



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 ([*GSLE*](#)), 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 decide to 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

Volunteer's Role in Group Finances

Groups are defined as troops and designated volunteer communities.

Include the Girls

Handling money, especially when it belongs to other people, is a serious responsibility. Our Girl Scouts learn many valuable skills, and it is important to include them in the money management process. The leaders need to share the responsibility with the girls in ways appropriate to their ages and experiences.

The girls in the troop should share in the responsibility of setting the amount of dues, if any, for their troop. 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 expenses.

Having the girls assist in managing the troop's finances and paying troop bills is a terrific way to teach important life skills, build interest and involvement, and promote transparency and fairness. Please use this opportunity to build a financially literate troop. With your guidance, girls will learn key money skills that will serve them throughout their lives.

Involve the Caregivers

Meet with the girls' caregivers, and decide on the following:

- Which expenses will be paid from the troop funds, and which will be paid by the girls individually?
- Will fees for adult learning courses be reimbursed by troop funds or will individuals be responsible for their own training costs?
- Will adult participation in programs, events or field trips be reimbursed by troop funds?

The girls' caregivers should understand the troop's financial needs and support the financial plans. Meeting with families at the beginning of the year is the perfect opportunity to let the caregivers know the financial needs of the troop and what options are available (with girl input) to meet those needs.

Troops must be as self-supporting as possible. The goal is for the troop to earn enough money to pay for anticipated program activities throughout the year. Communicate the standards and guidelines for troop money-earning projects to the families (see "Money-Earning/Solicitation Basics" later in this document).

It is very important that you inform the girls' caregivers that the troop and Community financial records are always available for review upon request. All financial matters are completely public transactions. *Transparency is the rule.*

Co-leaders and money managers should have bank statements and the latest troop finance report available for review at each meeting.

Money Manager Duties

Money managers are responsible for:

- keeping the troop or Community financial records, to include receipts for **all expenses**
- reviewing the monthly bank statement to check for discrepancies
- writing reimbursement checks to members for out-of-pocket expenses
- sending the troop or Community finance report to council twice a year
- providing bank statements and finance reports for review at every meeting
- communicating regularly with the Troop Cookie Manager and the Troop Nut Manager regarding deposits and withdrawals for these programs

Always remember: the money managers are the primary caretakers for the girls' funds. ***All money managers are responsible for monitoring and securing the troop/group bank account.***

Bank Accounts

Groups are defined as troops and designated volunteer communities.

Bank Account Basics

1. IRS guidelines dictate that troop funds do not belong to individual girls, and in no case will troop 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 individual girls or adults is not permitted. This includes the granting of scholarships to graduating seniors or other individuals.**
2. Troop and Community 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).
3. Volunteers and girls should work within the troop's budget to finance activities. Volunteers must not personally subsidize purchases such as craft supplies/snacks for the group.
4. Each troop or Community is authorized to have **one checking account** at a GSSWT-authorized bank.
5. The troop or Community must have a council-approved bank account when cash on hand exceeds \$25.
6. *All bank accounts must be opened, closed, and/or modified by the GSSWT finance team.*
7. The account may have up to four qualified signers, but must have at least two qualified signers at all times.
8. Troops and Communities may not order credit cards through the GSSWT troop account. Only debit cards are allowed.
9. Before receiving payment from GSSWT for any funds due to the troop, the troop 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. The activities supported by the troop 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
11. Cash withdrawals and electronic transfers (except those initiated by GSSWT) are not permitted from troop or Community accounts.
12. Unused money left in accounts when troops disband becomes the property of the council, to be used, at council's discretion, for girl program.

To open your account:

Each troop or Community 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, a co-signer may be brought in from within the same GSSWT Community. **GSSWT staff will not be signers on troop accounts.**

All bank accounts must be opened, closed, and changed through the Finance department.

1. Select at least two unrelated adult members (not residing in the same household) to serve as authorized bank account signers.
2. 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
3. Select a GSSWT partner bank from the following:
 - Broadway Bank
 - First State Bank of Uvalde
 - Frost Bank
 - IBC
 - The Bank and Trust

Troop and Community accounts must be at one of the above banks. For assistance in choosing a bank, refer to the [*Bank Comparison Guide*](#). Select the branch location you prefer for signing initial documents. Signers must complete initial documents at the same branch, however, they do not need to go at the same time. After the account is opened, transactions may be completed at any branch of your chosen bank.

