

Chapter 5: Managing Group Finances

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

Girl Scout groups are funded by a share of money earned through council-sponsored product sale activities (such as Girl Scout cookie activities), group money-earning activities (council-approved, of course), and any your group may charge. (This is in addition to the \$25 annual membership dues that go to the national organization.) This chapter gives you the ins and outs of establishing a group account and helping girls manage their group's finances, practice successful product-sales techniques, and understand how to collaborate with sponsors and causes.

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

Establishing an Account

If your troop is earning and spending money and has accumulated an amount of at least \$50, a bank account needs to be established. 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 money from product sales or troop 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.
- Handle a lost troop debit card the same way you would a personal debit card: cancel it immediately

All accounts are opened under the Council's Federal Tax ID Number and as such, all money or property earned in the name of a troop/group or Service Unit is the property of the troop/group or Service Unit as a Girl Scout entity and NOT of the individuals within the troop/group or Service Unit. The Council has the right to audit, freeze, close, or seize any account funds under its Federal Tax ID number when deemed appropriate by the CEO.

Because troop/group/Service Unit funds are owned collectively for the benefit of the girls, proper handling and accounting of the funds is imperative. All troop funds must be placed in a bank account. All volunteers must follow the council's financial policies and procedures for setting up an account.

The following will help you establish a troop bank account:

1. Girl Scouts of New Mexico Trails has a working relationship with several banks. Talk to your local membership staff person about which bank they recommend you use.
2. All signatories on the troop bank account **MUST** be actively registered adults with a current background check. Background checks are valid for 2 years.

3. Send the name of the bank you've chosen, bank address, the full legal name of the volunteers who will be signing onto the account (minimum of two unrelated adults), and your troop number to your local membership staff person requesting a letter to open your account.
4. Additional documentation may be provided to you by your local membership staff member:
 - a. A letter to the bank where you will open your account authorizing the creation of the account, naming the volunteers who will be responsible for its fiscal management.
 - b. The January 10, 2008 letter from the Internal Revenue Service.
 - c. IRS Form W-9 – request for taxpaying identification number and certification – GSNMT
 - d. Council by-laws
5. All individuals who will be signatories on the account may need to be present when the account is opened. Make an appointment with your bank and/or plan with other signatories when you will go to the bank. Take the items listed above to the bank with you when opening the account.
6. The individuals who go to the bank to open the account need to be the same individuals whose names appear on the letter provided.
7. Each checking account opened for a Girl Scout Troop/group should be opened as a “non-profit” business account. This account should not have any annual fees associated with it.
8. **Do Not Use Your Personal Social Security Number** to open troop/group accounts. Use GSNMT's Federal Tax ID # (85-6011246), which can be found on the paperwork provided to you.
9. Debit cards CAN be ordered for troop accounts. Think about who should have these cards – they will be ordered in their name.
10. Make sure that your bank statements will be going to the household of a signer or a troop PO Box. Do not have your bank statements sent to the council address. You need to be able to receive them directly in order to properly manage your finances.
11. When leaving the bank, make sure that one person holds the check book or debit card and the other will receive the bank statements. This is for proper checks and balances of troop accounts. **ALL SIGNERS ARE RESPONSIBLE FOR THE FINANCIAL SECURITY OF THE ACCOUNT. DO NOT ADD YOUR NAME TO AN ACCOUNT WITHOUT THIS UNDERSTANDING.**

Once you've opened an account, the troop must:

- Submit an ACH (or Automated Clearing House) form to Girl Scouts of New Mexico Trails. Even if you do not plan to participate in product program, we must have this form on file.
- Each troop/group must annually submit a Year End Activity Report (YEAR) via the Volunteer Tool Kit (VTK) that can be accessed through your member community online. Bank statements and other documents can be attached to the online submission of the YEAR.
- A select number of random troop accounts are audited by GSNMT each year. Keeping on top of your troop finances will make this process simple and painless, should your troop be selected.
- Copies of your monthly bank statements are required and must be submitted according the schedule below. Failure to turn in monthly statements can result in a full account audit, as well as the inability to participate in upcoming Product Program opportunities.
 - YEARS are due **June 15th** and should include a copy of January, February, March, April & May statements. This due date may change depending on holidays or other factors.
 - A set of statements for June, July, and August are due **October 1st**.
 - A set of statements for September, October, November, and December are due **February 1st**.

