



CHAPTER 7

VOLUNTEER ESSENTIALS

Girl Scouts of Citrus Council

2009

Contents

Chapter 7:4

Managing Group Finances.....4

 Establishing an Account.....4

 Opening Troop and Service Unit Bank Account5

 Debit Cards5

 Sales Tax Exempt Certificate5

Money-Earning Basics6

 Fund Raising.....6

 Money-Earning.....6

How do troops get money?6

 Helping Girls with Financial Planning8

 Understanding Financial and Sales Abilities by Grade Level.....9

 Girl Scout Daisies9

 Girl Scout Brownies10

 Girl Scout Juniors.....10

 Girl Scout Cadettes, Seniors, and Ambassadors10

Cookies (and Other Great Stuff): Continuing a Time-Honored Girl Scout Tradition..... 11

 Troop Cookie Chair..... 12

 Chocolate and Nut Product Program:..... 13

 Troop Fall Product Chair:..... 13

 Tying Product Sales to the GSLE 13

 Determining Who Can Participate 14

 Juliettes and Product Programs..... 14

 Knowing Where the Proceeds Go 14

 Safely Selling Girl Scout Cookies and Other Products..... 15

Using the Council Depository Account for Membership Registration and GIFTs For Girls 16

 The Council's Philosophy of Financial Assistance is that:..... 19

Additional Group Money-Earning.....20

 Hot Group Money-Earning Ideas21

 Do Not Engage In The Following Kinds Of Activities:.....22

Troop Money Management and Changes in Leadership.....25

Handling Troop Funds and Supplies When Changing Leadership.....	25
Handling Troop Funds When a Troop Disbands Refer to Safety-Wise	25
Service Unit Manager Report on Troop Financial Status	27
Fund Raising.....	27
Coupons.....	28
Donation to Troops.....	29
Gifts-in-Kind Donations.....	29
Acknowledging a Contribution	29
Events to which the donor is invited	30
Lasting Tributes	30
Service to the sponsor	30
Gifts.....	30
Certificates and Plaques.....	30
Collaborating with Sponsors and Other Organizations.....	31
Sponsorship of Girl Scout Troops.....	31
What Girl Scouts do for a Sponsor includes:	31
What the Sponsor does for the Girl Scout includes:	32

Chapter 7: Managing Group Finances

Every Girl Scout group is responsible for planning and financing its own activities. This puts girls in charge, giving them the opportunity (with your oversight) to cooperatively set goals, manage a budget, spend responsibly, maintain records, and develop good math and finance skills.

Girl Scout groups are funded by a share of money earned through council-sponsored product program activities (such as Girl Scout Cookie sales), group money-earning activities (council-approved, of course!), and any dues your group may charge. (This is in addition to the \$12 annual membership dues that goes to the national organization.) This chapter gives you the ins and outs of helping girls manage their group finances, practice successful product-program techniques, and develop additional group money-earning ideas, if needed.

Establishing an Account

If you're taking over an existing group, you'll likely inherit a checking account, but if you're starting a new group, you'll want to open a new account. This usually happens when there is money to deposit, such as from group dues, product programs, or group money-earning activities.

Follow your council's financial policies and procedures for setting up an account. Most council-sponsored produce sales have specific banking procedures, as well.

Girl Scout bank accounts in the Council jurisdiction must be opened under the Council's name and tax ID number by corporate resolution using only designated banks. Due to audit regulations, all troop accounts are subject to review by the Council. Refer to GSCC Volunteer Policies in Chapter 1.

All new accounts must be opened at designated banks for to comply with auditing requirements. Check with your service unit manager or membership marketing manager for the list of authorized banks. A list of authorized banks is also available on <http://citrus-gs.org/>.

Each troop with a balance of over \$100 in the treasury should have a bank account – either savings or checking. It is recommended that there be four persons with authorized signatures for each account; the troop leader, two registered authorized adults from the troop (or an authorized girl, if it is a Girl Scout Senior or Ambassador troop) and one service team member. It is recommended that there be two signatures on all troop checks.

Volunteers are required to provide their social security number to be signers on accounts. The accounts will need to be "In care of", the adult volunteer working with the troop statements and should be sent to their home address and not the Council.

The Council will not access the funds of any troop as long as the troop or group is functioning according to GSCC policies and procedures but may close the account if a troop or a group has disbanded and the signers are no longer available.

Opening Troop and Service Unit Bank Account

Troop accounts should be opened under the following name:

Girl Scouts of Citrus Council, Inc., Troop _____

The account address should be the address of the troop leader.

Girl Scouts of Citrus Council Taxpayer Identification Number is: 59-0696293.

Debit Cards

GSUSA recommends the use of Debit Cards and or ACH transfers to facilitate future online registration process for membership and activities through the Council Enterprise System (CES). Only Debit cards will be issued for troop leaders/co leaders. No Credit Cards will be authorized since no borrowing money is allowed for service unit or troop accounts.

Sales Tax Exempt Certificate

Troops and Service Units are no longer issued Sales Tax Exempt Certificates for purchases due to audit restrictions. Any Service Units and Troops that have the Sales Tax Exemption Certificate must discontinue use and destroy the document, effective immediately.

In an effort to accommodate Service Units and Troops, the following measures are in place:

Any purchases in the Girl Scout Council Shop that are paid with a Troop or Service Unit Girl Scout check or debit card will not be charged sales tax. Items that are paid with personal checks or cash do not qualify for sales tax exemption.

Purchases can be made through the Girl Scout Council Shop for Oriental Trading Company, which is a licensed vendor of Girl Scout merchandise. Oriental Trading Company Catalogs are available in the shop. Other vendors may be added in the future. These purchases must be paid with a Troop or Service Unit check or debit card. Items that are paid with personal checks or cash do not qualify for sales tax exemption.

Service Unit Camporees may purchase supplies from Cisco Food Services by contacting the Outdoor Education Business Manager. Cisco requires a minimum order of \$500. Orders must be placed two (2) weeks prior to the Camporee. Upon delivery, the camporee director will be given the invoice for the products. Payment must be made within five (5) working days after the event. Payments are made at the Girl Scout Council Shop either by phone, fax or in person. These purchases must be paid with a Troop or Service Unit check or debit card. Items that are paid with personal checks or cash do not qualify for sales tax exemption.

Closing a Bank Account

Girl Scout funds do not become the property of any individual girl or adult. Instead, the group may decide to donate any unused funds to a worthwhile organization, to another group, or for girl activities. As when closing a personal account, be sure all checks and other debits have cleared the account before you close it, and realize that you may have to close the account in person. Turn all remaining funds over to a council staff member.

Money-Earning Basics

Fund Raising

Fund raising is the responsibility of adults. Fund raising involves techniques to appeal to the public to contribute funds to support the program and activities of the organization. It often relates to short-term needs and is only part of a fund development plan. Girl Scouts of Citrus Council always has looked to the “small group of thoughtful, committed citizens” to help us to be our best.

Money-Earning

Most Girl Scout Troops are able to finance their activities through troop dues and profits from council product programs. Occasionally, a troop, after trying all of these sources, may still be short of money to carry out planned program. If this troop has participated in both product programs, they may request permission to have an additional money earning project. Girl Scout Daisies may not participate in additional troop money-earning other than the Council sponsored product programs.

Money-earning projects are planned and carried out entirely by the girls and parents of a Girl Scout troop/group. “Money-Earning” involves the GIRLS.

Girls earn money in two distinct ways:

- “Council-sponsored product programs” are council-wide programs of Girl Scout–authorized products (such as Girl Scout Cookies, magazines, or nuts and candy), in which members participate.
- “Group money-earning” refers to activities organized by the group (not by the council) that are planned and carried out by girls (in partnership with adults) and that earn money for the group. These activities must be approved by the council.

How do troops get money?

Troops should be as self-supporting as possible. The goal is for the troop to earn money enough to pay for anticipated program activities, without resorting to asking for money from parents. Participating in money earning projects gives girls the opportunity to learn many skills: budgeting, goal setting, customer relations, and good business practices.

