



Volunteer Essentials 2011

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**Ch 5: Managing
Group Finances**

Chapter 5: Managing Group Finances

Helping girls earn and manage money is an integral part of the Girl Scout Leadership Experience. Your Girl Scout group is responsible for planning and financing its own activities, with your guidance. This puts girls in charge, giving them the opportunity (with your oversight) to cooperatively set goals, manage a budget, spend responsibly; maintain records; earn social skills; and develop good marketing, entrepreneurial, math, and financial 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 goes to the national organization.) This chapter gives you the ins and outs of establishing a group account, helping girls manage their group finances, practice successful product-sales techniques, review the safety requirements around product sales, and understand how to collaborate with sponsors and causes.

Establishing an Account

If your group is earning and spending money, the group needs to set up a bank account. If you're taking over an existing group, you may inherit a checking account, but with 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, or group money-earning activities. Consider these tips when working with a group account:

- Keep group funds in the bank before an activity or trip, paying for as many items in advance of your departure.
- Use debit cards during the activity or trip.
- Make one person responsible for group 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 your council's financial policies and procedures for setting up an account. Most council-sponsored product sale activities have specific banking and tracking procedures.

Your Troop's Bank Account

Troops are asked to set up accounts at Wells Fargo Bank utilizing the partnership Girl Scouts, San Diego, Imperial Council has established. The Nonprofit checking account at Wells Fargo offers the best value for Girl Scout groups and features:

- Free checking account, no minimum balance required
- Free access to Wells Fargo Business Online Banking
- ATM access and a debit card
- Complimentary first order of checks

Steps for opening your group's account. All troops—including those with existing Wells Fargo accounts—must follow these steps to create an account under the new program:

Step 1 – Contact your service unit treasurer. Your service unit is always your first point of contact.

Step 2 - Contact the banking specialist for your area. The banking specialist will set an appointment at your nearest Wells Fargo branch for you to open your group account. Allow a half hour for your appointment. If possible, bring your co-leader and/or group treasurer with you.

Contact any of the banking specialists listed or contact your Volunteer Support Coordinator

Mark Modiano, (619) 591-4340, mark.modiano@wellsfargo.com

*Spanish speaker

Jonathan Kernoski, (619) 265-8051, Jonathan.J.Kernoski@WellsFargo.com

Maggie Kamery, (619) 226-1538, elizabeth.m.kamery@wellsfargo.com

Imperial County - Joe Moreno, (760) 353-2088, Jose.F.Moreno@wellsfargo.com

*Spanish speaker

Step 3 – Go to your scheduled appointment with your local banker. In addition to setting up your troop account, you will also establish and receive instruction for online banking.

Please bring the following items with you:

- Driver's license or state-issued identification
- Second form of identification (e.g. credit card, passport, military ID)
- Money for initial deposit (\$100 suggested; the bank will work with you if that amount is not available)

Step 4 – Please allow five business days to receive your ATM/debit cards, and 7-10 days to receive your free group checks.

Step 5 – If you haven't already done so, sign up for online banking at www.wellsfargo/biz

Please note that although there is no minimum balance required for this account, an initial deposit must be made to fund the account and at least a few dollars must be kept for the account to remain active. This account will not remain open with a zero balance. Overdrawn accounts are also subject to closure and fees.

If you go to a branch office and they offer additional services, please inform them that you cannot participate in their programs (rewards, bill pay, etc.)

If any of the following issues happen, please contact your service unit treasurer and they will help you get it resolved quickly.

- A monthly service charge is posted to the account. This fee will be reversed and the account will be set up as free.
- A charge for the "free checks" may be posted on the account. This fee will be reversed.

Important Information about Accounts

- Girl Scout group funds cannot be co-mingled with personal accounts.
- Group checks are not to be imprinted with the name of the group leader/adult volunteer.
- All volunteers who handle money must be registered as current Girl Scout members and have completed the application and screening process.
- Any one of the signers may write checks for group expenses (multiple signatures are not required).

Annual Troop Financial Report

By June 15 each year, groups are required to submit a year-end financial report accompanied by the most recent reconciled bank statement. Troops carrying over \$500 at the end of the year must document program plans for expending the funds on the Annual Troop Finance Report. These reports are randomly audited by service unit treasurers, council staff, and/or the council's audit firm. A copy of the report should be furnished to girls and families. Many problems can be avoided if the person responsible for maintaining the bank account reports more often (monthly or quarterly, as appropriate for your group). It is also suggested that the treasurer report to the girls and families after each product sale with financial details. It can make the task of completing the Annual Troop Financial Report easier if records are kept using the same income and expense categories as those on the form.

