



Volunteer Essentials 2016/2017

Ch 5: Managing Group Finances

*Adapted from the Girl Scouts of the USA Volunteer Essentials 2016-2017
Revised November, 2016, for Girl Scouts San Diego*

Chapter 5: Managing Group Finances

Helping girls decide what they want to do, and coaching them as they earn and manage money to pursue their goals, is an integral part of the Girl Scout Leadership Experience (GSLE). Your Girl Scout group plans and finances its own activities, with your guidance. At the same time, the girls learn many valuable skills that serve them throughout their lives.

Girl Scout groups are funded by a share of money earned through council-sponsored product sale activities (such as Girl Scout Cookie activities), group money-earning activities (service unit or council-approved, of course), and any your group may charge. (This is in addition to the \$15 annual membership dues that go to the national organization.) This chapter gives you the details of establishing a group account and helping girls manage their group's finances, practice successful product-sales techniques, and understand how to collaborate with sponsors and causes. Chapter 5 and Girl Scout San Diego Financial Guidelines create the full financial picture for your troop/group

For information and guidance on safety related to product sales see Chapter 4, Safety-Wise.

Establishing an Account

If your troop/group is earning and spending money, the troop/group needs to set up a bank account. If you're taking over an existing troop/group, you may inherit a checking account, but with a new troop/group, you'll want to open a new account. This usually happens when there is money to deposit, such as group dues or money from product sales or troop/group money-earning activities. Consider these tips when working with a group account:

- Keep group funds in the bank before an activity or trip, paying for as many items as possible in advance of your departure.
- Use debit cards during the activity or trip.
- Make one person responsible for group funds and for keeping a daily account of expenditures.
- Handle a lost group debit card the same way you would a personal debit card: cancel it immediately

Follow your council's financial policies and procedures for setting up an account. Most council-sponsored product sale activities have specific banking and tracking procedures.

Unused Girl Scout money left in accounts when groups disband becomes the property of the council. Prior to disbanding, 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 remaining funds over to service unit treasurer or council staff member.

Your troop/group's bank account

All troops/groups are asked to set up accounts at Wells Fargo Bank utilizing the partnership Girl Scouts San Diego has established. The Simple Business checking account at Wells Fargo offers the best value for Girl Scout troops/groups and features:

- Free checking account, no minimum balance required.

- Free access to Wells Fargo Business Online Banking.
- ATM access and a debit card.

Steps for opening your troop/group account

Step 1: Each troop account signer must complete and clear a background check and become a registered member. A minimum of two signers are required and signers may not be related to each other.

Step 2: Email troopbanking@sdgirlscouts.org and request an Account Open Request Authorization form (AORA). Please include the following information in your email: Troop Number, troop treasure's name, Wells Fargo branch location name and address, primary and secondary legal name, address and phone number. The finance support specialist will verify signers' memberships, background checks, contact information and Wells Fargo banking location.

Step 3: Finance support specialist will send account signers an AORA, Wells Fargo Girl Scout Account check list and reminder both signers must be present to open troop/group account.

Step 4: Make an appointment with the Wells Fargo branch to ensure you get an knowledgeable accounts banker.

Please bring the following items with you:

- Troop number
- Personal Social Security Number
- Driver's license or state-issued identification.
- Second form of identification (e.g. credit card, passport, military ID).
- Money for initial deposit (\$50 suggested; the bank will work with you if that amount is not available).

Step 5: Please allow five business days to receive your ATM/debit cards.

Step 6: Sign up for online banking at www.wellsfargo.com/biz.

Note: A monthly service charge is posted to the account. This fee will be reversed and the account will be set up as free. If the fee is not reversed by the following month contact troopbanking@sdgirlscouts.org. Fees over 60 days old cannot be reversed.

