

girl scouts 



This Training is an overview of our policies and procedures

It is the responsibility of every bank signer to follow the policies and procedures found in our financial guidelines.



What are the steps to opening a bank account?

Before that can happen this must happen:

Leaders: Membership, Background Clearance, Troop Leader Orientation, [Sign Jot Form, Request Bank Letter](#)

Non Leaders: Membership, Background Clearance , Take (this)Finance Training, Sign Jot Form, Request signature letter



1. Two volunteers are registered Girl Scout members.
2. The volunteers pass a Criminal Background Check.
3. The troop leader completes their troop leader orientation.
4. Both of the signers has read and understand the finance guidelines.
5. Troop Bank Account Authorization Jot Form has been submitted
6. The signers open a bank account insuring they utilize
Girl Scout troop XYZ as the name
7. Statements must be sent to lead signers homes, checks and balances.
8. The signers provide the banking information to Troop support

There are multiple reasons for having at least two signers on the troop bank account. Here are a few:

- Share duties. Usually, one person is the primary signer and the other person is the person who reconciles the account and does the reporting.
- Having a backup for signing checks, or authorizing payments, if the primary person is unavailable because of scheduling issues or vacation.
- Having a backup in the event a person moves or leaves the troop, the troop will still have an authorized signer.
- In the event a signer leaves the troop, all funds, receipts, and balances must be reconciled and a mid season Troop Finance Report (TFR) needs to be submitted. THEN a replacement signer should be identified and trained as soon as possible, to keep the troop finances working well.

REIMBURSEMENTS

- Original receipts are required for reimbursements.
- Reimbursements must be made by check, **never cash**.
- The signer of the check should NEVER be the payee of the check.
- One signer may write a check to the other signer for reimbursement.



- All troop bank accounts must be opened at a council approved bank.
 - Wells Fargo or National Bank
 - Each bank has its own process for opening an account. Your council membership team will assist you with councils bank account certificate of authorization
- All bank accounts must be opened using GSSOAZ's tax id number and under GSSOAZ's name utilizing your Troop Number as the name on the account.
- All bank account signers must be currently registered members of GSSOAZ and have a current background clearance on file.
- A minimum of two signers are required to open account. These signers may not be related or live in the same dwelling. These volunteers provide oversight to ensure funds are spent according to the guidelines outlined in [Volunteer Essentials](#).



- All bank statements must have the “lead signers” address.
 - If bank statements are not coming to your address, you must adjust this.
- Being aware of your Girl Scouts troop finances is imperative. This includes a monthly review of your charges, fees and activities to ensure accuracy.
- No checks and / or withdrawals may be made out by the person receiving the monies. In the event a bank account signer is receiving reimbursement funds from the troop account, the other signer on the account must initiate this transaction and verify the reimbursement with supporting receipts.
 - Additionally, no check may be written out to “cash”
- All Troop/ groups are required to submit a year end Troop Financial Report (TFR) annually, no later than September 30, regardless of the amount of account activity during the year .
- Troop/ group accounts are for troop/groups that meet the minimum membership requirements to have a troop.
- GSSOAZ reserves the right to process ACH (Automated Clearing House) direct electronic debits and credits to or from troop/ group accounts at any time.
- Keeping a balanced record of all income and expenses allows for an easy troop financial report submission due before each September 30th – mandatory.

Basic Finance 101



- Deposits should be made in a timely fashion, never hold onto monies, as you are responsible for them.
- All monies must be deposited in the bank account before ever being spent.
 - Receipts must be kept from deposits
 - Receipts must be used when accepting payments to track monies
- Individuals listed on an account are responsible for all account activity. Responsibilities include but are not limited to, account maintenance, keeping accurate records, retaining receipts, and any overdraft fees.
- Girl Scout account financial records (e.g. bank statements, finance reports, bank receipts, cash disbursements, etc.) must be retained for seven years.

411 and Record Keeping



What are some tips that can help with greater controls and understanding?

1. Reconciling the troop account to the bank statement each month.
2. Reporting to the troop regularly about the troop's financial activity and current cash balance.
3. Understanding the cookie program process.
4. Understanding money-earning activity guidelines.
5. Preparing the annual troop financial report and submitting it via the VTK

The reporting of troop financial activity is not complex, but it is important. Sharing account details with girls and caregivers keeps them informed about what the troop is doing. It improves the transparency of troop finances and will head off problems before they occur.



