



# **Finance Guide**

## **2023-2024**



# What's Inside

Introduction.....	3
Troop Dues and Start-Up Fees .....	3
Communicating with Families .....	3
Establishing a Troop Bank Account .....	4
Best Practices for Troop Accounts.....	5
Using the Bank Account Year End Report.....	7
Financial and Sales Abilities by Grade Level.....	8
Money-Earning Basics .....	9
Troop/Group Money-Earning.....	12
Money-Earning Project Standards.....	13
In-Kind Solicitation and Donations .....	13
Sponsorship.....	14
Financial Donations.....	15
Grants .....	15
Cause Related Marketing .....	15
Financial Assistance .....	16
Understanding the Girl Scout Cookie Program .....	17
Helping Girls Reach Their Financial Goals .....	19
Disbanded Troop Account .....	20

## Introduction

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 troop 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 troops are funded by a share of money earned through council-sponsored programs (such as the Girl Scout Cookie Program), council-approved troop money-earning activities, and any dues your troop may charge. (This is in addition to the annual membership dues that are split between the national organization and Girl Scouts of Kentuckiana.) The following information gives you the ins and outs of establishing a troop account and helping girls manage their troop's finances, successful money-earning techniques, the safety requirements around money-earning, and understanding how to collaborate with sponsors and causes.

## Troop Dues and Start-Up Fees

Troops can decide on their own whether or not they will collect dues at each meeting and/or assess a start-up fee per girl as the troop organizes. New troops do have miscellaneous expenses which need to be covered, and leaders often need to purchase supplies for meeting activities. Until the troop has participated in the Fall Product or Cookie Program, it will not have funds for such items. It is common practice to ask families to pay a startup fee (\$10.00 to \$20.00) to assist the troop as it begins.

Additionally, troops often decide that girls will bring a small amount of dues to each meeting. Families might decide that girls can earn their troop dues by helping out at home. Girls can assist an adult in collecting and recording dues at the meeting. Dues amounts might be \$1.00 or \$2.00.

Troops should keep a receipt book and money bag or other tracking system to use at their meetings. It is important to provide receipts to families for submitted funds and to keep troop money separate from personal funds until it can be deposited.

## Communicating with Families

Families who are new to Girl Scouts often have no idea what funds it takes to run a troop. It is very helpful to put together a report of expenditures, funds on hand, and future plans. This will reassure the parents that you are managing funds with care as well as to help them know the costs involved in making your troop function.

When the troop is new, families will usually have to pay for outings, for badges and pins, and other such expenses. Later, the troop treasury will be able to handle at least part of these expenses. Troops that are successful in the Cookie Program often become financially able to pay for nearly everything: badges, registration fees, activity fees, and more.

# Establishing a Troop Bank Account

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

- Keep troop 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 troop funds and for keeping a daily account of expenditures.
- Have one or more back-up people who also have debit cards, in case the main card is lost.

Follow council financial policies and procedures for setting up an account. The Fall Product and Cookie Programs require ACH transfers of funds to council for all payments.

Girl Scouts of Kentuckiana requires funds in troop treasuries to be kept in checking or savings accounts in the name of the council and troop number, never in a volunteer's name. Banks accounts must follow council guidelines for account naming and may use the council tax identification number. Each account shall have at least two unrelated signers. Managing Troop Money (which can be found in GS Learn) gives more information about opening a bank account.

## **Opening an Account at the Bank of Your Choice**

You can use a bank of your choice. Go to any branch to open your troop account with the Bank Account Reporting Form, which you will receive from your Membership Experience Coordinator. Please call the bank in advance to see if they accept this form and will open an account using the council's Federal Tax Identification Number. If your bank does not accept this form (many will not) please contact your Membership Experience Coordinator for assistance. You will probably need a special letter, customized to meet the requirements of the bank you chose. This can take several days, so plan accordingly.