Important information about accounts

- All accounts must have at least two signers (background check completed and cleared, registered adult members, not related to each other).
- Although troops with less than \$50 will be worked with to establish their account, the initial deposit must be made within 30 days of the account opening.
- Any account with a zero balance for 30 days is subject to closure. Overdrawn accounts are also subject to closure and fees.
- If you go to a branch office and they offer additional services, please inform them that you cannot participate in their programs. (rewards, bill pay, etc.).
- Girl Scout troop/group funds cannot be co-mingled with personal accounts.
- All troop money (income and expenses) must flow through troop account. Use troop ATM/debit card or checks for all transactions. Petty cash and cash transactions are not acceptable.
- Troop/group checks are not to be imprinted with the name of the troop/group leader/adult volunteer.
- All volunteers who handle money must be registered as current Girl Scout members and have completed the application and screening process.

- Any one of the signers may write checks for troop/group expenses (multiple signatures are not required).
- Provide an accurate mailing address – **do not use Girl Scouts San Diego address.**

Annual Troop/Group Financial Report

By June 15th each year, troops/groups are required to submit a year-end financial report accompanied by the most recent reconciled bank statement. Troops/groups carrying over \$500 or more at the end of the year must document program plans for expending the funds on the Annual Troop/Group Finance Report. These reports are randomly audited by service unit treasurers, council staff, and/or audit firm. A copy of the report must be furnished to girls and families. Many problems can be avoided, if the person responsible for maintaining the bank account reports more often (monthly or quarterly, as appropriate for your troop/group). It can make the task of completing the Annual Troop/Group Financial Report easier if records are kept using the same income and expense categories as those on the form visit www.sdgirlscouts.org/forms.

Protect Yourself!

Money is one of those areas that can cause a lot of bad feelings and ill will among girls and parents in a troop/group if people suspect mishandling of funds. Avoid the possibility of having your financial practices called into question by following these best practices:

- Keep good financial records, including receipts of all expenditures, for four years.
- All troop money (income and expenses) must flow through troop account. Use troop ATM/debit card or checks for all transaction. Petty cash and cash transactions are not acceptable.
- An ATM withdrawal receipt does not qualify as a receipt for reimbursement or justification for troop/group purchases. All purchases made with cash require detailed receipts of the transaction(s).
- Troop/group checks may not be made out to cash.
- Involve girls (and sometimes parents) in financial decision making. The more they know the better!
- Report on troop/group finances regularly to girls and families. The money belongs to the girls, and they should know how much they have and how it has been spent.
- When using troop/group funds to reimburse purchases made with personal money used on the troop/group, provide all receipts, use SU/Troop Check Request, and have a co-signer. Do not write checks to yourself.

Pay attention to and follow all financial guidelines in this booklet. They are there to protect you, and help keep you in compliance with various laws and IRS regulations.

Financial forms and other resources - For more information or for current forms, visit www.sdgirlscouts.org/forms and choose “financial forms.”

Closing a Bank Account

Unused Girl Scout money left in accounts when troops/groups disband becomes the property of Girl Scouts San Diego and may be given to the local service unit. Prior to disbanding, the troop/group may decide to donate any unused funds to a worthwhile organization or for girl activities. When closing a troop/group 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 remaining funds over to Girl Scouts San Diego council staff or service unit treasurer and fill out the Disbandment Report and Treasurer Worksheet at www.sdgirlscouts.org/forms (use search “disband”).

Understanding the Girl Scout Cookie Program

Did you know that the Girl Scout Cookie Program is the largest girl-led business in the country, with sales of more than \$700 million per year for girls and their communities nationwide?

That’s right. The Girl Scout Cookie Program is the leading entrepreneurial program for girls; no university has produced as many female business owners as the Girl Scout Cookie Program has.

If you have a moment, watch the latest Girl Scout [What Can a Cookie Do?](#) video for an inspiring look into just how powerful those treats—and the girls who sell them—can be.

Council-sponsored product sales are really the best way for girls to earn money to pursue their goals: the sales are beloved by the community and come with program, sales, and marketing materials and support that help girls run a great business. And they’re an integral part of the GSLE. With every season of cookies, another generation of girls learns five important skills:

- Goal setting
- Decision making
- Money management
- People skills
- Business ethics

And most of all, girls gain a tremendous amount of confidence. It’s not easy to ask people to buy something—you have to speak up, look them in the eye, and believe in what you’re doing—all skills that help a girl succeed now and throughout the rest of her life.