Girl Scouts

TROOP FINANCIAL RECORD

Year : JUNE 2012 - MAY 2013 Leader Name: _____ Troop _____
Troop Number : _____ Leader Address: _____ Bank N _____
Service Unit: _____ Leader Phone: _____ Account _____
Age level: ☐ Daisy ☐ Brownie ☐ Junior ☐ Cadette ☐ Senior ☐ Ambassador

Please turn in records to your local council office by June 15th. Attach latest bank statement. Please retain all records for a period of 3 years.

	June	July	August	September	October	November	December	January	February	March
Cash Beginning Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
+ INCOME										
GSUSA Membership Dues										
Troop Dues										
Cookie Sale Proceeds										
Fall Sale Proceeds										
Parent Contributions										
Other:										
Other:										
Other:										
Total Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
- EXPENSES										
GSUSA Membership Dues										
Program Supplies										
Council Events										
Troop Trips										
Service Projects										
Gifts/Donations to GS										
Insignia (badges, pins, etc.)										
Cookie Sale (Paid to Council)										
Fall Sale (Paid to Council)										
Community Service Projects										
Other:										
Other:										
Total Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Ending Cash Balance *	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

* Ending cash balance = beginning cash balance and total income -- Subtract your total expenses to get your ending cash balance.

Signature : _____

Date Turned in to Council : _____

Track your finances.
You can use online tools or do it old school, but you need to be tracking EACH and EVERY income, expense, due payment, money earning activity, etc...

Microsoft Money

Quick Books

Quicken

Excel

Deposit Log

Check Register

[illegible]

Troop#		Deposits	Money out		Clear Bank Account
DATE	ITEM	INCOME +	EXPENSES -	BALANCE	
	Balance from Troop Financial Report March 2014				

Check Register

[illegible]

It does not matter how you track finances, use what works best for you.



We can not stress ENOUGH the importance of RECEIPTS.

If you spend it, print it!

If you accept it, write it and get it signed!

If you deposit it, keep it!

Create a folder to house all of this!

Keep records EVERY SINGLE TIME, not just when you are asked for them.

**This should be you
EVERY time!**



Managing Troop Funds

Should Your Girl Scouts Know How Much Money They Have In The Bank?

- YES – always, and as your troop progresses age level after age level, you should have troop treasurers who are also girls who log the receipts, balance the ledger and report out at each meeting about what has been spent, why, and what remains.
- What if we are questioned about the troop funds? If everyone is in the know there is nothing to question, BUT receipts must always be accessible and balances should be known and reported. How else does your troop know if goals can be met – their goals?

Girl Scout Success Factor!

New research finds that Girl Scouting is linked to success!



Girl Scouts shine above
their peers in leadership, academics, career aspirations, and hope for the future.



At Girl Scouts, everything she'll do is designed **with, by, and for girls!**



Whether it's an outdoor adventure, exploring science and technology, or making the world a better place while having fun with friends, she's preparing for a lifetime of leadership, adventure, and success.



Girl-Tested, Girl-Approved

The Girl Scout Leadership Experience is based on time-tested methods and research-backed programming that prepares every girl to take the lead—in her life and in the world.



Girl Scouts are more likely than non-Girl Scouts to:

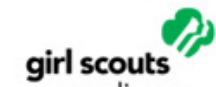
- Have a strong sense of self (**80%** vs. 68%)
- Have positive values (**75%** vs. 59%)
- Seek challenges and learn from setbacks (**62%** vs. 42%)
- Develop and maintain healthy relationships (**60%** vs. 43%)
- Exhibit community problem-solving skills (**57%** vs. 28%)

The unique, all-girl environment of a Girl Scout troop delivers a safe space where she can try new things, take on new roles, and just be herself.



