as camp, travel, and program events, but not scholarships or financial credits toward outside organizations).
- **Rewards are based on sales ranges set by councils** and may not be based on dollar-per-dollar calculation.
- **Troops are encouraged to participate in council product programs as their primary money-earning activity;** any group money earning shouldn't compete with the Girl Scout Cookie Program or other council product programs.

- **Obtain written approval from your council** before a group money-earning event; most councils ask that you submit a request for approval.
- **Girl Scouts discourages the use of games of chance.** Any activity which could be considered a game of chance (raffles, contests, bingo) must be approved by the local Girl Scout council and be conducted in compliance with all local and state laws.
- **Girl Scouts' *Blue Book* policy (page 20) forbids girls from the direct solicitation of cash.** Girls **can** collect payment for the purchase of Girl Scout Cookies and other Girl Scout–authorized products through participation in council-approved product sale donation programs.
- **Girl Scouts forbids product demonstration parties where the use of the Girl Scout trademark increases revenue for another business, such as in-home product parties.** Any business using the Girl Scout trademark or other Girl Scout intellectual property must seek authorization from GSUSA.
- **Group money-earning/solicitation activities need to be suited** to the ages and abilities of the girls and consistent with the principles of the *Girl Scout Leadership Experience*.
- **Money earned/solicited is for Girl Scout activities and is not to be retained by individuals.** Girls can, however, be awarded incentives and/or may earn credits from their Girl Scout product sales. Funds acquired through group money-earning projects must be reported and accounted for by the group according to council procedures.

Sample Money-Earning Activities

Collections/Drives

- Cell phones for refurbishment
- Used ink cartridges turned in for money
- Christmas tree recycling

Food/Meal Events

- Lunch box auction (prepared lunch or meal auctioned off)
- Themed meals, like a high tea or a build-your-own-taco bar, related to activities girls are planning (For instance, if girls are earning money for travel, they could tie the meal to their destination.)

Services

- Service-a-thon (people sponsor a girl doing service and funds go to support a trip or other activity)
- Babysitting for holiday (New Year's Eve) or council events
- Raking leaves, weeding, cutting grass, walking pets
- Cooking class or other specialty class

The Girl Scout Cookie Program and other council-sponsored product sales are designed to unleash the entrepreneurial potential in your girls. From there, your troop may decide to earn additional funds on its own.

GSSWT Standards Concerning Money-Earning and Solicitation Projects

Before embarking upon any money-earning or solicitation activities, troops/groups must identify and justify the need for supplemental funds. These activities should be consistent with the goals and principles of the Girl Scout program and give girls an opportunity to use skills learned in their group. *Adults are not permitted to raise money in the name of a Girl Scout troop/group without girl participation or without a Girl Scout present.*

A [*Money-Earning/Solicitation form*](#) must be submitted to GSSWT for approval six weeks prior to the activity date. Send all forms to customercare@girlscouts-swtx.org.

- **Forms not submitted *at least six weeks prior to the activity date* will be rejected.**
- **Not submitting a form at all may result in the troop/group forfeiting funds earned to council.**

Each girl's participation is voluntary, and permission must be obtained in writing from a parent or guardian. Parents/guardians are responsible for any supplies ordered by a girl who participates in a money-earning/solicitation activity. Troops/groups should be sensitive to an individual girl's beliefs, responsibilities and ability to participate in money-earning/solicitation activities. Girl Scouting is an inclusive organization and every opportunity should be extended to allow each girl to support the group to the best of her ability.

GSSWT assesses a 10% administration fee for every donation that is processed by the council office. Once GSSWT has determined that your troop/group is in good standing, your donation will be transferred to your troop/group bank account via ACH deposit (minus the 10% fee).

1. The necessity for such funds should be well established and not exceed troop/group/individual girl needs. Examples of a need would be troop/group projects, travel and higher awards (Girl Scout Bronze, Girl Scout Silver and Girl Scout Gold).
2. Girls are not allowed to make a direct solicitation for cash. The girl may make the presentation to support the need for the money, but an adult must make the ask. (The only exception to this rule is Girl Scouts working to earn their Girl Scout Gold Award.)