- **Troop Dues** – A small amount of money girls contribute to the troop each time the troop meets. Girls and parents help decide how much they can afford and agree on setting the amount. Usually 50¢ to \$2.00 per meeting. Refer to *Safety-Wise*
- **Council Sponsored Fall Product Program (QSP and Chocolate and Nuts)** – The Fall Product Program is made up of the QSP Family and Friends Magazine renewal and subscription program from Reader’s Digest Association and the Chocolate and Nuts from Ashdon Farms. This program takes place in September or October. Troops retain a portion of the proceeds from the Fall Product Program as determined by the Citrus Council Board of Directors. Participation in either portion of the Fall Product Program is voluntary. The decision to participate in the sale is made by the girl and her parents or guardian.

- **Council Sponsored Girl Scout Cookie Program** – The Cookie Program held in January and February is an important part of Girl Scouting. Not only does it fund programs and activities, it is the largest financial literacy program in the country. It teaches girls important life skills such as learning to set goals, handling money responsibly, greeting the public and answering questions, and following through with a commitment. The wonderful thing about the Girl Scout Cookie Program is that it raises critically needed funds in a way that provides girls with a positive experience that develops character and skills.
- **All proceeds from the Cookie Program remain right here in Girl Scouts of Citrus Council.** The board of directors decides how the funds are spent. Some of the Council activities and projects that are funded by the Cookie Program include girl leadership opportunities, programs, training for adult volunteers, financial aid and facility and property maintenance. Troops earn a portion of the proceeds.
- **Additional Money-earning Projects** – These are special projects the troop develops to earn additional money for a specific major program goal/activity not just to increase the troop's treasury. More guidelines and procedures for carrying out a money-earning project are discussed in the section "MONEY-EARNING PROJECTS". Participation in the council sponsored Fall Product Program is recommended. Participation in the council sponsored Fall Product Program and Cookie Program is required for approval of additional money-earning requests. Service unit approval is required for money-earning projects.

Girls' participation in both council-sponsored product program activities and group money-earning 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 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

In addition, consider the following reminders or cautions:

- Girl Scout Daisies (in kindergarten and first grades) may be involved in council-sponsored product program activities, but they cannot collect money in any other way except through group dues or parental contributions.
- Group money-earning activities need to be suited to the age and abilities of the girls and consistent with the principles of the Girl Scout Leadership Experience.
- Money raised is for Girl Scout activities and is not to be retained by individuals. Girls can, however, be awarded sales incentives and/or may earn credits from their Girl Scout product programs.
- Girl Scouts forbids use of games of chance, the direct solicitation of cash, and product-demonstration parties.
- Obtain written approval from your council before a group money-earning event; most councils ask that you submit a request for approval of a group money-earning event form.
- Money-earning may not be conducted on the Internet. Girls can, however, send e-mails to friends and families to market cookies and other products; girls 13 and older can also use social networking site to do the same.
- Groups 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.

- Funds acquired through group money-earning projects must be reported and accounted for by the group, while following council procedures.

The best way to earn money for your group is to start with Girl Scout Cookie program and other council-sponsored product programs. From there, your group may decide to earn additional funds on its own.

Helping Girls with Financial Planning

A budget is a plan for spending money based on the amount of money you have to spend. Just as a budget is crucial to a smooth-running household, a troop budget is crucial to a smooth-running troop. Girls at any age level can learn about budgeting and its benefits, Girl Scout troops should be self supporting as much as possible. If plans need to be changed because the troop “can’t afford it,” leaders will have a good opportunity to help girls think of other ways to do the same thing or figure out “what else we can do to accomplish the same purpose” without tapping into the “parent bank”.

Money earned by or donated to the troop becomes the property of the troop. It does not belong to individual girls or parents/guardians. Troop money should be used to equally benefit the troop as a whole, not individuals. Keeping records to show how much each girl or family earns or contributes is not appropriate. Girls should be taught that they all must do their best to help the troop earn enough money to do what they want to do. Refer to *Safety-Wise*

Girls should not be singled out for praise or for blame for how much money they earn for the troop. All girls will not perform or achieve equally alike. Receiving less troop program if she is not the best cookie seller, or if her parents/guardians do not give her permission to participate in every money-earning opportunity due to illness or other personal circumstances should not penalize a girl.

Girls also need to learn that some activities may not be within the means of the troop’s budget. Learning to manage on available money is an important life skill.

It is unwise to accumulate large amounts of money for future activities. Girls should receive the best program that the troop can afford each year. Be very careful about saving money for activities several years away. In this mobile society, girls move or drop out continuously. If current troop program is hindered in order to save money for the future, these girls do not receive the full benefits of Girl Scouting now. On the other hand, it is entirely appropriate to save some money to be used to reregister the troop for the next year, and to carry the troop through the fall.

The age, ability and experience of the girls will determine, as always, the amount of responsibility they can assume. The youngest Girl Scout can be informed about “our troop treasury” and can be given the opportunity to make choices.

Girls may be encouraged to designate a portion of their troop/group treasury to be used for annual membership dues for the members.

One of your opportunities as a volunteer is to facilitate girl-led financial planning, which may include the following steps:

- **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?

- **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 Program proceeds, and so on).
- **Determine how much the group needs to earn.** Subtract expenses from available income to determine how much money your group needs to earn.
- **Make a plan.** The group can brainstorm and make decisions about their financial plans. Will Cookie and other product programs—if approached proactively and energetically—earn enough money to meet the groups goals? If not, which group money-earning activities might offset the difference in anticipated expense and anticipated income? Will more than one group money-earning activity be necessary to achieve the group’s financial goal? 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.
- **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 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!

Understanding Financial and Sales Abilities by Grade Level

As with other activities, girls progress in their financial and sales abilities as they get older. This section gives you some examples of the abilities of girls at each grade level.

Girl Scout Daisies

At the Daisy level (kindergarten and 1st grade),

- 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 Program and other council-sponsored product programs.
- Daisies are always paired with an adult when selling anything. Girls do the asking and deliver the product, but adults handle the money and keep the girls secure.

Girl Scout Brownies

At the Brownie level (2nd and 3rd grades),

- 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).
- Girls set goals for and participate in council-sponsored product programs.
- Girls may decide to pay dues.

Girl Scout Juniors

At the Junior level (4th and 5th grades)

- 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 programs.
- 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, on the basis on 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

At the Cadette, Senior, and Ambassador levels (Grades 6 through 12),

- 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 programs.
- 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 project, 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.

One critical task for each group, no matter what age, is to keep excellent records and establish a clear money trail. As the group volunteer, you're in charge of making sure money is spent wisely and that excellent records are kept (keeping copies of all receipts in a binder or folder), and tracking all income, too. For older girls, your job is to oversee their work, as *they* learn to keep impeccable records.

Cookies (and Other Great Stuff): Continuing a Time-Honored Girl Scout Tradition

The Girl Scout Cookies and other council-sponsored product programs is an integral part of the Girl Scout Leadership Experience, focusing particularly on financial literacy. In fact, Girl Scout Cookie and other product program is the leading entrepreneurial program for girls: Many successful business women today say they got their start selling Girl Scout Cookies. Girls practice life skills like goal setting, money management, and teamwork, all while having a lot of fun! During cookie activities, girls are members of a team working toward a common goal, with each girl striving to do her best.

A Sweet Tradition

It has been 90 years since Girl Scouts began selling home-baked cookies to raise money. The idea was so popular that, in 1936, Girl Scouts enlisted bakers to handle the growing demand!

Two commercial bakers are licensed by Girl Scouts of the USA to produce Girl Scout Cookies—Little Brownie Bakers and ABC/Interbake Foods—and each council selects the baker of its choice. Each baker gets to name its own cookies (which is why some cookies have two names) and gets to decide which flavors it will offer in a given year, besides the three mandatory flavors (Thin Mints®, Do-Si-Dos®/Peanut Butter Sandwich®, and Trefoils®/Shortbread®).