- All bank statements should be submitted to customercare@nmgirlscouts.org specifying your Troop Number and Service Unit name in the subject line of the email.
- YEARS are to be submitted to New Mexico Trails via the Volunteer Toolkit (VTK). Each spring, GSUSA opens up the finance tab of the VTK in order for troops to submit their YEAR. This feature also allows troops to upload the bank statements required to accompany the YEAR. For troops who plan to disband and not continue their troop into the next membership year, the disbanding troop may submit their YEAR via hard copy to their membership staff person. If a returning troop submits their YEAR via hard copy, the YEAR will be returned to the Troop Leader and/or Troop Treasurer to submit via the VTK.

The troop should also consider:

- ATM cash withdrawals are not recommended. All ATM cash withdrawals must be justified with a statement, signed by the two volunteers who've co-signed the account, attesting to the use, amount, and date of the expense if receipts are missing. If this documentation is not provided, an audit of the troop account may occur.
- At any time, parents/guardians may ask to see the troop finances, and have the right to do so. Have your balance and ledger available within a timely manner. We suggest having them available at every troop meeting.
- Troop money may be used to pay for required adult trainings, such as First Aid/CPR or Outdoor Core course fees. This rule applies to safety-wise adults only (adults required by the ratio chart) unless otherwise specified by the girls' group vote.

If a girl(s) leave one active troop to join another, the money in each of those troops remains the property of each troop as a Girl Scouts of New Mexico Trails entity and does not belong to the girl or girls who are transferring their participation from one troop to another. In addition, the new troop's money is the property of that group, including the newest member(s).

Before girls leave an active troop, the troop may hold a vote (**The girls are the only members of a troop who may vote. Adult input is discouraged.**). The girls have the option to send their departing troop member with her equal share of the troop finances (divided equally by the number of girls). For example, if a troop/group of 10 girls has \$500 in their bank account, and the girls vote to send a departing member with her share, the troop/group will provide the girl's new troop a check for \$50.

Money transferring from troop to troop has no relation to amount of product sold, amount of money earning done by an individual girl, or the participation of an individual girl in any troop activities.

Closing an Account

Unused Girl Scout money left in accounts when troops/groups disband is absorbed by the Council and held in "escrow" for one year; if the troop/group does not reform or girls are not transferred into other troops, the monies will be retained by New Mexico Trails. The girls in the disbanding troop have the option to spend what is left of their money before disbanding. Prior to disbanding, the troop/group may also decide to donate any unused funds to another Girl Scout troop/group or to the GSNMT [**Opportunity Fund**](#) for general girl activity assistance. As when closing a personal account, be sure all checks and other debits have cleared the account before it is closed. You may have to close the account in person.

The account's authorized signers are responsible for submitting the following items to their local membership staff person upon disbandment of the troop/group and/or closure of an account:

- A cashier's check or money order, payable to Girl Scouts of New Mexico Trails (GSNMT), for any remaining balance in the account.
- A **Year End Activity Report (YEAR)** dated from the most recently submitted YEAR, or the beginning of the account, to the date on which the account was closed.
- A copy of the account's most recent bank statements which have not yet been turned in.
- All receipts for the previous year which have been maintained by the Troop Leader or Troop Treasurer.
- Proof of closure of the account. (Letter from the bank stating account closure or final statement with zero balance).

