



# Troop Money Management

Updated July 2023

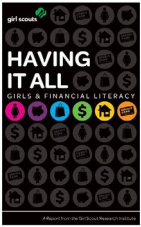
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# Girl Scouts and Financial Literacy

We know that financial literacy is important for girls. Research shows that Girl Scouts can build girls' leadership and financial literacy skills, helping them become leaders in their own lives. We offer all girls — K-12 — the opportunity to hone their financial literacy skills through our financial literacy badges, the Girl Scout Cookie Program, and by learning to manage their own troop finances.

## Financial Literacy Resources



### Having it All

A [summary from the Girl Scout Research Institute](#), provides information about girls and financial literacy and how adults can help girls build financial literacy skills.



### Tips for Raising Financially Empowered Girls

[Tips that parents and other adults](#) can use to help kids and young adults develop a sense of financial empowerment now and for their futures.



### Troop Treasurer Patch Program

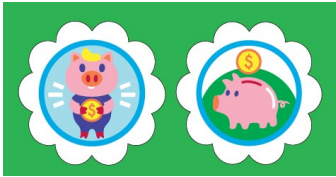
The [Troop Treasurer Patch Program](#) invites Arizona Girl Scouts to become more financially literate. It provides age appropriate, hands-on learning opportunities and gives girls leadership roles within their troop.

*Note: Grade level treasurer reports are available under [“Featured Badges.”](#)*

# Progression in Troop Money Management

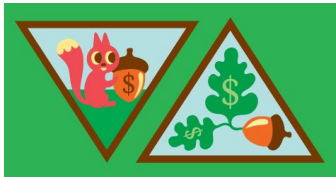
By developing money management skills early in life, girls learn how to set financial goals, and gain the confidence they need to ultimately take control of their own financial future. One of your roles as a volunteer is to facilitate girl-led financial planning, appropriate for each grade level. Below are some general guidelines for progression in troop money management for girls.

## DAISY



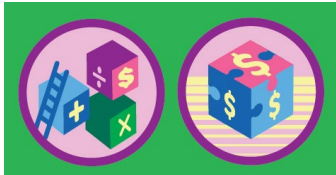
- » The troop volunteer handles money, keeps financial records, and does all troop budgeting.
- » Parents/guardians may decide they will contribute to the cost of activities.
- » Girls can participate in Girl Scout Cookie sales and other Council-sponsored product sales. This includes setting short-term goals and understanding what the money earned will be used for.
- » 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.

## BROWNIE



- » The troop volunteer manages troop money, keeps financial records, and shares some of the troop-budgeting responsibilities with girls.
- » 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 and may begin to collect and record dues at troop meetings.

## JUNIOR



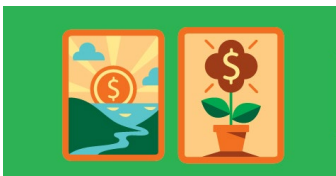
- » The troop volunteer retains overall responsibility for long-term budgeting and record-keeping, but shares or delegates all other financial responsibilities.
- » Girls set goals for and participate in Council-sponsored product programs.
- » Girls decide on troop dues, if any. Dues are collected by girls and recorded by a troop treasurer (selected by the girls or the position is rotated so all girls can learn).
- » Girls budget for the short-term needs of the troop, based on plans and income from the troop dues.
- » Girls budget for more long-term activities, such as overnight trips, troop camping, and special events.
- » Girls budget for take-action projects, including the Girl Scout Bronze Award.

## CADETTE

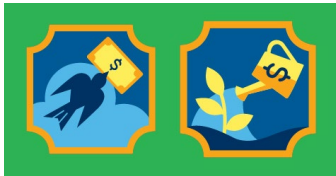


- » Girls estimate costs based on plans.
- » Girls determine the amount of troop dues (if any) and the scope of money-earning projects.
- » Girls set goals for and participate in Council-sponsored product programs.
- » Girls carry out budgeting, planning, and troop money-earning projects.
- » Girls budget for extended travel, take-action projects, and leadership projects.
- » Girls keep their own financial records and give reports to parents and troop volunteers.
- » Girls budget for take-action projects, including the Girl Scout Silver or Gold Awards.

## SENIOR



## AMBASSADOR



# Sources of Income for Girl Scout Troops

Helping girls earn and manage money is an integral part of the Girl Scout Leadership Experience (GSLE). Girl Scout troops are responsible for planning and financing their own activities, with leader guidance. This puts girls in charge, giving them the opportunity to cooperatively set goals, manage a budget, spend responsibly, maintain records, learn social skills, and develop good marketing, entrepreneurial, math, and financial skills. Girl Scout troops are funded by a share of money earned through:



## Council-Sponsored Product Programs

Council-wide sales of Girl Scout authorized products. Members participate in Girl Scout program such as the [Girl Scout Cookie Program](#) and the [Fall Product Program](#). Product programs are the primary source of income for Girl Scout troops.

## Troop Money-Earning Projects

Activities organized by the troop (not the Council) that are planned and carried out by girls (in partnership with adults), and garner money for the troop. Follow all [troop money-earning guidelines](#). Troop money-earning activities must be approved by the Council in writing, using the [Application for Money-earning Projects](#).

## Sponsorships

Voluntary agreements between individual, small local businesses, schools or community organizations to support troop membership and program. Sponsorships include employee matching gifts or employee volunteer hours programs.

## Troop Dues

Funds the girls contribute to help pay for the Girl Scout troop program and goals. Troops may agree to charge each troop member nominal dues to support troop activities. No girl should be denied membership based on the inability to pay. This amount should be carefully considered by the leaders. Most troops have troop dues and/or troop start-up fees. Make sure to be flexible with families when collecting troop money. Troop dues/fees should be just enough to cover the cost of supplies, activity fees and badges/patches. Dues average \$3-5/meeting. Start-up fees range between \$5 and \$30 depending on the troop needs. Please make sure to be mindful when setting troop dues and start-up fees as every family has different needs. Make sure to have a discussion with parents to explain what the troop dues/fees will cover. Ensure that all dues/fees provide an equitable experience for all girls in the troop. Troop leaders should not feel that they have to take on troop expenses for troop activities or troop start up supplies. Work with your Member Support Executive (MSE) if you have questions or need support with troop supplies

## Donations

Troops may receive donations, however there are some special rules to follow.

