

# **Troop/Group/SU Financial Guidelines**



Girl Scouts San Diego  
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### **Your resources:**

- [Volunteer Essentials: Troop Finances](#)
- Your service unit treasurer (for contact information, email [customercare@sdgirlscouts.org](mailto:customercare@sdgirlscouts.org))
- Girl Scouts San Diego Staff: 619-610-0821 or [customercare@sdgirlscouts.org](mailto:customercare@sdgirlscouts.org)

## Purpose of Financial Guidelines

To clarify the roles, authority and responsibilities for financial management activities and decisions. Volunteer Essentials and GSSD Troop/Group/SU Financial Guidelines create a complete picture for financial management.

Your Girl Scout troop or group plans and finances its own activities, with adult guidance, giving girls the chance to learn valuable life skills. That's an integral part of the Girl Scout Leadership Experience: Volunteers help girls decide what they want to do and coach them as they earn and manage money to pursue goals appropriate for their age, capabilities, and financial resources.

Troop income such as dues, along with money earned during council sponsored Product Programs, should provide most of the money necessary for troop/groups program.

Troops/groups are funded by a group treasury of money earned through:

- Council-sponsored product programs, such as the Girl Scout Cookie Program and Fall Product Program.
- Troop/group money-earning activities (council-approved, of course)
- Dues your troop/group may charge (in addition to the annual membership dues that go to our national organization)

Key points for girls' families:

- Troops should be self-supporting and not rely on funding from the girls' families/guardians.
- Girls, parents/guardians, and sponsors should know where troop funds come from and how they are spent.
- In Girl Scouts, girls earn money only for the troop, never for themselves. Troop funds do not belong to the individual girls, only the troop.

Girl Scouts San Diego is a nonprofit — that is, a 501(c)(3) organization that must strictly follow specific rules from the IRS to maintain that status. Although troops/groups are not nonprofits individually, as part of our organization, they are subject to certain rules as well, particularly relating to finances. Our council works together with service unit and troop/group volunteers to ensure transparency at all levels.

## Financial Forms

Available at [sdgirlscouts.org](https://sdgirlscouts.org) and from your service unit treasurer:

- [Troop Group Annual Financial Report](#)
- [Money-Earning Project Application](#)
- [Event Budget Worksheet](#)
- [Event Approval Checklist](#)
- [Troop/Group Disbandment Report](#)

- [Troop/Group Check Request](#)

## **Bank Accounts**

Volunteer bank accounts must be established only with GSSD approved financial institution (AFI).

- Bank accounts must have at least two non-related, GSSD authorized, troop/group signers. Signers must be registered Girl Scout members with a current background check with up-to-date training and should include two of the troop/group's following volunteers: treasurer, leader or co-leader.
- All troop/group funds must be deposited in a troop/group account and not into a personal account.
- All funds received must be deposited. This includes money collected during product programs, as dues, or from troop/group money-earning activities.
- Signers must safeguard the confidentiality of bank account access information (i.e. pin numbers and online codes)
- Troop Leaders or Treasurers must review the bank account monthly for errors and/or fraud prevention. If an error or fraud is suspected, they must contact the financial institution immediately to file a claim.

## **Debit Cards**

Girl Scouts San Diego is not responsible for any approved or unapproved purchases on a Girl Scout troop/group debit card.

Volunteers who have debit cards issued in their name for any troop/group account are responsible for:

- All purchases and charges made with the card.
- Any service fees, non-sufficient funds charges, closed account fee charges, etc. incurred through use of the card.
- Any fees or charges incurred if the debit card is lost or stolen (please contact financial institution to report lost or stolen debit cards).
- Do not share pin numbers.

### **Use of a troop/group debit card**

- Debit cards are authorized for official Girl Scout business only.
- All spending must be within the troop/group budget and documented with appropriate receipts.
- Reconcile debit card records monthly to ensure accurate and timely end-of-the-year reporting and check for unauthorized spending.
- Only the troop/group bank account authorized signers may be issued a bank debit card.

- Use of the debit card for any type of expense other than Girl Scout business is considered a misuse of Girl Scout funds and may violate California law.

### **Acceptance of a debit card**

By accepting a troop/group card, you agree:

- To repay any expenses incurred for a lost/missing/stolen card, incurred bank service fees, or unauthorized expenses
- That misuse of the debit card may result in the removal of your leadership role and your troop/group financial responsibilities

## **Record Keeping**

- Leaders or treasurers must keep up-to-date, accurate records of all money received and spent, including receipts and copies of the troop/group checkbook register and bank statements, and retain them for four years.
- Troop/group volunteers, girls and parents/guardians, service unit managers and treasurers, and Girl Scout staff have the right to review all financial records upon request.
- When stewarding a service unit event, account for all income and expenses through the service unit account, rather than troop/group or individual accounts.
- All troop/group/service units with a bank account must submit annual financial reports with required attachments of bank statements and financial tracking worksheets.

