

Chapter 7: Managing Group Finances

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

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

Establishing an Account

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

Follow the Lakes and Pines financial policies and procedures for setting up an account (listed in the next section). Most council-sponsored product sales have specific banking procedures, also. Information is provided with product sales materials prior to the sales.

Troop Finance Policies

- Policy 1:** All troop funds are to be used for the development and maintenance of troop program activities. Decisions regarding expenditures of troop funds should involve individual girl members of the troop. The troop leader is responsible for the safekeeping of funds and accurate financial records.
- Policy 2:** Troop funds should be deposited in a bank account titled Girl Scouts of Minnesota and Wisconsin Lakes and Pines, Troop Number and Council Federal Identification Number with a minimum of two account signers.
- Procedures:** *Troop funds should be deposited in a bank account in the following manner:*
Account Name: Girl Scouts of Minnesota and Wisconsin Lakes and Pines
Troop # _____.
Troops must use Federal I.D. #41-0877820.
(Please do not list personal names, address or social security numbers.)
Troop check blanks should read as follows:
Troop # XXXX
Girl Scouts of Minnesota and Wisconsin Lakes and Pines (No abbreviations)
City, State (the city where your troop is located)
The Bank statement should read as follows:
Account Signer Name (other name based on suggestion below)
Troop number
Home Address

Each troop bank account must have a minimum of two signers. Signers might include the troop leader, assistant leader, troop treasurer, or the community coordinator.

- Both signers must be registered members at all times to validate the corporate resolution.
- Only one signature is required on a check.

Suggestion: Two signers are required on the troop bank account, as a way of instilling checks and balances with the management of the troop's checking account, have one signer hold the checkbook and the other signer receive the bank statements.

Suggestion: Another check and balance could include a third signer for troop accounts. This signer may be your Service Unit Community Coordinator or Service Unit Treasurer as determined by your Service Unit.

Policy 3: **The two troop bank account signers may obtain one debit card per troop to facilitate electronic troop transactions or troop approved purchases.** Troops are **not** allowed to obtain credit cards or to enter into any credit extensions, including loans, lines of credit and other credit products, with banks and financial institutions.

Policy 4: Troops are required to submit the Annual Troop Financial Report and a copy of the most recent Troop Account Bank Statement.

Procedure: Each troop should develop an annual budget so that girls may learn to plan troop programming within the troop's projected income.

The annual Troop/Group Financial Report (#4702.1-2) is to be completed each year prior to June 1 and submitted, along with a copy of the most recent bank statement for the troop account, to the Community Coordinator, who approves the form and submits it to the council no later than June 15. *Failure to submit the annual Troop/Group Financial Report and bank statement may result in a troop account audit, freezing of the account until the report is submitted, and/or the troop checking account being removed from the present signer(s).*

Troops should keep sufficient money in their checking account to cover the costs of the activities planned by the girls on a year-round basis. A troop's program activity budget should be based on reasonable dues (\$.50 to \$2 per meeting), council-sponsored product sales (fall sale & cookie sales), and additional fund-raisers only as needed and approved. The cookie sale is usually the largest source of revenue for the troop.

Monies, raised jointly by members of a troop for any purpose, belong to the troop as a whole and are not available to the individual.

The Girl Scouts of Minnesota and Wisconsin Lakes and Pine's certificate of tax-exempt status number is:

Minnesota # 25220 | Wisconsin # 051462

When Girl Scout troops purchase materials or supplies which will be used in their program, these supplies are exempt from state sales tax. Some merchants will ask you to complete a special form and give the tax-exempt number. If the merchant or store requires a copy of the actual tax-exempt status certificate to be on file, please contact the council Bookkeeper at the Waite Park Regional Center and a certificate will be forwarded directly to the merchant or you may retrieve form #4705 from the forms section or electronically at www.gslakesandpines.org.

Policy 5: Funds of an inactive or disbanded troop must be held by the council or service unit for up to 12 months and may not be refunded directly to girls.

Procedures: Before a troop disbands, the troop should decide with the current registered girls what to do with the troop's funds. Funds should be used for troop activities and, according to council and GSUSA policy may not be refunded directly to girls. If all money is not used for activities with girls, or distributed to girls continuing in the program, the remaining troop funds must be given to the Service Unit. The funds will be used by the service unit for start up funds for a new troop, a service unit event, or service unit/troop supplies that are needed. The money received must be reflected in the service unit's year end financial report.