- » Troops are not allowed to solicit monetary donations.
- » Any monetary donations received by the troop must be processed through the council first.
- » If your troop is approached by an individual or organization who would like to make a monetary or in-kind donation, please see the [“Receiving Donations”](#) information for the requirements.

# Planning a Troop Budget

Troop money management skills include budgeting. A budget is a plan for discovering how much money you are going to need and where the money will be coming from. Budgets should always balance, which means your income is equal to your expenses. In teaching how to budget, remember progression in the learning experience.

All troop funds, including product program sales, should be included in the total year's projected income. Although troops will not receive the funds until after the appropriate program, it will help in planning troop activities for the spring as well as for the next program year.

The following five simple steps will help you guide the girls in creating a budget for individual activities and then add the total expenses for all activities to determine the funds needed for the month or year.

## 5 Steps in Creating a Budget

1. Brainstorm
2. Set Goals
3. Determine Cost
4. Plan a Budget
5. Write it Out

*Have fun!*

## Step 1 – Brainstorm

Sit down with your girls and help them brainstorm ideas for a Girl Scout wish list of activities they would like to do during the year. Most activities fall into the categories of trips, events, badges, community service and Take Action projects. The younger the girls, the more they will need adults to help. Once the girls have brainstormed with guidance, they can lead their own brainstorming session.

Before brainstorming with the girls, review these guidelines:

1. Everyone takes part.
2. Create a list by writing down every idea – repetition is okay and spelling doesn't matter.
3. Don't think about money, cost, time, or space at this point.
4. Don't judge the ideas– no groaning, laughing, cheering or put-downs.
5. Don't discuss the how or the merits of an idea – save this for later.

## Step 2 – Set Goals

Have the girls read the list, making sure they understand what is meant by everything on the list. Then discuss the pros and cons of each item and eliminate those they don't want to pursue. Girls then vote on their choices, using a democratic decision-making process. Guide the girls in narrowing down the list.

Once the list is narrowed down, separate the list into **three** groups: **NOW**, **SOON**, and **LATER**. Choose from the NOW list to set your troop goals and save the other ideas for a later time. Then help the girls discuss and choose which activities they would like to put on their troop calendar for the next few months or whole year.

## Step 3 – Determine Cost

Research the cost of the activity. The younger the girls, the more adult help they will need. Older girls can do much of the research on their own. Expenses include admission, site fee, food, transportation, and supplies. This information is presented to the troop to discuss and make further decisions.

## Step 4 – Plan a Budget

A budget includes the estimated cost per person and anticipated income. It might include just one activity or the entire year. Brownies through Ambassadors benefit from learning how to budget. Even Girl Scout Daisies can make simple decisions about how to spend their troop funds. As the girls grow they take on more responsibility for budgeting and working within a budget. Once activities have been decided, the girls will be able to determine how the troop will secure funds for the activities.

After the girls have figured out the total estimated cost of an activity, they need to compare it to the troop treasury and projected troop income. Begin to budget for an activity by asking the girls the following questions:

- » Do we have enough money for the activity?
- » Do we want to spend this much of our treasury on this one activity?
- » What are ways we could cut the cost of this event?
- » What are ways we could earn money to cover the cost of this activity?



This is the time for girls to revise the budget, so it becomes a workable plan. They'll learn to make compromises and think creatively as they fine-tune their budget. Sometimes choices must be made based on funds available. Maybe a less expensive activity would enable all girls to attend. A troop working together to earn money helps every girl participate more fully.

## Step 5 – Write it Out

Once the troop has decided on its financial plan, describe it in writing. If the plan involves a troop money-earning activity, fill out an application for Council approval and submit it along with the budget worksheet the girls have created.

## Have Fun!

That's the process: brainstorm, set goals, determine cost, plan a budget and write it out!

**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 (GSLE). 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.



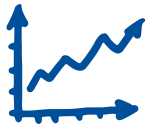
# Earning Money

An essential part of the Girl Scout Leadership Experience (GSLE) is helping girls choose activities, set goals and coach them through earning and managing money.

## Learning Real Life Skills

By planning and participating in Girl Scout money-earning projects, girls build real-world skills that benefit their troops, Council, communities, and most importantly, will serve girls throughout their lives.

Here are the "five skills" girls learn:



### GOAL SETTING

how to develop a business plan



### DECISION MAKING

think critically and solve problems



### MONEY MANAGEMENT

directly handle customer money



### PEOPLE SKILLS

engage with members of the community and develop confidence



### BUSINESS ETHICS

develop positive values like honesty and integrity

## Two ways troops earn money:

1. Council-sponsored product programs
2. Troop money-earning projects

**Council approval is required for money-earning projects. Submit the [Application for Money-Earning Project](#) form.**

## Requirements to Participate in Money-Earning Projects

- » Troops and IGMs are required to participate in the Council's Cookie Program to take part in money-earning projects. Participation in the Fall Product Program is also strongly encouraged.
- » Monies earned from the Council Product Programs must be the primary source of monetary support for the troop.
- » Girls must be involved in planning and implementing the project.
- » Troop money-earning activities need to be suitable to the ages and abilities of the girls and consistent with the goals and principals of Girl Scout Program.

## Money-Earning Projects by Grade Level

- » **Girl Scout Daisies** may not participate in money-earning projects other than the Council Product Programs.
- » **Girl Scout Brownies** may request approval for one money-earning project during the membership year, in addition to participation in Council Product Programs.
- » **Girl Scout Juniors** may request approval for no more than two money-earning projects during the membership year, in addition to participation in Council Product Programs.
- » **Girl Scout Cadettes, Seniors and Ambassadors** may request approval for no more than three money-earning projects during the membership year, in addition to participation in Council Product Programs.
- » If a troop is **Multi-level**, please follow the guidelines for the majority level of your troop. For example, if your troop has 5 brownies and 2 cadettes, your program level would be brownie level for the money earning project.