Up to eight varieties are offered each year, including three mandatory flavors:

- Thin Mints®: Round dark-chocolate mint-flavored cookies.
- Do-Si-Dos®/Peanut Butter Sandwich®: Two oatmeal cookies with a layer of peanut butter sandwiched in between
- Trefoils®/Shortbread®: Shortbread cookies shaped like the Girl Scout trefoil

Other varieties have included:

- Samoas® (Caramel deLites®): Caramel, coconut, and chocolate doughnut-shaped cookies
- Tagalongs® (Peanut Butter Patties®): Round cookies with a layer of peanut butter that's covered in chocolate
- Dulce de Leche®: Rich cookies with caramel chips and stripes
- Thanks-A-Lot®: Shortbread cookies with a layer of fudge on the bottom
- Lemonades®: Shortbread cookies with lemon icing
- Lemon Chalet Cremes®: A sandwich cookie with a cinnamon-spice flavor
- Daisy Go Rounds®: Reduced-fat cinnamon cookies
- Thank U Berry Munch®: Crispy vanilla cookie with cranberries and white chocolate flakes

Note that all cookies are kosher and have zero transfat per serving (at the minimum serving, based on FDA guidelines); several varieties are also nut-free. Complete nutritional information and descriptions of each year's varieties are available online at www.girlscoutcookies.org and on your baker's Web site.

In addition, council product programs may include nuts, chocolate/candies, and magazines.

All profit from the cookie program remains here in Citrus Council. A portion of the price of a package of Girl Scout cookies goes toward the actual cost of the cookies and other costs of the program such as incentives. The rest

goes toward programs and services to benefit girls and to the support of individual troops. The board of directors decides how the funds are spent and what portion each troop can earn. Some of the council activities and projects that are funded by the cookie program include facility and property maintenance, financial aid, and training for adult volunteers and girl programs, such as math and technology activities and outdoor activities.

Troops/groups are encouraged to approach friends, family members and neighbors to obtain orders for cookies or at established cookie sale shops/booths. They may go door-to-door as long as they abide by the established safety procedures and policies of the council.

Troops will earn money for each box of Girl Scout Cookies they sell. Girls receive incentives based on the number of boxes sold individually.

Participation in the Girl Scout Cookie program and Fall Product Program is a prerequisite for obtaining approval of additional money-earning projects. Girl Scout Daisies do not participate in other money-earning projects.

Troop Cookie Chair

As with the fall product program, the troop should have a cookie chair who is recruited and appointed by the troop leader. The cookie program chair is responsible for training the troop in the products and program procedures. The troop cookie chair and troop leader should attend the annual program training provided by the service unit cookie chair. Here they receive information on the program product changes, costs, paperwork, banking and incentives. They are also instructed in the safety policies and procedures of the council.

The troop cookie chair must be a registered Girl Scout and have a current Adult Application/Consent, a completed background check and a signed Troop Cookie Chair Position Agreement on file with the service unit manager.

Fall Product Program

The Fall Product Program in Citrus Council is made up of two parts:

1. QSP “Friends and Family” Magazine renewal and subscription program from Reader’s Digest Association
2. Chocolate and nut sale from Ashdon Farms

Troops/Groups may participate in either part or both. The girls should be given the option to decide. Participation is voluntary. Participation in at least one portion of the Fall Product Program is suggested as a prerequisite for obtaining approval of future money-earning projects.

The Fall Product Program is usually held in September or October for troops to earn “start-up” funds. Council determines specific dates. Council establishes the procedures for the program and training is provided for the troop leader and product program chair.

QSP:

Troops/groups who participate in this portion are asked to get magazine renewals or subscriptions from friends and family members only. There should be no door-to-door solicitation. Troops/Groups are also asked to submit one address booklet of at least ten names and addresses of persons personally known by the girls, outside of their town. Magazine renewal and subscription information then will be sent to those individuals in the mail. Troops

earn a percentage of each subscription they sell and money for each address booklet they submit. The board of directors establishes the percentage incentive.

“Be A Reader” and “Address Adventurer” activity material is included with the QSP portion of the program. Troops do not have to participate in QSP to do the “Be A Reader” activities. Participation patches for “Be A Reader” and “Address Adventurer” are available in the Council Shop.

Details on the program are provided at the Council Fall Product training for the Service Unit Fall Product Chair. The Service Unit Fall Product Chair trains the troops in their service unit.

Chocolate and Nut Product Program:

Troops who participate in this portion of the fall product program sell Chocolate and Nuts to the general public. Troops take pre-orders for the chocolate and nuts. They may sell door-to-door, to family and friends or at established chocolate and nut booths.

Troops earn a set amount for each piece they sell. The board of directors determines the cost of the chocolate and nuts and the profit the troop receives from the program. Participation patches may be purchased at the Council Shop.

Troop Fall Product Chair:

Each troop/group should have a Troop Fall Product Chair who is recruited and appointed by the troop leader. The fall product chair is responsible for the management of the troop’s participation in the program. She/he is also responsible for training the girls in the troop/group in the procedures of the program. The fall product chair and troop leader are expected to attend the service unit sale training each year to be updated on the changes in products, program procedures and paperwork. They also learn about the cost of the items and the current troop incentives that are available. The fall product chair is responsible for all orders and reports that must be turned in regarding the program. The troop leader should work closely with the fall product chair to ensure a successful program.

The troop fall product chair must be a registered Girl Scout and have a current Adult Application/Consent, a background check and a signed Troop Fall Product Chair Position Agreement on file with the service unit manager.

Tying Product Sales to the GSLE

Girl Scout Cookies and other products gives girls a chance to run a business and practice leadership skills they can use in their lives. Girls will enjoy all the benefits this important component of the GSLE has to offer: They’ll engage in planning and goal-setting (aiming to achieve their personal best), teamwork, marketing, money management (including the importance of saving for future needs), and the enduring skill of customer service. As girls grow, they will get to know their product (ingredients and calories, for example) and design innovative and creative marketing strategies and tools. Girls will also be encouraged to share with customers how product program help their council and their community. Volunteers can help girls develop leadership skills while they engage in Girl Scout Cookie activities by using the Girl Scout processes of girl-led, learning by doing, and cooperative learning. And as they participate in product programs, girls will:

- Discover a strong sense of self and gain practical life skills when they create personal goals, deliver presentations, and find ways to customize a marketing plan, for example. A girl can discover a lot about

- herself and her values as she makes decisions about money-earning, customer-management, and so on.
- Connect with their group members as they set group goals and develop a list of positions related to cookie activities such as accounting manager, event planner, public relations specialist, and graphic designer. Girls can learn about their communities as they meet families, mentors, and business owners who have worked in these roles. Girls can also use the Cookie Program as an opportunity to talk to customers about ways to improve the community or to solicit ideas for a local take-action idea bank.
 - Take action as they learn to map neighborhood business and other resources that can help them consider community service needs. Girls use product program money to make a difference in their communities, whether through a take-action project or a philanthropic donation. And don't forget: Money that goes to the council from product programs allows councils to take action by serving all Girl Scouts!

Determining Who Can Participate

All girl members (including Daisies)—in any pathway (travel, camp, series, or troop)—may participate in council-sponsored product program activities, under volunteer supervision. Your council provides training on the procedures to follow during each program through a cascading staff and volunteer effort. Your council also establishes guidelines and procedures for conducting the program and determines how the proceeds and recognition system will be managed.

Juliettes and Product Programs

“Juliettes” who are a Girl Scout Daisy, Brownie, Junior or Cadette may participate in all Girl Scouts of Citrus Council product programs. The service unit manager/membership marketing manager will be responsible for partnering “Juliettes” with another troop of the same age level or younger for product programs. The program is handled the same as any other girl in the troop. The money earned from the “Juliettes” product program stays with the troop she was partnered with for the program.