Before beginning any cookies or other product sales with your group, refer to the cookies section of [Girl Scout Central](#) and www.girlscoutcookies.org.



A Sweet Tradition

It has been decades 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. For more on Girl Scout Cookie History, visit

http://www.girlscouts.org/program/gsc_cookies/history.asp

Two commercial bakers are currently 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). For additional information on cookie varieties, including nutritional details, visit www.girlscoutcookies.org.

Cookie Program: www.sdgirlscouts.org/cookies

Fall Sales: www.sdgirlscouts.org/nuts

Your Council's Role

Each year, your council provides learning opportunities on the procedures to follow during each sale. Your council also establishes guidelines and procedures for conducting the sale and determines how the proceeds and girl reward system will be managed.

Knowing Where Proceeds Go

Your council will provide a breakdown of “[how the cookie crumbles](#).” Please share this information with girls and their parents/guardians so everyone is clear on how revenue raised through product sales makes it possible for your Girl Scout council to serve girls. Proceeds resulting from product sales support program activities—in fact, council-sponsored product sales are a primary way in which your council raises funds to support Girl Scouting. The percentage of money to be allocated to participating groups (like yours) is determined by your council and explained to girls and adults as part of the product sale activity orientation.

The income from product sales does not become the property of individual girl members. Girls, however, may be eligible for incentives and credits that they put toward Council sponsored camps, programs and programmatic materials.

Girls may earn official Girl Scout grade-appropriate rewards related to product sale activities, and each council may choose to provide items such as participation patches, rewards, 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 rewards applies equally to all girls participating in the product sale activity.

One critical task for each troop/group, is to keep excellent records and establish a clear accounting system for all money earned and spent. As the group's volunteer, you're in charge of making sure money is spent wisely, excellent records are kept (keeping copies of all receipts in a binder or folder), and all income is tracked, too. For older girls, your job is to oversee their work, as they learn to keep impeccable records.

The Girl/Adult Partnership

Underlying all the lessons that girls can learn from their participation in the Girl Scout Cookie Program is the girl/adult partnership. Ideally, this is a partnership between the girl and her leader and between the girl and her parents or guardian. Adult members do not sell cookies, they participate only in supporting the direct involvement of girls.

During the Girl Scout Cookie Program the girl/adult partnership may look like this:

- An adult and girl working together to make plans and set goals.
- An adult assisting a girl by giving her access to the information and training she needs but letting the girl do the selling and delivering of cookies.
- An adult guiding a girl in understanding the finances and letting her practice the skills.
- An adult advising a girl on how to market her cookies but allowing her to make her own decisions.
- An adult helping a girl understand her responsibility to support her local council but ensuring that her participation is voluntary.

Safely selling Girl Scout Cookies is the top priority while selling Girl Scout Cookies and other products. Volunteers, parents and girls should be familiar with and practice the following:

- Chapter 4 Safety Wise – Volunteer Essentials
- Girl Scout Cookie/Council – Sponsored Product Sale Safety Activity Checkpoints
- Safety Tips for Product Sales
- Computer/Online Use: Safety Activity Checkpoints

A few other considerations will help keep girls safe:

- Money due for sold products is collected when the products are delivered to the customer (or as directed by your council). Girls and troops are strongly recommended not to accept checks as customer payment; if the troop decides to accept a check, they willingly accept the accompanying financial risk.
- 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.

Before beginning any cookie or other product sales with your troop/group, please refer to www.sdgirlscouts.org/cookies for complete guidelines, tips and resources.

Preparing for your Girl Scout Cookie Booths

Cookie booths, or temporary sales set-ups in areas with lots of foot traffic, are a popular way for girls to sell cookies as a team. Your council may have established cookie booth locations; contact the council before planning a cookie booth of your own.