Money Earning Basics

Girls earn money in two ways:

- **Girl Scout product program activities**
 - Two council-sponsored product program activities
 - Cookie Program
 - MagNut Program
 - All girl members who take part in Girl Scouts (troop, camp, travel, etc.), including Daisies, are eligible to participate in council-sponsored product-program activities, with volunteer supervision. ***Please remember: volunteers and Girl Scout council staff don't sell cookies and other products—girls do.***
- **Troop/Group Money Earning Activities**
 - Activities organized by the troop/group (not by the council) which are girl-led (in partnership with adults) and which earn money for the troop/group.

Girls' participation in both council-sponsored product program activities and troop/group money-earning projects is based upon the following:

- Voluntary participation
- Written permission by the girl(s) caregiver
- 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/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

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

- All rewards earned by girls through the product-program activities must support Girl Scout program experiences (such as camp, travel, and program events, but not scholarships or financial credits toward outside organizations).
- Rewards at the council-level are based on sales ranges set by the council office and may not be based on a dollar-per-dollar calculation. (NOTE: at the troop level, leaders may establish their own guidelines for girl sales at functions such as cookie booths).
- Troops/groups are encouraged to participate in council product program as their primary money-earning activity.
- Obtain written approval from GSNMT membership staff before a troop/group money-earning event.

- Nationally, Girl Scouts forbids use of games of chance, the direct solicitation of cash, and product-demonstration parties, per the GSUSA Risk Management manual.
- Troop/group money-earning activities need to be suited to the age and abilities of the girls and consistent with the principles of the GSLE.
- Money earned is for Girl Scout activities and is not to be retained by individuals. Girls can, however, be awarded incentives and/or may earn credits from their Girl Scout product program.
- Funds acquired through troop/group money-earning activities must be reported and accounted for by the troop/group on the Year End Activity Report (YEAR) while following council procedures. The best way to earn money for your group is to start with Girl Scout Cookie program and other council-sponsored product program. From there, your troop/group may decide to earn additional funds on its own.

Troop/Group Money-Earning

Product Sales are a great way to earn the funds necessary for girls to travel. If income from the product sale isn't enough, however, girls have more options available to them. Building upon the following list of ideas, facilitate a troop/group brainstorming session to determine how your group will earn money.

The following examples give girls a way to build public speaking, financial literacy, marketing, and other skills.

Entertainment

- Talent show
- Flock of flamingos traveling yard décor
- Famous mom, dad, or friend puts on a concert
- Partner with restaurants, sports team, movie theater (movie premiere) or entertainment center to get percentage of profits from ticket sales

Food/Meal Events

- Spaghetti dinner
- Pancake breakfast
- Lunch box auction (prepared lunch or meal auctioned off)
- Multicultural meals for younger girls
- Bake sales
- Meals at volunteers' meetings
- Concession stand at events such as racing events, sports events, concerts, dances, festivals, parades, Camporees, and so on
- Themed meals, like High Tea, Mexican dinners (depending on girls' destination)

Service(s)

- Service-a-thon (people sponsor a girl doing service; funds go to support trip)
- Car wash
- Babysitting for holiday (New Year's Eve), special or council events
- Holiday activity/supervised crafts so parents can shop
- Shoveling snow
- Raking leaves, weeding, cutting grass
- Pet walking
- Gift-wrapping

- Cold or hot beverages at an event
- Cooking class or other specialty class
- Take photos and/or create greeting cards or calendars
- Council program event or badge workshop focused on a theme (i.e. culture); girls provide the program and benefit from program fees

Collections/Drives

- Recycling/newspapers
- Bottle and can recycling
- Cell phones for refurbishment
- Used ink cartridges turned in for money
- Christmas-tree recycling

Specialty Products (creating a personalized note, ribbon, or creative packaging customized by girls adds value to a product)

- Christmas trees
- Crafts (crochet, needlepoint, jewelry, ornaments)
- Yard or garage sale
- Books for resale
- Roses for Valentine's, Mother's, Grandparent's Day
- Soap and/or bath salts

Other

- Donated frequent-flyer miles
- Selling shares for the trip, girls return with souvenirs for their investor (\$10/photo or postcard, \$20/souvenir)
- Silent auction (donations from local businesses or Girl Scout families auctioned off)

Collaborating with Sponsors and Other Organizations

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

For information on working with a sponsor, connect with your membership staff person, who can give you guidance on the availability of sponsors, recruiting responsibility, and any council policies or practices that must be followed. New Mexico Trails may already have relationships with certain organizations, or may know of some reasons *not* to collaborate with certain organizations.