Girl Scouts are more likely than non-Girl Scouts to participate in:

- Leadership activities when working in a group (**79%** vs. 44%)
- Outdoor activities, like hiking or camping (**76%** vs. 43%)
- STEM activities, like science experiments and building robots (**60%** vs. 35%)





- Funds should only be used for troop/group expenses/ activities, which may include: badges, patches, uniforms, books, supplies, registration fees, activity fees, camp and similar troop/group expenses.
- Your Girl Scouts should learn and be involved in the management of troop funds utilizing girl led planning. At the beginning of each year, decide on programming, experiences and how troop funds are to be both earned and spent.
- Troop/ group funds never become the property of an individual Girl Scout or their family.
- Troop/ group funds belong to the troop for the expressed use of funding programming for the troop and may not be used for personal gain or expenses.
- Troop/ Group funds may not be used to pay for family outings or family vacations. Rather, funds must be used for Troop/Group programming purposes.
- Troop/ Group funds should not be “borrowed” for personal use “I was going to pay it back” is still embezzlement

Teaching your Girl Scouts how to keep the check register balanced, how to report out on monthly expenses, and ensuring the troop knows their financial standing is a great way to ensure Girl Led progression is occurring in your troop. Troop finances are everyone's business – however, there is always one adult who is ultimately responsible for its safety.



One critical task for each troop, no matter what grade level, is to maintain excellent records and establish a clear accounting system for all money earned and spent.

As the troop's troop leader or treasurer, you are responsible for ensuring money is spent wisely and maintaining accurate and complete records.

This includes retaining copies of all receipts in a binder or folder, and tracking all income, too.





Important Note:

Troop funds are the benefit of all Girl Scouts in the troop. Most of the funds should be spent in the year the funds are earned, unless the troop has a long-term plan for spending the funds, like start-up money for an activity next year or a travel trip that they are saving up for. All funds expended should benefit all Girl Scouts in the troop equally.

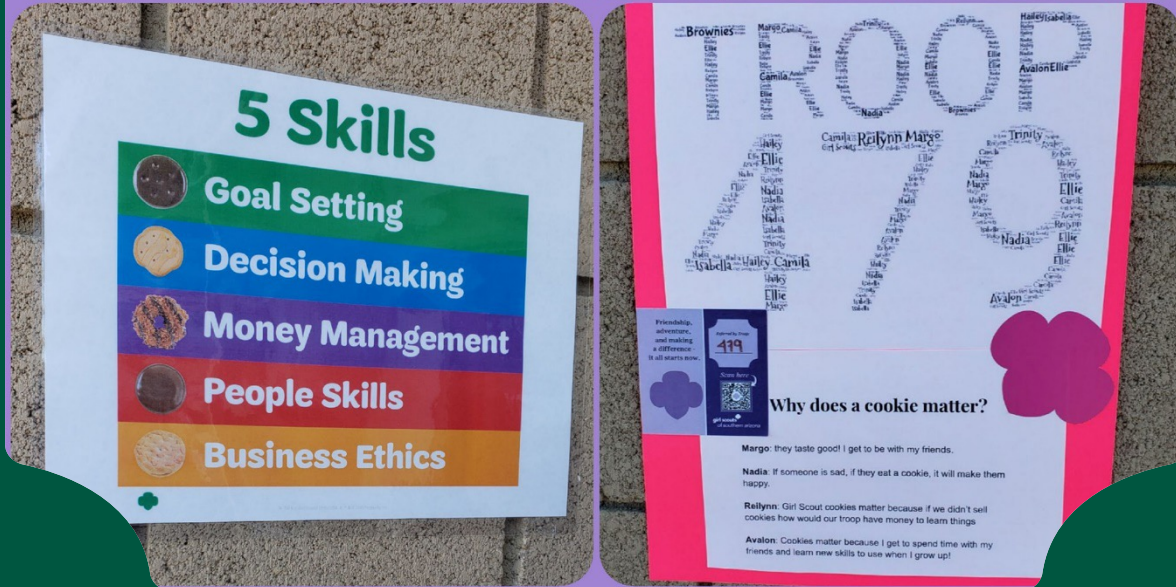
Don't Withdrawal Cash



UNLESS..

- You are withdrawing for the Cookie Booth “Bank” – which is then deposited back into the account end of program.
 - Both withdrawal receipt and deposit receipt for the same dollar amount showing the out/ in and use.
- The cash withdrawal was approved by council – i.e. traveling overseas the troop will often withdrawal to exchange to foreign currency.

Your troop debit card is accepted anywhere cash is accepted. The paper trail is necessary with your bank statement and your receipts, as your checks and balance. Cash doesn't provide this kind of track ability of your troop funds.