4. Download the *Money Manager Position Agreement/Bank Request* form from the GSSWT Finance [*Linktree*](#). *Each signer must complete a separate position agreement form. One bank request form may be completed with all signers' information.*
5. Complete pages 1 and 2 on *both forms* and submit to customercare@girlscouts-swtx.org. **All signers must complete both forms.**
6. The finance department will verify all signers meet requirements, and will draft a bank letter for executive signature. Finance will then submit the signed letter to the bank, along with your request.
7. All signers will receive an email from Finance with specific instructions, according to the bank you have chosen. *Please be sure to read and follow these instructions closely.*
8. Your bank representative should contact you within five business days after receiving the request from GSSWT. **Do not go to the bank until you are contacted.**

9. After you are contacted, go to the bank to deposit funds and complete your signature cards. You **must** make an initial deposit. Depending on the bank, your account may be closed after a certain period of time if there is no balance in the account.
10. You should order checks and debit cards at this time*. **All reimbursements for expenses must be made by check. Cash transactions and electronic transfers are not permitted.**

***If banking at *Broadway*, the bank will issue your checks and debit cards for you automatically. Do not order these from the branch or from customer service.**

***If banking at *IBC*, the finance department will give you specific instructions for your debit card. Do not order your debit card from the branch or from customer service.**

11. If the bank offers free online account access, ensure that all signers have access to view the account. All signers are responsible for monitoring the account.
12. When you receive your checks from the bank, the primary signer should download and complete an [ACH Authorization Form](#) and submit with a copy of a check or bank statement. If the bank has issued temporary checks, you may use a temporary check, as long as the account number has been pre-printed on the check. *Please wait until the account is active before submitting your ACH Authorization form.*

Changing signers:

The account must have at least two qualified signers at all times. If a signer leaves the 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.*

All bank accounts must be opened, closed, and changed through the Finance department.

1. Ensure that each signer **being added** to the account:
 - is a registered Girl Scout member
 - has a current approved background check screening on file with GSSWT
 - has successfully completed [Money Manager Training](#) **within the last 12 months**
2. Download the *Money Manager Position Agreement/Bank Request* form from the GSSWT Finance [Linktree](#). The new signer must complete both pages of each form. **Only the new signer** is required to complete the forms.

3. 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.
4. 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.***
5. The Finance department will confirm the new signer’s qualifications, and forward the forms to the bank.
6. 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.
7. After all signature cards have been completed, the primary signer must submit an updated [ACH Authorization](#) form. 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.***

Changing Banks:

It may be necessary, under certain circumstances, for a group to move its account from one GSSWT partner bank to another.

To find the bank that best suits the needs of your group, you can download the *Bank Comparison Guide* from the GSSWT Finance [Linktree](#).

All bank accounts must be opened, closed, and changed through the Finance department.

1. Do not request closure on your current account until your new account has been opened.
2. Follow the steps to open a new account (see pages 4 – 5).
3. When you go to the new bank to complete your signature cards, write a check from the old account, made payable to your troop or Community, and deposit into the new account. **You must write a check from the old account. Remember that cash withdrawals and electronic transfers are not permitted.** If you are unable to write a check, contact Finance at customercare@girlscouts-swtx.org for assistance.
4. Remember to submit a new [ACH Authorization](#) for the new bank account, after you have completed signature cards at the bank.
5. After the check from the old account clears, submit a request to customercare@girlscouts-swtx.org to close the old account.

To Close Your Bank Account:

Make sure all transactions are complete before requesting closure on the account.

All bank accounts must be opened, closed, and changed through the Finance department.