## **Budgeting**

### **Working as a team**

- Money in a troop/group account belongs to the troop/group as a whole and is never the property of individual girls; separate girl accounts (i.e. ledger systems, high earner ledgers) are not permitted.
- All girl members must participate in long-term planning for activities/events and make sure they are financially attainable for everyone. The girls must decide in advance how to handle the situation if new girls join while they are saving for a special activity/event (especially if a girl joins right before the event).
- When setting dues and helping plan activities, the troop/group leader should be inclusive to the financial circumstances of all members.

### Using troop/group funds

- Troop activities must follow the three keys of the Girl Scout Leadership Experience:
  - Girls **discover** when they understand themselves and their values and use their knowledge and skills to explore the world.
  - Girls **connect** when they care about, inspire and team with others locally and globally.
  - Girls **take action** when they do something to make the world a better place.
- Troops/groups should budget and plan to spend their money throughout the year to support the girls' experiences (membership fees, uniforms, badges, service projects, field trips, etc.)
- If a troop/group's balance **exceeds \$500** on their year-end financial report, the leader must report plans, such as trips or special events.
- Girls may earn money to help finance their individual or small group Silver Award projects or individual Gold Award projects, if this has been voted on and approved by the troop through a democratic process. Allocating funds toward a Highest Award project does not count as private benefit, as the funds support the project, not the individual (or small group).

### Managing money

- Troop/group dues, along with money earned during the council-sponsored Cookie Program and Fall Program should provide most of the money necessary for the troop/group's program.
- All money-earning efforts, beyond the Cookie Program and Fall Program, must be approved by the service unit team (up to \$500) or finance support specialist (\$500+).
- Troops/groups can collect dues in amounts and at intervals they determine (e.g. \$2 per meeting). Dues allow a troop to operate and to contribute to the common good of the troop and its members.
- Use the troop/group debit card and checks for Girl Scout expenses to avoid large reimbursements to parents or volunteers. An ATM withdrawal receipt does not qualify as a receipt for reimbursement or justification for troop/group purchases; all purchases made with cash require detailed receipts of the transaction(s).
- When using troop/group funds to reimburse purchases made with personal money, provide all receipts and use the [Troop/Group Check Request](#) form. Do not write checks to yourself if you're a troop/group account signer — have your co-signer write your reimbursement checks.

### Annual Financial Reporting

- The *Troop/Group Annual Financial Report* is a summary of the troop/group financial information, including bank account information, total income, total expenses, total account balance, equipment inventory, product programs money, goals and status.
- You submit your Troop/Group Annual Financial Report to your service unit treasurer (SUT) annually through Volunteer Tool Kit (VTK). The SUT conducts a review of each troop/group

in the service unit and sends it on to our council. Not sure who your SUT is? Contact [customercare@sdgirlscouts.org](mailto:customercare@sdgirlscouts.org)

- Failure to submit a completed financial report will deem the troop 'not in good standing' and could result in the troop/group account being frozen or the troop being ineligible for any troop members to receive financial assistance, receive proceeds from Cookie Program or Fall Program, or begin money earning projects until the financial report is submitted.
- Volunteer reappointment depends on receipt and approval of financial reports. The troop/group treasurer and leaders are responsible for keeping a current, accurate and detailed account of the troop/group income and expenditures.
- By June 30 each year, your service unit treasurer forwards an audited copy of the *Troop/Group Annual Financial Report* and any attached documentation to the Girl Scouts San Diego, who retains them for auditing purposes.
- Service units may set an earlier deadline for processing.
- Keep a copy of your troop/group's Annual Financial Report for your own records, share that copy with all troop families, and retain for four years.
- Submit the following via email or hardcopy to your SUT:
  - *Troop/Group Annual Financial Report*
  - *Bank Statement* (your troop's most recent, reconciled statement)
  - If applicable: *Reconciliation tab on Annual Financial Report*
  - If applicable: *Money-Earning Project Application*
  - If applicable: *Troop/Group Disbandment Report & Treasurer Worksheet*
- If your troop/group disbands, you must submit a [Troop/Group Disbandment Report](#) to your SUT no later than Sept. 30 of the current membership year.

### **Council-Sponsored Product Program (Cookie Program and Fall Program)**

- Girls who participate in the Cookie Program and Fall Program contribute to the growth and development of our organization by providing funding for girl programs, leader resources and the maintenance of Girl Scouts San Diego properties and camps.
- To take part in these product programs, girls must be currently registered members of Girl Scouts San Diego.
- All troops/groups are encouraged to participate in council-sponsored product programs to earn money.
- Additional money-earning projects will be approved only for troops/groups that participate in both the Cookie Program and Fall Program.
- Money within a troop/group belongs to the troop/group as a whole and is never the property of individual girls. Thus, troop/groups may not have individual member accounts based on each girl's earned proceeds.
- Individually Registered Members (IRMs) may participate in council-sponsored product programs. In accordance with the IRS requirement that 501(c)(3) organizations not operate for the benefit of private interests, IRMs will receive Cookie Bucks or Council Bucks from Girl Scouts San Diego in lieu of proceeds.

