Girl Scouting builds girls of courage, confidence, and character, who make the world a better place.
**Introduction**

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

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

**Troop Dues and Start-Up Fees**

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

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

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

**Communicating with Families**

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

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

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

- Keep troop funds in the bank before an activity or trip, paying for as many items as possible in advance of your departure.
- Use debit cards during the activity or trip.
- Make one person responsible for troop funds and for keeping a daily account of expenditures.
- Have one or more back-up people who also have debit cards, in case the main card is lost.

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

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

Opening an Account at the Bank of Your Choice

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

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

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

These are troop funds, not girl funds:

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

There are no secrets:

- All financial matters are completely public transactions. Transparency is the rule. If you and your co-signer would be uncomfortable with one of your troop transactions appearing on the front page of your local newspaper, then you probably should not complete the transaction.

Always have a receipt:

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

Don’t mix funds:

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

Never pay yourself:

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

All signers share responsibility:

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

Separation of governance and operational funds:

- No person in the governance position of Board Officer or Member at Large, Advisory Cabinet member, Area Chair, or Area Vice Chair may be a signer on an operational bank account such as a troop, service unit, or day camp account.
Report quarterly:
• The best way to avoid questions, rumors, and suspicion is to answer questions before they are asked. Girls and parents have worked hard to contribute and earn troop funds, so it is natural that they should be interested in how funds are kept and spent. A simple, written report showing income and expenses should be provided to troop families every 90 days. This report should match the most recent bank statement, a copy of which should be provided as well. The report should be signed by the bank account co-signers and should provide an easy contact point for questions.

It’s their money—involve them:
• Having the girls assist in managing the troop’s finances, paying troop bills, and preparing the quarterly reports is a terrific way to teach important life skills, build interest and involvement, and promote transparency and fairness. Please use this opportunity to build a financially literate troop.

Collecting money
• Troops may use electronic payment systems, such as Venmo, Paypal, etc. to collect money from troop parents/caregivers for troop dues, activity fees, etc. All payments should go directly into the troop bank account and should never be deposited to a volunteer’s personal bank account.

Sales Tax Exempt Certificates – Save money where you can.
• As a 501(c)(3) nonprofit, volunteers can use the GSK sales tax exempt form when purchasing supplies and materials for Girl Scout troop use. Each state has its own sales tax exemption authorization number. The Sales Tax Exemption Form has the form partially filled out, along with an example of how to complete it, for each state: Indiana, Kentucky, and Tennessee. Please provide this form to the vendor at the time of purchase.
Using the Bank Account Year End Report

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

**Register Tab**

<table>
<thead>
<tr>
<th>Account Register</th>
<th>Date</th>
<th>Number Description</th>
<th>Expense</th>
<th>Income</th>
<th>Cleared</th>
<th>Memo</th>
<th>Expense Category</th>
<th>Income Category</th>
<th>Balance</th>
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</tbody>
</table>

**Financial Report Tab**

End Date of Last Statement for Report

<table>
<thead>
<tr>
<th>Income</th>
<th>Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership Registration</td>
<td>Membership Registration</td>
</tr>
<tr>
<td>Troop/Annual Fees</td>
<td>Service Activities, Events</td>
</tr>
<tr>
<td>Cookie Date Proceeds</td>
<td>Council Program / Camp</td>
</tr>
<tr>
<td>Fall Product Sale Proceeds</td>
<td>Activities / Training</td>
</tr>
<tr>
<td>Approved Money - Earning Activity</td>
<td>Supplies</td>
</tr>
<tr>
<td>Sponsorships / Donations</td>
<td>DS Shop Purchases</td>
</tr>
<tr>
<td>Area / VU Only - Council Funds</td>
<td>Financial Assistance</td>
</tr>
<tr>
<td>VU Only - Disbursed Troops</td>
<td>Cookie Sales Expenses</td>
</tr>
<tr>
<td>Bank Interest</td>
<td>Fall Product Sales Expenses</td>
</tr>
<tr>
<td>Other Income</td>
<td>StU Only - Disbursed Troops</td>
</tr>
<tr>
<td></td>
<td>Postage</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td><strong>Total Expenses</strong></td>
</tr>
</tbody>
</table>

Balance Information

 Beginning Balance: 0.00
 Total Income: 0.00

- Total Income: 0.00
- Total Expenses: 0.00
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.