3. Existing troops/groups must have an ACH Authorization form and the most recent financial report on file with GSSWT and have a bank account that is in compliance with GSSWT guidelines.
4. The troop/group must complete and submit a current [Money-Earning/Solicitation form](#) to GSSWT for approval by sending to customercare@girlscouts-swtx.org. *This form is not required for the fall product or cookie programs.*
5. There shall be no paid advertisement or use of news media to publicize money-earning/solicitation activities, including classified ads.
6. Groups (troops/groups and/or communities) shall not take part in fundraising for other organizations. Individual girls may participate in fundraising activities for other organizations as long as they are not in Girl Scout attire or indicate they are representing Girl Scouts in any manner. Girl Scouts may support appropriate charities by participating in service projects or they may contribute a portion of their troop/group funds to organizations or projects which they consider worthwhile.
7. Groups must ensure that all legal requirements are met for any Money-Earning/Solicitation activity. During the planning stage, groups should determine what procedures, permits or licenses may be required, and whether any records or reports are necessary. Visit www.texascottagefoodlaw.com and www.sanantonio.gov/Health/FoodLicensing for more information.
8. Many businesses require that a formal request be made on council letterhead. If such is the case, be sure to fill in the appropriate section on the [Money-Earning/Solicitation form](#).
9. Council letterhead cannot be given out for individual use. Council staff must approve the letter's content and it must be signed by a council staff member. The Fund Development department is available to assist with acknowledgements or to answer questions.
10. **In order to be tax deductible, a donation must be sent directly to the GSSWT Fund Development department for documentation.** The council will issue a receipt and thank you letter, and ensure proper disbursement of the funds back to the group (minus the 10% processing fee). Keep in mind that groups (troops and/or communities) are not 501(c)3 entities in accordance with state and federal laws, and thus, cannot issue receipts for tax-deductible donations.
11. **A donation of \$250 or more must be sent to the GSSWT Fund Development department for deposit and documentation, regardless of tax-deductible status.** The Fund Development department will then disburse the donation to the troop/community, minus the 10% processing fee.

12. It is important that the troop/group verifies that prospective donors are not already on the council donor list, as these companies may not be solicited directly. The donor list may be found in GSSWT's [Annual Report](#) (*Governance>Annual Report*).
13. Use of the Girl Scout trademark (logo) must be approved by council before use.

Remember:

1. Donations made directly to a troop/group are not tax deductible. **To make a tax-deductible contribution, the donor must send the contribution directly to the council on behalf of the troop/group.** Once the troop's/group's bank account has been verified by the finance department and the troop's/group's status has been verified by Member Support, the council will then forward the donation (less the 10% administration fee) to the troop/group via ACH deposit and send a letter to the donor for tax purposes.
2. Money-earning/solicitation activities should be conducted in the name of the troop/group, and monies earned are considered troop/group funds. **These funds are never disbursed to individual troop/group members.** Leaders and girls should understand that troop/group funds belong to the entire troop/group, and decisions on use and spending should be made through the troop/group system of self-government.
3. Concession stands at various venues (e.g., Alamodome, Fiesta events) require volunteers to be 18 years of age. Since girls should actively participate in the money-earning/solicitation activity, concession stands are not permitted.
4. If a planned money-earning/solicitation activity is of an ongoing nature; permission may be granted for one year. "Ongoing" means a specific project, which is repeated several times (e.g., car washes, babysitting, etc.).
5. ***No money-earning projects may be held during, or in conjunction with, the Girl Scout Cookie or Fall Product programs.*** To clarify, for both the cookie and fall product programs, the first day of order taking will constitute the start date and the day the community turns in troop end-of-program paperwork to the council will constitute the end date. See the current product program companion guide for specific dates.
6. The sale or endorsement of commercial (branded) products is not allowed (even if labels are removed).
7. Raffles, drawings and games of chance are not permitted.
8. Use of "Gofundme" pages and other online solicitation is not permitted.
9. For additional information, contact the GSSWT Fund Development Team by emailing customercare@girlscouts-swtx.org or calling 210-349-2404/800-580-7247.

Help Your Troop Reach Its Financial Goals

We get it—there’s something exciting about opening that first case of Girl Scout Cookies. However, before your girls take part in all the cookie program fun, it’s important they have a clear plan and purpose for their product sale activities. As a volunteer, you have the opportunity to facilitate girl-led financial planning, which may include the following steps for the girls:

1. *Set goals for money-earning activities.* What do girls hope to accomplish through this activity? In addition to earning money, what skills do they hope to build? What leadership opportunities present themselves?
2. *Create a budget.* Use a budget worksheet that includes both expenses (the cost of supplies, admission to events, travel, and so on) and available income (the group’s account balance, projected cookie proceeds, and so on).
3. *Determine how much the group needs to earn.* Subtract expenses from available income to determine how much money your group needs to earn.
4. *Make a plan.* The group can brainstorm and make decisions about its financial plans. Will cookie and other product sales—if approached proactively and energetically—earn enough money to meet the group’s goals? If not, which group money-earning activities might offset the difference? Will more than one group money-earning activity be necessary to achieve the group’s financial goals? In this planning stage, engage the girls through the Girl Scout processes (girl-led, learning by doing, and cooperative learning) and consider the value of any potential activity. Have them weigh feasibility, implementation, and safety factors.
5. *Write it out.* Once the group has decided on its financial plan, describe it in writing. If the plan involves a group money-earning activity, fill out an application for approval from your council and submit it along with the budget worksheet the girls created.

Remember: It’s great for girls to have opportunities like the Girl Scout Cookie Program to earn funds that help them fulfill their goals as part of the [*Girl Scout Leadership Experience*](#). As a volunteer, try to help girls balance the money earning they do with opportunities to enjoy other activities that have less emphasis on earning and spending money. Take Action projects, for example, may not always require girls to spend a lot of money!