“Juliettes” who are Girl Scout Seniors or Ambassadors may participate in all Girl Scouts of Citrus Council's product program and receive the products directly from the council Product Program Director. All monies received from a Girl Scout Senior or Ambassador “Juliettes” sale are forwarded to the council Product Program Director.

“Juliettes” are eligible for recognitions on the same basis as any other girl member.

Knowing Where the Proceeds Go

Your council will provide a breakdown of “how the cookie crumbles” in your council. Share this information with girls and their parents/guardians! Proceeds resulting from product programs support program activities—in fact, council-sponsored product program are a primary way in which your council funds itself. The percentage of money to be allocated to participating groups (like yours) is determined by the council and explained to girls and adults as part of the product program activity orientation.

The income from product program does not become the property of individual girl members. Girls are, however, eligible for incentives and credits that they put toward Girl Scout activities, such as camp. Girls may earn official Girl Scout grade-appropriate awards related to product program activities, and each council may choose to provide items such as participation patches, program awards, and council credit for event fees, camp fees, grants for travel and take-action projects, as well as materials and supplies for program activities. The council plan for recognition applies equally to all girls participating in the product program activity. Where at all possible, councils try to involve girls in the selection of awards and administration of money given to girls from product program.

Safely Selling Girl Scout Cookies and Other Products

A few other considerations:

- Girl Scout councils do not sell cookies and other products; girls sell them.
- Parents and guardians must grant permission for girls to participate and are informed about the girls' whereabouts when they are engaged in product program activities.
- Girl should be identifiable as Girl Scouts by wearing a Membership Pin, official uniform, tunic, sash or vest, or other Girl Scout clothing.
- Adult volunteers must monitor, supervise, and guide the product program activities of all age levels.
- Girl Scout Daisies, Brownies, and Juniors must be accompanied by an adult at all times. Girl Scout Cadettes, Seniors and Ambassadors who participate in door-to-door sales must be supervised by (but do not need to be directly accompanied by) an adult. Girls must always use the buddy system.
- Money due for products is collected when the products are delivered to the customer (or as directed by your council). Girls will need to know whether they can accept checks and to whom customers should write checks—find out from your council staff.
- Personal customer information should remain private. Customer credit-card information should not be collected by girls and should not be asked for on any form collected by girls.
- Girls can participate in no more than two council-sponsored product program activities each year and only one of these may be a cookie program.
- Girls or their families may not engage in selling Girl Scout Cookies or other products approved for council-sponsored product programs on the Internet. Girls can use e-mail as a marketing tool to let family, friends, and former customers know about the program. Girls or their parents cannot set up online ordering or payment on private Web pages.
- Girls 14 and older may, with parent/guardian permission, use social networking (such as Facebook, MySpace, and Twitter) to market their Cookie Program.
- Before beginning any Cookies or other product program with your group, refer to the Girl Scout Central section of www.girlscouts.org, under “Cookies.”

Money Management for Product Programs

It is required that all troop and service unit product chairs be registered and have a successfully completed background check. Product program chairs will be held responsible for the products and money that comes in and out of the troop. Troop leaders should work closely with these chairs to ensure a successful program.

Using the Council Depository Account for Product Programs

1. Citrus Council maintains a depository account to receive deposits from troops for council's portion of cookie program, nuts/chocolate program, and QSP program proceeds. See your Service Unit Manager or Membership Marketing Manager for the bank to be used.
2. Citrus Council maintains the GIFTs for Girls donation and Membership dues account at a local bank. The money received for membership dues will be deposited by GSCC Finance Department and the money will be designated to be used for transfers of membership registration dues to GSUSA only.

- When working on Product program activities make deposits often, daily if necessary, during periods of high volume activities. Council will provide additional deposit slips upon request. Frequent deposits lessen the likelihood of cash thefts and “lost” monies.
 - Troops should not accept personal checks from individuals for deposit into Troop bank accounts, as Council cannot guarantee nor reimburse Troops for bounced checks deposited to Troop bank accounts.
3. The troops will receive deposit slips for Fall Product and the Cookie Program only.

Using the Council Depository Account for Membership Registration and GIFTs For Girls

1. The troop will receive a membership deposit envelope. The troop leader will use this envelope to give registrations and payment for membership dues/GIFTs for Girls to their service unit registrar. The SU Registrar should verify the registrations and money are correct and then give the envelope to their membership marketing manager. No membership registrations will be made directly to the bank. Each membership deposit envelope will be verified and processed by GSCC Finance Department.
2. GSUSA membership registration forms allow members the convenience of contributing to Girl Scouting as they pay for their membership. A single check/payment can be made by a Girl Scout family to pay for both. Example: The Smith family can write a check for \$50 to cover a girl and adult registration (\$12 each person) and a \$30 contribution to Girl Scouting and will be reconciled on the Membership Dues Summary.
3. All checks accepted and deposited on behalf of Citrus Council should be made payable to Girl Scouts of Citrus Council (GSCC) and must include Maker’s Name, Complete Physical Residence (Street) Address, Telephone Number – Including Area Code (imprinted or legibly written on face of each check at the point of sale). The physical residence address cannot contain a P.O. Box and must include a City, State, and Zip Code. Temporary checks and checks lacking imprinted information should never be accepted. It is the troop’s responsibility to indicate the Troop # and activity on the reference line or back of check (example: Troop 1111/cookies).
4. The person who prepares the membership deposit envelope is responsible for seeing that the total amount of money and the total registrations/GIFTs for Girls is complete and accurate.

Debt Procedures

Bad Check Procedure

To better serve our membership, GSCC has out-sourced the processing of bad checks to CheckCare – a full-service check verification, check guarantee and check recovery company. This change to our debt procedures eases the increasing administrative burden of processing bad checks and, most importantly, ensures a consistent, timely and proven method of collections.

Any checks returned by our bank as NSF (insufficient funds), account closed, refer to maker, etc. will be immediately forwarded to CheckCare for processing. CheckCare will have full authority to contact the check writer for collection on the bad check and to charge collection fees to the check writer as allowed under current state law. GSCC will no longer attempt redeposit of bad checks and will no longer contact check writers seeking resolution.

As a reminder, all checks accepted and deposited on behalf of GSCC should include name, residence address (no P.O. Boxes), phone number with area code and driver's license number. Temporary checks and checks lacking imprinted information should **never** be accepted. If possible, use the reference line to list the troop number and activity (example: Troop 1111/calendars).

Citrus Council appreciates your support of our new Bad Check Procedure and welcomes any questions/feedback you may have. We believe the new procedure best serves the girls by allowing us greater administrative resources to aid membership and program. For more information, contact the GSCC Finance Department at (407) 896-4475, (800) 367-3906. Refer to the GSCC Volunteer Policies in Chapter 1.

Money-Earning Projects

Many activities that girls want to do cost money. They need to be aware of this when they plan troop activities. Part of learning how to be responsible and resourceful is being able to make decisions about what can be done and what is really not possible.

When troop dues, donations and the product sales are not enough to fund troop program activities, troops may want to do money-earning projects. Council permission from the service unit manager is required to carry out money-earning projects. See *Safety-Wise*

Consider These Factors

1. The troop must follow Girl Scouts of Citrus Council policies and procedures regarding participation in the Fall Product Program and Cookie Program and the submission of the Troop/Group Finance Report.
2. The planned money-earning project must follow GSUSA and Citrus Council policies, standards and procedures.
3. Troop goals should be set to determine the budget for specific troop program.
4. The money-earning project should be good Girl Scout troop program. Consider these factors:
 - How much time will it take?
 - What new skills, knowledge, or values will the girls gain?
 - Has enough time been allowed so that the girls can plan the project themselves?
 - Is the project within the girl's abilities to plan and carry out (age appropriate)?
5. Your project will give the community a picture of Girl Scouting.
6. Consider how many projects are being conducted in the same community. Too many projects create a perception that Girl Scouts are always asking the community for money.
7. It is inappropriate to do a money-earning project which involves working for a business.
8. Care must be taken to protect girls from exploitation by businesses that may want to use the girls as a cheap source of labor.