<table>
<thead>
<tr>
<th>Girl Scout Daisies</th>
</tr>
</thead>
<tbody>
<tr>
<td>The troop volunteer handles money, keeps financial records, and does all troop budgeting.</td>
</tr>
<tr>
<td>Families may decide they will contribute to the cost of activities.</td>
</tr>
<tr>
<td>Girls can participate in the Girl Scout Cookie and Fall Product Programs.</td>
</tr>
<tr>
<td>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.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Girl Scout Brownies</th>
</tr>
</thead>
<tbody>
<tr>
<td>The troop volunteer handles money, keeps financial records, and shares some of the troop budgeting responsibilities.</td>
</tr>
<tr>
<td>Girls discuss the cost of activities (supplies, fees, transportation, rentals, and so on).</td>
</tr>
<tr>
<td>Girls set goals for and participate in the Girl Scout Cookie and Fall Product Programs.</td>
</tr>
<tr>
<td>Girls may decide to pay dues.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Girl Scout Juniors</th>
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</thead>
<tbody>
<tr>
<td>The troop volunteer retains overall responsibility for long-term budgeting and record-keeping, but shares or delegates all other financial responsibilities.</td>
</tr>
<tr>
<td>Girls set goals for and participate in the Girl Scout Cookie and Fall Product Programs.</td>
</tr>
<tr>
<td>Girls decide on troop dues, if any. Dues are collected by girls and recorded by a troop treasurer (selected by the girls).</td>
</tr>
<tr>
<td>Girls budget for the short-term needs of the troop, based on plans and income from the dues.</td>
</tr>
<tr>
<td>Girls budget for more long-term activities: overnight trips, troop camping, and special events.</td>
</tr>
<tr>
<td>Girls budget for Take Action projects, including the Girl Scout Bronze Award.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Girl Scout Cadettes, Seniors, and Ambassadors</th>
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</thead>
<tbody>
<tr>
<td>Girls estimate costs based on plans.</td>
</tr>
<tr>
<td>Girls determine the amount of troop dues (if any) and the scope of money-earning projects.</td>
</tr>
<tr>
<td>Girls set goals for and participate in the Girl Scout Cookie and Fall Product Programs.</td>
</tr>
<tr>
<td>Girls carry out budgeting, planning, and troop money-earning projects.</td>
</tr>
<tr>
<td>Girls budget for extended travel, Take Action projects, and leadership projects.</td>
</tr>
<tr>
<td>Girls keep their own financial records and give reports to parents and troop volunteers.</td>
</tr>
<tr>
<td>Girls budget for Take Action projects, including the Girl Scout Silver or Gold Awards.</td>
</tr>
</tbody>
</table>
Money-Earning Basics

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

- **Girl Scout Cookie and Fall Product Program** All girl members who take part in any way of Girl Scouting (troop, camp, travel, etc.), including Daisies, are eligible to participate in council-sponsored activities, with volunteer supervision. Please remember: volunteers and Girl Scout council staff don’t sell cookies and other products—girls do.

- **Troop money-earning** refers to activities organized by the troop (not by the council) that are planned and carried out by girls (in partnership with adults) and that earn money for the troop.

Girls' participation in the Cookie Program, Fall Product Program, and troop money-earning projects is based upon the following:

- Voluntary participation.
- Written permission of each girl's parent or guardian.
- An understanding of (and ability to explain clearly to others) why the money is needed.
- An understanding that money-earning should not exceed what the troop needs to support its 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 money-earning is conducted with legal and financial integrity. To that end, consider the following reminders and cautions:

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

If in planning it is determined that additional funds are needed, troops turn to money-earning projects. All money-earning activities must be planned and carried out by the girls as a hands-on project with the help of adults.