All financial records should be reviewed in the presence of the retiring leader when the records are received. A final Troop/Group Financial Report is required of the disbanding troop.

If girls join other troops or become a Girl Scout Juliette, the money will be divided proportionately and put into troop accounts or forwarded to Girl Scouts of Minnesota and Wisconsin Lakes and Pines for a Girl Scout Juliette.

If a troop divides into two troops, money and materials of the original troop should be divided between the two troops in proportion to the number of girls moving into each new troop.

If two or more troops merge, money and material of each troop involved should be combined.

When a leader leaves her/his position with a troop and a new leader is immediately recruited, the retiring troop leader should transfer all supplies, financial records, debit card, check book, bank account information and materials to the new leader. The signatures on the bank account will need to be changed. The retiring leader will need to notify the bank of the change to authorize the new leader to be a signer on the troop account. Be aware that individual bank policies may vary, please contact the Director of Finance to work with the bank to remove the signer's name or update the Corporate Resolution if needed.

If new leadership has not been recruited, but the troop has not been disbanded, give all supplies, financial records, and bank account information to the designated Service Unit or the Membership staff person to hold for one year. If leadership is not found within the current membership year, the troop shall be disbanded and monies distributed accordingly.

Policy 6: Community Partnership through Troop Sponsorship is a partnership between a Girl Scout troop and a community organization or business, working together to promote the all-girl experience. A troop is allowed \$125 annually consisting of one sponsorship or multiple sponsors with a combined total of \$125.

Procedures: Possible sponsors include service or social clubs; churches, synagogues, mosques, or temples; recreation centers; schools or education groups; businesses; and other organizations whose missions and goals are compatible with those of Girl Scouting.

Submit Sponsorship Form #3700 to the Waite Park Regional Center to the attention of the Development Assistant (A copy can be found in the forms section of this Guide).

A troop sponsor can enhance troop experience by:

- Providing a place for meetings or special events
- Suggesting potential leaders
- Serving as a source for program opportunities, craft supplies, and troop materials

- Providing career exploration opportunities for girls
- Securing community support and resources
- Assisting troops with community service projects
- Providing unsolicited funds for troop use
- Troop/group sponsorship funds, limited to \$125 per year, used for “start up” funds, or goods and services to support troop/group program.

Policy 7: Unsolicited Gifts are allowed if a troop is offered a gift of ten dollars or more (other than the \$125 Troop Sponsorship), the Service Unit Community Coordinator and/or troop leader shall follow the guidelines if receiving an unsolicited gift:

- Request the donor to make the check payable to “Girl Scouts of Minnesota and Wisconsin Lakes and Pines” and forward the check along with the Unsolicited Gift Form # 3702 to the Development Assistant at the Waite Park Regional Center. A copy of form 3702 is in the forms section of this Guide.
- The donor should state, in writing, for what purpose the contribution should be used.
- The contribution, in its entirety, will be reissued as a check and sent back to the troop/service unit as designated by the donor.

(Donor will be unable to claim the contribution as a tax deduction if it does not go through the council office.)

Policy 8: Scholarship Fund (Financial Assistance) is offered to individual girls and adults and not available for troops and is limited to the registered members of Girl Scouts of Minnesota and Wisconsin Lakes and Pines. Girl Scouting is open to all girls and adults, regardless of ability to pay. To encourage participation, Girl Scouts of Minnesota and Wisconsin Lakes and Pines has budgeted money to help girls and adults. These funds are supported by United Way, Girl Scout Cookie Sales, Family Partnership and Friends of Girl Scouting campaigns, contributions, and bequests.

Procedures: The following items are considered:

- Program activity guideline
- Availability of funds

It is expected that parents/guardians support the girl and her troop. This can be done by participating in council and troop fund-raising, leading the troop, or helping the troop to plan activities.

Requests for program fees for specific council-sponsored programs are processed by the Program team, and that team will notify the girl and parents of the availability of funds. Girl Scouts of Minnesota and Wisconsin Lakes and Pines does not provide financial assistance for service unit or troop-sponsored activities.