When collaborating with any other organization, keep these additional guidelines in mind:

- **Avoiding fundraising for other organizations:** Nationally, 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 troop/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 troop/group may not participate (directly or indirectly) in any political campaign or work on behalf of or in opposition to a candidate for public office. Letter-writing campaigns are not allowed, nor is participating in a political rally, circulating a petition, or carrying a political banner.
- **Being respectful when collaborating with religious organizations:** Girl Scout troops/groups must respect the opinions and practices of religious partners, but no girl should be required to take part in any religious observance or practice of the sponsoring group.
- **Avoiding selling or endorsing commercial products:** “Commercial products” is any product sold at retail. Since 1939, girls and volunteers have not been allowed to endorse, provide a testimonial for, or sell such products.

Understanding the Girl Scout Cookie Program

Did you know that the Girl Scout Cookie Program powers amazing experiences for girls? That’s right. The Girl Scout Cookie sale is the leading entrepreneurial program for girls: no university has produced as many female business owners as the Girl Scout Cookie Program has.

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

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

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

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

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

A Sweet Tradition

It has been decades since Girl Scouts began selling home-baked cookies to raise money. The idea was so popular that, in 1936, Girl Scouts enlisted bakers to handle the growing demand. For more on Girl Scout Cookie History, visit http://www.girlscouts.org/program/gsc_cookies/history.asp

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

Trefoils/Shortbread). For additional information on cookie varieties, including nutritional details, visit www.girlscoutcookies.org.

Understanding the MagNut Program

Each fall, hundreds of our Girl Scouts participate in the MagNut Program selling magazines, nuts, and chocolates. This program helps girls set and achieve goals at the beginning of the Girl Scout year by selling magazines, photo keepsakes, nuts, and candy. This sale comes at the perfect time of year, since all of the products sold through MagNut make fantastic stocking stuffers and holiday gifts for family, friends, teachers, neighbors, and anyone else on your list!

Why participate? Like the Cookie Program, the MagNut Program helps girls to develop Five Skills they'll use throughout their lives: Goal-setting, decision-making, money management, people skills, and business ethics. Did you know that troop profits average 15% of their total sales?

New Mexico Trails' Role

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

Knowing Where Proceeds Go

New Mexico Trails will provide a breakdown of "How the Cookie Crumbles". Please share this information with girls and their parents/guardians so everyone's clear on how revenue raised through product program makes it possible for your Girl Scout council to serve girls. Proceeds resulting from product program support program activities—in fact, council-sponsored product program are a primary way in which New Mexico Trails raises funds to support Girl Scouting. The percentage of money to be allocated to participating groups (like yours) is determined by New Mexico Trails and explained to girls and volunteers as part of the product sale activity orientation.

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

Girls may earn official Girl Scout grade-appropriate rewards related to product sale activities, and each council may choose to provide items such as participation patches, rewards, and council credit for event fees, camp fees, grants for travel and Take Action projects, as well as materials and supplies for program activities. The council plan for rewards applies equally to all girls participating in the product sale activity.

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

Recognizing Cookie Sellers in the Media

The Girl Scout Cookie Program has always been about and focused on the program outcomes, through which girls learn important entrepreneurial and life skills and invest their earnings to positively affect their local communities; the cookie program has never been about and does not focus on individual girls' sales results.