## Receiving Monies

- A troop/group or member cannot solicit funds.
- A troop/group *can* receive donations from a business, community organization or individual.
- Donations to a particular troop/group are limited to **\$249.99** per donor per membership year. The troop/group can accept all gifts below \$250 and acknowledge the donor as appropriate.
- Monetary donations of **\$250 or more** must be sent to Girl Scouts San Diego, who will acknowledge it as a tax-deductible donation and send \$249.99 to the troop/group.
  - All monies more than \$249.99 will remain at Girl Scouts San Diego and used for the benefit of all our council's girl members or volunteers.
  - To ensure gifts are directed according to the donor's wishes, the donor needs to identify the troop/group number at the time of donation.

## Changes Within a Troop/Group

### Girl(s) changing troops/groups

When girls move from one troop/group to another, their original troop/group account stays intact; no funds are transferred\*. A girl who joins an existing troop/group will participate in the activities planned by her new troop/group, working within the constraints of its treasury.

\*While troop funds do not follow a girl when she leaves a troop, girls may vote to allocate funds to support the continued Girl Scout experience elsewhere as a gesture of goodwill. This must be a girl-led decision that aligns with financial guidelines and reflects the spirit of being a sister to every Girl Scout.

### Merging

If two troops/groups merge, the funds from both groups are combined into one account.

### Adding a member

Since funds belong to the troop/group as a whole, and never to individual members, when a new member joins, she benefits from those funds equally.

- A recently organized troop/group that asked other families to contribute a start-up fee should ask the new member's family as well. However, the troop/group can't turn away a girl whose family cannot pay additional fees on top of the membership dues to GSUSA.
- If a troop/group has been earning money for an extended trip for several years and is close to departure time: If it's possible to accommodate another traveler (consider tickets, hotel rooms, etc.), it's OK to invite the new girl to pay her own way to join the trip. If travel arrangements can't be changed to include her, the girl might prefer to join the troop/group after the trip or choose to join another troop/group.

### Bridging



Bridging from one program age level to another (e.g. from Girl Scout Brownies to Juniors) has no effect on troop/group funds.

### **Troop/group restructure**

- Respective parties must work with Girl Scout staff.
- The troop/group leader and treasurer must complete the financial report and turn it into the service unit treasurer.
- All assets are apportioned between the two treasuries on a pro-rata basis according to girl membership on roster at the time of division.

### **Troop/group disbanding**

- If a troop/group has not re-registered within three months of the expiration date of its last registration, this is considered disbanding.
- The leader must complete the *Troop/Group Disbandment Report & Treasurer Worksheet* and the *Troop/Group Annual Financial Report*.
- All assets, together with disbandment and financial reports, cancelled checks, and unused checks, must be turned in to and receipted by the service unit treasurer.
- The troop/group bank account cosigners must close the account and submit a cashier's check for the ending balance, payable to Girl Scouts, to the service unit treasurer with final paperwork no later than Sept. 30 of the current membership year.
- If some of the girls from the disbanded troop/group continue in a new troop/group, all assets are apportioned between the treasuries of each new troop/group involved on a pro-rata basis according to girl membership at the time of disbandment.
- Pending reorganization of the troop/group, the service unit team will hold assets for girls not planning to continue in Girl Scouting for a period of 12 months from disbandment. If the troop/group does not reorganize, the assets will be used in the interest of Girl Scouting in the service unit. The service unit team will determine use.
- The distribution of gift cards, retail merchandise or cash to each girl/adult is not permitted when closing the troop/group treasury.

### **Changing leadership**

- Outgoing leaders must submit a financial report to the service unit treasurer at the time of leadership change.
- A copy of the financial report with all assets, funds, canceled checks and unused checks must be given to the new leader.
- Outgoing leader must coordinate with new leader and bank account signers to make necessary changes to the troop/group account.
- Contact your service unit team or volunteer support coordinator for any leadership changes.

## **Individually Registered Members (formerly Juliettes or Independents)**

- Like troops/groups, individually registered members (IRMs) cannot solicit money or be involved in fundraising projects for other organizations.
- IRMs do not receive money or have bank accounts.
- IRMs may receive financial assistance for council-sponsored events/activities.
- IRMs may participate in council-sponsored product programs. Instead of earning cash proceeds, they will receive Cookie Bucks or Council Bucks from Girl Scouts San Diego.