1. Download the *Money Manager Position Agreement/Bank Request* form from the GSSWT Finance [Linktree](#).
2. Complete page 1 of the **Bank Request** form only, with the account number, bank name and troop number.
3. Signature is not required to close the account.
4. Submit page 1 of the request form to customercare@girlscouts-swtx.org.
5. After the account is closed, the primary signer will receive a final bank statement showing the closing transaction.
6. 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.**
7. The final finance report should include all bank statements and receipts acquired since the previous finance report.
8. For details on filing the finance report, you can download the *Finance Report Guide* from the GSSWT Finance [Linktree](#).

Managing Your Troop or Community Bank Account:

1. IRS guidelines dictate that troop funds do not belong to individual girls, and in no case will troop 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 individual girls or adults is not permitted. This includes the granting of scholarships to graduating seniors or other individuals.**
2. All accounts are established under the GSSWT tax ID number, and are therefore property of GSSWT and subject to its guidelines and requirements.
3. Each troop or Community is permitted to have one checking account at a GSSWT-authorized bank. You must have a council-approved bank account when cash on hand exceeds \$25. ***All bank accounts must be opened, closed, and/or modified by the GSSWT finance team.***
4. The account may have up to four qualified signers. The account must have *at least two qualified signers at all times*. Signers cannot be related by blood or marriage, nor reside in the same household. If a signer leaves the 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. Non-members are not authorized to access council-established bank accounts. ***Accounts without at least two qualified signers are subject to closure without notice.***

5. All money collected for the troop or Community must be deposited into the account *as soon as possible* after receipt. Cash on hand should not exceed \$25. **Holding funds for an excessive amount of time, or depositing funds into a personal account, may result in the individual being released as a volunteer, and in certain cases, may result in criminal prosecution.**
6. 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.**
7. Best practices for group banking suggest that checks be held by the signer who is **not** receiving the statements by mail.
8. The bank statements must be available for review at all group meetings, and upon request from girls' caregivers, Community team members and council staff.
9. Keep receipts for **all** transactions. All expenses must be supported with itemized receipts on your finance report. Receipts **must be legible**, and should include date of purchase, all items purchased, total amount, and payment method.
10. ***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.
11. ***Signers must not write checks to reimburse themselves.*** One signer may write a check to another signer for reimbursement.
12. Except for reimbursement with a valid receipt, ***funds from the 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 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 girl.
13. Troop funds may be used to purchase ***annual GSUSA membership*** for girl members and adult volunteers. Troop funds ***may not be used*** to purchase lifetime memberships for adult volunteers, unless this was a girl-led decision (e.g., a gift from a graduating troop to a long-time leader).
14. Recurring membership fees to warehouse clubs (e.g., Sam's Club, Costco) or online services (e.g., Amazon Prime) and the like are not permitted to be purchased with Girl Scout funds because the perception of personal benefit for the adult volunteer is not appropriate. Volunteers may use their personal memberships and purchase items at these locations, if they choose.
15. All payments must be made from the account by check or debit card only. Cash withdrawals and electronic transfers from the account (except those initiated by GSSWT) are not permitted. **Withdrawing cash from a council-established bank account may result in the individual being released as a volunteer, and in certain cases, may result in criminal prosecution.**

16. Personal use of funds is not permitted. **Using group funds for personal expenses may result in the individual being released as a volunteer, and in certain cases, may result in criminal prosecution.**
17. GSSWT-approved banks should not charge monthly fees to your account. If this happens, notify the finance team immediately by sending an email to customercare@girlscouts-swtx.org. Groups will be responsible for Non-Sufficient Funds fees resulting from account overdrafts and fees for special services.
18. Banks may charge a “Cash Deposit” fee or “Cash Handling” fee for large cash deposits during Product Program. **This is not a monthly fee, and cannot be waived by the bank.** Council 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 Finance [Linktree](#).
19. The only Third-party Settlement Organization (TSO) account permitted on the troop or Community account is the GSSWT “Cheddar Up” account, which is available by contacting customercare@girlscouts-swtx.org. This account is to be used ***to receive funds only***. “Cheddar Up” should be set up with the GSSWT tax ID number and linked to your troop or Community bank account. ***Other TSO vendors (PayPal, Venmo, Zelle, etc.) are not permitted.***
20. Members should use the tax-exempt form whenever possible to save group funds (see page 10).
21. Troops may not order credit cards through the GSSWT account. Only debit cards are allowed.
22. Handle a lost group debit card or a compromised account the same way you would a personal debit card or account: ***notify the bank immediately.***
23. The activities supported by the troop 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
24. Unused money left in accounts when troops disband becomes the property of the council, to be used, at council's discretion, for girl program.