The cookie program will likely be your largest source of funds for activities. Understanding the cookie process and the flow of the program will help you and the troop cookie manager properly handle and record the activity of the cookie program. There is a separate cookie training annually, that includes everything you need to know about cookies.

A big take away is **always** utilize the cookie receipt books. This is mandatory.

Record the inventory coming and going, AND record monies coming and going **WITH SIGNATURES**.

Use a separate book for each Girl Scout to keep things organized.

WHY? Because the troop cookie manager is personally responsible for the monies and the inventory. The only way to transfer responsibility is with provable signed receipts.

Who Handles Money?

- Families at cookie booths
- Leadership when collecting dues
- Leadership when working on a money earning activity
- Leadership/ Troop Cookie Manager when collecting monies from the product program
- **All these people handling money need to be registered members of GSSOAZ AND Background cleared**



Who is Responsible?

- Families at cookie booths – until they turn in that money to leadership – **USE RECIEPT BOOKS**
- Leadership when collecting dues – Leadership until turned over to troop treasurer and deposited
- Leadership when working on a money earning activity – Leadership until turned over to troop treasurer and deposited
- Leadership when collecting monies from the product program Leadership until turned over to troop treasurer and deposited



Square is allowed
For Dues, Cookie Payments,
Parent Payments etc...

NEW Guidance
Fees for Square are no longer
covered by GSSOAZ 7/1/22

Using Personal Money Payment Apps

- Volunteers **may not** use a personal money payment app (TSO), such as a Venmo, Paypal, Zelle, Apple Pay.
- If your troop is currently utilizing these services, these must be deactivated and removed from your troop account.

GSSOAZ Recently updated policies and procedures for troop / group bank accounts and the use of Third Party Service Organizations (TSO) such as: Pay Pal, Venmo, Square (etc.)

- No TSOs (money payment apps) with the exception of Square are allowed to be attached to troop accounts.
- Square is to be set up under the Council's tax ID when being used for Girl Scouting purposes. Troop bank accounts are to be directly linked as the depository bank for TSOs. Square is the approved TSO vendor for Girl Scouts of Southern Arizona, as their application allows each troop/group to set up their account with the Council's tax ID with deposits going directly to the troop/group account. This application (Square) can be used for booth sales and to collect other monies from parents and/or the public as outlined in the Blue Book of Basic Documents (i.e. girls may not fundraise, etc.)
- When setting up your square account please indicate Girl Scout troop xyz, utilize 86-0098917 EIN for GSSoAZ



Virtual Forms of Payment for your troop...

The use of online payment vendors such as Paypal, Venmo, Apple Pay, Zelle are **PROHIBITED** and may not be attached to your troop/ group bank account- per GSUSA guidelines.

At this point you must be thinking “This is a lot”...

Read the guides, watch trainings, ask for help so that you are not doing everything.

Council is here to help.

A troop takes a team, a village, and with many hands comes light work.

