



girl scouts 
of eastern missouri

Troop Money-Earning

2300 Ball Drive, St. Louis, MO 63146
800.727.GIRL (4475) >> www.girlscoutsem.org

TROOP MONEY EARNING

Troop money-earning is vital to Girl Scouting. For the troop, it means assuming its share of responsibility within Girl Scouting and in the community. For the girl, it offers budgeting, goal-setting, public/customer relations and good business practices.

Girl Scouts of Eastern Missouri provides resources, support and guidance to troops regarding the management of funds collected, earned and received by the troop. The Troop Money Earning Monograph can help the troop leader use troop money-earning as a tool for exciting learning experiences for girls. The following resources should be used in conjunction with this monograph: *Safety Activity Checkpoints* and *Volunteer Essentials* available online at <http://www.girlscoutsem.org/content/822/safety-activity-checkpoints.aspx> and <http://www.girlscoutsem.org/content/256/volunteer-resource-guide.aspx>.

Troop leaders are expected to be familiar with and follow the Policies of the Girl Scouts of Eastern Missouri. The applicable policies of Girl Scouts of Eastern Missouri, found in the *Volunteer Essentials* and *GSEM Essentials* dealing with troop finance and money-earning are: Troop Finances, Policy IV, Items A-F and Troop Money Earning, Policy VI, Items A-H.

All monies must be deposited in bank accounts and maintained in the name of both Girl Scouts of Eastern Missouri, Inc. and the number of the troop establishing the account.

Each troop must have two unrelated registered adults but three are strongly recommended, authorized to sign for withdrawals following the guidelines for opening a troop bank account and for submitting an Annual Troop Financial Report & Request to Carry Over Troop Funds (P-21) including a copy of all 12 months bank statements are due to your Neighborhood Finance Chair by June 30, of each year.

Each withdrawal over \$250 shall be signed by two authorized persons. Depositing and withdrawing money and preparing checks for signatures are good learning experiences for girls. The elected girl treasurer should be involved in the management of troop funds.

Gifts of money shall be accepted only by the Girl Scouts of Eastern Missouri.

No troop may own real property or personal property other than troop related equipment.

Troop money-earning activities must not compete with Girl Scouts of Eastern Missouri fund raising efforts, i.e., Cookie and Fall Activities and the United Way Campaigns.

Troops participating in the Fall Activity may conduct additional money-earning activities during the time of the Fall Activity with the approval of the Neighborhood Team Chair or Neighborhood Finance Chair. A calendar showing exact dates troops may or may not conduct money earning activities will be attached regularly to the August and October issues of *BUZZ Neighborhood Announcements*, available in the Emerson Resource Center and online at <http://www.girlscoutsem.org/mm/files/troop-money-earning-calendar.pdf>. Troops are encouraged and may participate in Family Partnership at any time.

Subordinate Unit (Troop, Neighborhood and District) Bank Accounts. GSEM now owns and is responsible for all troop bank accounts. (See Attachment A – Subordinate Unit Bank Accounts Position Paper). See Attachment B – Prospective Financial Institution Packet

Questions related to subordinate unit bank accounts should be directed to your Neighborhood Finance Chair, Community Development Manager or Regional Program Manager.

THE LEADER'S ROLE IN TROOP MONEY-EARNING

Girl Scouting prepares girls for the future. What better way to start this journey than with managing the troop's financial resources? Each age level has its own unique needs, abilities regarding budgeting, and money management.

The Making CENTS in the City Patch Program provides opportunities that will help girls learn and understand how to use their money wisely. For more information about the patch program visit www.girlscoutsem.org click on Programs, click on Patch Programs, click on Making CENTS in the City. Girls can also gain financial skills through activity requirements in the Girl Scout National Proficiency Badges; Financial Literacy and Cookie Business badges. These are found in the Girls Guide to Girl Scouting.

Below are a few general guidelines applicable to all age levels that can help the leader with the troop budget.