*Note: Brownie and older troops who participate in the Fall Product Program in addition to the Cookie Program, may request approval for one additional money-earning project per year.*





## Choosing a Money-Earning Project

Keeping in mind that money-earning projects are part of activity and trip planning, but not the primary goal of Girl Scouting. Money-earning projects must include plans for the following:

- » The Three Keys: **Discover, Connect and Take Action**
- » Girls experience **Girl-Led, Learning by Doing and Cooperative Learning**
- » Girls exercise and enhance their knowledge of the **5 Skills**

## Examples of Money-Earning Projects

- |                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>» Have a themed car wash</li> <li>» Making and selling arts and craft items</li> <li>» Garage sales</li> <li>» Gift wrapping</li> <li>» Putting on a play/dance</li> <li>» Parents' Night Out</li> <li>» Face painting at a community event</li> </ul> | <ul style="list-style-type: none"> <li>» Babysitting</li> <li>» Talent show</li> <li>» Leaf-raking</li> <li>» Make handmade cards for occasions</li> <li>» Walk pets</li> <li>» Used book sales</li> <li>» Yard sales</li> <li>» Video or photography for an event</li> </ul> | <ul style="list-style-type: none"> <li>» <b>Per Arizona Cottage Law, homemade baked goods are not allowed.</b></li> <li>» <b>Reselling prepackaged food or drinks is not allowed.</b></li> </ul> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## Events as Money-Earning Projects

Troops may hold an event as a money-earning project for other girls in their area and choose to increase the registration fees over and above the actual cost, if the increase is relatively small and does not make the event unaffordable. (Recommended profit margin is 20-30%.)

Troops may partner with a local movie theater to do a Girl Scout Movie Night provided the project is girl-led and there is an added program element, such as a guest speaker, behind the scenes tour, etc. Troops are limited to one movie night as a money-earning project per membership year.

Encampments are not a troop or service unit money earning activity. The Council wants to ensure girls have equitable access to the Camp Properties and increasing costs to build in money earning would not support this.

Encampments are intended to be a Service Unit Event. That is why there is the Early Renewal Bonus of 50% discount to Service Units that qualify.

*A Money-earning Project Application must be submitted when an event is expected to earn money.*

Encampment should be a Service Team Budgeted Event and funds to pay for encampment are expected to come from the Service Unit Bank Account not a Troop.

Planning Encampment is part of leadership progression for girls and troops. It is also felt that as troops have always participated in planning encampments as part of their GS experience that this would be unfair to allow one troop to profit from what other troops have been doing for free.

Previous money earning requests for planning encampments have been denied and it would not be fair and consistent to change direction.

All requests for events as money-earning projects must include a [Troop/Service Unit Event Budget. \(PS-05\)](#).

## Selling Merchandise (Per GSUSA Standards)

- » Any merchandise for sale must involve the hands-on creation of the product. Troops may not re-sell ready-made products from any organization or company. (ex. T-shirts, patches, prepackaged food or drinks, etc.)
- » Troops must follow state and local laws regulating sales by minors, etc.
- » All items are to be sold within the Council's jurisdiction.
- » May not involve fund-raising for any outside organization or company.
- » May not involve solicitations, sales, advertising, or promotions for any outside organization or company.
- » May not involve endorsements for any outside organization, company, or other entity.

## Guidelines for Money-Earning Projects

- » Participation by girls must be voluntary.
- » Compliance with Safety Activity Checkpoints is required, and Girl/Adult safety ratio guidelines must always be followed.
- » Girls should be able to understand and clearly explain why funds are being earned.
- » Raffles, silent auctions, and games of chance such as bingo, bunco, etc., are not allowed per IRS guidelines.
- » Girl Scout policy does not allow direct solicitation of cash. If your troop is approached by an individual or organization who would like to donate, please see the [Troop/Service Unit Turnaround information sheet](#).
- » Troops, Service Units, and individual girls pursuing awards or program activity opportunities are prohibited from using crowd-funding websites, such as gofundme.com, kickstarter.com, indigogo.com, upstart.com and others that encourage income or contributions.
- » Product endorsement includes selling an item that appears to endorse a company, such as Mary Kay, Tupperware, Pampered Chef, Candle Lite, etc., and are not appropriate money-earning activities.
- » Girls are not allowed to invite people to a business to buy that business' product and receive a portion of the sales. However, they can set up a booth at a business to sell something other than what the business sells.
- » Girl Scouts may not raise or solicit money for other organizations or participate in walkathons, telethons, or similar activities that raise funds for other organizations. However, girls may donate a portion of their troop treasury to organizations or projects they consider worthwhile. For example, a Girl Scout troop cannot solicit pledges to take part in a Race for the Cure walkathon, but they can support the event by volunteering to prepare goody bags for participants, helping with registration, or passing out water at the event. They can also donate a portion for troop proceeds from product program sales or troop money-earning projects.
- » If there is an expectation that a troop will receive money in exchange for doing something for a person or organization, the activity is considered a money-earning project and not service.
- » Money-earning projects must take place within GSACPC jurisdiction.

## Spending Funds Earned From Money-Earning Projects

- » All money raised or earned in the name of or to benefit of Girl Scouting must be authorized by GSACPC and used for the purposes of Girl Scouting.
- » Girl Scouts may NOT earn money for another organization or charity. However, girls may choose to donate a

portion of their troop treasury to organizations or projects they consider worthwhile.

- » All money earned is for **troop** Girl Scout activities and is not retained by the individual girls who participate in the money-earning activity.

## Individual Girl Money-Earning Activity

Girl Scout Cadettes and above may participate in individual money-earning projects as an IGM or outside of their troop with the following guidelines:

- » Money earned in an individual money-earning activity may only be used to support Girl Scout Silver Award Projects, Girl Scout Gold Award Projects, GSACPC council trips over \$1000, or GSUSA Destination Travel Opportunities.
- » Individual girl money-earning projects are limited to three per membership year. If the girl is in a troop, this may be in addition to the troop's money-earning activities. However, the expectation is that she is holding the money-earning project on her own, without the support of her troop.
- » Any monies earned by an IGM must be received by council. Once received, the money will be placed on a program credit gift card and returned to the girl. Once the money-earning project is complete, coordinate submission of funds with the Customer Care Team at [reghelp@girlscoutsaz.org](mailto:reghelp@girlscoutsaz.org).
- » If a girl participating in an individual money-earning activity is in a troop, funds should be managed by the troop leader. Note: Individual money-earning projects by girls in troops may not include council product program sales, and are the only time funds may be “earmarked” specifically for a girl in the troop.
- » Individual money-earning projects must follow the same guidelines used for [troop money-earning projects](#).