ACH Authorization Form

The ACH (Automated Clearing House) Authorization form allows GSSWT to deposit to and withdraw funds from the troop or Community account as needed.

1. All transactions **initiated by GSSWT** will be made by ACH transfer.
2. The troop or Community 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. Only one ACH Authorization per troop. Primary signer should PRINT names of all account signers on the form.
5. 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
6. 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 or bank statement to confirm account.
7. The **ACH Authorization** form is available for download from the GSSWT Finance [Linktree](#).

Tax Exempt Form

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. Any GSSWT registered member purchasing items for a Community or troop may use the form. The items purchased must directly benefit the group.

You may share the form with other members through private email, however, the form should never be made public. *Never* post the form for public use on the Internet. Remember that it is your responsibility to protect the form and use it wisely. You should never alter the form. Misuse of the form is a Class C misdemeanor under Texas state law.

To use the form, check with the store's customer service department or with a salesperson *before* you make your purchase. Some merchants have specific requirements for accepting tax-exempt forms, and often will require their own form in addition to, or in place of, the Girl Scout tax-exempt form.

NOTE: GSSWT is not exempt from hotel occupancy tax, and the form may not be used for the rental of a motor vehicle.

To request a tax-exempt form, contact council by sending an email to customercare@girlscouts-swtx.org. 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 (October 1 – September 30).

Finance Reports

Twice a year, on or before **November 15 and May 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 leaders, for girls' caregivers and for council files. Because these accounts are opened under the GSSWT tax ID number, GSSWT is responsible for providing account information from these reports to the IRS.

Troops 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 or Community 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*. Troops or Communities not submitting their finance report in a timely manner are subject to having their accounts closed without notice by council.

The report must be completed using *the most recent version* of the *Finance Report Spreadsheet*, available for download from the GSSWT Finance [Linktree](#). Detailed instructions for completing the report, *Finance Report Guide*, are also available for download from the GSSWT Finance [Linktree](#).

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 bank account signers regarding the group's finance activities. If response to such a request is not received within a reasonable amount of time (10 business days at the most), the bank account is subject to being closed by GSSWT without notice.

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. Troop Money Managers and Troop Nut/Cookie Manager(s) should *communicate with each other frequently* regarding council ACH withdrawals and deposits for these programs.
3. 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.
4. Troops must have an ACH Authorization form on file with council 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, *after the change is complete at the bank*.
5. If the troop 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 will receive its proceeds at the end of the program, provided its account is active and in good standing.
6. Banks may charge a "Cash Deposit" or "Cash Handling" fee for large cash deposits. Council 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 Finance [Linktree](#).
7. **Always remember that cash withdrawals are not permitted from troop accounts.** If the troop needs change for a cookie booth, one of the money managers should write a check to another adult in the troop, to be cashed for the amount of change needed. After the

booth sale 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.

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.**

When a Troop Disbands:

You must complete all activities and transactions *before memberships expire and/or before disbanding*. Non-members are not authorized to participate in Girl Scout Activities or to access troop accounts.

REMEMBER: Funds do not belong to individual girls.

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

- An appropriate Girl Scout troop activity or service project
- Donating to another troop
- Donating to their designated volunteer Community (Service Unit)
- Donating to the GSSWT Friendship Circle
- Donating to an appropriate charity – *must be a 501(c)(3) non-profit*

The activities supported by the troop 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

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 funds do not belong to individual girls, and in no case will troop 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 individual girls or adults is not permitted. This includes the granting of scholarships 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 girl.

After the last bank transaction has cleared, the money manager should notify the Finance department to request closure on the account by sending an email to customercare@girlscouts-swtx.org. *Signers must not close the bank account themselves.*

If any funds remain in the account, they become property the council. The bank will forward the balance of the 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 bank closes the account, 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 are joining another GSSWT troop: the new troop leader should notify council of the transfer by sending an email to customercare@girlscouts-swtx.org. The old troop's remaining funds will be divided equally by the number of registered girls in the old troop, and council will allocate an equal share of the remaining funds to the transferring girls' new troop.