Protect Yourself!

Money is one of those areas that can cause a lot of bad feelings and ill will among girls and parents in a troop/group if people suspect mishandling of funds. Save yourself an endless amount of heartache and avoid the possibility of having your financial practices being called into question by following these best practices:

- Keep good financial records, including receipts of all expenditures for four years.
- An ATM withdrawal receipt does not qualify as a receipt for reimbursement or justification for troop purchases. All purchases made with cash require detailed receipts of the transaction(s).
- Troop/group checks may not be made out to cash.
- Involve girls (and sometimes parents) in financial decision making. The more they know, the better!
- Report on troop/group finances regularly to girls and families. The money belongs to the girls, and they should know how much they have and how it has been spent.

Pay attention to and follow the other financial guidelines in this booklet. They are there to protect you, and help keep you in compliance with various laws and IRS regulations.

Please refer to Troop/Group Treasurer Self-Study Guide (www.sdgirlscouts.org/treasurerselfstudy) for banking details and Troop/Group Financial Guidelines (www.sdgirlscouts.org/financialguidelines).

Some commonly used financial forms

Bank Authority

- www.sdgirlscouts.org/bankauthority

Annual Troop/Group Financial Report and Detailed Cash Record

- www.sdgirlscouts.org/financialreport

Troop Attendance and Dues Record

- www.sdgirlscouts.org/attendance

Money Earning Project Application

- www.sdgirlscouts.org/moneyearning

Closing a Bank Account

Unused Girl Scout money left in accounts when groups disband become the property of the council. Prior to disbanding, 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~~ group 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 remaining funds over to a council staff member or service unit treasurer and fill out the Disbandment Report and Treasurer Worksheet at www.sdgirlscouts.org/disband

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, calendars, magazines, or nuts and candy), in which members participate as part of the Girl Scout program.
- “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 in writing. Details on group money-earning projects can be found in the Troop/Group Treasurer Self-Study Guide at www.sdgirlscouts.org/treasurerselfstudy.

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

- 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.
- Obtain written approval from your council before a group money-earning event; most councils ask that you submit a request for approval of a group money-earning event form. Please submit a group money-earning event application, available at www.sdgirlscouts.org/moneyearning.
- Girl Scouts forbids use of games of chance, the direct solicitation of cash, and product-demonstration parties.
- 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 incentives and/or may earn credits from their Girl Scout 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 Girl Scout Cookie sales and other council-sponsored product sales. From there, your group may decide to earn additional funds on its own.

Helping Girls Reach Their Financial Goals

Making financial decisions and handling the group money is considered an important part of the Girl Scout program. Even the youngest girls should be able to be a part of making decisions on how their money is spent. The youngest girls can be given choices between purchasing patches or other items or doing additional activities instead. The group adults should never make financial decisions without consulting the girls in at least a general way on how their funds should be spent. Other ways to involve the girls in their finances:

- Even the youngest girls could learn to collect dues and count the money
- Collecting money and making change at booth sales of fall products or cookies
- Investigating the costs of doing certain activities
- Computing how many boxes of cookies would need to be sold in order to be able to afford certain activities
- Keeping financial records
- Assisting the troop/group's adult treasurer in reconciling bank statements
- Assisting the troop/group's adult treasurer in completing the Troop/Group Financial Report

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

To protect girls from legal liability, they may NOT be signers on the troop bank account.

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 (available at www.sdgirlscouts.org/eventbudget) 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 Program 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 sales—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 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 Girl Scout Leadership Experience. 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!

Troop/Group Income (Ways to Get Money)

If the troop doesn't need money, they shouldn't be earning it! The troop/group should never become a money-earning entity earning money for no particular purpose.

1. Contributions from families (girl dues or family contributions)
2. Money earned by girls (product sales, other money-earning projects)
3. Donations from the community (Sponsorships, Gifts-InKind, Cause Related Marketing, Fundraising by adults)

Troop/Group Expenses (Reasons to Get Money)

Remember: If the troop/group doesn't have money, they shouldn't be spending it. No deficit spending!

1. Journey books, other program resources
2. Insignia (pins, badges, journey awards, etc.)
3. First aid kit, other equipment

4. Supplies for activities—take action projects, crafts, food for camping trip, etc.
5. Participant activity fees (events, camporees, etc.)
6. Meeting refreshments, meeting room rentals, etc.
7. Additional leader training

Reviewing Financial and Sales Abilities by Grade Level

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

Girl Scout Daisies



The 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 the Girl Scout Cookie Program 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



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



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 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 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 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.