## Money-Earning Project Approval Process

*All money-earning projects must receive prior Council approval.*

- » Before planning a money-earning project and at least three weeks before implementing it, the troop leader must submit a [Money-Earning Project Application](#) online or via email to [reghelp@girlscoutsaz.org](mailto:reghelp@girlscoutsaz.org).
- » If the project is an event, any flyer for the event must be included with the application.
- » Troop financial records, including the Annual Troop Finance Report, must be up-to-date prior to submission of the [Money-Earning Project Application](#).
- » The money-earning activity must be limited to a defined time period and have a specific use for the funds, such as a community service project, activity or trip where additional funds are needed.
- » Money-earning projects should not exceed what the troop needs to support its activities. The amount to be raised is determined by the previously prepared troop budget.
- » Money-earning activities will not receive approval if scheduled to be held during the Girl Scout Cookie Program.
- » Money-earning projects scheduled during the Fall Product Program will only be considered if the troop is participating in the Fall Product Program.

## Private Inurement/Private Benefit

To ensure Council compliance with IRS regulations and to protect the council's 501(c) (3) tax exempt status with the IRS, GSACPC does not allow troops or other pathways to create reserve funds or earmark funds for individual girls.

Per the IRS, “a section 501(c)(3) organization must not be organized or operated for the benefit of private interests. No part of the net earnings of a section 501(c)(3) organization may inure to the benefit of any private shareholder or individual.”

Using raised funds to further the Girl Scout program is in accordance with GSACPC exempt purpose. However, creating and maintaining reserve funds or tracking money earned by a girl within a troop or service unit account is not compatible with this regulation and is therefore not allowed.

# Troop Bank Accounts

## Troop Bank Account Requirements

- » The council abides by the policies and standards of Girl Scouts of the USA and complies with applicable IRS requirements.
- » Troop and service unit bank accounts are required to be set up under the council's federal tax ID through the Council's centralized process.
- » All bank accounts require a minimum of two unrelated adult signers who are currently registered members of the Girl Scout troop, have successfully completed the required background check and have agreed to the Troop Bank Account Guidelines.
- » All money collected, or earned, in the name of Girl Scouts must be deposited in the established troop bank account and used only to provide the Girl Scout Leadership Experience (GSLE) to girls in the troop.
- » All signers are responsible for safeguarding and maintaining sufficient funds to cover payments drawn on the account. As with any bank account, signers are legally responsible for all account transactions. If fraud is suspected, report fraud charges to Wells Fargo's fraud division immediately. Send Case # and information via email to [banking@girlscoutsaz.org](mailto:banking@girlscoutsaz.org).
- » Volunteers who misuse or misappropriate funds may be released from all Girl Scout positions. The council may file criminal and/or civil charges, if deemed appropriate.
- » Each signer on the account who will be making troop purchases may request a debit card. Do not use someone else's debit card or give your card to someone to use. The council prohibits troops and service units from applying for credit cards.

## Opening a New Troop Bank Account

The unique structure of Girl Scout banking, coupled with a continually changing banking environment, have made it necessary for Girl Scouts–Arizona Cactus Pine Council to use one bank for troop banking.

Accordingly, bank accounts are established through the Council with Wells Fargo unless a Wells Fargo bank is not available in the community. If a Wells Fargo bank is not available, contact the Banking Coordinator to arrange for an alternative banking option. This centralized system ensures that all troop accounts are set up consistently, which is important because of the volume of troop accounts in our jurisdiction and the risk of errors in the account set up.

After an account is established, debit card requests, deposits and other transactions are conducted through a local branch.

## Steps to Open a New Account (New process being established, guidelines subject to change)

1. Arrange for a minimum of two signers for the account.

### Account Signer Requirements:

- Each signer must be a registered adult volunteer and have a current membership with GSUSA.
  - Each signer must have a current approved background check on file with the council.
  - Each signer must complete the [Troop Money Management course](#) available in gsLearn. Log in through your MyGS account to access gsLearn.
  - Council policy prohibits anyone who is related or living in the same household from serving as co-signers on the same account.
  - Each signer must agree to abide by GSUSA and council guidelines regarding troop bank accounts and managing troop funds.
2. A troop volunteer submits the [New Troop Bank Account Request](#) online.
  3. The Banking Coordinator verifies that account signers are registered, background checked and not related.
  4. An email from the Council Banking Coordinator with the banking agreement forms will be sent to each signer.

**Read all instructions carefully and submit the signed form as instructed.**

5. After signed agreement for all account signers have been submitted, the Council Banking Coordinator will send an email to all signers with the following: authorization letters and next steps
6. Read all of the next steps found in the email sent by the Council Banking Coordinator.
7. All troop accounts are required to receive online statements only. This is an agreement with Wells Fargo to waive the monthly \$10 statement fee.
8. Follow instructions to order troop checks as needed. See below to order troop checks.

After a valid troop account is established, all transactions between the troop and the Council will be processed electronically.

## Troop Bank Account Guidelines

The name on the Troop Account will be: **“Girl Scouts–Arizona Cactus Pine Troop # xxx”**

### Start-up Funds

The Council will fund each new troop account with \$100 that will be deposited in the troop account with the Council’s next ACH once an account signer has given Council view account access to the troop account. This opening fund may be used to purchase troop checks, if desired. Troops not continuing should leave at least \$20 in their account to be used for other new troops starting up.

### Debit Cards

Troop account signers may request a troop debit card from a Wells Fargo local branch office to be used for deposits and purchases. Debit cards will be in the name of the signer on the account.

### Troop Checks

- » While troops are not required to have checks, they may be convenient for conducting troop business, including reimbursing volunteers.
- » Checks can be ordered by the signer on account. We recommend [Carousel Checks](#). Troops can receive a 10% discount by typing in SAVE10 in the box “Coupon Code.” You may also purchase a “Deposit Only” stamp at any office supply store or Wal-Mart.
- » Troop checks must contain the troop account name and troop number, the Wells Fargo routing number and bank account number (see sample check).
- » Use the council mailing address for troop checks - not a volunteer address. Troop checks are the property of the troop, not the individual signers. This also provides the troop with more flexibility, if authorized signers change.