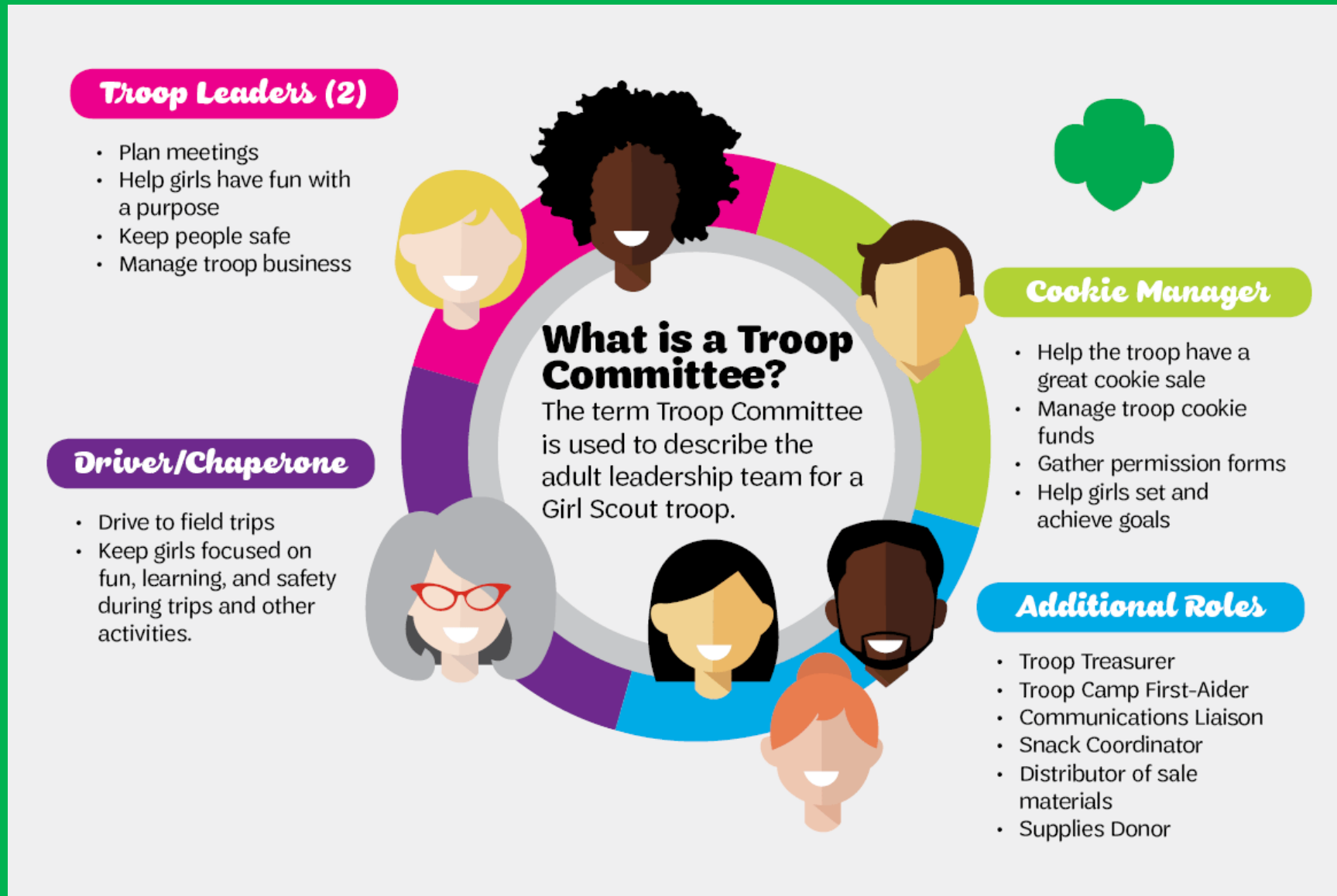




YOU ARE NOT ALONE

- Girl Scouting is not a babysitting service where people just drop off their little humans and have no responsibility.
- Every Caregiver in your troop can play a vital role and those roles do not need to take up a large amount of time, rather a valuable amount of time.
- People have wonderful skills and some are really exceptional at balancing check books, running quick books, helping teach financial literacy at meetings to your Girl Scouts...
- **Get help** because your troops finances are not a “when I get to it” experience.

Would rather handle the book keeping yourself? No, then look to utilizing caregivers in other roles!





Money-Earning Activities

These activities are selected because of the program value to the girls. While these activities may also have a goal of earning money for a troop, group or service unit, the over-arching goal is the benefit of what the girls learn through the program. For example, an older girl troop might lead a program for younger girls and charge a small fee which covers expenses and includes enough income to help pay for a future trip or activity. Suggestions for troops are to make items and sell them, wash cars, provide meals for families, provide gift wrapping services, recycle aluminum cans or hold yard sales.



Money-Earning Made Easier

YES! YES! Money-Earning

- Girl Scout cookies (Think BIG to sell more cookies – sell cases to businesses as gifts to clients or employees; sell at events or college dorms.)
- Provide childcare at a special event.
- Make and sell homemade cards for special occasions.
- Pick up litter after an event.
- Do face-painting at a community event.
- Wash neighborhood windows.
- Walk pets or offer petsitting services.
- Make crafts and sell them.
- “Sack Sit” at a local mall or shopping center while shoppers do holiday shopping.
- Provide gift wrapping services – add it to the sack sitting and you have a great one stop service.
- Make holiday decorations and sell them.
- Make and sell baked goods.
- Create, design and sell cookbooks – must not violate any Girl Scout copyrights.
- Conduct a car wash.
- Create items and offer them for silent auction at a local Girl Scout event or meeting.
- Make and sell food at a special event. It is recommended that this be food that does not require refrigeration.
- Offer the service of sewing on badges and patches for Girl Scouts.