Individual Teen Girl Scout Records

While all funds are for Girl Scout activities, Girl Scout Cadette, Senior and Ambassador troops/groups may use the Teen Girl Finances Ledger System. This helps girls learn to budget, plan, and help reduce inequities in girl participation in troop/group money earning activities. The system allows for individual record keeping within the troop/group account -- **it does not** allow individual bank accounts for each girl. **Note: This system is not appropriate for use in Girl Scout Daisy, Brownie and Junior troops/groups.**

Girl Scout Cadette, Senior and Ambassador troops/groups that elect to use the individual girl record system must determine how money from dues, product sales and money earning activities will be distributed. **Any money contributed to a girl and deposited into the troop/group treasury remains the property of the troop/group treasury; the troop/group must determine its use in the event the girl does not continue with Girl Scouting.** The records of charges from and contributions to a girl's record within the troop/group treasury must be available at all times to the girl and her parents. Documentation, such as receipts, is required for any Girl Scout purchase. Troop/group leaders/advisors remain accountable for their stewardship of girl money. Regular reports to the girl and her parents/guardians are recommended.

One critical task for each group, no matter what grade level, 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 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.

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 over seven-hundred million per year for girls and their communities nationwide?

That's right. The Girl Scout Cookie Program 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.

Girl Scout Cookies and other council-sponsored products are an integral part of the Girl Scout Leadership Experience. With every season of cookies, another generation of girls learn 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. 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.girlscoutscookies.org.

For more information, visit:

Cookie Program www.sdgirlscouts.org/cookies

Fall Product Sales www.sdgirlscouts.org/nuts

Product Sales: Financial Literacy and the Girl Scout Leadership Experience

Selling Girl Scout Cookies and other products (which may include nuts, candies,) give 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 Girl Scout Leadership Experience 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 products (ingredients and calories, for example), and they 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 Girl Scout 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), who take part in any number of ways (travel, camp, series, events, or troop), are eligible to participate in council-sponsored product sales activities, under volunteer supervision. Your council provides learning opportunities on the procedures to follow during each sale. Your council also establishes guidelines and procedures for conducting the sale and determines how the proceeds and recognition system will be managed. The council provides a breakdown of “how the cookie crumbles” at www.sdgirlscouts.org/crumble.

Knowing Where Proceeds Go

Your council will provide 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, however, may be eligible for incentives and credits that they put toward Girl Scout activities, such as camp, travel, and Girl Scout membership dues for the next year.

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, incentives, 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. Whenever possible, councils try to involve girls in the selection of awards and administration of money given to girls from product sales.

Using Online Resources to Market Cookies and Other Products

Girls are texting, calling, e-mailing, Tweeting, and Facebooking—and those are all effective ways that girls 13 and older can promote cookie and other product sales. The following sections detail how girls can use electronic marketing, social networking, and group web sites 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 are the exception to this rule.
- **Cannot have customers pay online** (such as through a shopping cart function on a web site the girls create). Girl Scout magazine sales are the exception to this rule.
- **Must sign the Girl Scout Internet Safety Pledge** (available at www.gsusa.org) before doing any online activities, and all online activities must be under the supervision of adults.

- **Cannot expose a girl’s e-mail 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.

For girls in fifth grade and above, have your group *Let Me Know* (www.sdgirlscouts.org/lmk), a site addressing Internet safety for teens and tweens. Girls can even earn an online award for completing activities on this site!

Daisies: Stay Especially Safe!



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

Contacting Prospects Electronically

Girls may use phone calls, text messages, IMs, and e-mails as online marketing tools to let family, friends, and former customers know about the sale and collect indications of interest. Product-related e-mail is not intended to be spam (unwanted texts or e-mails), however, so remind girls to be sure that their messages will be welcomed by the receiver.

When girls are marketing cookies online, remind them to always use a group e-mail address (such as troop457@yahoo.com), an adult’s personal e-mail address, or a blind address (one that does not reveal the address to the recipient). In addition, be sure to discuss with girls the need to treat customer e-mail addresses from current and past years—as well as phone numbers, IM addresses, Facebook accounts, and mail addresses—with respect; they are private and must be kept so.