When a Girl Changes Troops

If a girl changes or leaves a troop that is **not disbanding**, she forfeits her right to any of the original troop's funds.

Money earned through council-sponsored product programs (such as the Girl Scout Cookie Program), troop money-earning activities, and troop dues belongs to the troop, is for the benefit of the troop, and does not belong to individual girls or adults.

Any exceptions will be reviewed and determined by GSSWT on a case-by-case basis.

When Troops Merge

When one troop merges into another troop, all co-leaders and money managers should immediately notify council to facilitate the process by sending an email to customercare@girlscouts-swtx.org.

The money manager for the dissolving troop should write a check for the balance in the troop account, made payable to the new troop. ***The transaction must be made by check, to keep a clear audit trail.*** Remember that cash withdrawals and electronic transfers are not permitted.

After the check clears, the money manager from the dissolving troop should notify the finance team to request closure of the account. ***Signers should not close the account themselves.***

Within 30 days of receiving the final statement, the money managers for the dissolving troop should submit a final finance report for the closed account, to be released from liability. The report should include all receipts and statements since the previous finance report.

When a Troop Splits

If a troop splits, and some of its members form a new troop, all co-leaders and money managers should immediately contact council to facilitate the process by sending an email to customercare@girlscouts-swtx.org.

Council will work with both troops to ensure the current troop funds are distributed appropriately. **Remember, funds do not belong to any individual or group of individuals within the troop. Money earned by a member of the troop belongs to the entire troop.**

When a Troop Does Not Re-register

If a troop does not re-register by October 1 (the beginning of a new membership year), the troop'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 has had its bank account closed because of non-registration, and the troop re-registers and opens a new bank account before the end of the current membership year (September 30), the troop may request to have the funds from the closed account deposited into the new troop account.

Beginning October 1 of the following membership year, troops 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.

Saving Troop Funds

Girl Scout Daisy and Brownie troops 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 funds be spent within the membership year (Oct 1 –Sept 30).

Girl Scout Juniors, Cadettes, Seniors and Ambassadors may save troop funds for planned travel, within reason.

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

If saving funds for future travel, the troop must submit an [Activity and Trip Form](#) to council at customercare@girlscouts-swtx.org.

Below are suggested guidelines for funds carried over on the May 15 Troop Finance Report:

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

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

1. All troop members have been included in the decision-making process.
2. The majority of the members are continuing in the troop.
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 leaders have determined the amount of funds to be carried over and have outlined a clearly defined budget and timeline for expenditures.

Money-Earning and Solicitation

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. Request form must be submitted **at least six weeks** in advance.
- **Games of chance are not permitted.** Any activity which could be considered a game of chance (raffles, contests, bingo) is not permitted.

- **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 Scout Seniors and Ambassadors** may solicit philanthropic donations to their councils of cash or in-kind goods for Girl Scout Gold Award projects, *provided they have secured prior written permission from their council's Chief Executive Officer, Chief Development Officer, or their designee.*
- **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

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.

Below are some examples of additional money-earning activities for your troop or group:

Collections/Drives

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

Food/M 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

GSSWT Standards Concerning Money-Earning and Solicitation Projects

Before embarking upon any money-earning or solicitation activities, troops 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 Girl Scouts 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 forfeiting of 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.

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 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 or Community 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 Senior and Ambassador Girl Scouts working to earn their Girl Scout Gold Award.)

3. Troops and Communities must have an ACH Authorization form and the most recent financial report on file with council, and have a bank account that is in compliance with GSSWT guidelines.
4. The troop or Community 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. Troops 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 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 or Community, minus the 10% processing fee.