NO! NO! Money-Earning

Sale of commercial products or services through order taking or home demonstration parties, i.e.; Pampered Chef, Krispy Kreme, Avon, Mary Kay, etc.

- Raise funds for another organization while acting as a Girl Scout. This includes foundations, other non-profits or political parties. For example, A Girl Scout troop cannot sell crafts to raise money for an animal shelter. The troop can sell the items and buy food to donate it to the shelter.
- Raise funds where the money goes to individual members of the troop.
- Internet sales of any kind.
- Raffles or games of chance. Do not sell chances to win a piece of furniture, a quilt, etc.
- No door-to-door sales except for the cookie program.
- Do not create and resell any item that has the trademarked Girl Scout logo or brand on it.
- No projects where Girl Scouts of the USA might be perceived as endorsing a political party.

No Restaurant Nights that are profit splits ie



You Must Submit a Money Earning Activity Form AND be approved.

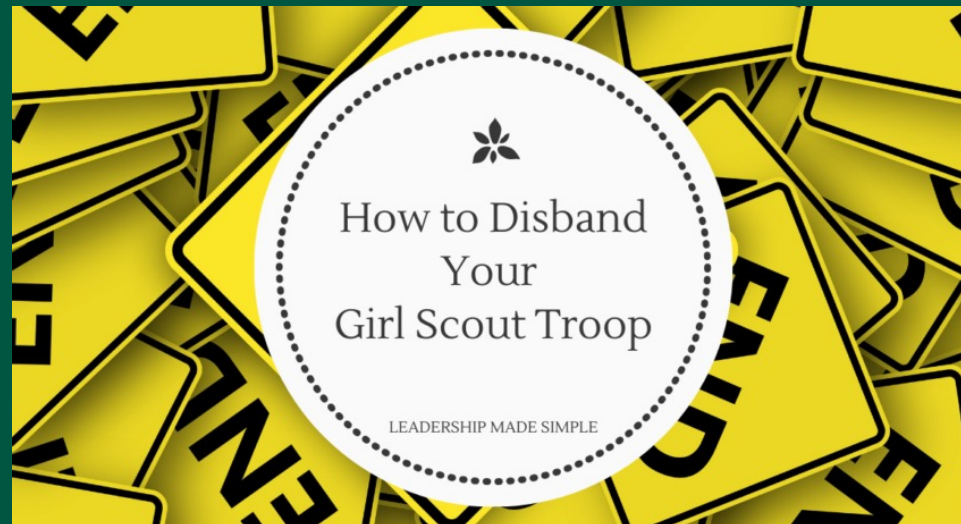
Form is located on the GSSOAZ website.
Check Safety Activity Checkpoints and
Volunteer Essentials for rules and
regulations

Application to Conduct a Troop/Group Money-Earning Activity

Submit this application to the council at least two weeks prior to the activity. Money-earning activities provide valuable program opportunities for girls which incorporate the "Discover, Connect, Take Action" philosophy. You will receive a signed copy which must be with you during the event. Completed form can be printed and/or submitted to troopsupport@girlscoutsoaz.org. Please complete one form for each activity as described below.