Using Social Networks

A girl (or group of girls) over the age of 13 may work in partnership with an adult to market cookies and other products online, using the social networking site (such as Facebook, Twitter, MySpace, or LinkedIn) of the adult. Social networking sites are fun, fast ways to get out an urgent message, such as, “It’s Girl Scout Cookie time!” Posting or tweeting such a message will get the attention of friends and family.

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

- Girls must have parental permission to use social networks.
- 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 parents/guardians 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 parents/guardians 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.)

Setting Up a Group Web Site

Groups whose girls meet age criteria (13 years or older) and have parental permission may set up a group web site or social networking site. 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.

Before you and the girls design a web site, remember that the web is an open forum for anyone, including potential predators. Documented instances of cyberstalkers make it imperative that any information that could jeopardize the safety and security of girls and adults is not disclosed on a web site. To ensure the girls' safety:

- Use girls' first names only.
- Never post girls' addresses, phone numbers, or e-mail addresses.
- Never, ever, ever post addresses of group meeting places or dates and times of meetings, events, or trips. (An adult volunteer who wishes to communicate upcoming events with families of girls should use e-mail instead of posting details on a web site, unless that site is password protected.)
- Always have a parent's or guardian's signature on a photo release form before using pictures of girls on a web site.
- Make yours a site that does not allow outsiders to post messages to the site, or make sure all postings (such as message boards or guest books) have adult oversight and are screened prior to posting live.
- 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 web site.) Check with Girl Scouts San Diego website for graphic guidelines.

Safely Selling Girl Scout Cookies and Other Products

A few other considerations will help keep girls safe:

- Volunteers and Girl Scout council staff 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. Specific permission must be obtained when a girl intends to use the Internet for product marketing. A parent, guardian, or other adult must know each girl's whereabouts when she is engaged in product sales, and if and when she is involved on the Internet.
- 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 (in kindergarten and first grade) 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.
- 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 of all grade levels must *always* use the buddy system.
- Money due for sold products is collected when the products are delivered to the customer (or as directed by your council). Girls may accept checks of up to \$100 (made payable to Girl Scout Troop # XXXX) from friends, family or trusted individuals.
- Personal customer information should remain private.
- 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 may participate in additional money earning projects outside of council-sponsored product sales. For ideas and grade level requirements, please refer to Financial Guidelines at www.sdgirlscouts.org/financialguidelines.
- A girl's physical address, social networking page address, IM name, Skype name or number, or cell number should never be revealed to anyone outside her immediate circle of family and friends. You've heard it before, but it bears repeating.

- Girls can *market* cookies and other products by sending e-mails to friends, family members, and former customers, as long as they use a group e-mail address, the address of a parent/guardian or adult volunteer, a blind e-mail address (in which the recipients cannot see the sender's e-mail address), or the online e-mail tools provided by cookie vendors. Girls 13 and older can also use a parent's/guardian's or adult volunteer's social networking site (such as Facebook, Twitter, MySpace, and LinkedIn) to do the same.
- Sales may not be *transacted* on the Internet (for example, through a site that has an electronic shopping cart), except for magazine sales. Girls can, however, receive order commitments for cookies sales via e-mail or the Internet. In other words, potential customers can relay (via e-mail or a Facebook post, for example) that, "Yes! I'd like four boxes of Thin Mints and three boxes of Shortbread cookies."
- Before beginning any cookies or other product sales with your group, please refer to www.sdgirlscouts.org/gsusa/cookies, www.girlscoutcookies.org, and www.sdgirlscouts.org/cookies for complete guidelines, tips and resources.

Additional 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. Although you cannot resell products, you can offer services, such as the following:

Collections/Drives:

- Cell phones for refurbishment
- Used ink cartridges turned in for money
- Christmas-tree recycling

Food/Meal Events:

- Spaghetti dinner
- Pancake breakfast
- Lunch box auction (prepared lunch or meal auctioned off)
- Themed meals, like high tea, Indian meal, Mexican dinner (depending on girls' destination)

Service(s):

- Service-a-thon (people sponsor a girl doing service; funds go to support trip)
- Babysitting for holiday (New Year's Eve) or council events
- Raking leaves, weeding, cutting grass, shoveling snow, walking pets
- 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

Other:

- Donated frequent-flyer miles
- 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, consult your council, who can give you guidance on the availability of sponsors, recruiting responsibility, and any council policies or practices that must be followed. Your council may already have relationships with certain organizations, or may know of some reasons *not* to collaborate with certain organizations. Please refer to Troop/Group Financial Guidelines at www.sdgirlscouts.org/financialguidelines for details.



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