Once you've gotten council approval, check out the booth site before the day of the sale. Talk to business owners in the area so they'll know what to expect. Find out what security measures are in place—these may include lights for evening sales and whether a security camera watches the booth area. In addition, review the Girl Scout Cookie/Council-Sponsored Product Sale Safety Activity Checkpoints, as well as Chapter 4, Safety-Wise to make sure

you and the girls are as prepared as possible.

On the day of the sale, these tips will help make booth sales enjoyable for everyone:

- Ensure that you have adequate space at the booth (table, products, and girls) to allow safe passage by pedestrians, bikes, and cars.
- Plan to have at least two adults and one girl at the booth at all times. From time to time, volunteers might want to take breaks or will have to accompany young girls to the bathroom, so make sure to have a few extra adults on hand. A girl in 6th grade or above during the time of the cookie program may participate in a booth sale with one adult who is her legal guardian.
- Every booth sale must have at least one adult who is registered and background checked in attendance at all times, regardless of the number of girls in attendance.
- Girls make **all** sales, except in cases where adults are helping Daisies handle money.
- Respect the surrounding businesses by making sure your booth isn't blocking a store entrance or exit.
- Attract customers with colorful signs. Remind girls to be polite and to have their sales pitch ready for interested shoppers.
- Be especially careful with the money box; make sure it's under adult supervision and out of public sight. Arrange for cash to be removed from the site periodically. When you do travel with money, have someone accompany you to your vehicle and/or the bank.
- Report any suspicious people in the area to local security.
- Leave area cleaner than you found it, and take your empty cases home.

If someone takes money or cookies from your booth, **do not** attempt to physically recover the stolen items and **do not** allow the girls to do so. Instead, get a good description of the offender(s), call 911, and alert local security (if applicable). Make sure girls know what to do in case of theft. Report any incidents to your local council according to its guidelines.

Cookie Donation Programs

Your council may have a cookie donation program established where customers may purchase cookies for the sole purpose of having them donated to an organization coordinated by your council. This is a great talking point for girls to share with their customers and a great way to help teach girls that the cookie program can make a big impact in their community and to others.

Here are some things to remember about cookie donations:

- All cookie donation programs must be approved by your council
- Donated cookies must stay within the council jurisdiction unless your council has the approval from other council jurisdictions
- Donated products cannot be resold and must be used in a responsible and ethical way.
- Donated products are used in a way that does not undermine the work of councils or jeopardizes the integrity of the Girl Scout Brand

Handling Product Complaints

It has always been the practice of Girl Scout councils and the bakers to guarantee customer satisfaction with their cookies. If a customer for some reason is not satisfied with the quality of their cookies, they can contact the baker via the number printed on the side of the box of cookies. Troops/group should notify their council if they are aware of any customer dissatisfaction.

Using Online Resources and Social Media to Market Cookies and Other Products

Girls may use Facebook, Twitter, Instagram, text messages, IMs, and emails as online marketing tools to let family, friends, and former customers know about the sale and collect indications of interest. All are effective ways that girls, 13 and older, can promote cookie and other product sales. Girls under 13 cannot independently set up online marketing sites. Girls under 13 can use their parent or guardian's online sites with their approval and supervision.

The following sections detail how girls can use electronic marketing, social media, and group websites to gather sale commitments from family, friends, and previous customers. But first, please keep in mind that girls:

- **Can market to and collect indications of interest from customers within their Council's zip codes.** Refer prospects that come from outside council jurisdiction to the council finder at www.girlscoutcookies.org. Family members and Digital Cookie sales are the exception to this rule.
- **Digital Cookie and the Fall Sale site (<https://gsnutsandmags.com/>) are the only approved online sales tools available for girls to use when selling cookies or Fall Sale products.** Outside of these systems, girls cannot set up online sites where cookies or Fall Sale products are sold and money is exchanged via the Internet.
- **Must sign the Girl Scout Internet Safety Pledge** (available at http://www.girlscouts.org/help/internet_safety_pledge.asp) before doing any online activities, and all online activities must be under the supervision of adults.
- **Cannot expose their own or any other girl's email address, physical address, or phone number to the public.** When writing e-mail messages or online announcements, girls should sign with their first name only, along with their group number or name and their council name.