Some banks will required all signers to be at the bank together. Each bank charges different account fees for services, so signers need to account for these fees. Signers may also need to provide funds up-front for the costs of checks and be reimbursed from dues or start-up fees, depending upon how soon they open the account.

# Best Practices for Troop Accounts

One critical task for each troop is to keep excellent records and establish a clear accounting system for all money earned and spent. As a troop 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.

## **These are troop funds, not girl funds:**

- Remember, all Girl Scout troop funds are the common resource of the troop. No troop funds, regardless of source, are held for or accounted for individual girls. This is a very important principle in the mission of Girl Scouting and in compliance with IRS regulations.

## **There are no secrets:**

- All troop financial matters should be transparent to girls and their caregivers. If you and the other signer on the troop account would be uncomfortable sharing information about a transaction with girls, their caregivers, or Girl Scouts of Kentuckiana, then you probably should not complete the transaction.

## **Always have a receipt:**

- No matter how honest you are, you still need to prove that all your troop transactions are accurate and appropriate. This means you must have a receipt for every expense. It might help to keep these receipts in a folder or stapled in a notebook in chronological order. Remember, if you don't get a receipt for an expense, you have just made a donation to the troop! Reimbursement must be made in the same troop year: October 1 to September 30.

## **Don't mix funds:**

- Group funds should only be kept in the group bank account. Funds from a signer's personal accounts or other group accounts should not be mixed. It is also best not to mix Girl Scout and personal expenses on the same receipt.

## **Never pay yourself:**

- A signer on an account should never write a check to themselves. Similarly, an adult should never make a purchase using an account debit card for their own benefit (i.e., individual meals, fuel, or items for personal use). There are multiple signers on troop accounts for a reason. A co-signer can easily reimburse a signer for appropriate troop expenses. There should always be a third party in each transaction, safeguarding troop assets from self-interested transactions.

## **All signers share responsibility:**

- All signers on an account share the responsibility for the fiscal management of the account. Each signer should review monthly bank statements against the receipted income and expenses.

## **Separation of governance and operational funds:**

- No person in the governance position of Board Officer or Member at Large may be a signer on an operational bank account such as a troop, service unit, or day camp account.

## **Report quarterly:**

- The best way to avoid questions, rumors, and suspicion is to answer questions before they are asked. Girls and parents have worked hard to contribute and earn troop funds, so it is natural that they should be interested in how funds are kept and spent. A simple, written report showing income and expenses should be provided to troop families every 90 days. This report should match the most recent bank statement, a copy of which should be provided as well. The report should be signed by the bank account co-signers and should provide an easy contact point for questions.

## **It's their money—involvement:**

- Having the girls assist in managing the troop's finances, paying troop bills, and preparing the quarterly reports is a terrific way to teach important life skills, build interest and involvement, and promote transparency and fairness. Please use this opportunity to build a financially literate troop.

## **Collecting money**

- GSK recommends that troops use the Clover app to collect money from troop parents/caregivers for troop dues, activity fees, etc. To get a new account visit [bit.ly/gskclover](https://bit.ly/gskclover). All payments should go directly into the troop bank account and should never be deposited to a volunteer's personal bank account.

## **Sales Tax Exempt Certificates – Save money where you can.**

- As a 501(c)(3) nonprofit, volunteers can use the GSK sales tax exempt form when purchasing supplies and materials for Girl Scout troop use. Each state has its own sales tax exemption authorization number. The Sales Tax Exemption Form has the form partially filled out, along with an example of how to complete it, for each state: [Indiana](#), [Kentucky](#), and [Tennessee](#). Please provide this form to the vendor at the time of purchase.

# Using the Bank Account Year End Report

The [Bank Account Year End Report](#) should be submitted to the council by June 30 each year. This report lists the categories that should be used to track funds. Any financial software or tracking system may be used to track your troop account. The council provides an Excel worksheet that is laid out like a bank account register that you can assign income and expense categories as you record the information. The Bank Account Year End Report can be completed on the Volunteer Toolkit. Once you add the category on Register Tab, it carries that over in a running tally to the Financial Report Tab.