To receive any financial assistance the following steps must be completed:

- Complete the “Scholarship Form” (form #4502, available in the formst section) on both sides. Use a separate form for each person applying. Allow four weeks for processing.
- Mail form to: Girl Scouts of Minnesota and Wisconsin Lakes and Pines
400 Second Avenue South; Waite Park, MN 56387-1470

Troop Money-Earning

Policy 1: Troop activities are usually financed through troop dues and money earned through the Cookie Sale and Fall Product Sale. However, if necessary, each troop may have one money-earning

activity a year that is approved by their Service Unit Community Coordinator. Additional money-earning activities must have council approval. Approval is based upon the following:

- a. The troop finance need for such funds is well established.
- b. Troop leaders obtain the required permission from the Service Unit Community Coordinator or the designated council staff.
- c. The troop participates in both the Cookie Sale and the Fall Product Sale during the troop year. Participation by individual girls is voluntary.
- d. The activity must have program value for girls and be consistent with the fund-raising standards of Girl Scouts of the USA.
- e. No fundraising method will be used that requires gambling or games of chance.
- f. The proposed fund-raising event must be in compliance with the state and local laws and ordinances regulating sales and handling of food.

Prior to the date of the proposed activity, the troop will submit the troop money-earning project application (#4704.2, available in the forms section of this Guide) and troop budget to Community Coordinator and/or designated Council Staff to review. Approval will be based on the following:

1. The troop has submitted its annual Troop/Group Finance Report.
2. The information contained on the request form is complete.
3. It complies with Girl Scouts of the USA and council policies and standards.
4. The proposed fund-raising event is appropriate.
5. The amount to be raised is reasonable.
6. The troop budget justifies the need for the additional monies to be raised.
7. The program activity to be financed through the project is appropriate for the girls.
8. A troop must have participated in the most recent Fall Product and Girl Scout Cookie Sales. A first year Girl Scout troop would be the exception.
9. If the request is denied, the reason for denial will be stated.

Troops must identify the money-earning project as “Conducted by Troop #_____ of Girl Scouts of Minnesota and Wisconsin Lakes and Pines.”

Troop money-earning activities should not take place during the annual United Way Campaigns (when applicable), nor during council sponsored sales.

Policy 2: Participation of girls and troops in money-earning activities must be limited to projects that do not involve direct solicitation for cash or door to door sales other than the Cookie Sale.

Examples: The following activities are examples of money-earning activities which are appropriate for Girl Scout troop participation (including but not limited to): car washes, brat sales, garage sales, spaghetti dinners, gingerbread house sales, wreath sales, and recycling.

Activities which are not appropriate (including but not limited to): product demonstration parties (i.e., Tupperware, Pampered Chef, etc—seen as an endorsement of a commercial product), raffles, drawings, games of chance, sale of commercial products (other than those offered during council sponsored sales that are approved by GSUSA), door to door solicitation, and adult fund raising on behalf of troops. Check with the council office if you have questions.

Policy 3: Troops may not raise, solicit, or handle money for other individuals or organizations. Participation of Girl Scouts with appropriate service organization should be limited to service projects.

Procedures: Troops should consult with their Membership staff when considering participating in a service project involving another organization.

Policy 4: Money earned by the troop belongs to the entire troop and decisions on use and spending should be made by all members of the troop through girl planning.

Procedures: Troop money-earning projects must not be used as a method of allowing individual girls to build up individual accounts within the troop treasury.

Money-earning projects must benefit the entire troop. The only exception is if the troop wishes to help raise money for one of its members to attend a GSUSA *destination*.

Cookie Dough:

Cookie Dough is part of the incentive package for the Girl Scout Cookie Sale program. Cookie Dough may be used by girls only towards resident camp, day camp, troop camp, program fees (when applicable, not under \$10) and GSMWLP council shops. Cookie Dough may not be used for the deposit required for program registration, but may be used toward the balance of registration fees. Additional details are listed on the Cookie Dough.

Troops/Groups can use (and accumulate for three years) Cookie Dough for traveling to National Girl Scout Conventions, council-sponsored trips, and GSUSA *destinations*, subject to the following:

- The troop/group trip must be approved by the designated Program Staff according to trip travel policies (See the Troop Trip Application in the forms section of this Guide).
- There must be a trip budget submitted.
- Notice must be received by the Program Staff by August 1 of the year prior to the trip, including the amount of the current year's Cookie Dough earned by the girls, and the amount of expected Cookie Dough to be earned in the year of the trip. This information needs to be included in the council working budget for the upcoming year. See travel.
- Adults are not allowed to use Cookie Dough.

Policies are for the benefit and protection of all members. If a Troop has an extenuating circumstance which may require a variance, please contact the Director of Finance at the Waite Park Regional Center.