12. It is important that the 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 group are not tax deductible. **To make a tax-deductible donation, the donor must send the contribution directly to the council on behalf of the group.** Once the group's bank account and status have been verified by GSSWT, the council will then forward the donation (less the 10% administration fee) 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 group, and monies earned are considered group funds. **These funds are never disbursed to individual members.** Leaders and girls should understand that troop funds belong to the entire troop, and decisions on use and spending should be made through the troop 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, etc.) and available income (the group's account balance, projected cookie proceeds, etc.).
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. Girl Scouts do the asking and deliver the product, but volunteers handle the money and keep the Girl Scouts safe.

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.

Girl Scouts 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.

Girl Scouts 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 Girl Scouts and recorded by a group treasurer selected by the troop members.

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

Girl Scouts estimate costs based on plans.

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

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

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

Girl Scouts budget for extended travel, Take Action projects, and leadership projects.

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

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

Girl Scouts 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.

Activity Accident Insurance

What is Activity Accident Insurance?

Activity accident insurance is supplemental health insurance that protects registered Girl Scout members and their invited guests.

Effective October 1, 2025, registered members and invited guests are *automatically covered* under activity accident insurance, *at no cost*, when participating in *all* Girl Scout events and activities, including overnight stays and international trips.

Plans

Class 1 – This plan provides coverage for members and invited non-member attendees participating in Girl Scout sponsored and supervised events that do not involve an overnight stay.

Class 1 coverage will pay the first \$140.00 of medical expenses plus any out-of-pocket medical expenses that are not covered under the injured person's personal (or family) medical insurance, such as out-of-network charges or large deductibles or ambulatory services.

If the injured person does not have medical insurance, the Class 1 will drop down to cover medical expenses from dollar one.

Note: Most situations within Girl Scouts are covered by Class 1, which covers accidental bodily injury. Accidental bodily injury would include exposures like a tick bite or food poisoning, for example, as long as the incident is reported as an accident or incident to your council at the time it occurs.

Class 1 benefits include:

- Medical benefits for accident, up to \$20,000
- Dental treatment, up to \$5000
- Death benefit of \$15,000
- Surface ambulance service, up to \$3,000
- Air ambulance service, up to \$5,000
- Coverage for accidents in *direct route* to/from Girl Scout meetings and activities

Class 1 does not provide coverage for sickness or international trips.

Class 2 – This plan provides **Accident and Sickness** coverage for members and invited non-member participants of Girl Scout sponsored and supervised overnight events, lasting one night or more.

Class 2 benefits include:

- No trip duration limit
- Pays before other insurance
- Medical benefits for accident, up to \$20,000
- Medical benefits for sickness, up to \$10,000
- Dental treatment, up to \$5000
- Death benefit of \$15,000
- Surface ambulance service, up to \$3,000
- Air ambulance service, up to \$5,000
- Coverage for accidents in *direct route* to/from Girl Scout meetings and activities

Class 3 – International Travel coverage offers Accident and Sickness coverage for members and invited non-member participants of Girl Scout sponsored and supervised international trips.

Class 3 benefits include:

- No trip duration limit
- Pays before other insurance
- Medical benefits for accident, up to \$20,000
- Medical benefits for sickness, up to \$10,000
- Dental treatment, up to \$5,000
- Death benefit of \$15,000
- Surface ambulance service*
- Air ambulance service*
- Return Transportation expense*
- Repatriation expense*

**Coordinated and paid by AXA Assistance-USA in conjunction with their Travel Assistance Services. Maximum payable for all assistance services is \$50,000 per person per event.*

Available Forms

You can download an insurance comparison chart and the Mutual of Omaha claim form from the GSSWT Finance [Linktree](#). Additional insurance information and forms are available on the [GSSWT website](#) (Forms & Documents>Finance).

Certificate of Insurance (COI)

Certain locations may require proof of liability insurance before allowing Girl Scouts to gather or hold an event there. You can obtain a Certificate of Insurance by emailing council at customercare@girlscouts-swtx.org.

You must include the following with your request:

- Name of facility
- Facility street address
- Name of facility Point of Contact
- Point of Contact email address

GSSWT will forward your request to our insurance carrier, who will prepare the COI and email it directly to the facility. Please allow five business days for completion.

NOTE: The Certificate of Insurance *expires on December 31 each year*. You must submit your request for renewal **after** January 1. The insurance carrier will not issue a certificate before its effective date.

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!