## Register Tab

Account Register									
Date	Number	Description	Expense	Income	Cleared	Memo	Expense Category	Income Category	Balance
Beginning Balance									
									0.00
									0.00
									0.00
									0.00
									0.00

## Financial Report Tab

Ending Date of Last Statement for Report			
<b>Income</b>		<b>Expenses</b>	
Membership Registration	0.00	Membership Registration	0.00
Troop/Group Dues	0.00	Service Activities/Events	0.00
Cookie Program Proceeds	0.00	Council Programs/Camp	0.00
Fall Product Program Proceeds	0.00	Activities/Trainings	0.00
Approved Money-Earning Activity	0.00	Supplies	0.00
Sponsorships/Donations	0.00	GS Shop Purchases	0.00
Area/SU Only - Council Funds	0.00	Financial Assistance	0.00
SU Only - Disbanded Troops	0.00	Cookie Program Expenses	0.00
Bank Interest	0.00	Fall Product Program Expenses	0.00
Other Income	0.00	SU Only - Disbanded Troops	0.00
<b>Total Income</b>	<b>\$0.00</b>	Postage	0.00
		Gifts/Awards	0.00
<b>Balance Information</b>		Bank Fees	0.00
Beginning Balance	\$0.00	Other Expenses	0.00
+ Total Income	\$0.00	<b>Total Expenses</b>	<b>\$0.00</b>
- Total Expenses	\$0.00		
= Account Balance	<b>\$0.00</b>	<b>Council Product Program Profit (Optional)</b>	
- Income Not on Bank Statement		Cookie Program Profit	\$0.00
+ Expenses Not on Bank Statement		Fall Product Program Profit	\$0.00
= Bank Account Balance (Should Match Statement)	<b>\$0.00</b>		

# 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 troop volunteer handles money, keeps financial records, and does all troop budgeting.

Families may decide they will contribute to the cost of activities.

Girls can participate in the Girl Scout Cookie and Fall Product Programs.

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

## Girl Scout Brownies

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

Girls discuss the cost of activities (supplies, fees, transportation, rentals, and so on).

Girls set goals for and participate in the Girl Scout Cookie and Fall Product Programs.

Girls may decide to pay dues.

## Girl Scout Juniors

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 the Girl Scout Cookie and Fall Product Programs.

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

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

Girls budget for more long-term activities: overnight trips, troop camping, and special events.

Girls budget for Take Action projects, including the Girl Scout Bronze Award.

## Girl Scout Cadettes, Seniors, and Ambassadors

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 the Girl Scout Cookie and Fall 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.



# Money-Earning Basics

**Money Earning Activity:** any activity that is created and implemented by Girl Scouts with the intent to earn money toward Girl Scout trips, activities, etc. This is different than volunteer created and implemented programming.

Some money earning policies come from GSUSA through Volunteer Essentials and the Blue Book. Others are specific to GSK. Policies from [Volunteer Essentials](#) will be shown in green and policies from the [Blue Book](#) will be shown in blue. GSK policies will be in black.

Troops flex their financial muscles in two distinct ways:

- The Girl Scout Cookie Program and other sales of Girl Scout–authorized products (such as calendars, magazines, or nuts and candy) organized by your council. All girl members are eligible to participate in two council-sponsored product program activities each year with volunteer supervision: the cookie program and one other council-authorized product program. Please remember, volunteers and Girl Scout council staff don't sell cookies and other products—girls do.
- Group money-earning activities organized by the troop (not by the council) that are planned and carried out by girls (in partnership with volunteers) and that earn money for the group.

Girls' participation in the Cookie Program, Fall Product Program, and troop 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 troop needs to support its program activities.
- Observance of local ordinances related to involvement of children in money-earning activities, as well as health and safety laws.
- Vigilance in protecting the personal safety of each girl.
- Arrangements for safeguarding the money.