See Chapter 4, Safety-Wise for additional information and guidance regarding online product marketing and sales, including Digital Cookie.

Setting Up a Troop/Group Website

Troops whose girls meet age criteria (13 years or older) and have parental permission may set up a group Facebook page or website. This site must be approved by the council, yes, but it can be a fantastic way for girls to share information, market Girl Scout products, and talk about their Take Action projects.

Don't violate copyright law by using designs, text from magazines or books, poetry, music, lyrics, videos, graphics, or trademarked symbols without specific permission from the copyright or trademark holder (and, generally, this permission is pretty tough to get!). Girl Scout trademarks (such as the trefoil shape, Girl Scout pins, and badges and patches) can

be used only in accordance with guidelines for their use. (The Girl Scout trefoil, for example, may not be animated or used as wallpaper for a website.) Check with your council's website for complete graphics guidelines and approvals.

It is important to remember the twofold purpose of the Girl Scout Cookie Program when selling cookies or other products. The primary purposes of these sales are to help girls grow and develop and to generate the revenue necessary to provide Girl Scouting to as many girls as possible. For this reason, girls should be directly involved in any sales that are made, whether in person or over the Internet.

Money-Earning Basics

Groups earn money for their troop in two distinct ways:

- **The Girl Scout Cookie Program and other sales** of Girl Scout–authorized products (such as Girl Scout cookies, calendars, magazines, or nuts and candy), organized by your council and open to all Girl Scouts. Girls can participate in two council-sponsored product sale activities each year: one of which may be the cookie program and one other council-authorized product sale. All girl members who take part in any way of Girl Scouting (troop, camp, travel, etc.), including Daisies, are eligible to participate in council-sponsored product-sale activities, with volunteer supervision. Please remember: volunteers and Girl Scout council staff don't sell cookies and other products—girls do. Troops must actively participate in annual council-sponsored product sale activities (Fall Sale and cookie program) in order to conduct additional money-earning projects.
- **“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.

Girls' participation in both council-sponsored product sale 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 (see Chapter 4 for guidance)
- Arrangements for safeguarding the money

There are a few specific guidelines—some required by the Internal Revenue Service—that ensure that sales are conducted with legal and financial integrity. To that end, consider the following reminders and cautions:

- All rewards earned by girls through the product-sale activities must support Girl Scout program experiences (such as camp, travel, and program events, but not scholarships or financial credits toward outside organizations).
- Rewards are based on sales ranges set by councils and may not be based on a dollar-per-dollar calculation.

- Troops and Groups are encouraged to participate in council product sales as their primary money-earning activity; any group money-earning shouldn't compete with the Girl Scout Cookie Program or other council product sales.
- Obtain written approval from your council before a group money-earning event; most councils ask that you submit a request for approval.
- Girl Scouts discourages the use of games of chance. Any activity which could be considered a game of chance (raffles, contests, bingo) must be approved by the local Girl Scout Council and be conducted in compliance with all local and state laws.
- Girl Scout Blue Book policy forbids girls from the direct solicitation of cash. Girls can collect partial payment towards the purchase of a package of Girl Scout Cookies and Girl Scout Fall Sale products through participation in Council approved product sale donation programs.
- Girl Scouts forbids product demonstration parties where the use of the Girl Scout trademark increases revenue for another business (for example: in-home product parties). Any business using the Girl Scout trademark must seek authorization from GSUSA.
- Group money-earning activities need to be suited to the age and abilities of the girls and consistent with the principles of the GSLE.
- Money earned is for Girl Scout activities and is not to be retained by individuals. Girls can, however, be awarded incentives and/or may earn credits from their Girl Scout product sales. Funds acquired through group money-earning projects must be reported and accounted for by the group, while following council procedures.
- The best way to earn money for your troop/group is to start with Girl Scout cookie activities. Your troop/group must actively participate in annual Girl Scouts San Diego sponsored product sales activities (this includes the Fall Sale and the cookie program) in order for additional money-earning projects to occur.
- Troops/groups may participate in only the cookie program; they are not required to participate in the Fall Sale. However, if troops/groups participate in the Fall Sale, they are required to participate in the cookie program.