### Fraud

Unfortunately, fraud sometimes happens even within the Girl Scout accounts. Please follow the practices outlined in these guidelines to help prevent unauthorized use of troop funds.

If fraudulent purchases using the troop account is suspected, contact Wells Fargo Fraud department 1-800-869-3557 and send Council Banking [banking@girlscoutsaz.org](mailto:banking@girlscoutsaz.org) the fraud claim number and actions.

Troop funds belong to the girls and should remain as such. If a volunteer or parent within

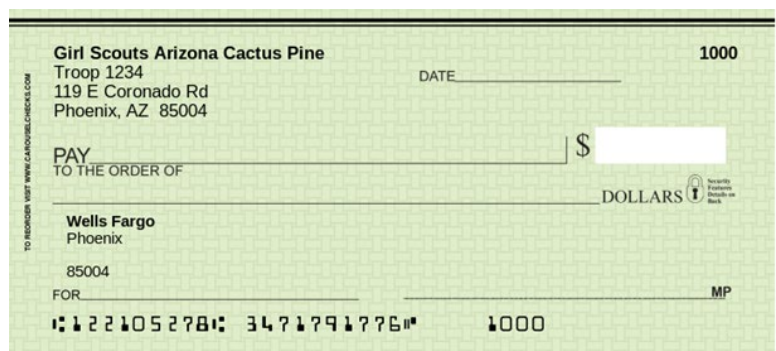


Figure 1 - SAMPLE CHECK



the troop suspects that troop funds are being mismanaged, first discuss the matter with the Troop Leader, focusing on the facts and documentation. If there is a possibility that a Troop Leader has mismanaged funds Contact your Member Support Executive first and then if needed, contact Council Banking at 602-452-7055 / 800-352-6133 or email [banking@girlscoutsaz.org](mailto:banking@girlscoutsaz.org).

The key to successful recovery of funds and resolution of financial problems is documentation and timeliness. If the records are poor and the bank statements have not been reviewed consistently, the likelihood of recovery of the funds diminishes. Please make every effort to be proactive and establish good financial procedures and controls. Good financial management allows the troop to focus its energies on the Girl Scout Experience which is our shared mission.

## Account Fees

Per our agreement with Wells Fargo, the \$10 monthly statement fee will be waived only if you sign up for online statements only (not hard copy statements). If your troop is being charged the \$10 fee, send a copy of the bank statement to [banking@girlscoutsaz.org](mailto:banking@girlscoutsaz.org) for us to connect with Wells Fargo to remove the fee. Bank fees may be charged for overdrafts, returned checks and additional services on the account. These are appropriate fees for the bank to charge based on their standard agreement. It is important that you review your troop bank activity often, especially during product sales.

IMPORTANT – Your account will be closed if it maintains a zero balance for more than 60 days. If an account is closed, it cannot be reopened. The troop will have to submit a request for a new bank account.

## Account Overdraft

<b>Non-Wells ATM Transactions</b>	\$2.50 per transaction
<b>ATM Balance Inquiries</b>	\$2.00
<b>Returned Check Fee</b>	\$35.00
<b>Insufficient Funds/Overdraft</b>	\$35.00
<b>Deposits over 150 items</b> ( <i>each check is considered a deposit</i> )	\$0.50 per item over 150 combined items
<b>Stop Payments</b>	\$31 per item
<b>Inactive/Dormant Accounts</b>	account could be closed

Signers are responsible for any fees/charges for overdrawing the troop account.

A best practice is to make sure the troop bank account maintains a minimum balance at all times. The recommended minimum balance is \$10-20.

When Council and signers are notified of an overdraft due to insufficient funds in a troop bank account, the account will be immediately audited by Council. If there are charges that need to be reviewed, the MSE or Banking Coordinator will follow up with Troop Leaders or signers.

All funds must be deposited to clear the overdraft on the day they are notified of the overdraft.

If the overdraft is not corrected by the troop leader within 3 days, Council funds will be used to correct the overdraft. If Council funds are used to correct a troop account overdraft, reimbursement funds must be deposited in the troop account and the Council must be notified that the funds are available within one week. If the Council funds are not reimbursed within one week, a deposit only hold will be placed on the account. The matter will be referred to the MSE and the conflict team to work with the leaders to reimburse the Council for the money deposited into the account.

## Changing Account Signers

- » To add or remove signers from a troop account, complete the [Signer Change Request](#) form.
- » IMPORTANT – When council removes a signer from a troop account – the related debit card is deactivated.
- » Whenever there is a change of signers on an account, ensure that all checks and finance records are given to new

signers.

- » If there is a change in troop leadership, a financial report by the outgoing leader is submitted online through the Volunteer Toolkit, or turned in to the neighborhood financial consultant. A copy should be kept in the troop notebook. All assets are given to the new leader.

### **Disbanding/Dividing Troop**

- » If a troop decides to disband, submit the [Troop Transition Form](#).
- » All assets, together with the financial report, canceled checks, all unused checks, and debit cards, are given to the Service Unit team lead, financial consultants, or MSE within 30 days of the troop's last meeting.
- » The girls in the troop should be involved in the decision regarding how to use remaining funds. The troop may decide to donate any unused funds to GSACPC, a reputable non-profit, or use it for Girl Scout activities prior to the troop's last meeting.
- » Prior to requesting your account be closed, ensure all checks and other debits have cleared the account.
- » If a troop divides or a girl chooses to move to another troop, all monies are divided equally between all registered members of the troop to help support their new experience. (For example, if there are 10 girls in a troop, and the troop divides, the money in the account is divided by 10 with equal portions distributed among the new troops to support girl program experience. If an individual girl transfers from one troop to another within our Council, the equal portion will be transferred to the new troop.)
- » If a girl chooses to leave a troop and become an Individual Girl Member within our Council, she will be issued a Program Credit Gift Card for the equal portion amount. (Program Gift Cards expire 15 months after date of issue).
- » If a girl leaves a troop and does not continue in Girl Scouts within our Council, troop funds are not distributed.
- » All bank account closures, transfers of funds to new troops and issuing of Program Credit gift cards are administered by the GSACPC Banking Coordinator.
- » Abandoned bank accounts become the property of the Council.