Procedures for Money-earning Projects

1. At least 45 days prior to the date of the money-earning event, the troop leader should submit the Money-Earning Project Application and a copy of the Budget Worksheet to the service unit manager for approval. (Recycling projects do not need approval.)
2. Prior to the date of the proposed project, the service unit manager will review the request and base approval on the following:
 - The troop has submitted its annual Troop/Group Finance Report.
 - The information contained on the request form is complete.
 - The project complies with Girl Scouts of the USA finance policies and standards.
 - The project complies with Girl Scouts of Citrus Council finance policies, standards and procedures.
 - The proposed money-earning project is appropriate.
 - The amount to be raised is reasonable.
 - The troop budget justifies the need for the additional monies to be earned.
 - The program activity to be financed through the project is appropriate for the girls.
 - A troop must have participated in the Girl Scout cookie program and Fall product program.
3. The approval or denial of the money-earning request will be returned to the troop leader at least 30 days prior to scheduled date. If the request is denied, the reason for denial will be stated. Firm commitments should not be made until permission has been granted for the project.
4. Written parent/guardian permission for the girl to participate in the project must be obtained.
5. Troops must identify the money-earning project as “Conducted by Troop #_____ of Girl Scouts of Citrus Council”.
6. Within 30 days of the completion of the money-earning project the Money-Earning Project Report is due to the service unit manager.

Troop/Group Finance Report Guidelines

1. Troop/Group Finance Reports_v1b are due to the service unit manager two times a year: December 1 and June 1. A copy of the troop’s latest bank statement should be turned in with the finance report. Every troop leader is responsible for accounting for all troop/group funds. **A copy of the Troop/Group Finance Report should be given to each parent.**
2. The finance report may be computer-generated from a money management program, such as, Quicken, Excel or Access, as long as the information provided is the same as that found on the latest version Troop/Group Finance Reports.
3. The finance report should be filled out completely before the troop/group leader; adult treasurer and/or girl treasurer sign it. In the instance of no adult treasurer, a co-leader or designated adult may review the report and sign.

Financial Assistance Guidelines

Financial assistance will be granted regardless of race, color, ethnicity, creed, national origin, religion or socio-economic status.

Dues, cookie and fall product profits should cover everything the troop plans for the year including Girl Scout Membership pins/stars, recognitions, activities and field trips. Field trips could be partially paid for by parents/guardians, but should be kept to a minimum, as a result of good budgeting.

Uniforms, insignia and books are the responsibility of the parent/guardian.

The girl member can pay dues either weekly, monthly, quarterly or in a lump sum. If collected in a lump sum, parents/guardians should be given the opportunity to pay this amount in installments. Parents/Guardians should be told what dues will cover.

Financial assistance for adults is limited to council-sponsored training events, community adult development opportunities or GSUSA sponsored training events that will benefit the troop. Assistance will not be given to cover the cost of uniforms.

When girl members determine the cost of an activity where adult participation is necessary, expenses should be budgeted into the total cost of the activity and thus the cost per girl is created. Possible costs could be the following: admission fees, site fees, transportation, food, etc.

The Council's Philosophy of Financial Assistance is that:

The Girl Scout program is designed to be an affordable program for all girls. All efforts should be made by the troop (with girl planning) to provide programming that is funded through cookie and fall product profits; other approved money-earning projects and reasonable support from families. All monies earned by the troop should be shared equally among all the girls and not divided into individual "shares."

The program should show a growth progression that is age appropriate and costs should reflect this. For example, Girl Scout Daisy troops should be considerably less expensive than Girl Scout Senior or Ambassador troops.

Girl planning includes budgeting and making decisions on what activities the troop can participate in because of the troop's ability to fund the proposed activity.

Financial assistance should be applied for when all other sources of funding for an individual girl have been exhausted. An effort needs to be made to ensure that girls have an opportunity to participate even though their family cannot or chooses not to financially support the girl in this program.

Guidelines for Financial Assistance:

1. Aid will be granted only to currently active registered Girl Scouts.
2. The Girl Scout and her family will be expected to pay a portion of the total expense.
3. Limited financial assistance is available, is based both on apparent need and the availability of funds.
4. Request must be made on Financial Assistance for Registration (for girls or adults); Financial Assistance-Individual Girl; or Financial Assistance-Adult.

5. Assistance is non-transferable and not redeemable for cash.
6. Financial assistance is not available for troop dues or for troop expenses.
7. Limited financial assistance is available for the following:
 - All Girl Scouts-sponsored activities/events and camps on a council-wide, national or international level
 - All GSUSA-sponsored destinations listed on the GSUSA website or other material published by the national organization
 - Service unit events
 - Resident and day camp programs
 - GSUSA national membership fees
 - Adult educational and training opportunities that benefit the troop

Additional Group Money-Earning

If the girls in your group find that, after cookie and other Fall product program results are in, they need additional money to meet their goals, they have other options available to them. The following sections help you understand both the opportunities and a few guidelines you need to be aware of.

Building upon the following list of ideas, facilitate a group brainstorming session to determine how your group will earn money:

- Washing cars, raking leaves, or other lawn work
- Holding a garage or tag sale
- Recycling items
- Hosting an event, such as a games or badge workshop for your council
- Making and selling craft items
- Ushering or helping in other ways at special events in the community
- Sponsoring dances, talent shows, fashion shows, or other forms of entertainment
- Group babysitting, such as at a service unit meeting, council function, or community organization's event or meeting
- Putting on parties or story hours for children
- Hosting a face-painting booth at a special event

Once an idea or two starts to gel, use the tips in the "Helping Girls with Financial Planning" section earlier in this chapter to facilitate a girl-led planning session. Have them plan all details of the event, and be sure to review with them the safety guidelines for any event in which they participate.

Money Management and Older Girl Scout Troops

Destinations

A destination is any activity that takes place outside of the regular troop meeting location. For a Girl Scout Daisy, it could be a visit to the police station or the zoo. For a Girl Scout Brownie, a destination could be an overnight experience at the Science Museum. For a Girl Scout Junior, it might be a trip to The Birthplace in Savannah. Most troop leaders who want to know about destinations are asking about the events planned by Girl Scout councils and

GSUSA for Girl Scouts Cadette, Senior and Ambassadors. These destinations are listed on the www.STUDIO2B.org website or published in other GSUSA materials. These destinations are open to girls who are a minimum of twelve years old, but most often they are for Girl Scout Cadettes, Seniors and Ambassadors.

Most of the destination events listed will cost the participant between \$400 and \$1500. A girl who starts to plan early can fund her opportunity. Many troops decide to have money-earning projects to help a girl in the troop. Other girls save babysitting and gift money. Troops or girls planning money-earning projects to fund these destinations must abide by GSUSA and Citrus Council policies and follow the established procedures in requesting approval of the projects.

Upon their return, the girls who participated in destinations events are available to make presentations to the other girls. It is especially valuable for these girls to visit Girl Scout Junior or young Cadette troops to encourage the girls to remain in Girl Scouting until they are eligible to apply for a destination.

Money and Girl Scout Silver and Gold Award Projects

The projects are very beneficial to the girls who plan and carry them out. They provide experience in budgeting, record keeping, planning, management and public speaking. Most often, though, these projects require funds beyond the individual girl or troop's means. Girls in Citrus Council who are working on either of these projects may apply for approval to do money-earning projects.

"One of the challenges facing every girl "going for the Gold" is financial. Often, when the planning gets serious, adjustments have to be made in the doing. On the one hand you are asked to meet a need in your community; on the other hand, you have some major constraints outlined in *Safety-Wise* and by your council. So what's a girl to do?

Hot Group Money-Earning Ideas

Girl Scouts of the USA © 2004

Reminder: All Girl Scout activities should meet **Safety-Wise** and council guidelines.