- There are many impressive cookie bosses throughout the United States and the Girl Scout Movement will continue to recognize dynamic cookie sellers for various achievements tied to the Girl Scout Cookie Program.
- Girl Scouts of the USA does not currently track the top seller(s) of Girl Scout Cookies on a national level and does not identify a specific Girl Scout as the number one or “record-breaking” national cookie seller.
- Girl Scout councils should not reference such girls as “top sellers” in the media. Doing so detracts from the essence of the Girl Scout Cookie Program, which is based on offering girls important experiences in entrepreneurship, business, and finance from a young age, as well as providing girls and local Girl Scout councils with the funds necessary to power amazing experiences and opportunities for Girl Scouts year-round.

The Girl/Volunteer Partnership

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

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

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

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

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

Preparing for your Girl Scout Cookie Booths

Cookie booths are set-up in areas with lots of foot traffic and are a popular way for girls to sell cookies as a team. GSNMT coordinates all corporate cookie booth locations (including Smith's, Walmart, Walgreens, Safeway, and malls). You must follow the My Sales rules before planning a cookie booth of your own, or connect with the Director of Sales or Product Sales Manager for more details.

Parents and troops can secure their own locations for booths in My Sales. All booths must be approved by the Council. Examples of My Sales booth locations include places of worship, schools, local stores, restaurants, banks, and other private institutions. You must follow the My Sales rules outline in the cookie training manual. **All booths must be arranged through the Troop Leader and/or the Troop Cookie Chair with approval of council Product Sales.**

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

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

- Ensure that you have adequate space at the booth (table, products, and girls) to allow safe passage by pedestrians, bikes, and cars.
- Girls make **all** sales, except in cases where volunteers are helping Daisies handle money.
- Respect the surrounding businesses by making sure your booth isn't blocking a store entrance or exit.
- Attract customers with colorful signs. Remind girls to be polite and to have their sales pitch ready for interested shoppers.
- Report any suspicious people in the area to local security.
- "Keep the Change" jars may be added to the troop's booth table. Specific guidelines are outlined during Product Program trainings,

Cookie Donation Programs

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

Here are some things to remember about cookie donations:

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

Handling Product Complaints

It has always been the practice of Girl Scout councils and the bakers to guarantee customer satisfaction with their cookies. If a customer for some reason is not satisfied with the quality of their cookies they can contact the baker via the number printed on the side of the box of cookies.

Troops/group should notify their council if they are aware of any customer dissatisfaction.

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

Girls are only to use the Internet to market the Girl Scout Cookie Program and Fall Product Program to friends and family (for clarity, “friends and family” are people whom the girl or her family personally know).

- The Girl Scout Cookie Program is a girl-led program and online marketing and sales efforts *should always be led by a girl while also being supervised by her parents or caretakers.*
- Friends and family of a girl participating in the cookie program must not market or share a girl's contact information, sales links, or sales information on public-facing online sites. They also should not share their sales link with any news outlets (this includes online and traditional news media, such as radio, television, or magazines).
- For safety purposes and other reasons, online marketing activities, especially those conducted through social media platforms, should always be done through accounts set to “private.”
- Should any online marketing activities be identified as in violation of guidance, GSUSA or the council reserves the right to intervene and request removal or remove the post.
- Parents, girls, and volunteers should contact and collaborate with their councils and GSUSA in advance on any national news media opportunities.

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

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

- **Can market to and collect indications of interest from customers within their councils' zip codes.** Refer prospects that come from outside council jurisdiction to the council finder at www.girlscoutcookies.org. Family members and Digital Cookie sales are the exception to this rule.
- **Must sign the Girl Scout Internet Safety Pledge** (available at http://www.girlscouts.org/help/internet_safety_pledge.asp) before doing any online activities, and all online activities must be under the supervision of volunteers.
- **Cannot expose their own or any other girl's email address, physical address, or phone number to the public.** When writing e-mail messages or online announcements, girls should sign with their first name only, along with their group number or name and their council name.