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

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

The following are requirements for money earning projects:

- Please be aware that only the Council holds nonprofit status and a unique identification number (EIN) with the IRS. While a troop or service unit is part of the Council, neither qualifies on its own as a nonprofit organization. Use of the tax identification number by troops or service units for money-earning is not allowed.
- If your troops decides to plan a money-earning activity that will raise more than $100 the Money-Earning Permission Form must be submitted to the Fund Development Team 30 days prior to the event.
- Troops must participate in the Girl Scout Cookie Program to do any additional money-earning projects.
- Girls may participate in troop money-earning such as a bake sale, etc., but may not engage in any direct solicitation for money. Adults are the only ones who can ask for donations to Girl Scouts.
- Girl Scouts of the USA prohibits fundraising for other organizations. This means that troops or service units can’t collect cash or solicit cash donations for other organizations. A troop or service unit can collect goods for other organizations, such as a can drive for a local food bank or gloves for a homeless shelter.
- If money is to fund national, international, or local trips costing more than $250 per person, a Travel Plan must be submitted to the Council prior to the approval of a Money-Earning Permission Form. Please see the Travel Guide for more details.
- Girls working on their Girl Scout Gold Award projects may seek council permission to solicit funds. More information is available during Gold Award training.
- Girl Scouts of the USA does not allow games of chance as acceptable activities or means of money-earning for Girl Scouts. This includes raffles, bingos, poker nights, or other games of chance to raise money.
- Girl Scouts does not allow the promotion or sale of commercial products other than Girl Scout cookies and fall product items.
- Raising money via the internet through funding pages such as Facebook and Go Fund Me is not allowed.
- When representing Girl Scouts, girls cannot participate in money-earning activities that represent partisan politics.
Money-Earning Project Standards and Guidelines

The Money-Earning Permission Form is required if the money earning activity is to raise $100 or more and must be submitted to Fund Development at least 30 days prior to the event.

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

- Holding a car wash.
- Holding a pancake breakfast.
- Hosting a father daughter dance for multiple troops.

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

**Donations**

Donations received by the troops or service units will not receive a tax letter from GSK. Since the Council holds the non-profit status, only donations processed through Council are tax deductible.

All donations of $250 or more must be processed through Council. Please notify the Fund Development that a passthrough is in route.

Troops/groups can receive in-kind donations such as cups, paper plates, drinks, food, etc. from businesses. GSK cannot provide a tax contribution letter because the donation went directly to the troop/group. Troops/groups can provide the business with a thank you note detailing the donation.

Please make sure all contributors receive a thank you note. Gifts received on behalf of a GSK troop or service unit program are representing the GSK brand, and we want to make sure all contributors are properly stewarded.

We'll help your troop stay on the right side of tax and liability issues by reviewing your plans in advance.

**Sponsorship**

Sponsors help Girl Scouts councils ensure all girls in the community have an opportunity to participate in Girl Scouting. Community organizations, businesses, religious organizations and individuals may be sponsors and provide the following:

- Meeting places
- Volunteer their time
- Offer in-kind donations such as supplies
- Provide activity materials
- Loan equipment

Troops or service units cannot solicit donations or individual/business sponsorship without prior approval from the Fund Development department. We can give you guidance on the availability of sponsors and any council policies or procedures. Girl Scouts of Kentuckiana may already have a relationship with certain organizations or may know of reasons not to collaborate with certain organizations. Sponsorship for a troop is not tax deductible.
**Grants**

Individuals, troops or service units cannot apply for grants. Grants are subject to auditing and financial policies.

**Cause Related Marketing**

Troops cannot engage in fundraisers with businesses or corporations where a percentage of the price of the item is donated back to the troop.