Contact Information			
troop #	levels <input type="checkbox"/> daisy <input type="checkbox"/> brownie <input type="checkbox"/> junior <input type="checkbox"/> cadette <input type="checkbox"/> senior <input type="checkbox"/> ambassador		
leader's name	e-mail	phone	
address	city	st	zip
Requirements			
Please meet the following requirements when planning any money-earning activity:			
<input type="checkbox"/> Any troop/group money earning activity (except the council-sponsored product programs) must have the prior written approval of council.	<input type="checkbox"/> Troops/groups may not approach business or merchants for donations or discounts over \$250.00 without written approval from council.		
<input type="checkbox"/> All Safety Checkpoints must be followed. I have checked Safety Activity Checkpoints page(s) _____	<input type="checkbox"/> Other money-earning activities may not be conducted from the date of the cookie drop to the end of the cookie program.		
<input type="checkbox"/> Troops/groups which do not participate in the council product programs will not be allowed to conduct other money-earning activities.	<input type="checkbox"/> Money earned belongs to the troop/group and is not the property of individual girls.		
<input type="checkbox"/> Girl Scout-sponsored product programs are the only commercial products that may be sold.	<input type="checkbox"/> I understand Daisy may not do Money Earning Activities over and above the product program with the exception of recycling.		
Activity			
Describe the money-earning activity that your troop/group would like to conduct.			
date of activity	place(s)	name of person planning this activity	
How will the money be used?			
When will the money be used?		<input type="checkbox"/> Yes, our troop is participating in the Cookie Program.	
Signature			
<input type="checkbox"/> Yes, I will submit the follow-up report to the council within two weeks following the money-earning project and account for this project on our Annual Troop Financial Report. I have read the troop money-earning sections in Safety Activity Checkpoint and will follow all standards. I have each girl's parent's permission to participate. I am aware that money earned is troop money and is not the property of individual girls.			
parent/guardian signature			date

If Your Troop Disbands



We always want to do everything we can do to minimize troop disbanding.
Always reach out to your
troopsupport@girlscoutssoaz.org
for a mediator or troop assistance
before disbanding.

However, if indeed disbanding
is the only option...
Moving Away,
Girl Scouts are Graduating,
Parting Ways..
We must taken care of...
Your Girl Scouts, Finances,
and
Troop Supplies



- Upon disbanding the troop, complete and submit the “Disbanded Troop” form to Troop support.
- Funds remaining in the account should NEVER be divided or given directly to the Girl Scouts or families in your troop.
- Prior to disbanding and after all expenses have been paid, it is suggested to have one final outing to officially close the troop and / or send everyone to camp. Any funds remaining will be absorbed into the disbanded troop account.
- If any of your Girl Scouts are remaining in Girl Scouting, the troop funds should be evenly disbursed via check to their new troop.
- All items and troop inventory purchases via troop funds, must be turned into Council upon disbanding or gifted to another troop.



Disbanding Troop Checklist

If the troop leadership of an existing troop decides not to continue, or if the troop stops meeting during the membership year, the troop must contact Council, and complete the following.
Contact Rachel Ostmeyer, Membership Manager, at 520.319.3164 or rostmeyer@girlscoutssouaz.org with any questions.

What You Need to Do

- ☐ Contact Member Support, so we can discuss how best to support you and your troop.
- ☐ Recruit! Our goal is to provide a consistent Girl Scout experience for the girls in Girl Scouting. Ask caregivers if they, or someone they know, would be interested in taking over the troop, and notify Member Support if so. *New volunteers taking over the troop must complete the application process and required trainings before meeting with girls.*
- ☐ If recruiting a new leader is not possible, work with Member Support to find pathways for girls to continue participating in Girl Scouting.
- ☐ Notify all members of your troop that the troop will be disbanding.

Final Steps

Close troop bank account. Submit to Troop Support:

- ☐ Finance Report (in the Volunteer Toolkit)
- ☐ Closing bank statement
- ☐ Troop Disband Notice (below)

If a troop's bank account is not closed within 60 days of contacting Troop Support about a disband, and the troop does not remain active, Council will automatically close the account. Any remaining funds will be added to the Opportunity Fund to provide troop startup funds and financial assistance for members. Contact Troop Support with any questions.

Troop Disband Notice

date troop # level ☐ daisy ☐ brownie ☐ junior ☐ cadette ☐ senior ☐ ambassador

girls registered in troop # girls continuing Girl Scouts # of girls leaving Girl Scouts

If date differs, when were the following documents submitted?

Finance Report: Closing bank statement:

Why is this troop disbanding?

Banking Information

branch name account #
signer name 1 signer name 2

The Official Disbanding Troop form Must Be Submitted

- Disbanding Troop Checklist form is available on the GSSOAZ website
- Helps ensure that your troop is closed out appropriately and helps guide the steps that must be taken.



- Track your monies
- Keep your receipts
- Balance your ledger
- Don't use the funds for anything other than your troop programming.
- Communicate regularly with your troop in regards to balances.
- Turn in your troop Finance Report before each September.

YOU'VE GOT THIS