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

- All rewards earned by girls through the Product Programs 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 ranges set by councils and may not be based on a dollar-per-dollar calculation.
- Troops are encouraged to participate in council product programs as their primary money-earning activity; any group money earning shouldn't compete with the Girl Scout Cookie Program or other council product programs.

- Girl Scouts discourages the use of games of chance. Any activity which could be considered a game of chance (raffles, contests, bingo) must be approved by the local Girl Scout council and be conducted in compliance with all local and state laws.
  - **Girl Scouts of Kentuckiana’s policy:** bingos, buncos, raffle drawings, etc. are allowed only if there are no charges to participate and no cash prizes or prizes with a value of \$25 or more
  - Kentucky law: "Charitable gaming" means bingo, charity game tickets, raffles, and charity fundraising events conducted for fundraising purposes by charitable organizations
  - Indiana law: “Charitable gaming consists of bingo, raffles, door prizes, pull-tabs, punchboards, tip boards, festival events and game nights. Only a qualified, tax-exempt organization may conduct charitable gaming events once it is licensed for each type of gaming activity the organization plans to conduct. Bingo events, casino game nights, raffles, festivals, and other gaming activities held by qualified organizations are considered charity gaming. The Indiana Charity Gaming Commission is responsible for the oversight of these activities.”
  - For both Kentucky and Indiana: a license is required for the non-profit organization to conduct these activities and Girl Scouts of Kentuckiana has decided we will not allow this.
- Girl Scouts’ *Blue Book* policy forbids girls from the direct solicitation of cash. Girls can collect partial payment toward the purchase of a package of Girl Scout Cookies and other Girl Scout–authorized products through participation in council-approved product program donation programs.
- Girl Scouts forbids product demonstration parties where the use of the Girl Scout trademark increases revenue for another business, such as in-home product parties. Any business using the Girl Scout trademark or other Girl Scout intellectual property must seek authorization from GSUSA.
- Group money-earning activities need to be suited to the ages and abilities of the girls and consistent with the principles of the Girl Scout Leadership Experience.
- Money earned 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 programs. Funds acquired through group money-earning projects must be reported and accounted for by the group according to council procedures.
  - Girl Scouts of Kentuckiana requests troops and Girl Scout groups that conduct money earning activities report event details and success after the event through a form found [here](#). The intent is to capture all of the financial support that goes to Girl Scouts we serve. This information will not affect any financial aid/scholarship decisions.

## Internet Sales

For safety and security reasons, sales and marketing on the internet for any Girl Scout troop/group money-earning activities may not be conducted by individual girls, parent, or other adults except as provided for in the Girl Scouts of the USA Product Sale Guidelines and with appropriate parental permission.

## **Solicitation and Contributions**

Adult members in their Girl Scout capacities may not solicit financial contributions for purposes other than Girl Scouting. Adults may engage in combined fundraising efforts authorized by the Girl Scout council and in which the local council is a beneficiary. Girl members may not engage in any direct solicitation for money except for Girl Scout Seniors and Ambassadors, who may solicit philanthropic donations to their councils of cash or in-kind goods for Girl Scout Gold Award projects, provided they have secured prior written permission from their council's Chief Executive Officer, Chief Development Officer, or their designee. In addition, girls must abide by their own council's policies and procedures with regard to this matter. The National CEO in consultation with the National Board Chair may give permission to raise money in times of a major national or international emergency, with prior written notice to the National Board. Councils will be notified of this action in writing.

## **Avoid Fundraising for Other Organizations**

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

## **Steer Clear of Political Fundraisers**

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

## **Be Respectful When Collaborating with Religious Organizations**

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

## **Avoid Selling or Endorsing Commercial Products**

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

Girl Scouts of Kentuckiana defines commercial products as Avon, Tupperware, Pampered Chef, Thirty-One, etc. Any product that is being promoted because of its brand. Example of products that do not fall under commercial products: a back-to-school party that is selling Coke, Pepsi, M&M's and Doritos.