Closing a Bank Account

Girl Scout funds do not become the property of any individual girl or adult. Instead, the group may decide to donate any unused funds to a worthwhile organization, to another group, or for girl activities. As when closing a personal account, be sure all checks and other debits have cleared the account before you close it, and realize that you may have to close the account in person. Turn all remaining funds over to a council staff member. Be sure to complete Form #4702 (see Forms section) as part of the bank account closing process.

Money-Earning Basics

Girls earn money in two distinct ways:

- “Council-sponsored product sales” are council-wide sales of Girl Scout–authorized products (such as Girl Scout Cookies, magazines, or nuts and candy), in which members participate.

- “Group money-earning” refers to activities organized by the group (not by the council) that are planned and carried out by girls (in partnership with adults) and that earn money for the group. These activities must be approved by the council.

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
- Arrangements for safeguarding the money

In addition, consider the following reminders or cautions:

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

The best way to earn money for your group is to start with the Fall Product and Girl Scout Cookie sales. From there, your group may decide to earn additional funds on its own.

Helping Girls with Financial Planning

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

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 sale 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 their financial plans. Will Cookie and other product sales—if approached proactively and energetically—earn enough money to meet the groups goals? If not, which group money-earning activities might offset the difference in anticipated expense and

anticipated income? Will more than one group money-earning activity be necessary to achieve the group's financial goal? In this planning stage, engage the girls through the Girl Scout processes (girl-led, learning by doing, and cooperative learning) and consider the value of any potential activity. Have them weigh feasibility, implementation, and safety factors.

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 sale, to earn funds that help them fulfill their goals. As a volunteer, try to help girls balance the money-earning they do with opportunities to enjoy other activities that have less emphasis on earning and spending money. Take-action projects, for example, may not always require girls to spend a lot of money!

Understanding Financial and Sales Abilities by Grade Level

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

Girl Scout Daisies

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

- The group volunteer handles money, keeps financial records, and does all group budgeting.
- Parents/guardians may decide they will contribute to the cost of activities.
- Girls can participate in Girl Scout Cookie sales 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

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

- The group volunteer handles money, keeps financial records, and shares some of the group-budgeting responsibilities.
- Girls discuss the cost of activities (supplies, fees, transportation, rentals, and so on).
- Girls set goals for and participate in council-sponsored product sales.
- Girls may decide to pay dues.

Girl Scout Juniors

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

- The group volunteer retains overall responsibility for long-term budgeting and record-keeping, but shares or delegates all other financial responsibilities.
- Girls set goals for and participate in council-sponsored product 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 on plans and income from the group dues.
- Girls budget for more long-term activities, such as overnight trips, group camping, and special events.
- Girls budget for take-action projects, including the Girl Scout Bronze Award, if they are pursuing it.

Girl Scout Cadettes, Seniors, and Ambassadors

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

- 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 project, with council approval.
- Girls keep their own financial records and give reports to parents and group volunteers.
- Girls budget for take-action projects, including the Girl Scout Silver or Gold Awards, if they are pursuing them.

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

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

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

A Sweet Tradition

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

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

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

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

Other varieties have included:

- **Samoas® (Caramel deLites®):** Caramel, coconut, and chocolate doughnut-shaped cookies
- **Tagalongs® (Peanut Butter Patties®):** Round cookies with a layer of peanut butter that's covered in chocolate
- **Dulce de Leche®:** Rich cookies with caramel chips and stripes
- **Thanks-A-Lot®:** Shortbread cookies with a layer of fudge on the bottom
- **Lemonades®:** Shortbread cookies with lemon icing

- **Lemon Chalet Cremes®:** A sandwich cookie with a cinnamon-spice flavor
- **Daisy Go Rounds®:** Reduced-fat cinnamon cookies
- **Thank U Berry Munch®:** Crispy vanilla cookie with cranberries and white chocolate flakes

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

In addition, council product sales may include nuts, candies, and magazines. Check with your Product Sales Coordinator for exact products and sale dates.

Typing Product Sales to the GSLE

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

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

Determining Who Can Participate

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

Knowing Where the Proceeds Go

During Cookie Sale training you will be provided with a breakdown of "how the cookie crumbles" in your council. Share this information with girls and their parents/guardians! Proceeds resulting from product sales

support program activities—in fact, council-sponsored product sales are a primary way in which your council funds itself. The percentage of money to be allocated to participating groups (like yours) is determined by the council and explained to girls and adults as part of the product sale activity orientation.