1. Discuss and agree upon the expenses to be paid from the troop treasury, and those to be paid by the girls individually.
2. Know whether girls obtain the money to pay their troop through regular allowances, through jobs in the home or outside, or by asking their parents for money as needed. Use this knowledge to guide and advise the girls in developing their plans.

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4. From time to time, there may be a need for financial assistance for individual girls and troops. The Council provides this under several circumstances:
 - Girls who are unable to pay the **\$12** GSUSA membership dues can request assistance through their troop leader.
 - Activity Scholarships are also available to girls who are participating in Council-sponsored program events, resident, day and troop camps and District and Neighborhood events (on a limited basis). An application, along with a statement of need, must be completed and submitted with the event application by the girl's family. As with all matters concerning an individual's personal circumstances, this information will be kept confidential. For more information, contact the Neighborhood Team Chair or Community Development Manager.
5. Interpret troop plans to the parents and the troop committee so that they understand the troop's financial needs and support the financial plans.
6. Resist the temptation to personally assume the financial obligations that belong to the troop as a whole, i.e., troop resources, songs and game books.
7. Interpret to the parents and troop committee the services performed and the facilities provided by the Council. This information can be found in the *Volunteer Essentials* and *GSEM Essentials* available online at <http://www.girlscoutsem.org/content/256/volunteer-resource-guide.aspx>.
8. Provide girls, parents and volunteers with information on how to become a Lifetime Member. Girl Scout Ambassadors who have recently graduated from High School and bridge to adult are offered a discounted price. Information can be found in *Lead & Learn* and *BUZZ Neighborhood Announcements*.

The Lifetime Membership fee is 25 times the annual Membership fee. All membership fees go directly to Girl Scouts of the U.S.A.

ACCOUNTABILITY FOR TROOP MONEY

Handling money, especially when it belongs to other people, is a serious responsibility. The troop leader needs to share the responsibility with the girls in ways appropriate to their ages and experiences. The following shows the method for doing this.

Girl Scout Daisies

- ✓ Girls help to determine and pay troop dues; leader handles money.

Girl Scout Brownies

- ✓ Girls help to determine and pay troop dues; leader handles money.
- ✓ Girls discuss cost of supplies needed for activities and help with troop budgeting activities.

Girl Scout Juniors

- ✓ Leader and girls decide on amount of troop dues; dues collected in patrols, recorded by troop treasurers.
- ✓ Girls budget for the short-term based on plans and income from troop dues.
- ✓ Leader retains overall responsibility for long-term budget.

Girl Scout Cadettes, Seniors & Ambassadors

- ✓ Girls estimate costs of activities; determine amount of troop dues and develop money-earning plans.
- ✓ Cadettes carry out short-term plans in relation to budgets; keep financial records under direction of leader.
- ✓ Seniors and Ambassadors plan and administer long-term troop budget, incorporating separate patrol budgets; account for funds; carry out approved money-earning projects consulting troop advisor as needed.

GIRL-LEADER PLANNING

How does your troop function in budgeting its money? Here are some situations that may describe the way money is managed in your troop.

1. Girls do no budgeting of expenses. No discussion of costs of activities
2. Girls consider costs of possible purchases, weigh and discuss their options; but no regular budgeting is done in terms of available money.

Girls decide on short-term expenses in terms of available money, but do not draw up a long range (yearly) budget.
4. Girls make a troop budget for the year, but frequently do not carry it out in terms of weekly expenses
5. Girls make long-range (yearly) budget and decide short-term expenses; but budgeting is often unrealistic and changes have to be made— such as asking girls for extra money, curtailing activities.

TROOP MONEY EARNING

WORKSHEET FOR PLANNING A TROOP BUDGET

Here is a sample work sheet to help plan the troop budget for a year.