# Troop/Group Money-Earning

The Girl Scout Cookie Program and other council-sponsored product programs are designed to unleash the entrepreneurial potential in your girls. From there, your troop may decide to earn additional funds on its own. **All money-earning activities must be planned and carried out by the girls as a hands-on project with the help of adults.**

**Questions to consider when thinking about money-earning activities are:**

- Is the activity age appropriate?
- What is the budget for the activity?
- Did the girls plan the activity?
- Are the girls involved in the activity?
- How does the troop plan to pay for any up-front costs?

**The following are requirements for money earning projects:**

- Please be aware that only the Council holds nonprofit status and a unique identification number with the IRS. **Use of the tax identification number by troops or service units for money-earning is not allowed.**
- If your troops decides to plan a money-earning activity that will raise more than \$250 the [Money-Earning Permission Form](#) must be submitted to the Fund Development Team 30 days prior to the event
- Troops must participate in the Girl Scout Cookie Program to do any additional money-earning projects. An exception will be considered for new troops that have not had the opportunity to participate in the cookie program due to the time of year.
- Individual/business sponsorships requests must come through Fund Development.
- If money is to fund national, international, or local trips costing more than \$250 per person, a Travel Plan must be submitted to the Council prior to the approval of a Money-Earning Permission Form. Please see the [Travel Guide](#) for more details.
- Raising money via the internet through crowd sourcing pages such as Facebook or Go Fund Me is not allowed.
- No money-earning activities are allowed outside of Girl Scouts of Kentuckiana's 64-county area.

# Money-Earning Project Standards

The [Money Earning Permission Form](#) is required if the intent of the activity is to raise \$250 or more and must be submitted to Fund Development at least 30 days prior to the event.

To receive permission for a money earning activity, the activity must include the girls, be hands-on and be age appropriate. Examples:

- Holding a car wash.
- Holding a pancake breakfast.
- Hosting a father daughter dance for multiple troops.
- Gift wrapping
- Garage sale
- Holiday photos
- Produce a troop cookbook
- Bake sale
- Babysitting for holidays (such as New Year's Eve) or council events
- Raking leaves, weeding, cutting grass, shoveling snow, walking pets
- Organizing a fall or international festival (accept donations or charge a small fee)
- Haunted house (accept donations or charge a small fee)
- Selling a handmade bird feeder or bird house
- Facilitating a badge/patch workshop for younger troop
- Themed car wash
- Craft sale (handmade jewelry, artwork, scarves, cards, bookmarks, candles, etc.)
- Hosting a game booth at an event, like a Back-to-School night. GSK offers discounted booths at Via Colori every October for troop money earning.
- Read-a-thon

If you have any questions about your activity, please contact the Fund Development department. We will help your troop create a profitable money earning event.

## In-Kind Solicitation and Donations

Sometimes instead of giving money to buy needed goods and services for your troop, the goods and services themselves are given ("donated"). In-kind donations are not the same as gifts of cash, however, they do have an estimated value. Troops may seek in-kind donations to support a troop, service unit or Highest Award project. For information on working with a specific organization in your community, contact Fund Development to see if we already have an established relationship. The Fund Development can also advise if there are any reasons why your troop should not collaborate with certain organizations.

**Examples of in-kind donations include, but are not limited to:**

- Use of a room or venue for a meeting or event
- Flowers
- Craft supplies
- Food

When working with businesses/civic groups, please complete the [In-Kind Donor Solicitation Form](#). The intent is to capture all of the financial support that goes to Girl Scouts we serve.

Many times, the Fund Development Department has already established a relationship with a potential funder, or a relationship is being cultivated. In many cases, more funds will be granted if Girl Scouts of Kentuckiana exhibits a unified effort in making a collaborative ask. We do not want to damage a relationship with a potential funder with multiple requests.