Additionally, if troops/groups want to participate in additional money-earning activities, they are required to participate in both the cookie program and the Fall Sale within the same membership year.

Other money earning activities may include:

Collections/Drives:

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

Food/M meal Events:

- Lunch box auction (prepared lunch or meal auctioned off)
- Themed meals, like high tea, Indian meal, Mexican dinner (if girls are earning money for travel, tie the meal to their destination)

Service(s):

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

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

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, religious organizations, and individuals may be sponsors and may provide group meeting places, volunteer their time, offer in-kind donations, provide activity materials, or loan equipment. 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 council; it can give you guidance on the availability of sponsors, recruiting responsibility, and any council policies or practices that must be followed. Your council may already have relationships with certain organizations, or may know of some reasons **not** to collaborate with certain organizations.

Please refer to Troop/Group Financial Guidelines at www.sdgirlscouts.org/financial guidelines for details.

Helping Girls Reach Their Financial Goals

The Girl Scout Cookie Program is so well known in communities, it's likely that your girls will already know a bit about it and want to get out there to start selling as soon as possible. But it's important that the girls have a clear plan and purpose for their product-sale activities. One of your opportunities as a volunteer is to facilitate girl-led financial planning, which may include the following steps for the girls:

1. **Set goals for money-earning activities.** What do girls hope to accomplish through this activity? In addition to earning money, what skills do they hope to build? What leadership opportunities present themselves?
2. **Create a budget.** Use a budget worksheet that includes both expenses (the cost of supplies, admission to events, travel, and so on) and available income (the group's account balance, projected cookie proceeds, and so on).
3. **Determine how much the group needs to earn.** Subtract expenses from available income to determine how much money your group needs to earn.
4. **Make a plan.** The group can brainstorm and make decisions about its financial plans. Will cookie and other product sales—if approached proactively and energetically—earn enough money to meet the group's goals? If not, which group money-earning activities might offset the difference in anticipated expense and anticipated income? Will more than one group money-earning activity be necessary to achieve the group's

financial goals? In this planning stage, engage the girls through the Girl Scout processes (girl-led, learning by doing, and cooperative learning) and consider the value of any potential activity. Have them weigh feasibility, implementation, and safety factors.

5. **Write it out.** Once the group has decided on its financial plan, describe it in writing. If the plan involves a group money-earning activity, fill out an application for approval from your council and submit it along with the budget worksheet the girls created.

Remember: It's great for girls to have opportunities, like the Girl Scout Cookie Program, to earn funds that help them fulfill their goals as part of the 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. Take Action projects, for example, may not always require girls to spend a lot of money!

Reviewing 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



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

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

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

Daisies are always paired with 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



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 sales.

Girls may decide to pay dues.



Girl Scout Juniors

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

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

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

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

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

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



Girl Scout Cadettes, Seniors, and Ambassadors

Girls estimate costs based on plans.

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

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

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

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

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

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

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

When collaborating with any other organization, keep these 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. Girl Scouts as individuals are able to participate in whatever events they choose, as long as they're

not wearing anything that officially identifies them as “Girl Scouts.”

- **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 is participating in a political rally, circulating a petition, or carrying a political banner.
- **Being respectful when collaborating with religious organizations:** Girl Scout groups must respect the opinions and practices of religious partners, but no girl should be required to take part in any religious observance or practice of the sponsoring group.
- **Avoiding selling or endorsing commercial products:** “Commercial products” is any product sold at retail. Since 1939, girls and volunteers have not been allowed to endorse, provide a testimonial for, or sell such products.