1. **FIRST**, figure out your proposed expenses. You might consider the following expenses

PROPOSED EXPENSES

✓ <u>Annual GSUSA Membership Dues</u> (Membership dues multiplied by number of girls in the troop)	\$ _____
✓ <u>Troop Meeting Equipment</u> (Do you need tools for hand arts or first aid kit supplies?)	\$ _____
✓ <u>Troop Library</u> (Which cds or books do you need? How much do they cost?)	\$ _____
✓ <u>Ongoing Program</u> (Will you need money for community service projects, troop camping activities with your sister troops, or other long-term plans?)	\$ _____
✓ <u>Contingency</u> (Allow some money for spur-of-the-moment or a revolving fund to help new members unable to pay their full share.)	\$ _____
✓ <u>Special Plans</u> (Troop trips, Council-wide events, etc.)	\$ _____
<u>Total Proposed Expenses</u>	\$ _____

NOTES/IDEAS

TROOP MONEY EARNING

2. Then, develop a plan to get the troop income to match the proposed expenses.

TROOP INCOME

✓Troop Dues

Perhaps dues will cover all of the troop's proposed expenses.

To find out, divide (a) by (b) to determine (c).

- a. Total proposed expenses \$ _____
- b. Number of girls in troop _____ girls
- c. Total number needed from each girl \$ _____

Then divide (c) by (d) to determine (e).

- c. Total amount needed from each girl \$ _____
- d. Number of weeks troop will meet _____ weeks
- e. Weekly dues from each girl \$ _____

Can all the girls in the troop pay this amount (e) each week? If not, what amount can they pay each week? Write this amount on line (x) below.

To find out how much income can be expected, multiply (x) by (b) to determine (y).

- x. Amount of dues per week each girl can pay \$ _____
- b. Number of girls in the troop _____ girls
- y. Total troop income per week \$ _____

Then multiply (y) by (d) to determine (z).

- y. Total troop income per week \$ _____
- d. Number of weeks troop will meet _____ weeks
- z. Amount available from troop dues \$ _____

If the total proposed expenses (a) are larger than the amount available from troop dues (z), think about ways to reduce the proposed expenses, or make up the difference with your profits from selling Girl Scout cookies and participating in the Fall Activity; and if absolutely necessary, by a troop money-earning activity in addition to these.

3. How much money will it take to balance your troop budget?

From troop dues. \$ _____

Needed from money-earning projects \$ _____

Total Estimated Income
(should be the same amount as Total Proposed Expenses) \$ _____

Additional information on troop finances can be found in the *Volunteer Essentials* and Position Papers available online
<http://www.girlscoutsem.org/content/256/volunteer-resource-guide.aspx>.

WHAT TO DO WITH FUNDS WHEN A TROOP DISBANDS:

Troop Finances, Council Policy III, Item F states, "When a troop disbands, the girl members decide upon a Girl Scout oriented activity for the use of any funds remaining in the troop treasury. If there is no other plan, the girls may vote to donate the money to one of the following:

1. Family Partnership
2. Girl Scout Campership Activity Scholarship Fund
3. Girl Scouts of Eastern Missouri, Inc. Trust Fund
4. Juliette Low World Friendship Fund

FUND RAISING BY SUBORDINATE UNITS

Questions regarding the following information may be referred to the Regional Program Manager at the Girl Scout Service Center, 314.592.2300 or 800.727.4475, ext. 2337 (Suburban), ext. 2366 (Urban), or ext. 2359 (Rural).

Troop dues are the primary source of funds for troop activities, particularly for Girl Scout Daisy and Brownie groups whose financial needs are comparatively small. Before embarking upon any money-earning activities, troops must identify and justify the need for supplemental funds. These activities should be consistent with the goals and principles of the Girl Scout program, giving girls an opportunity to use skills learned in their troop. The money earning goal should not exceed troop needs.