**Financial Assistance**

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

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

**Joyce Seymour Leadership Fund:** The Joyce Seymour Leadership Fund provides leadership opportunities for girls gained through the outdoor experience. Opportunities supported by the fund include GSK Camps and Outdoor Experiences, GSUSAdestinations, and troop outdoor adventures. Applicants must be a registered member of Girl Scouts of Kentuckiana and submit the Joyce Seymour Leadership Fund Application to request funds.
Understanding the Girl Scout Cookie Program

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

The Fall Product and Cookie Programs are really the best way for girls to earn money to pursue their goals: the products are beloved by the community and come with program, sales, and marketing materials and support that help girls run a great business. And they’re an integral part of the Girl Scout Leadership Experience. With every season of cookies, another generation of girls learns five important skills:

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

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

A Sweet Tradition

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

Two commercial bakers are currently licensed by Girl Scouts of the USA to produce Girl Scout Cookies—Little Brownie Bakers and ABC/Interbake Foods—and each council selects the baker of its choice. Girl Scouts of Kentuckiana selects Little Brownie Bakers which is based out of Louisville, Kentucky. Each baker gets to name its own cookies (which is why some cookies have two names) and gets to decide which flavors it will offer in a given year, besides the three mandatory flavors (Thin Mints, Do-Si-Dos®/Peanut Butter Sandwich, and Trefoils/Shortbread). For additional information on cookie varieties, including nutritional details, visit www.girlscoutcookies.org. Complete nutritional information and descriptions of each year’s varieties are available on the council website.

Using Online Resources to Market Cookies and Other Products

Girls are texting, calling, emailing, and using social media—and those are all effective ways that girls can promote the Cookie and Fall Product Programs. The following sections detail how girls can use electronic marketing, social media, and group websites to gather commitments from family, friends, and previous customers. But first, please keep in mind that girls:

- Can market to and collect indications of interest from customers within their council’s ZIP codes. Refer prospects that come from outside council jurisdiction to the council finder at www.girlscoutcookies.org. Family members are the exception to this rule.
- Can have customers pay online using the online tools provided by the council. Payment may also be taken through the Clover app, Venmo, Pay Pal, etc.
• **Must** sign the [Girl Scout Internet Safety Pledge](#) and have parental permission before doing any online activities, and all online activities must be under the supervision of adults.

• **Cannot** expose their own or any other girl’s email address, physical address, or phone number to the public. When writing email messages or online announcements, girls should sign with their first name only, along with their troop number and their council name. They should always use a troop email address (such as troop457@yahoo.com), an adult’s personal email address, or a blind address (one that does not reveal the address to the recipient).

## Using Social Media

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

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

• Girls must have parental permission to use social media.

• Girls must meet age limits set by the provider, which is 13 and above in most cases, as per the United States Child Online Privacy and Protection Act and the Child Online Protection Act.

• Any use of photos requires a photo-release form signed by families of the girls pictured and the signature of any adults pictured.

• Any use of online video sharing sites (such as YouTube), where the video is representing Girl Scouts or Girl Scout products, must follow specific requirements for that site, as well as council guidelines. Girl Scout photo release forms must also be signed by families and any adults pictured. (In other words, this is not an easy venture, but if you and the girls are willing, it’s worth the investment.)

### Daisies: Stay Especially Safe!

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

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

1. **Set goals for money-earning activities.** What do girls hope to accomplish through this activity? In addition to earning money, what skills do they hope to build? What leadership opportunities present themselves?

2. **Create a budget.** Use a budget worksheet that includes both expenses (the cost of supplies, admission to events, travel, and so on) and available income (the troop’s account balance, projected cookie proceeds, and so on).

3. **Determine how much the troop needs to earn.** Subtract expenses from available income to determine how much money your troop needs to earn.

4. **Make a plan.** The troop can brainstorm and make decisions about its financial plans. Will the Fall Product and Cookie Programs—if approached proactively and energetically—earn enough money to meet the troop’s goals? If not, which troop money-earning activities might offset the difference in anticipated expense and anticipated income? Will more than one troop money-earning activity be necessary to achieve the troop’s financial goals? In this planning stage, engage the girls through the Girl Scout processes (girl-led, learning by doing, and cooperative learning) and consider the value of any potential activity. Have them weigh feasibility, implementation, and safety factors.

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

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

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

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

Sometimes troops choose to disband. If this happens, work with your Troop Support Specialist to find troops for any girls who want to stay and to dissolve your bank account. Please fill out the Disbanded Troop Treasury Form.

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