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

Setting Up a Troop/Group Website

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

Don't violate copyright law by using designs, text from magazines or books, poetry, music, lyrics, videos, graphics, or trademarked symbols without specific permission from the copyright or trademark holder (and, generally, this permission is pretty tough to get!). Girl Scout trademarks (such as the trefoil shape, Girl Scout pins, and badges and patches) can be used only in accordance with guidelines for their use. (The Girl Scout trefoil, for example, may not be animated or used as wallpaper for a website.) Check with New Mexico Trails's website for complete graphics guidelines and approvals.

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

Helping Girls Reach Their Financial Goals

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

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

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

Remember: It's great for girls to have opportunities, like the Girl Scout Cookie Program, to earn funds that help them fulfill their goals as part of the GSLE. As a volunteer, try to help girls balance the money-earning they do with opportunities to enjoy other activities that have less emphasis on earning and spending money. Take Action projects, for example, may not always require girls to spend a lot of money!

Reviewing Financial Abilities by Grade Level

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

Girl Scout Daisies

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

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

Girls can participate in Girl Scout cookie activities and other council-sponsored product programs.

Daisies are always paired with a volunteer when selling anything. Girls do the asking and deliver the product, but volunteers handle the money and keep the girls secure.

Girl Scout Brownies

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

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

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

Girls may decide to pay dues.

Girl Scout Juniors

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

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

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

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

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

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

Girl Scout Cadettes, Seniors, and Ambassadors

Girls estimate costs based on plans.

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

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

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

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

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

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

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

When collaborating with any other organization, keep these additional guidelines in mind:

Avoiding fundraising for other organizations: Girl Scouts are not allowed, when identifying ourselves as Girl Scouts (such as wearing a uniform, a sash or vest, official pins, and so on), to solicit money on behalf of another organization. This includes participating in a walkathon or telethon while in uniform. You and your group can, however, support another organization through take-action projects. Girl Scouts as individuals are able to participate in whatever events they choose, as long as they're not wearing anything that officially identifies them as "Girl Scouts."

- **Steering clear of political fundraisers:** When in an official Girl Scout capacity or in any way identifying yourselves as Girl Scouts, your group may not participate (directly or indirectly) in any political campaign or work on behalf of or in opposition to a candidate for public office. Letter-writing campaigns are not allowed, nor is participating in a political rally, circulating a petition, or carrying a political banner.
- **Being respectful when collaborating with religious organizations:** Girl Scout groups must respect the opinions and practices of religious partners, but no girl should be required to take part in any religious observance or practice of the sponsoring group.
- **Avoiding selling or endorsing commercial products:** "Commercial products" is any product sold at retail. Since 1939, girls and volunteers have not been allowed to endorse, provide a testimonial for, or sell such products.

Board Approved Policy Framework – Money Earning

No Troops and Service Units approved by GSNMT are allowed to receive any designated donated funds for their individual, Troop and/or Service Units purpose. This includes donated funds from Corporate, Business and Funding bodies such as United Way and/or individuals. This board policy was put in place due to the following:

1. Corporations are donating to Troop/Groups to receive tax deductions. If the IRS audits GSNMT, there is no record of the donation, putting the organization's 501(c)(3) status at risk. IRS regulations specifically say that a 501(c)(3) cannot assign assets (money) to an individual within the 501(c)(3). All funds donated must be used toward our mission and programs.
2. Troop/Groups and Service Units are NOT 501(c)(3) legal entities, and as such cannot issue tax receipts. Only the corporate entity "Girl Scouts of New Mexico Trails, Inc." is a 501(c)(3) entity and only "Girl Scouts of New Mexico Trails, Inc." can issue tax receipts.