- Sell Girl Scout cookies. (Think big — why not fax order forms to businesses in your area, or arrange for booths at sports events or college dorms. You end up helping your council as well as your group.)
- Provide childcare at special events during the holiday season or community events. (Be sure to have an adult trained in first aid present.)
- Recycle aluminum cans. (How about a com-munity can-a-thon? Involve small businesses as well as families.)
- Put on a gigantic garage sale. Don't forget to make refreshments to sell!
- Clown activities and face painting at family events or malls.
- Wrap gift packages at holiday fairs.
- Apply for a community improvement grant. (Check with the mayor's or governor's office and your council. Arrange for an adult to be the signer. You will need to clear this with the council's Community Relations Department. The money may need to go through your council or service unit, as well.)
- Hold a penny drive. Appeal to friends and family members to save loose change for you. (Donations of coins can accumulate really fast, and can present you with the nice problem of hauling a heavy load to the bank.)
- Provide classroom or home birthday parties on order (cupcakes and games for the busy mom)

Do Not Engage In The Following Kinds Of Activities:

1. Money-earning projects where you are performing an activity that someone normally gets paid to do — in other words, taking jobs away from people, such as store workers, maintenance staff, or service providers. (However, if certain activities — for example, cleaning a stadium after a game or gift wrapping at a store — have previously been defined clearly as opportunities for nonprofits to earn money, you can undertake these activities with council approval.)
2. “Cheap labor” projects disguised as money-earning projects. At first it may sound like a great idea, but you are actually being taken advantage of and taking away the job of someone who should be paid more money than you are being offered. That’s why there are child labor and minimum wage laws!
3. Money earning projects where Girl Scouts of the USA might be perceived as endorsing a product or political viewpoint or cause. This includes getting paid to pass out flyers for political candidates or freebees at a business opening. When in doubt, check with your council.
4. Money earning projects where the money goes to individuals rather than to your group as a group donation. You cannot be employed *as a Girl Scout* to earn money.
5. Selling anything on the Internet as a Girl Scout. Safety issues and council boundaries are of primary concern here.

Some Frequently Asked Questions on Money

Q: Can I use my own money on the Girl Scout Gold Award Project?

A: Yes. If you want to use your own money, you can. You may receive help from your family, too. However, we encourage you to work with others to earn the money. That’s part of the process. “Going for the Gold” is not meant to be a hardship on a family or individual. When designing your project, it’s important to think creatively about how you can make a difference with little or no money. Then talk to your council and advisor about ideas for financing the project or arranging for the donation of materials and services.

Some individual activities with great potential:

- Pet walking and pet care
- Babysitting
- Lawn mowing, leaf raking
- Plant sitting
- Recycling
- Tutoring younger kids
- Providing respite care for family caregivers
- Refereeing sports games
- Party giving (clowning, magic shows, game leading)
- Making or repairing jewelry
- Creating hand-made greeting cards
- Providing a calligraphy service for addresses on special invitations

Q: Can I ask friends and neighbors for help?

A: You shouldn't ask for donations of money, but you can ask for donations of time and stuff, such as clothing for a clothing drive or that pile of bricks left over from your neighbor's backyard project. **However, if the neighbor wants to claim the donation as a tax deduction, he or she will need to make the donation to the council for IRS purposes and get a receipt signed by a council staff person.**

Q: What if what I want to do costs too much?

A: It's better to succeed with a smaller project that is within your budget than to be unable to complete a larger project because it exceeds your budget. Be realistic about what you can and can't do. Work with your adult advisor to develop a reasonable budget for your project.

If your resources are not sufficient for you to realistically accomplish your goal, then you need to rethink the project. Planning is the key to a good Girl Scout Gold Award Project. You should be prepared with a budget for your project before you meet with your council Girl Scout Gold Award Mentor Committee. Think it through and do your homework! Your council has the right to put a cap on spending, as well as to request that large donations go through the council office. Work with them. See your **"Go for It!" Girl Scout Gold Award STUDIO 2B** insert for more on creating a realistic budget.

Q: Is it all right to seek help from other organizations when doing my Girl Scout Gold Award?

A: Yes, with some qualifications. Many service organizations have budgets for community projects. You can use their interests (e.g., Lions Club International focus on vision care, while Soroptimists may have a committee on literacy) as leverage to support your project and get volunteers to help you. Do some research on local service organizations. Even some businesses give workers time for community service hours and projects. However, remember the rule about having the adult doing the "ask" for actual money and gifts-in-kind, and clearing your joint approach with your local council. (Your council may be asking the same group for major donation and you don't want to interfere with the council's "ask.") Don't let the organization's agenda drive your vision for

Q: I know you can't raise money as a Girl Scout for other organizations, but can I do it on my own?

A: As an individual, you can volunteer for other organizations, but you should not identify work that you do to raise funds for another organization as part of your time going toward the Girl Scout Gold Award. Addi

Additionally, you may not present yourself as a Girl Scout to the public in this process since you are a volunteer for another organization. For example: If your local Red Cross needs money to purchase training dummies, you may participate under their supervision as an individual volunteer to raise funds, but you cannot count that service as part of your time toward any Girl Scout award or service hours. However, you can plan a Girl Scout Gold Award project using the equipment that was purchased as part of your efforts as a volunteer for that organization.

Q: Can we charge for a Girl Scout event to earn money?

A: If it is a service project, a fee can be collected to cover the cost of materials. The project ceases to be a service project if you are charging a fee for the event above cost, in which case the hours cannot go toward service hours in any award. If you are doing an event as a Girl Scout (e.g., a Badge Workshop, Bike Rodeo, etc.) and are planning to charge a fee **above** the cost of materials, you **must first** clear this with your Girl Scout council. Provision should be made for scholarships for troop/groups or individual girls who

cannot afford fees to your event and you must be clear in your advertisements and materials that this is a money-earning event for your troop/group.

Scholarships for Graduating Girl Scout Gold Award Recipients

Colleges and universities in increasing numbers are beginning to recognize the merits of the Girl Scout experience by awarding and making available scholarships and grants for Girl Scouts and recipients of the Girl Scout Gold Award. Girl Scout Ambassadors are encouraged to check with their high school guidance counselor or with the financial aid office at the school they wish to attend for information on scholarships that might be available to Girl Scouts or Girl Scout Gold Award recipients. Check the GSUSA Studio 2b website <http://www.studio2b.org/> for special national scholarships that are available. A thorough check of the Internet will give you a much larger field from which to choose. Girls should also check with their local high school counselor for additional listings.

Girl Scouts of Citrus Council's board of directors presents a \$1,000 scholarship to a graduating Girl Scout Ambassador that has earned the Girl Scout Gold Award. Each year, the committee automatically will consider college-bound graduating seniors and look at their final Gold Award report and resume. Girls who previously earned the Gold Award within the past two years as sophomores and juniors will also be considered. If chosen, the girl will need to produce a letter of acceptance for the college of her choice, and GSCC will issue a check for \$1000 to that institution.

Guidelines for Handling Discrepancies in Troop Funds

At the time of appointment, a Girl Scout troop leader should be told that she or her designated representative is the custodian of troop funds. The troop leader is responsible to the Citrus Council board of directors for any monies collected in the name of Girl Scouts. Such monies are to be used ONLY by the troop for troop activities. The troop leader is responsible for maintaining records and preparing reports, which reflect the status of funds within the troop. If a troop leader fails to maintain records and prepare reports, the service unit manager or the troop consultant should review the situation with that troop leader and try to reconcile the problem.

The following are guidelines applicable to more serious situations:

Existence, Amount or Status of Troop Bank Account Unknown

If a troop leader has moved, leaving no records, no accounting of funds and no access to the troop bank account and the service unit manager has exhausted all means at her disposal to determine the status of the account, she should consult directly with the membership marketing manager for support and advice. This situation can be avoided by having the service unit manager or a member of the service team as a co-signer for all troop bank accounts.

Misappropriation of Troop Funds

If it is suspected that there has been misappropriation of funds or when actual misappropriation is established, these steps should be taken.