The standards for troop money-earning activities can be found in *Volunteer Essentials* and the Council policies in *GSEM Essentials*. They are established for the protection of the girl and the Girl Scout program. The policies and standards are established to achieve effective results through consistent action. A policy of the Girl Scouts of Eastern Missouri is that all troops participate in the annual Cookie Activity. They may also participate in the Fall Activity as a way to build their troop treasury. Any group of Girl Scouts other than a troop that wishes to raise funds for a special activity shall be subject to these money-earning standards. Girls should engage in supplementary troop money-earning in addition to the Cookie and Fall Activity only when:

1. The need for such funds is well established.
2. Troop leaders obtain permission from the Neighborhood Finance Chair before launching any money-earning project. This permission is given in writing when the troop leader has filled out the

form P-14, Application to Conduct a Money Earning Project, available from either the Neighborhood Team Chair or the Girl Scout Service Center. A sample form appears at the end of this publication. Special permission is not necessary for the sale of Girl Scout Cookies or to participate in the Fall Activity when executed as authorized by the Board of Directors.

3. Each girl's participation is voluntary and permission is obtained in writing from her parent or guardian. Parents are responsible for any product ordered by a girl who participates in a troop money earning activity. It is for this reason, that permission for participation in troop money earning activities is vital.
4. An adult should be present at all times during money-earning activities outside the meeting place.
5. If the planned money-earning activity is of an on-going nature, permission may be granted for one year. An on-going troop money-earning activity means a specific project repeated several times; for example, a troop gives children's birthday parties or a troop gives catered dinners. It does not mean several different projects conducted in succession.
6. The project is suitable to the ages and abilities of girls; is part of their regular on-going troop activities; is planned and carried out by the girls; and does not include a direct solicitation of cash or sales or endorsement of commercial products.
7. There shall be no paid advertisement to publicize troop money-earning events, as per Troop Money Earning, Policy IV, Item E.

Girl Scout troops shall not participate in product demonstration parties, raffles, drawings, games of chance, direct solicitation of cash, indirect sales or the sale or endorsement of commercial products. Troop Money Earning VI Item #H.
8. Concession stands at various venues in the eastern Missouri (Edward Jones Dome, Verizon Wireless Amphitheater, Scottrade Center, Busch Stadium, for example) require volunteers to be 18 years of age; girl members may not participate.

Note in relation to all troop-money earning activities, adults may assist girls in their money-earning projects, but may not raise funds alone in the name of Girl Scouting. Therefore, parents may not raise money for individual troops by this

9. eScrip or other user rewards programs are not suitable money-earning activities for Girl Scout troops. Money-earning activities are program activities and should include girl involvement and should not be a passive process. Although adults may assist girls in their money-earning projects, they may not raise funds alone in the name of Girl Scouting. Therefore, parents may not raise money for individual troops by this method.
10. There shall be no money-earning during the United Way Campaigns (Labor Day to early November) and during the order-taking and delivery times of the Annual Cookie Program Activity and Fall Product Activity. Already established on-going projects (see #5 above) may continue, but shall not be expanded during these times. On-going projects must be low-profile and must not include heavy public contact.
11. Troops or girls in the name of Girl Scouting shall not take part in actual fundraising for other organizations. Participation of Girl Scouts in fundraising events for appropriate welfare organizations should be limited to service projects. Girls in uniform are not allowed to make a direct solicitation for cash. However, girls may contribute a portion of their troop treasury to organizations or projects they consider worthwhile. (Adults may participate in fundraising for an organization where the Council is a beneficiary, such as the Christmas Carol Association.)
12. Individual girls or troops/groups of girls do not solicit the community for attendance prizes or awards to be given for any purpose.
13. Troop money-earning activities should be conducted in the name of the troop and monies earned are considered troop funds. Monies earned may not be allocated or refunded to individual troop members. Leaders and girls should understand that troop money belongs to the entire troop, and decisions on use and spending should be made through the troop's system of self-government. See *Subordinate Unit Fund Raising Position Page* Attachment E.
14. Troop money-earning activities should not include sales using the Internet. This includes using a Web site, chat room, auction site or broadcast e-mail to solicit sales.