# Managing Troop Finances

Troop funds are for the benefit of all girls in the troop and should be spent in the year the funds are earned, unless the troop has a long-range plan for spending the funds. It is important to note that the funds belong to the troop, not to any individual girl or adult. With the help of their leaders, girls will decide how to spend their troop monies. Per IRS guidelines for charitable organizations and GSUSA recommendations, troops are prohibited from keeping separate individual girl accounts. All funds expended should benefit all girls in the troop equally.

## Money Management

- » All persons handling troop money or bank accounts must be currently registered as a Girl Scout member and have completed a background check.
- » All money received from parents, fall product or cookie customers should be deposited as soon as possible and never be held in a personal checking account. For security reasons, we do not recommend keeping cash in a house or vehicle, unless it is appropriately secured.
- » It is critical that all authorized signers are in communication with the other signers before spending funds to prevent overdrafts on the account. Be aware that online account balances may not reflect the actual current balance due to pending transactions.
- » All expenses should be paid for by troop check/debit card.
- » Cash withdrawals should only be made if absolutely necessary – i.e. cookie booth change, tips for taxis or hotel services. Keep receipt and explanation back up of purchases made with cash.
- » Each account signer should make sure that funds are available in the account to cover the amount of the transaction before writing a check or making a purchase with the troop debit card.
- » Blank checks should never be pre-signed and debit cards should not be used by anyone other than the person they are issued to.
- » If there is an instance where a signer has paid out-of-pocket for troop supplies and needs to be reimbursed using troop funds, those reimbursements should be approved and authorized by a signer other than the payee. **Do not write a reimbursement check to yourself.**
- » All money earned by any girl member of the troop through the product programs or other approved money-earning activities belongs to the troop and not to an individual girl. If a girl chooses not to participate or is unable to participate in a troop activity where troop monies are being used, the money is not refunded to the girl/family – it belongs to the troop treasury.
- » The girls in the troop should be involved in any decisions regarding how to use troop funds.
- » Any money earned should be used for Girl Scout activities and is not to be retained by individuals.

## Collecting Checks

A troop can choose to accept checks as a form of payment from customers and parents. If a troop accepts checks as a form of payment, the troop may have a check returned due to insufficient funds (NSF).

### Tips for Collecting NSF Checks:

- » **Step 1:** Immediately notify the payer to request re-payment as quickly as possible. It is sometimes best to request a cash payment or cashier's check.
- » **Step 2:** If you are redepositing their check, first contact their bank to see if funds are available to cover the amount.
- » **Step 3:** If funds are not available, send a letter to the payer requesting payment. You may charge a fee to the payee to cover bank service charges. The fee should be the same amount charged on the troop bank statement.

## Accepting Credit Card Payments

### Peer to Peer Payment Applications (Venmo, Cash App, Facebook Payments, etc.)

Peer to Peer payment applications can be used to facilitate the transfer of money from parents/guardians to Troop Accounts. The use of these apps are only permitted for receiving funds into the troop account. Facebook Payments is the only exception which may be used to send money from the troop account.

*Paypal is not permitted for troop transactions due to lack of transparency.*

Use of these applications as a form of payment at a cookie booth is a violation of many of their terms of use. If you choose to use one of these applications, you must make yourself familiar with and abide by the Terms of Use for that application. Girl Scouts–Arizona Cactus-Pine Council will not be held accountable for any accounts closed due to a violation of the applications terms of use agreement.

## Mobile Credit Card Payment App - Clover Go

Troops or Service Units who want to open and manage a mobile payment account may choose to use Clover Go our approved vendor Clover Go Training must be completed prior to opening a Clover Go account for your troop. The training is available in gsLearn.


Troops are responsible for managing their own accounts with Clover Go and are responsible for any resulting fees or liabilities Instructions for opening a Clover Go account can be accessed after completing the 607 Clover Go Training - GSACPC in gsLearn. If your troop plans to utilize Clover Go for collection of money from parents or other troop activities, be sure to include processing fees in the troop budget

## Paying for Product Program Sales

The Council will initiate an electronic transfer from the troop's bank account to pay the Council for product sales transactions (i.e. cookies and fall product). It is important that adequate funds are available. The specific dates when Council will draft the troop accounts are included in product program calendars, manuals, training materials and other communications. The troop will receive reminders during the program.

## Troop Budget

Each troop should collaborate in preparing an annual budget at the start of the program year. Girls should be included in this process. Troops may need to create multi-year budget plans for more costly travel trips. See [Planning a Troop Budget](#) and the [Troop Treasurer Patch Program Guide](#).



Involve girls in making financial decisions for the group.

## Reports and Financial Record Keeping

It is important to keep good records of money received and money spent. Parents and Girl Scout personnel have a right to see financial records at any time.

- » All expenses and deposits should be recorded in a checkbook, electronic spreadsheet or personal banking software.
- » Record all transactions promptly.
- » Keep all receipts for expenses and income.
- » Bank statement should be reconciled monthly.
- » Financial checks and balances should be in place to help prevent misuse of troop funds.
- » There should be a clear separation of personal and troop funds. No personal expenses should be paid from the troop account and no troop money should be deposited in personal bank accounts.
- » All cash payments should be receipted.
- » Under no circumstances should a check be written to and signed by the same person.
- » A file should be maintained with bank statements, all Product Program receipts and records supporting all financial transactions for two (2) years after the end of the membership year.
- » Troop financial records should be shared with and made available to girls and parent/guardians throughout the year to maintain transparency. Keeping the lines of communication open will help avoid any conflict, suspicion, or concerns.

The [Troop Finance Report](#) is a tool to help leaders track their income and expenses throughout the year.

## Annual Troop Finance Report

GSACPC requires annual reporting of the troop's finances, by completing and submitting the Troop Finance Report located in the Volunteer Toolkit, no later than June 30 each year. An optional paper form may be completed and submitted to the Member Services Executive (MSE), if necessary.

Troop financial records should be shared with and made available to girls and guardians throughout the year to maintain transparency.

Troop Volunteers who do not have access to the Finance Report in the Volunteer Toolkit must contact Member Placement at 602-452-7040 for assistance or complete the offline [Troop Finance Report](#). If an offline report is necessary, submit the completed form to the Service Unit Finance Consultant, Member Support Executive and email the form to [banking@girlscoutsaz.org](mailto:banking@girlscoutsaz.org).

