



# Service Unit Treasurer and Troop Treasurer Guide

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**Service Unit Treasurer**

The Service Unit Treasurer oversees the finances of the Service Unit. She/he maintains service unit financial records, receives, reviews and distributes all troop bank statements. The Service Unit Treasurer is the liaison for Council and troop treasurers. It is the Service Unit Treasurer’s responsibility to train all troop treasurers and keep all troops informed of all financial policy and procedure updates.

**Service Unit Account Guidelines**

- Service Units must maintain bank accounts for the purpose of holding service unit funds in a secure place.
- Service Unit accounts could be used for adult recognitions and appreciation, SU events, service projects, or start-up funds for new troops.
- The Service Unit Manager, Service Unit Treasurer, and at least two additional Service Unit adults should be authorized signers on the bank account.
- Receipts for collected funds and expenditures are to be kept in the service unit records.
- A Service Unit Financial Report is required to be filed by June 30<sup>th</sup> to Council.
- All Service Unit finance records are open to inspection by Service Unit Members and GSCSNJ staff at any time.
- All Service Units must submit an ACH form for each bank account to Council.

**Establishment of Accounts (Troops, Groups, Service Units)**

The Service Unit Treasurer (SUT) will work closely with the Service Unit Manager (SUM) to establish a Service Unit Post Office Box or use the Treasurer’s home address for the receipt of all official mail to include, but not limited to, all troop bank account statements and notices. SUT will check this mail box at least once a week and notify leaders of any overdrafts or fees immediately. It is required that all troops receive a monthly paper statement that is mailed to the service unit treasurer. To ensure bank accounts are set up properly, the Service Unit Treasurer will assist with the opening, closing and maintenance of all troop bank accounts in their service unit (signer changes, address changes, fee refunds, checks/deposit slip orders, etc.). The SUT will work with every troop to submit an ACH form for each bank account to Council.

Service Units are required to pick one bank to have all troop and service unit accounts at, there are no exceptions. The SUT will notify all troop leaders of the appropriate bank and process.

It is recommended by GSCSNJ that all troop accounts be housed at TD Bank when TD Bank is available in the service unit area. Per our agreement with TD Bank, accounts must be opened with the Council appointed location. This will ensure that the account is set up to waive monthly maintenance fees and the first order of checks are refunded. All TD accounts are opened with the assistance of the council Volunteer Financial Support Associate (VFSA). A secure process is in place so it is not necessary for volunteers to go in person to TD Bank to open accounts.

The Service Unit Treasurer is required to collect all of the information needed to open a bank account. The Service Unit Treasurer will retain blank copies of bank resolutions and all other updated bank documents including new business account forms and account maintenance forms. If a volunteer is

not comfortable with supplying sensitive personal information to the SUT, they may work with the council staff to complete the required paperwork.

There must be at least two (2) authorized, registered, background checked adults (who are not related to each other or living in the same household) on each account. GSCSNJ does **not** require the Service Unit Treasurer to be a signer on all the troop accounts in their service unit to manage opening, closing and account maintenance.

Check images must be included with each bank statement to help with reconciliation.

Troop bank statements are required to be reviewed monthly by the Service Unit Treasurer then distributed to troop leaders.

## **Using TD Bank**

### **New Accounts – Opening a new troop account**

Troop requests paperwork from the SUT.

1. The following is required for all NEW accounts
  - a. Completed NEW BUSINESS ACCOUNT Signature Card.
  - b. Completed General Business Resolution.
  - c. All paperwork filled out properly (Include your Troop Number GSCSNJ Troop xxxxx, the service unit mailing address, Signatures, Social Security Number and date)
  - d. Copy of all signers' Driver License  
ALL paperwork and required materials **MUST** be returned to the SUT for review to make sure that everything is included.
  - e. The SUT will submit all paperwork to the Volunteer Financial Support Associate
2. The Volunteer Financial Support Associate will submit the completed paperwork to TD Cherry Hill Atrium Store for the account to be opened.
  - a. The VFSA will notify the SUT when the account is open.
  - b. The SUT will notify the troop of the new account number. Troops are required to make a deposit of \$35.00 within 5 days or the account will be closed.
  - c. Once the deposit has been made, SUT will notify VFSA. The VFSA will notify TD to place the first order of checks. The check fee will be refunded by TD when the SUT notifies the VFSA of the charge. Checks will be mailed to the SUT, the SUT will contact the troop when checks have arrived.
  - d. SUT works with new leaders to ensure an ACH Authorization form is filled out within 30 days of account opening.

### **Maintenance on TD Bank accounts (This process is for changing signers on existing account)**

1. Completed BUSINESS ACCOUNT MAINTENANCE form.
2. Completed General Business Resolution
  - a. Follow procedures above for opening an account
  - b. This takes about 7-10 **business** days once the paperwork is handed in to the bank.