Financial Management and Product Program Abilities by Grade Level

As with other Girl Scout activities, girls build their financial and sales savvy as they get older. Every girl will be different, but here you'll find some examples of the abilities and opportunities for progression of girls at each grade level.

Girl Scout Daisies

The group volunteer handles money, keeps financial records, and does all group budgeting.

Parents/guardians may decide they will contribute to the cost of activities.

Girls can participate in Girl Scout Cookie activities and other council-sponsored product sales.

Daisies are always paired with a volunteer when selling anything. Girls do the asking and deliver the product, but volunteers handle the money and keep the girls secure.

Girls should be given the opportunity to practice identifying money and counting back change with an adult during each transaction.

Girl Scout Brownies

The group volunteer handles money, keeps financial records, and shares some of the group-budgeting responsibilities.

Girls discuss the cost of activities (supplies, fees, transportation, rentals, and so on) with guidance from their volunteer(s).

Girls set goals for and participate in council-sponsored product sales.

Girls may decide to pay dues to contribute to the cost of activities.

Girl Scout Juniors

The group volunteer retains overall responsibility for long-term budgeting and record keeping, but shares or delegates all other financial responsibilities.

Girls set goals for and participate in council-sponsored product sales.

Girls decide on group dues, if any. Dues are collected by girls and recorded by a group treasurer selected by the girls.

Girls budget for the short-term needs of the group based on their plans and income from the group dues.

Girls budget for more long-term activities, such as overnight trips, group camping, and special events.

Girls budget for Take Action projects, including the Girl Scout Bronze Award, if they are pursuing it.

Girl Scout Cadettes, Seniors, and Ambassadors

Girls estimate costs based on plans.

Girls determine the amount of group dues, if any, and the scope of money-earning projects.

Girls set goals for and participate in council-sponsored product sales.

Girls carry out budgeting, planning, and group money-earning projects.

Girls budget for extended travel, Take Action projects, and leadership projects.

Girls may be involved in seeking donations for Take Action projects with council approval.

Girls keep their own financial records and give reports to parents and group volunteers.

Girls budget for Take Action projects, including the Girl Scout Silver or Gold Awards, if they are pursuing them.

Working with Sponsors and Other Organizations

Local sponsors can help councils power innovative programs for Girl Scouts. Community organizations, businesses, religious organizations, and individuals may be sponsors and may provide group meeting places, volunteer their time, offer in-kind donations, provide activity materials, or loan equipment. Encourage your girls to celebrate a sponsor's contribution to the troop by sending thank-you cards, inviting the sponsor to a meeting or ceremony, or working together on a Take Action project.

For information on working with a sponsor, consult your council, which can give you guidance on the availability of sponsors, recruiting guidelines, and any council policies or practices that must be followed. Your council may already have relationships with certain organizations or may know of some reasons **not** to collaborate with certain organizations.

When collaborating with any other organization, keep these additional guidelines in mind:

1. GSSWT reserves the right to reject any advertisement submitted for publication and refuse any advertiser deemed non-supportive of GSUSA's goals and objectives. Exclusions include, but are not limited to, businesses selling or promoting firearms, alcohol or drug-related products, or anything determined to be dangerous, unhealthy, in competition with the principles or ideals of Girl Scouting, or in any way not contributing to the best interest of our members.
2. GSSWT may recommend changes in, edit or reject advertising copy.

3. Neither GSSWT nor GSUSA endorse commercial products, and copy written to imply such is not allowed. Use of written GSUSA emblems, logos or symbols, or similar replicas are not allowed without the expressed written consent of GSSWT and GSUSA.
4. The advertiser assumes all liability for advertising content.

Avoid Fundraising for Other Organizations

Girl Scouts are not allowed to solicit money on behalf of another organization when identifying themselves as Girl Scouts by wearing a uniform, a sash or vest, official pins, and so on. This includes participating in a walkathon or telethon while in uniform. However, you and your group can support another organization through Take Action projects. Girl Scouts as individuals are able to participate in whatever events they choose as long as they're not wearing anything that officially identifies them as Girl Scouts.

Steer Clear of Political Fundraisers

When in an official Girl Scout capacity or in any way identifying yourselves as Girl Scouts, your group may not participate, directly or indirectly, in any political campaign or work on behalf of or in opposition to a candidate for public office. Letter-writing campaigns are not allowed, nor is participating in a political rally, circulating a petition, or carrying a political banner.

Be Respectful When Collaborating with Religious Organizations

Girl Scout groups must respect the opinions and practices of religious partners, but no girl should be required to take part in any religious observance or practice of the sponsoring group.

Avoid Selling or Endorsing Commercial Products

A commercial product is any product sold at a retail location. Since 1939, girls and volunteers have not been allowed to endorse, provide a testimonial for, or sell such products.

Questions?

We hope this reference manual has provided you with all the information you need to help you maintain your troop/group finances.

If we missed something, please feel free to contact us by sending an email to customercare@girlscouts-swtx.org or by calling 210-349-2404/800-580-7247.

Thanks for all you're doing to support the girls!