The annual finance report documents all troop financial transactions including income and expenses that occurred during the period between the date of the last Troop Financial Report submitted and the current date. Troops established during the reporting year will report financial transactions beginning with the month that the troop was organized. Reports will be reviewed by the Council to ensure policies are being appropriately followed and funds are being utilized to benefit girls.

A [Troop Finance Report](#) is also completed whenever a troop disbands or if a new leader takes over an existing troop.

The revenue and expense categories included in the annual report are as follows. Please use these categories when recording troop financial transactions.

INCOME	EXPENSES
GSUSA Member Dues – collected from parents	GSUSA Member Dues paid by troop
Troop dues collected	Troop Equipment
Uniforms/Badges/Handbooks	Uniforms/Badges/Handbooks/patches
Activities and Events	Activities/ Events/ Trips
Cookie Income	Cookie Sale Expenses
Fall Product Sale Income	Fall Product Sale Expenses
Money-earning Project Income	Money-earning Project Expense
Donations Received	Service Projects/Donations to others
Financial Assistance Money Received	Supplies/Food
Other Income	Other Expenses



## Receiving Troop/Service Unit Donations

From a legal perspective, Troops and Service Units are a subdivision of the Council, and Councils are the only distinct legal entity and the only entity with a tax exemption. Therefore, Girl Scout Troops/Service Units have no independent existence for tax purposes. Councils must supervise the fundraising activities of Troops/Service Units to ensure they engage in appropriate fundraising methods, so the Council can document that the funds raised comply with donor and IRS-required substantiation.

Per GSUSA Blue Book, **direct solicitation of cash is not allowed**. Troop funds can be raised through product sales (Fall Product and Cookie Program) or through approved money-earning projects.

### Monetary Donations

When monetary donations are made to Troops/Service Units, GSACPC has established the Troop Turnaround process. Through the Troop Turnaround, monetary donations to troops are processed through the Council and allocated to the troop bank account.

#### Troop Turnaround Instructions:

1. All checks for the Troop/Service Unit turnaround process should be addressed to GSACPC with the troop/service unit name noted in the for section of the check.
2. Fill out the [Troop Turnaround Check Request](#) form and submit it along with the check to the Council office for processing.
3. Payment is processed by the GSACPC Finance team. This may take up to two weeks.
4. Payment is documented and reviewed by the GSACPC Fund Development Team. A tax acknowledgement is sent to the donor.
5. Payment is allocated to the Troop/Service Unit bank account through an ACH (electronic transfer of funds) by the GSACPC Finance team. It may take an additional two weeks for this step. If the gift was made online, it may take additional time.
6. Funds are available in the Troop/Service Unit bank account.

***See the Troop Turnaround FAQ's in the APPENDIX.***

### In-Kind Donations

Council oversight of donations also applies to in-kind donations. In-kind donations require the donor fill out the GSACPC In-Kind Form. Representatives of the organization (including troop leaders/volunteers) receiving the in-kind donation may not fill out the form, even if they have the knowledge to do so. This allows GSACPC to remain IRS compliant in that we have not assigned any value to the in-kind donation. Please refer to IRS Publication 526 for more information about this.

#### In-Kind Donation Instructions:

1. Troop/Service Unit receives an in-kind donation from a donor.
2. Donor completes the [In-Kind Donation Form](#), available online, and gives the form to troop/service unit representative.
3. Troop/Service Unit representative sends In-Kind Donation Form to GSACPC Fund Development Team.
4. The in-kind donation is documented and reviewed by the GSACPC Fund Development team.
5. Donor receives a tax-acknowledgement letter that they may use for their income tax preparation purposes.\*

*\*(For in-kind donations between \$500.00-\$4,999.99, the donor will need to complete and file IRS form 8283 for their income taxes. If the donation is worth \$5,000 or more, the donor will need to complete and file the IRS form 8283 (signed by an authorized official of GSACPC) for their income taxes. Generally, an appraisal is also required for in-kind donations of this size.)*

# Financial Assistance

We strive to make certain that no girl is denied a Girl Scout experience due to financial need. GSACPC encourages girls and volunteers to contribute when able and to be active participants in their Girl Scout experience. Troops are encouraged to be as self-sufficient as possible in activity planning to ensure all girls are able to participate.

## Membership Dues

Annual membership dues are transmitted to Girl Scouts of the U.S.A. Assistance for annual membership dues may be requested at the time of registration either by the registering member or the parent/guardian submitting the registration.

GSUSA encourages girls to designate a portion of their troop treasury to pay the annual membership dues of its members. This is a sound and efficient practice that enables girls to meet membership dues and lessens the potential burden to individual members. The timing of the Cookie Program makes funds available for early re-registration in the spring.

## Financial Assistance Application

Applications for Financial Assistance are posted on the GSACPC website and available by mail, if needed. Call 602-452-7000 to request the paper form. To apply for financial assistance, follow the instructions on the [Financial Assistance Application](#) available online.

The amount of assistance given an individual is dependent on the level of financial need, based on the National Poverty Guidelines. Be sure to fill out the form completely. Incomplete forms will not be processed. All information can be sent directly to the Financial Assistance Committee and will be held in strictest confidence. Questions about money-earning projects, product sale participation, and service projects are not a determining factor of need. These questions are only used if an individual is between two levels of assistance. If active participation is seen, the individual can be moved to the higher category. Awards based on demonstrated need may range from 0-100%.

## Types of Financial Assistance

### **Program Events** *(for girls and adult volunteers)*

Assistance to attend Council and approved Service Unit events. Troops are encouraged to plan events within their troop budgets. Events with an educational or Girl Scout component are eligible for up to 50% of the cost of the event. Entertainment events are eligible for up to 25% of the cost and limited to only one for each girl per membership year. If assistance is given for an event and the individual does not attend and does not have a valid reason, no further assistance will be given.

### **Summer Camp** *(for girls)*

Camperships, based on need, range from 0% to 100%, after the required deposit is paid. Camperships are limited to no more than one one-week camp session.