## Sponsorship

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

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

**Girl Scouts of Kentuckiana's policy:** Fund Development is happy to work with Girl Scout groups on potential sponsorship solicitations. Contact the Fund Development Department to discuss prior to any solicitations. The Girl Scout group must be area wide or council wide.

- Fund Development must review and approve the company solicitation list prior to any solicitation.
- Fund Development will work with the Girl Scout group to appropriately thank and receipt donors.
- Fund Development will not receipt any donation that has not been approved prior to the solicitation.
- The intent of sponsorship support must be to lower costs and the lower costs must be passed on to the Girl Scouts being served.
- Soliciting via social media is not allowed.

\*This new policy will be conducted on a trial basis and is subject to change at any time.

## Financial Donations

Girl Scouts and Girl Scout groups are not allowed to solicit financial donations, however sometimes unsolicited donations are received. If you receive a donation, please follow these steps.

- Unsolicited gifts of \$250 or more must be sent to council to process and return back to the troop or group. Girl Scouts of Kentuckiana must receipt any donation of \$250 or more according to the IRS.
- If the gift is less than \$250 it does not have to be processed through council.
- Council will only receipt gifts that have been processed through Fund Development and are \$250 or more.
  - Example 1: A Girl Scout's grandma gives a \$50 check to the troop to support a trip they are planning. This does not have to be sent to council.
  - Example 2: A Girl Scout's grandma gives a \$250 check to the troop to support a trip they are planning. This money has to be sent to council and will be returned to the troop after processing.

## Grants

Grants are not allowed to be solicited by anyone other than Fund Development. Individuals, troops or service units cannot apply for grants. Grants typically require an EIN and are subject to different reporting, auditing and financial policies.

## Cause Related Marketing

Troops cannot engage in fundraisers with businesses or corporations where a percentage of the price of the item is donated back to the troop, such as a restaurant give back night. We don't permit any activities that promote specific businesses and products.

# Financial Assistance

Girl Scouts of Kentuckiana is committed to providing a significant Girl Scout experience to every member who wants to be a Girl Scout. So that a family's economic status will not be a barrier to participation, financial assistance to individual members may be provided as part of the online membership registration process. The request financial aid box is only available at the family level. Troop leaders may request financial assistance on behalf of girls or volunteers in their troop by contacting Volunteer Care. All membership financial assistance is approved upon request. No application or information is needed. A confirmation email will be sent to the contact's email upon completion—typically in one business day. Other financial assistance may be available for girl programming and adult training.

Troops are highly encouraged to utilize profits from the Product Programs and other troop funds to budget for membership and registration fees throughout the year. Setting budgets and managing troop funds is a part of the Girl Scout Leadership Experience. GSK does not provide funds for troop start-up fees, troop dues, or troop activities.

**Joyce Seymour Leadership Fund:** The Joyce Seymour Leadership Fund provides leadership opportunities for girls gained through the outdoor experience. Opportunities supported by the fund include GSK Camps and Outdoor Experiences, GSUSA Destinations, and troop outdoor adventures. Applicants must be registered members of Girl Scouts of Kentuckiana and submit the [Joyce Seymour Leadership Fund Application](#) to request funds.



# 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?

The Fall Product and Cookie Programs are really the best way for girls to earn money to pursue their goals: the products 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 Girl Scout Leadership Experience. 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.

## A Sweet Tradition

It has been more than 90 years since Girl Scouts began selling home-baked cookies to raise money. The idea was so popular that, in 1936, Girl Scouts enlisted bakers to handle the growing demand. Two commercial bakers are 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. Girl Scouts of Kentuckiana selects Little Brownie Bakers which is based out of Louisville, Kentucky. 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](http://www.girlscoutcookies.org). Complete nutritional information and descriptions of each year's varieties are available on the council website.