CARRYING OVER TROOP FUNDS

It is preferable that troop funds be spent within the school year in which they were earned by the girls who earned them. However, there may be program plans or other needs that may necessitate a request to carry the funds over to the next school year. The Neighborhood Finance Chair may approve the Annual Troop Financial Report and Request to Carry Over Troop Funds (P-21) if the following guidelines are met. A sample form appears at the end of this publication.

1. The majority of the members of the troop are continuing in the troop.
 2. There is a specific need clearly defined.
 3. The Annual Troop Financial Report for the current year has been submitted.
 4. Parents have received a copy of the Annual Troop Financial Report and have been informed of the plans for the use of the funds.
 5. Troop members have been included in the decision making process.
 6. There is no maximum dollar amount or percentage of funds that can be carried over. It is within the troop leaders' area of responsibility to determine the amount to be carried over. The Neighborhood Finance Chair gives final approval to the request.
- The Council sponsored annual cookie and fall activities. A percentage of the profits of these sales (troop bonus) is shared with the troops.
 - When working on the troop budget, estimate how much money the troop will earn and include this amount in your troop budget.

CONSIDER YOUR LOCAL LAWS

- When the troop participates in a money-earning opportunity offered by the Council, you can be sure that all the legal requirements have been met.
- When the troop is developing its own money-earning plan, find out early in the planning stage what permits or licenses may be required in your community. Are there any ordinances involved with the type of project chosen?
- Do you need a permit from your city or county health department to sell or serve food? Do you need a license to sell a product? What records or reports are required?

MAKING THINGS AND SELLING THEM

Before deciding what to make, consider whether:

- ✓ The troop members have the ability, space, equipment and time to make a high quality product
- ✓ There is a market for the product, either by direct sale or through other outlets, such as the hospital gift shop or a booth at the sponsor's bazaar
- ✓ There are safety-hazards to be avoided
- ✓ The customers will receive full value for the services performed or the goods sold

The following money-earning ideas can also be done to build upon skills learned through the many program activities found in age level handbooks.

Be Creative!

- ✓ Design and sell greeting cards
- ✓ Pick your best samples of quilting, embroidery, folk art crafts and have a troop booth at the local craft festival
- ✓ Make up sample craft "kits" with directions and supplies/materials to complete a craft
- ✓ Set up a photograph booth and offer to take pictures at a neighborhood festival (plywood or cardboard cutout costumes with head/hand holes for people to stand behind). Do not retain any copies of the photo.
- ✓ Set up a gift wrapping service at local craft show or mall
- ✓ Provide childcare at special events during the holiday season or community events (Be sure to have an adult trained in first aid present)
- ✓ Offer your services as a pet or plant sitter for vacationers
- ✓ Make kites to sell at a spring crafts festival
- ✓ Recycle aluminum cans (How about a community can-a-thon? Involve small businesses as well as families.)
- ✓ Put on a gigantic garage sale. Don't forget to have refreshments to sell! Remember, no paid advertisement is allowed.
- ✓ Offer clown activities and face painting at family events or malls.
- ✓ Provide classroom or home birthday parties on order (cupcakes store bought and games for the busy mom.)



TROOP FINANCIAL REPORT & REQUEST TO CARRY OVER FUNDS

Due to Neighborhood Financial Chair no later than June 30, 2013.