- c. Troop Leaders/Treasurers must notify SUT within 15 days of an account signer stepping down from their leadership role.
- d. A new ACH Authorization form must be filled out when any account changes occur.

## Using Other Banks

**PNC Bank, WFSF Bank, Fulton Bank, Bank of Elmer & Ocean First Bank all require that all volunteers who will be signers on the account go in person to the bank at the same time to open a new account or to make changes to an existing account. The SUT is required to notify the VFSA of all accounts opened not at TD Bank. Anytime new accounts are opened or changes are made a new ACH form is required to be submitted to council.**

## Review and Reconciliation of Checking Accounts

Troops will obtain checking account statements from the Service Unit Treasurer monthly. If the statement is not picked up at the service unit meeting by a troop representative, the statement must be available to the troop leaders for pickup or sent to the leader via email. Troop leaders can also obtain a statement directly from the bank. If the SUT does not receive troop bank statements in the mail the SUT is required to take action. If the SUT is a signer on the account they are required to contact the bank to have the bank statements mailed to the designated SU address. If the SUT is not a signer on the account, if a TD account notify the VFSA to make the necessary changes at the bank to ensure the SUT receives bank statements. If not a TD account SUT should notify troop leaders to make changes. Troops may have online access but are not allowed to sign up for e-statements. (When troops sign up for e-statements, the paper statement stops getting mailed to the SUT.) All troop bank statements must be mailed to the SUT every month. Statements are not permitted to be mailed to the leaders' home address. It is the Troop Leader/ Troop Treasurer's responsibility to notify the SUT of any **monthly maintenance fees**. SUT will contact the VFSA to request to have fees refunded. VFSA will not be responsible for contacting TD Bank for maintenance fee refunds that are over sixty days old.

Service Unit Treasurer must follow up with leaders of an overdraft or returned item as soon as a notice is received from the bank.

All checking accounts will be reconciled monthly by Troop Leader and/or Troop Treasurer. (SUT will not reconcile monthly troop statements.)

If assistance is needed in reconciling statements, the Service Unit Treasurer will provide it.

Service Unit checking accounts will follow the same procedures and criteria as troop accounts. Service Unit Treasurers are to share Service Unit account information and balances to the service unit at monthly leader meetings with a report.

Troop Leader/Treasurer are to share troop finances with girls and parents on a regular basis.

Troop leaders and/or Troop Treasurer must closely monitor their troop bank account at all times to ensure there are always sufficient funds in the account. If an overdraft occurs in a troop or service unit account, the signer who caused the overdraft is responsible for all fees that are attached to that transaction. Girl Scout funds are not permitted to be used to pay overdraft fees.

A separate deposit needs to be made to the troop account that clearly shows that the fees incurred due to overdraft are being paid back to the troop. This deposit should be marked as “payment for overdraft fee”.

## **Simple Rules for Troop Leaders**

### **DO**

- Put money in the troop bank account as soon as possible.
- Keep records of troop income and expenses on the Troop Financial Summary.
- Get and keep receipts for troop expenditures.
- Give written receipts for money received (with a copy for both).
- Have more than one adult knowledgeable about the troop’s money.
- Keep parents informed about the troop’s income and expenses with a regular report.

### **DO NOT**

- Mix troop money with your personal money.
- “Loan” money to the troop by spending personal money and paying yourself back.
- “Borrow” troop money for any reason.
- Write troop checks to yourself.
- Keep individual girl finance records.

## **Review of Monthly Statements and Troop Financial Summaries**

### ***Typical Transactions***

1. Dues deposited
2. Registration fees deposited
3. Deposit for registration fees equal payment for registration
4. Product Program Income and Expenses
5. Income sources identified and recorded: dues, parent contributions, troop sponsorship
6. Expenses are documented with receipts

### ***Questionable Transactions***

1. Checks made out to Public Utilities – Gas, electric, phone, etc.
2. Excessive number of checks to Leader
3. Large amounts to grocery stores when a trip was not taken or event held
4. Checks made out to Cash without explanation or documentation
5. Lack of Deposits – have dues been collected and not deposited, Product Program funds?
6. Product Program deposits and payments do not appear adequate
7. Checks to organizations or groups other than GSCSNJ
8. Checks to private schools/academies
9. Altered checks
10. Amazon charges
11. Payments through Venmo

## **Keeping Financial Records- Troop Financial Summary**

### **Troop Financial Summary (TFS)**

Is an excel workbook that troops use to collect troop finance data throughout the Girl Scout year. Troops input all income and expenses on the TFS. The TFS is due to council no later than June 30<sup>th</sup>.

All troops are required to submit a TFS each year. Troops can submit their TFS by using the VTK Finance Tab.