## Using Online Resources to Market Cookies

Girls are texting, calling, emailing, and using social media—and those are all effective ways that girls can promote the Cookie and Fall Product Programs. The following sections detail how girls can use electronic marketing, social media, and group websites to gather 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](http://www.girlscoutcookies.org). Family members are the exception to this rule.
- **Can have customers pay online** using the online tools provided by the council. Payment may also be taken through the Clover app, Venmo, Pay Pal, etc.

- **Must sign the [Girl Scout Internet Safety Pledge](#) and have parental permission** 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 email messages or online announcements, girls should sign with their first name only, along with their troop number and their council name. They should always use a troop email address, an adult’s personal email address, or a blind address (one that does not reveal the address to the recipient).

## Using Social Media

A girl (or group of girls) may work in partnership with an adult to market cookies and other products online, using the social media account (such as Facebook, Instagram, or Twitter) of the adult. Social media is a fun, fast way to get out an urgent message, such as, “It’s Girl Scout cookie time!” Posting such a message will get the attention of friends and family.

Before girls use social media as a marketing tool, keep the following in mind:

- Girls must have parental permission to use social media.
- Girls must meet age limits set by the provider, which is 13 and above in most cases, as per the United States Child Online Privacy and Protection Act and the Child Online Protection Act.
- Any use of photos requires a photo-release form signed by families of the girls pictured and the signature of any adults pictured.
- Any use of online video sharing sites (such as YouTube), where the video is representing Girl Scouts or Girl Scout products, must follow specific requirements for that site, as well as council guidelines. Girl Scout photo release forms must also be signed by families and any adults pictured. (In other words, this is not an easy venture, but if you and the girls are willing, it’s worth the investment.)

### **Daisies: Stay Especially Safe!**

Girl Scout Daisies are too young to be marketing online through their troop, parent or guardian websites, or social media sites. For this reason, Girl Scout Daisies are allowed to send out emails only when working directly with an adult. Daisies and their adult volunteers must use only blind emails or the online marketing tools provided by GSUSA product vendors on their websites.

# 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 money-earning 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 troop's account balance, projected cookie proceeds, and so on).
- 3. Determine how much the troop needs to earn.** Subtract expenses from available income to determine how much money your troop needs to earn.
- 4. Make a plan.** The troop can brainstorm and make decisions about its financial plans. Will the Fall Product and Cookie Programs—if approached proactively and energetically—earn enough money to meet the troop's goals? If not, which troop money-earning activities might offset the difference in anticipated expense and anticipated income? Will more than one troop money-earning activity be necessary to achieve the troop'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 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 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!

There are Financial Literacy and Cookie Business earned awards for all grade levels.

- Girl Scout Daisies can earn leaves that go with their Daisy petals.
- Girl Scout Brownies through Ambassadors can earn badges every year. These badges are progressive with grade-level specific skill building as the girls get older.

# Disbanded Troop Account

Sometimes troops choose to disband. If this happens, work with your Membership Experience Coordinator to find troops for any girls who want to stay and to dissolve your bank account. Please fill out the [Disbanded Troop Treasury Form](#).

Prior to disbanding, the troop may decide to donate any unused funds to a worthwhile organization, to another troop or service unit, or for girl activities. When a troop disbands or lapses, money remaining in the troop treasury will be used to pay all debts and the remainder shall be held by the service unit manager in the service unit account. If the troop is reorganized with a majority of the same girls within one year, the money shall be returned to the troop. If the members of the troop join new or different troops, the lapsed troop's funds will be transferred from the service unit account to the account of these troops. Funds will be disbursed on a pro rata basis as determined by the membership of the troop at its last registration. At the end of one year, money held in the service unit account will be added to the service unit treasury and will be reported on financial reports as appropriate. When troop accounts lapse for more than one year and are not closed by the service unit manager, the council shall close the accounts and the remaining money shall be transferred to the council.