## **Fees**

- Girl Scouts San Diego is not responsible for any fees incurred by the troop while processing credit card transactions.
- Troops may incur higher processing fees for using the magnetic strip on an EMV (chip) capable card. Check with your vendor.

## **How to get set up to accept credit cards**

- You must have a troop/group checking account.
- An adult in the troop/group must be able to provide a compatible mobile phone or tablet (see qualifying devices specified by the vendor you choose). The compatible device must have a data plan (standard data charges apply and are the responsibility of the user).
- Select a vendor. Shop around. We encourage you to research the options carefully to make the best decision for your troop. Consider the following:
  - Which vendor will provide the best rate
  - Swiper vs. EMV chip reader (cost and transaction fees)
  - Which vendors have the best customer support
- Work with your vendor to get it set up. Important: Use Girl Scouts San Diego's tax ID number (#95-1644585) in place of your social security number when prompted.

## **Using Third-Party Payment Providers**

Your Girl Scout troop/group may choose to use Venmo, Zelle (where available) or other third-party vendors for incoming payments like dues, monies owed to the troop, and troop activity fees.

The troop cannot use Venmo or Zelle to:

- Collect payment from customers for product programs.

- Make outgoing payments to vendors or others who aren't troop members or service units. These payments must be made with a troop bank account check or the troop debit card, both of which can be tracked for financial record-keeping.

When using Venmo, be sure to open an independent account (not an organizational or non-profit account), link it directly to the troop bank account and follow these guidelines.

**Transfers between troop members:**

- All parties involved in the transfer must be troop members.
- Money transferred must be related to troop business (i.e. dues, monies owed to the troop and troop activity fees).
- The troop member who is the **recipient must request payment** to avoid the payment being issued to the wrong recipient.

**Transfers between troops and service units:**

- The request must be made by the recipient to avoid the payment being issued to the wrong recipient. Both issuing and receiving accounts must be Girl Scouts San Diego authorized accounts.

**Records and receipts.** All reimbursements and outgoing payments, including those made with a third-party vendor, must be documented by completing the Check Request Form. Include documentation related to the payments when you submit the annual financial report. Retain all records for four years.

**Fees and lost monies.** The troop is responsible for third-party fees. Neither Girl Scouts San Diego nor the troop's financial institution assumes any responsibility for money going to the wrong account. Any monies lost must be reimbursed to the Girl Scout troop account immediately and are the responsibility of the leader or treasurer, whoever has control of the third-party app.

## **Dormant Accounts**

Per most financial institutions, a dormant account is an account that has been inactive (no expenses or income) for a period of 12 months; exact timeframe is subject to the policies of each financial institution and may change in accordance with financial institution updates.

Check your troop account monthly. This is a good practice to ensure all money is accounted for and all transactions are appropriate within Girl Scout guidelines and will help you avoid your active troop/group's account becoming dormant.

Disbanded troops/groups should close their bank accounts and submit a Troop Financial Report and Disbandment Report. Refer to the Financial Guidelines on disbandment and subsequent distribution of money.

### **What happens if the troop account becomes dormant?**

Girl Scout San Diego reviews on a quarterly basis any troop/group accounts that have been inactive for the last year.

#### **Dormant accounts under \$100**

- Girl Scouts San Diego will close the account.
- Troop members will *not* be notified of the account closure.
- All money will be electronically transferred to Girl Scouts San Diego's general funds.

#### **Dormant accounts over \$100**

- Girl Scout San Diego will close the account and email all registered troop/group members and the service unit treasurer to notify them of the bank account's status. Those notified have 30 days from the email date to respond.
- **If the troop/group members respond:**
  - A continuing troop/group can reactivate the account by depositing or withdrawing money for the purpose of girl program. The Girl Scouts San Diego finance support specialist will assist where necessary.
  - A disbanding troop/group can close its account, guided by the finance support specialist. If some girls are continuing in different troops, 50 percent of the funds will be electronically transferred to Girl Scouts San Diego's general funds. The remaining 50 percent will be pro-rated according to the number of registered girls and electronically transferred to each girl's new troop. Remaining funds for girls who become individually registered members (IRMs) or don't continue in Girl Scouts will be electronically transferred to the service unit account, where it will be immediately available for the service unit's girl program.
- **If the troop members do not respond:** Accounts left in dormant status will be closed after the 30-day period is over, and all funds will be electronically transferred to Girl Scouts San Diego's general funds.

### **Compliance and Accountability Standard**

Failure to maintain financial compliance or adhere to established guidelines within the required timeframe may result in various consequences. This could include but is not limited to, impact on troop operations, troop finances, restrictions on volunteer responsibilities and privileges, or release from the volunteer role. As volunteers, we are guided by the Girl Scout Promise and Law to be responsible for what we say and do and to use resources wisely, reinforcing the importance of fulfilling these responsibilities.