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

Safely Selling Girl Scout Cookies and Other Products

A few other considerations:

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

Additional Group Money-Earning

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

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

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

Once an idea or two starts to gel, use the tips in the “Helping Girls with Financial Planning” section earlier in this chapter to facilitate a girl-led planning session (be sure to submit form #4704). Have girls plan all details of the event, and be sure to review with them the safety guidelines for any event in which they participate.

Collaborating with Sponsors and Other Organizations

Sponsors help Girl Scout councils ensure that all girls in the community have an opportunity to participate in Girl Scouting. Community organizations, businesses, and individuals may be sponsors and may provide group meeting places, volunteer their time, provide activity materials, loan equipment, or give financial support to Girl Scout groups. The sponsor's contribution can then be recognized by arranging for the girls to send thank-you cards, inviting the sponsor to a meeting or ceremony, or working together on a take-action project.

For information on working with a sponsor, consult your community coordinator or council membership staff, who can give you guidance on the availability of sponsors, recruiting responsibility, and any council policies or practices that must be followed. When collaborating with any other organization, keep two additional guidelines in mind:

- **Avoiding fundraising for other organizations:** Girl Scouts are not allowed, when identifying ourselves as Girl Scouts (such as wearing a uniform, a sash or vest, official pins, and so on), to solicit money on behalf of another organization. This includes participating in a walkathon or telethon while in uniform. You and your group can, however, support another organization through take-action projects or by making a donation from your group's account. And Girl Scouts as individuals are able to participate in whatever events they choose, so long as they're not wearing anything that officially identifies them as “Girl Scouts.”
- **Steering clear of political fundraisers:** When in an official Girl Scout capacity or in any way identifying yourselves as Girl Scouts, your group may not participate (directly or indirectly) in any political campaign or work on behalf of or in opposition to a candidate for public office. Letter-writing campaigns are not allowed, nor are participating in a political rally, circulating a petition, or carrying a political banner.

Fund Development

Fund Development is also known as fund-raising. Fund Development activities ensure that Girl Scouts of Minnesota and Wisconsin Lakes and Pines can pay for council operations. This helps provide a variety of quality programs and outreach and keeps the cost of Girl Scouting affordable to families. Lakes and Pines is a non-profit organization. Donations are tax deductible.

Why is Fund Development Needed?

Families Pay For...

- National Membership Dues--\$12 Dues are sent to Girl Scouts of the USA and help pay for insurance and development of the national program and resources.
- Troop dues collected by an individual helps pay for troop expenses such as:
 - Badge/Patch Work
 - Troop Camping
 - Craft Materials
 - Service Projects
 - Special Trips
 - Other Expenses (Uniforms, Handbooks, Individual Activities like resident camp)

Contributions Support...

- Membership Materials
- Local service center and office facilities
- Community organization
- Property Maintenance
- Leader and adult volunteer courses
- Insurance on properties, events and activities
- Resource materials and resource libraries
- Trained administrative staff, program staff, office support staff
- Publications, such as: Connections, SUN! News, Resource Guide, Program Guide
- Program materials for troops
- Program/event development
- Council-wide meetings and events
- Outdoor program centers and camp facilities
- Outreach membership

Below is a listing of the Fund Development activities that the Board of Directors, Committee Volunteers, and Council Staff participate in.

Give to a girl, a Family Partnership Campaign

Every family with a Girl Scout experiences the benefits of Girl Scouting. Give to a Girl, A Family Partnership Campaign is one way that the family can financially support their girl's organization.

Grants

Grants support special needs, unique programs, and membership initiatives. They are not usually annual support, although some grants can be applied toward general operating support.

Community Contributions

Individuals, businesses, and service organizations in the community support Girl Scouting.

United Way

The Council is partially funded by United Ways and strongly supports participating in United Way and other federated funds, both with employee

contributions and voluntary services. United Way support is about 6% of the Girl Scouts of Minnesota and Wisconsin Lakes and Pines revenue each year.

Planned Giving/Endowment

A permanent fund in which the principal is preserved and invested to earn income to support the council in future years. Donors of \$1,000 or more are recognized as members of the Juliette Gordon Low Society. Contributions can include cash/pledge gifts, charitable gift annuities and insurance/will designations.

Special Events

Events are fundraising opportunities for the council that are open to the community, members, alumnae, and council staff. Events occur throughout the year in various geographic locations in throughout the Council.