Because of this, a simple process for donations to Troop/Group and Service Units has been created:

1. All donations to Troops/Groups and Service Units over \$250 require a tax receipt (per IRS) and MUST come through the Girl Scouts of New Mexico Trails and will be processed through the Opportunity Fund.
2. If a donor wants to donate funds to a Troop/Group or Service Unit that are NOT in support of a specific program, and requires a tax receipt, GSNMT will need to work with them to assign this money to a specific program or project in order to accept their donation. Undesignated money cannot be accepted or receipted. As an organization, GSNMT cannot properly account for undesignated money or successfully complete audits regarding the use of undesignated money.
3. If a donor wants to donate funds to a Troop/Group or Service Unit that are NOT in support of a specific program or project and does NOT require a tax receipt, this donation does not need to go through GSNMT but must be accounted for on your Year End Activity Report up to \$249.

Ex: "Keep the Change" at a Cookie Booth or a troop member's family donating \$50 to the troop for craft supplies.

4. If a donor wants to donate funds to a Troop/Group or Service Unit for a SPECIFIC PROGRAM or PROJECT (e.g. Gold Award Project, a troop service project, a trip, arts and craft project, or Service Unit Event), they must meet the following criteria:
 - a. The Troop/Group or Service Unit must have an approved Money Earning Notification on file with their membership staff person. This gives GSNMT notification that the Troop/Group or Service Unit is seeking donations and gives GSNMT accountability with the IRS, auditors, grant funders, etc, allowing GSNMT to track the program outcomes to which the money is donated.
 - b. If an unsolicited donation of \$250 or more is received by the troop/group or Service Unit, the donation must be received by GSNMT for council-level receipting and acknowledgment to the donor. GSNMT will code these monies to the council's Opportunity Fund. Troops/groups and Service Units may apply to the Opportunity Fund for these monies, but will only be eligible for funding consistent with the request for use in the application.

If the procedures above are not followed, GSNMT reserves the right to refuse a donation. Consistent refusal to follow this policy and procedure will be met with disciplinary action as deemed appropriate.

The Opportunity Fund

The Girl Scouts of New Mexico Trails is proud to offer the Opportunity Fund. This fund is a reflection of our commitment to continue to better serve our members, providing girls in New Mexico the opportunity to become one of our future community leaders and the women they want to be. While adult requests for Opportunity Funds are not typically reviewed, if there is an extenuating financial circumstance, adult requests may be considered. There is no guarantee, however, that adult requests will be approved.

The Opportunity Fund is supported by Product Program, individual donors, volunteer match, corporate gifts and fundraising efforts. This fund was designed to provide financial assistance and opportunities for girl members, adult volunteers, Troops, and Service Units, to make sure more girls in all communities across our council have the opportunity to benefit from Girl Scouting.

To apply to the Opportunity Fund, it is required that the appropriate form is completed accurately and submitted by the required deadlines listed below.

- Opportunity Fund form for membership, events, and training – The Opportunity Fund is a reflection of the commitment of GSNMT to continue to better serve our members, providing girls and adults the opportunity to become future leaders and the women they want to be. The fund was designed to provide financial assistance and opportunities to girl members, adult volunteers, Troops, and Service Units, to make sure girls in all of our communities have the opportunity to benefit from Girl Scouts.
 - Applications are reviewed on a monthly basis (more frequently during product program sales). Approval notifications are emailed to the requester, as well as the Troop Leader, if necessary. Funds cannot be requested retroactively or issued as reimbursements for money paid out-of-pocket. *This form is not used to request camp assistance; please use a Campership Application unless you are specifically accessing Juliette Funds.*
- Juliette Fund - Girl Scout Juliettes, girls who are registered as Individually Registered Members of Girl Scouts, may request funds from the Juliette Fund to pay for council-approved events at the council or Service Unit level, official insignia and uniforms, GSUSA destinations, camp, and membership dues and/or council service fee for membership. Funds should be requested on the Opportunity Fund form and specifying “Juliette Fund” along with the girl’s name.

Application Process

Opportunity Fund applications are reviewed on a monthly basis and are due on the first Monday of each month to the Director of Membership & Volunteer Services. If the first Monday is a holiday, the application is due on the following business day. Notification of approval or denial of the Opportunity Fund request will be made by third (3rd) Monday of the month.

Opportunity Fund approvals are documented in the membership database.