*When seeking support for camp or an event, it is advisable to apply for financial assistance before the registration for the camp or event opens. If support is granted but not used because the Girl Scout was unable to be placed in the program, this will not affect future requests. Funding for assistance is limited and not all requests may be granted. Beyond membership, GSACPC approves funds based on level of financial need demonstrated on applications, whenever possible.*

### **Troop Travel** *(for girls and adult volunteers)*

Troops are encouraged to plan trips that are within their means. Financial assistance is intended to fill in when a gap develops in the plan despite the efforts of the girls and the adults who support them. Financial assistance should never be part of the planning process. Money-earning for trips should happen over time to allow accumulation of sufficient funds. In the event of an unanticipated gap, assistance is limited to no more than 10% of the total cost and will only include costs for necessary adults, as describe in safety guidelines from GSUSA. Requests involving inappropriate

distance for grade level, travel to primarily entertainment venues, and those involving sufficient family members to resemble a family vacation are unlikely to be considered.

### **Destinations** *(for girls)*

Support for girls attending a GSUSA Destinations is handled through the program department and will be discussed with those girls who are accepted into a program.

### **Uniforms and Books** *(for girls)*

Daisy Girl Scouts can request vests or tunics. All other levels can request a choice of vest or sash. Membership pins, numerals, insignia tab, ID strip sets, and the American flag patches are available for all levels. The Daisy Petal Set can be requested. This is valuable to the girls learning the fundamentals of the Girl Scout Promise and Law. Troops are encouraged to fund the cost of books. Leadership Journey Books and handbooks can be requested by girls at all levels.

### **Uniforms and Books** *(for adult volunteers)*

Membership pins and insignia can be requested by adults. Troops are encouraged to use troop funds to purchase resources needed for troop leadership. Copies of leader guides may be available to borrow from neighborhood/service unit libraries. Any resource received through assistance for adults will be labeled with the request that the materials be donated to a library after the adult is done using them.



# Important Contact Information

## Council Banking Department

**Karel Shoger**

602-452-7055 or [banking@girlscoutsaz.org](mailto:banking@girlscoutsaz.org)

- » New Accounts
- » Signer Changes
- » Banking Questions

**Council banking coordinator should be contacted for all things except:**

- » Local Bank Branch
- » Debit Cards
- » Reset Debit Card Pin Number
- » Wells Fargo Contact Information
- » Lost/Stolen Debit Card 1-800-225-5935
- » Password change (Bank's Web site)
- » Online Banking – 1-800-956-4442
- » Fraudulent Activity – 1-800-869-3557 (Notify Council Banking with claim number) [banking@girlscoutsaz.org](mailto:banking@girlscoutsaz.org)

## Forms and Links

Here are some links to common forms used for Troop Money Management. Forms are available on the Council website at [www.girlscoutsaz.org](http://www.girlscoutsaz.org).

- » [Application for Money-earning Project](#)
- » [Troop Finance Report](#)
- » [Financial Assistance Application](#)
- » [In Kind Donation Form](#)
- » [Troop Treasurer Program](#)
- » [Troop Transition Form](#)
- » [Troop Turnaround Check Request](#)



# Appendix

## Troop Turnarounds – Frequently Asked Questions

***Q: Where do I send donations?***

A: Please mail donation checks with a Troop Turnaround Check Request form to GSACPC, Attn: Fund Development, 119 E. Coronado Rd., Phoenix, AZ 85004 or donate online at [girlscoutsaz.org/donate](https://girlscoutsaz.org/donate).

***Q: Who do I reach out to if I have an issue?***

A: Please email [reghelp@girlscoutsaz.org](mailto:reghelp@girlscoutsaz.org) with all donor information and documentation. Email is preferred as it ensures we have documentation of dates, times, and details. We may need to include our Finance team in resolving your issue, and if so, your email helps us move more quickly. However, if you prefer to call, please do so! If you leave a message, provide as much detail as possible so we can respond to your issue/question quickly.

***Q: I/My donor wants to donate online. How do I ensure that the funds will get to my troop/service unit?***

A: Go to [girlscoutsaz.org/donate](https://girlscoutsaz.org/donate). Please select General Donation from the “Designation” drop down menu. In the “Comments” section, please enter the troop #/service unit name. The donor should not fill out the “in memory or honor of,” “send gift notification to,” or “Tribute address” fields. Fill in all other required fields. Click “Donate Now.”

***Q: I/My donor wants to write one check with a portion of the funds going to Troop X and a portion of the funds going to Troop Y. How do I ensure this happens?***

A: The donor should provide documentation on how the total funds donated should be split between the troops. For example, if the donor would like to donate \$37.00 for Troop X and Troop Y they should include a note with their donation saying, “I’d like Troop X to receive \$19.00 of this donation and Troop Y to receive \$18.00 of this donation.”

***Q: I/My donor does not need a tax-acknowledgement for the donation. Can the troop/service unit accept the donated funds on their own and not send to the council first?***

A: Unfortunately, no. As troops/service units do not hold 501(c)(3) status, all monetary donations must go through the council first, so the council can document that funds raised comply with donor and IRS-required substantiation. The donor is more than welcome to send a note with their donation that no tax-acknowledgement is needed.

***Q: Why does it take 2-4 weeks for the donated funds to reach the troop/service unit bank account after the council has received it?***

A: The council moves funds to troop/service unit accounts on a schedule, if the donation comes in after the last movement of funds, it may take an additional week before the next scheduled time. Oftentimes it takes less than 2 weeks for the funds to appear in the troop/service unit’s account. Online gifts are recorded as they come in, but funds from these donations may not be moved until the end of each month.

***Q: I/My donor lost the original tax-acknowledgement letter and need it to file taxes. What should I do?***

A: Contact Fund Development at [reghelp@girlscoutsaz.org](mailto:reghelp@girlscoutsaz.org) to request a re-issue of your tax-acknowledgement letter.

***Q: My employer has a volunteer hour/employee giving match program. I would like the funds from that program to go to my troop/service unit. Can I do that? How do I ensure that those funds go to my troop/service unit?***

A: Yes! Every business who donates based on volunteer hours or workplace giving is different. You need to ensure the correct troop/service unit is listed in the notes/comments/designation section. You may need to ask your employer to ensure this is included with the donation. Some businesses have extended timelines to process these donations and others wait until a specific day in the year to send all donations to the designated non-profit organizations, so it may take some time before you receive the funds.



119 E Coronado Road, Phoenix, AZ 85004

602.452.7000 | [girlscoutsaz.org](http://girlscoutsaz.org)