The service unit manager or her/his representative, depending on circumstances, may request any one or a combination of the following actions:

- Auditing of troop monies
- Picking up all monies outstanding or on hand
- Picking up all reports, funds, records, property, etc. and removing the troop leader from her position
- If personal contact is not possible, a letter with a specific reply date should be sent requesting an appointment for accounting of the funds.

NOTE: For legal reasons, approval of the letter must be obtained from the chief executive officer (CEO) of the council. If the matter cannot be reconciled at the service unit level, it should be submitted to the CEO for further action, giving background and progress to date. This could result in suit against the responsible adult. Service unit personnel should not use their personal funds to cover a deficit.

Troop Money Management and Changes in Leadership

Handling Troop Funds and Supplies When Changing Leadership

New leadership has been recruited: The retiring leader should transfer all supplies, financial records, petty cash and bank account information and materials to the new leader. The signatures on the bank account will need to be changed.

Generally, it is often better not to close the bank account (because it is so difficult to find banks that will open non-profit accounts). Banks usually provide a new signature card, which both the retiring leader and the new leader must sign. If unable to remove a signer from a bank account, contact the membership marketing manager for your service unit to work with the bank to remove the signer's name.

New leadership has not been recruited: If new leadership has not been recruited but the troop has not been disbanded, give all supplies, financial records, petty cash, and bank account information to service unit manager.

Handling Troop Funds When a Troop Disbands Refer to Safety-Wise

Decide with the currently registered girls what to do with the troop's funds. Funds should be used for troop activities and may not be refunded directly to girls.

Complete and turn in a final Troop/Group Finance Report, showing how all monies have been used. Remaining troop funds that are returned to the service unit manager immediately after disbanding are to be held in escrow by the council. If the troop is reorganized within one year, the monies will be returned to the troop. If the troop is not reorganized within one year of disbanding, the funds will be turned over to the council's scoutership fund. (If all money is not used for activities with the girls, the remaining troop funds must be given to the service unit manager.)

If all of the girls are placed in existing troops, the remaining troop funds may be divided proportionally and given to the troops in which the girls were placed.

Example: 10 girls in Troop A with \$80 left in the treasury. 5 girls go to Troop B, 2 girls go to Troop C and 3 go to Troop D. Dividing \$80 among the 10 girls would give \$8 per girl. Therefore, Troop B would receive \$40, Troop C would receive \$16 and Troop D would receive \$24.

Service Unit Account Guidelines

1. Service units may maintain bank accounts for the purpose of holding unit funds in a secure place.
2. Service unit accounts could be used for adult recognitions and appreciation, unit events, service projects or start-up funds for new troops.
3. A service unit may not actively or intentionally overcharge for any event in order to raise funds for the service unit. Any event or activity that has funds leftover may be refunded to troops or the service unit may vote to use the funds to reduce the cost of the next event.
4. A letter authorizing the bank account may be obtained from the membership marketing manager.
5. If a service unit has a bank account it is recommended that a “Service Unit Funds Committee” to oversee and approve expenditures be formed. The service unit manager and at least three additional service unit adults should be authorized signers on the bank account. It is suggested checks require two signatures.
6. Receipts for collected funds and expenditures are to be kept in the unit records.
7. A Service Unit Finance Report should be filed by June 30 with the membership marketing manager that includes an inventory of service unit property, unless otherwise requested.
8. All service unit finance records are open to inspection by service unit members and Girl Scouts of Citrus Council.

Service Unit Finance Report Guidelines

Follow the guidelines below to help you complete the Service Unit Finance Report:.

1. Information for the service unit balance and date of the last report may be obtained from the previous year's report.
2. INCOME FOR THE PERIOD SHOULD BE ENTERED AS FOLLOWS:
 - **Contributions:** Income received from sponsors, troop leaders
 - **Service unit event fees:** Monies received from troops for payment toward event costs. List each event separately.
 - **Postage reimbursements:** Monies received from council to reimburse service units for postage costs.
 - **Council:** Monies received from council for the purpose of running the service unit
 - **Other:** Any other monies received by the service unit. Sources should be listed.
3. EXPENDITURES FOR THE PERIOD SHOULD BE ENTERED AS FOLLOWS:
 - **Postage:** Expenses for meeting reminder cards, reference letters, service unit correspondence
 - **Printing:** Expenses for printed materials for service unit use
 - **Service unit events:** Expenses for event preparation, supplies, food. List totals for each event separately.
 - **Adult recognitions/thank yous:** Expenses for adult membership pins, position bars, pin tabs for new leaders. Expenses for special thank you goodies throughout the year and at the end of the year.

- **Miscellaneous supplies:** Expenses for items not shown here.

Service Unit Manager Report on Troop Financial Status

The Service Unit Manager Report on Troop Financial Status is to be completed at the completion of the school year by the service unit manager. The information contained in this report is required for the council's annual financial audit.

- List all troops registered in the service unit during the year
- Indicate if a Troop/Group Financial Report was received
- If a report was received indicate the end of year balance
- If a report was NOT received, indicate the details as to why a report was not received
- A copy of each troops bank statement should be included with this report

A troop leader not turning in a Troop/Group Finance Report at the end of the year will not be eligible for reappointment.

How is Money-Earning Different From Fund Raising?

Money-Earning

Money-earning projects are planned and carried out entirely by the girls and parents of a Girl Scout troop/group. "Money-Earning" involves the GIRLS.

Fund Raising

Fund raising is the responsibility of adults. Fund raising involves techniques to appeal to the public to contribute funds to support the program and activities of the organization. It often relates to short-term needs and is only part of a fund development plan. (*Safety-Wise* 2000, p. 153) Girl Scouts of Citrus Council has always looked to the "small group of thoughtful, committed citizens" to help us to be our best.

Girl Scouts of Citrus Council is a private non-profit organization. Individuals, foundations, local businesses, program income from product sales, program fees and United Ways fund the council's \$6.5 million operating budget. The goal of fund development in Girl Scouts of Citrus Council is to diversify and increase income generated with a broad-based adult effort, which will support current and long-term fiscal stability.

The methods used for adult-generated fund development include:

1. **GIFTs for Girls** – Citrus Council's annual giving campaign. The goal of the campaign is to attract donors to help meet the needs of Girl Scouts with their yearly contributions. GIFTs for Girls contributions help pay for training materials, program materials, financial aid for girls and adults and program center maintenance.

There are seven divisions to this campaign. These divisions are:

- Family
- Neighborhood
- Individual

- Civic
 - Corporate
 - Staff
 - Board of Directors
2. **Foundations and Grants** – Citrus Council submits funding requests for specific projects and operating expenses to various local and regional foundations and corporations.
 3. **Honor and Memorial Gifts** – Throughout the year Girl Scouts of Citrus Council receives numerous memorial and honor girls and contributions from individuals, estates and trusts, family members and friends. The gifts are made in honor or in memory of friends and family.
 4. **Planned Giving** – A planned gift makes a positive statement to family and friends regarding a person's priorities as well as makes a tremendous difference in our future work. By making a planned gift, individuals can make Girl Scouts a place where girls grow strong. Citrus Council established the Juliette Low "Leave a Legacy" Society to offer that opportunity to donors . . . an opportunity to make sure that future generations of girls benefit from the Girl Scout mission.
 5. **Gifts-in-Kind** – Individuals, civic organizations and businesses donate products and services to Citrus Council. Donations include equipment, supplies and tickets to special events.
 6. **United Way** – Citrus Council receives funding from four United Way organizations in support of youth development projects.

For additional information about Citrus Council's fund development activities, contact Girl Scouts of Citrus Council at (407) 896-4475 or (800) 367-3906 or email the Council Development Officer (CFO).

GIFTs for Girls

GIFTs for Girls (**G**iving **I**nvestments **f**or **T**omorrow) is Girl Scouts of Citrus Council's adult fundraising campaign. The board of directors established the campaign as a means of raising income to bridge the gap between program income and what is needed to operate Citrus Council each year.