Troop Leader's Name _____

Address _____ City, State, Zip _____

Day Phone _____ Evening Phone _____ E-mail _____

Age Level (Please circle): D: grades K-1; B: grades 2-3; J; grades 4-5; C: grades 6/8; S: grades 9-10; A: grades 11-12

Troop # _____ District/Neighborhood _____ # of Girls beginning year _____ # of Girls end of year _____

Dues charged per week/month \$ _____ Starting _____ Ending _____

INCOME	EXPENSES
Balance from previous year _____	Registration paid _____
Registration collected _____	Money-Earning costs _____
Troop Dues _____	Troop Supplies _____
Fall Activity Bonus _____	Service Projects _____
Cookie Activity Bonus _____	Camping/Cookouts _____
Badges, patches, pins, etc. _____	Troop Trips _____
Troop Trips _____	Activity, Event fees _____
Activity/Event fees _____	Badges, patches, pins, etc. _____
Money-Earning Events _____	Other (specify) _____
Camping _____	_____
Donations _____	_____
Other (specify) _____	_____
TOTAL INCOME _____	TOTAL EXPENSES _____

Net Troop Bank Account Balance as of May 31: (income - expenses = net balance) \$ _____

Name/address of bank with troop account: _____

Account # _____ Checking _____ Savings _____

Please attach copies of the Troop's Bank Statements for the past 12 months and submit to your Neighborhood Finance Chair no later than June 30, 2013.

Date _____ Authorized Check Signers

1. _____
2. _____
3. _____

Troop funds should be used by girls who participated during the year. If there is a balance, please indicate future use. If accumulated troop funds are being transferred to another troop, group, level, or carried over, fill in the following section

and obtain Neighborhood Chair approval. Estimated number of girls continuing in the fall: _____ Have parents been informed of the need to carry over troop funds and received a Troop Treasury Report? Yes _____ No _____ If no, when will parent meeting take place? _____ Amount requested to carry over: \$ _____ Plans for use of money: _____

Estimated cost of plans: \$ _____ Have girls been included in the decision making process? Yes _____ No _____

How? _____

Comments: _____

Neighborhood Financial Chair's Signature _____ Date _____

Leader's Signature _____ Date _____

White & Pink: Neighborhood Financial Chair

Yellow: Retained by the Troop Leader with a copy of the Troop's Bank Statements for the past 12 months.



**APPLICATION TO CONDUCT
A TROOP
MONEY-EARNING PROJECT
(Other than Cookie Activity/Fall Activity)**

Please fill out in duplicate and mail both copies to your Neighborhood Financial Chair. Please refer to *Safety Activity Checkpoints*, (current edition) and *Volunteer Essentials*, and *GSEM Essentials* available online at www.girlscoutsem.org (current edition). After you receive approval from your Neighborhood Financial Chair, you may proceed with your project. **(Please submit separate application for each activity).**

Troop Number: _____ District: _____ Neighborhood: _____ Date: _____

Age Level: B J C S A Number of girls in the troop: _____

Type of money-earning activity planned: _____

Date(s) of planned money-earning activity: _____

Place money-earning activity will be held: _____

Girl Scout event/activity for which funds are needed: _____

Date(s) of event: _____

Place event will be held: _____

Total cost of event: \$ _____ Amount to be raised by troop: \$ _____

Amount to be raised/earned per girl: \$ _____

How will troop funds be kept until the event? _____

Date of last money-earning event: _____

Did the troop sell cookies? Yes _____ No _____

Did the troop participate in the Fall Activity? Yes _____ No _____

Troop money-earning activities should be conducted in the name of the troop, and monies are considered troop funds. Monies earned may not be allocated or refunded to individual troop members. (Source: *GSEM Essentials 2012, Girl Scouts of Eastern Missouri Polices, VI. Troop Money Earning, Item D, p. 8*)

Signatures: Leader _____ Phone _____

Address _____

City, State, Zip _____

E-mail Address _____

Troop Committee Chair _____

Approved: _____ Date: _____

(Neighborhood Financial Chair)

REPORT OF PROJECT

(Fill in and return form to Neighborhood Financial Chair within a week after project.)

LEADER'S NAME _____ **TROOP** _____

DATE OF PROJECT _____ **NUMBER OF GIRLS PARTICIPATING** _____

INCOME _____ **EXPENSES** _____ **NET PROFIT** _____

Comments: (Please use reverse side)