The Family Campaign takes place from September through December. During this time parents/guardians of Girl Scouts and adult volunteers are invited to make a contribution to Citrus Council. Troop leaders and/or troop GIFTs for Girls campaign chairs should discuss with parents/guardians all the benefits their daughter has or will receive in Girl Scouting. Girl Scouts participate in many activities that help them build the skills necessary to become the leaders of tomorrow. Fun program activities teach girls about math, science, technology, other cultures, the importance of helping other people through community service, finance, the arts, reading, sports, the environment and much more. Girl Scouting is as contemporary as the girls it serves. All of these activities are possible because of caring parents/guardians and Girl Scout volunteers who contribute to GIFTs for Girls.

Coupons

Girl Scout councils are frequently approached by local businesses proposing distribution of coupons providing reduced prices to those who redeem them and contributions from the businesses to Girl Scouts alone or to the Girl Scouts as one of several not-for-profit organizations. Such coupons must be carefully reviewed to guard against an actual or implied endorsement of the product. In each case, the Girl Scout council should reserve final approval of all copy. *Source: Communications in Girl Scouting*

- Councils should neither purchase nor otherwise obtain coupons from a business for resale purposes.
- Girl Scout councils may feature a story about the coupon offer in their bulletins or newsletters.
- No coupon offer may be made exclusively to Girl Scout members.
- Girl and adult members of Girl Scouting should not distribute coupons.

Donation to Troops

Cash and non-cash contributions to troops/groups require the following procedures. These procedures have been put into place to ensure that the council and the donors are in compliance with the current Internal Revenue Service tax code. All contributions to troops/groups should be reported as INCOME on the Troop/Group Finance Report.

Any designated donation monies received from a foundation, corporation, government entity, or individual (including recognition of volunteer service hours) received on behalf of a Citrus Council troop, service unit, or individual member will be accepted and recognized by Girl Scouts of Citrus Council, Inc. The Council will return 50 percent, not to exceed \$250, of the donation to the designated troop, service unit, or individual member. The balance of the donation will be deposited into Council's financial assistance fund to benefit other Girl Scouts within Citrus Council.

When a leader receives a monetary donation for her troop in this denomination, she should give the donation to the membership marketing manager responsible for her service unit along with information pertaining to the recipient troop. The membership marketing manager will see that the Council Finance Department receives the donation. The council finance manager will issue a check payable to the troop. That check then will be mailed to the troop leader. All contributions will be acknowledged by the Council, but should also be acknowledged by the recipient troop/group.

Products or discounts on products may be accepted by any Girl Scout troop/group, only if this type of “contribution” is offered as a normal store procedure, such as a nonprofit discount. Store discounts or gift certificates should be reported as INCOME on the Troop/Group Finance Report.

Gifts-in-Kind Donations

Gifts-in-Kind are donations of goods or services received from a company, business or individual. For example, if a company or person donates ice cream for a troop activity or service unit event, the ice cream is a “gift-in-kind” donation. For the purposes listed above all gift-in-kind donations should be reported on the In-Kind Donation Form. The donor should list the item or service on the In-Kind Donation form. **The Council cannot put a monetary value on the donated item or service, only the donor can.** Make sure the donor’s name and address are clearly printed on the form.

The solicitor should sign the form and give it to the Council Community Relation Department. Retain a copy for troop records. A copy of the In-Kind Donation forms should be attached to the Troop/Group Finance Report. (In-kind donations are not INCOME) All in-kind contributions will be acknowledged by the Council, but should also be acknowledged by the recipient troop/group.

Acknowledging a Contribution

Troops/groups should always express their gratitude to donors. The type of donation, monetary, in-kind, services, or equipment does not matter. Donors always like to feel appreciated and that their donations were well-accepted. Citrus Council will make acknowledgements to donors who give a donation valued at \$250 or more. If these

donations were made directly to a troop/group, the troop/group should also acknowledge the gift. Here are a few ideas to get you started.

Events to which the donor is invited

- Banquet
- Tea
- Picnic
- Parent-Daughter Dinner
- Coffee
- Luncheon
- Adult Appreciation Dinner

Lasting Tributes

Contribution in honoree's name to:

- GIFTs for Girls Campaign
- Scoutership Fund
- Council Trust Fund
- Special Memorial Gifts

Service to the sponsor

- Hostessing a company dinner
- Bussing tables for a company dinner
- Assisting with decorations at the company at holiday time

Gifts

Living Thanks

- Daisies
- Girl Scout Rosebush
- Seeds
- Trees
- Books
- Troop Photo showing benefit of the donation
- Token of appreciation purchased from the Council Shop

Certificates and Plaques

Certificates, plaques and other tokens of appreciation may be purchased by leaders, service team members and other adults from the Council Shop.

Collaborating with Sponsors and Other Organizations

Sponsors help Girl Scout councils ensure that all girls in the community have an opportunity to participate in Girl Scouting. Community organizations, businesses, and individuals may be sponsors and may provide group meeting places, volunteer their time, provide activity materials, loan equipment, or give financial support to Girl Scout groups. The sponsor's contribution can then be recognized by arranging for the girls to send 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 local council staff, who can give you guidance on the availability of sponsors, recruiting responsibility, and any council policies or practices that must be followed.

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

- Avoiding fundraising for other organizations:
- Girl Scouts are not allowed, when identifying ourselves as Girl Scouts (such as wearing a uniform, a sash or vest, official pins, and so on), to solicit money on behalf of another organization. This includes participating in a walkathon or telethon while in uniform. You and your group can, however, support another organization through take-action projects or by making a donation from your group's account. And Girl Scouts as individuals are able to participate in whatever events they choose, so long as they're not wearing anything that officially identifies them as "Girl Scouts."
- Steering 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 are participating in a political rally, circulating a petition, or carrying a political banner.

Girl Members may support other organizations only through service projects. Some examples of suitable service projects to support other organizations include:

- Stuffing envelopes
- Delivering informational pamphlets to businesses
- Helping organize and catalog books for a library book sale
- Serving as aides
- Providing record keeping assistance
- Providing flag ceremonies for banquets

Sponsorship of Girl Scout Troops

The girls and the support of local organizations, businesses and residents, link Girl Scouting to the community through service. The sponsorship of troops adds another dimension to this support and establishes a relationship that enhances the experience of the girls. A sponsor is frequently the key to extending Girl Scouting in all areas or to the stability and continuity of the troop.

What Girl Scouts do for a Sponsor includes:

- Keeping the sponsor informed of troop activities and including the sponsor in appropriate activities
- Recognizing and publicizing the sponsor's contribution to the troop

- Rendering service (other than fund raising) to the sponsoring group
- Keeping the meeting place clean and caring for the facilities provided

What the Sponsor does for the Girl Scout includes:

- Appointing a liaison member to serve on the troop committee
- Publicizing the activities of the Girl Scout troop to its employees or members
- Offering a meeting place, equipment, financial assistance or service
- Asking members to share hobbies and special interests with the Girl Scout troop when requested by the troop leader
- Suggesting service projects that the troop can do
- Recommending volunteers for Girl Scouting
- Joining in social activities as invited by the troop

Service team members should be prepared to assist troop leaders and troop committee chairs in seeking a troop sponsor. These seven steps will assist you in finding troop sponsors.

- Making a list of potential sponsors
- Prioritizing the list
- Determining the best approach
- Setting a date and preparing for the meeting
- Making the presentation
- Following up
- Signing the agreement and presenting the certificate

The sponsorship agreement should be signed in triplicate. One copy is for the sponsor, one copy is for the troop and a copy is given to the service unit manager to be mailed to the Council Service Center, Attn: Community Relations. Sponsors will be added to the distribution list of the electronic newsletter, *Citrus Council Chatter* that is sent to Girl Scout adults, parents and community partners. At this time a sponsorship certificate suitable for framing is given to the troop leader for presentation to the sponsor.