1. GSCSNJ provides a Troop Financial Summary for leaders to keep and submit accurate troop financial information. It is required that all troops submit a Troop Financial Summary by June 30<sup>th</sup>.
2. GSCSNJ recommends the use of Excel (or similar) which will automatically calculate balances to complete a Troop Financial Summary.
3. All troop Income and Expenses should be recorded promptly on the Troop Financial Summary.
4. Troop funds belong to the group, not individual girls. Individual Girl records are not to be created nor should Leaders track individual girl's income and expenses. (The only exception to this is for large trips when a troop is holding funds for individual family payments.)
5. GSCSNJ requires troops to have an up to date ACH Authorization form on file with the council.
6. Troops planning for a large trip and holding funds paid by families for individual girls should have a separate trip account for this. (This is not for product program money, as those belong to the troop as a whole.)

All troops must complete and submit to Council a Troop Financial Summary. Leaders are encouraged to submit through the Finance Tab on the VTK (Volunteer Tool Kit) or submit to customer care (customer care@gscsnj.org) no later than June 30<sup>th</sup>. Troops that do not submit a Troop Financial Summary will not be approved to do additional Money Earning Activities, are subject to having their troop bank account closed, and will not be permitted to submit an initial cookie order.

## **VTK Finance Tab**

The VTK Finance Tab is the preferred way for troops to submit their Troop Financial Summary at the end of the year. Currently using the VTK Finance Tab is not mandatory but highly encouraged. When troops use the VTK Finance Tab to submit their Troop Financial Summary at the end of the year it will be submitted directly to council. The service unit treasurer does not collect a paper or electronic copy of Troop Financial Summary from troops. The Troop Financial Summaries categories match the categories on the VTK Finance Tab. This should be filled out at the end of the girl scout year, utilizing the Troop Finance Summary to fill in corresponding fields. Troop totals are automatically populated. Troops are required to attach the last bank statement, Venmo/Paypal statements and their completed Troop Financial Summary when submitting through the VTK Finance Tab. The Volunteer Financial Support Associate will run at the end of June in the VTK Finance Tab to send out to the SUT's to let them know who has submitted through the VTK. (If assistance is needed utilizing the VTK Finance Tab please contact the SUT.)

## **Troops that do not turn in Finance Summary (To be completed by July 30<sup>th</sup>)**

- 1) July 15<sup>th</sup> - SUT will reach out to all Leaders via email the 1<sup>st</sup> Notice for Non- Compliance to let them know that they have until July 30<sup>th</sup> to submit their Troop Financial Summary or the troop account will be closed. SUT will copy VFSA, MSS & SUM, and also include a copy of the Troop Financial Summary for them to complete and return.
- 2) July 22<sup>nd</sup> - SUT will reach out to all Leaders via **AND** phone call email the 2<sup>nd</sup> notice for Non- Compliance to let them know that they have until July 30<sup>th</sup> to submit their Troop Financial Summary or the troop account will be closed. Copy VFSA, MSS & SUM.
- 3) August 1<sup>st</sup> - SUT sent a list of Troops that are not in compliance to VFSA.

- 4) August 1-31 VFSA- work with the SUT and the bank to get balances, set up transfers and send out letters to troops to notify them that their troop account is being closed due to non-compliance.
- 5) Troops that do not adhere to process and due dates could be subject to leaders being removed from volunteer positions. Once TFS is turned in, Volunteer Finance Support Associate, Senior Director of Membership and Volunteer Support will review Troop status to see if a new account will be opened, if an audit is needed or if a change of leadership is necessary.

## **Troop Finance Policies**

At the time of appointment, Girl Scout troop leaders become the custodians of troop funds. Troop leaders are responsible to GSCSNJ for all monies collected in the name of Girl Scouts. Troop leaders are responsible for maintaining records and preparing reports, which reflect the status of funds within the troop.

All troop/group funds shall be used solely for the development, maintenance and support of the troop/group program.

All Troops are required to open and maintain a bank checking account for the deposit and withdrawal of Troop funds. All troop funds are required to be deposited to the account. Troops are required to deposit all funds received for product program sales. This includes but not limited to, what is due to council and troop profit. There must be a clear paper trail that shows all funds are accounted for. Please be advised that when checks are deposited to the troop account that they will take at least 2-3 days to clear.

All Troops/Groups/Service Units are required to complete the ACH Authorization Form. Any time there are changes to an account a new form must be completed.

Only one signature is required for endorsement. DO NOT write checks to yourself and/or checks made out to Cash. If a signer needs to be reimbursed and the other signer is unable to do so, the signer must contact the SUT. Receipts are required for all reimbursements. (Make a note in the MEMO line what the reimbursement is for.)

Check titles must read: *GSCSNJ Troop XXXXX*

Service Unit Treasurers are responsible for monitoring troop accounts and maintaining an up-to-date list of all troop bank accounts in their service unit. The up-to-date list of accounts, which includes bank account numbers and bank name must be submitted to the Volunteer Financial Support Associate each year by April 1st.

Troop bank accounts must be opened using the Council acronym and Troop number:

Example: *GSCSNJ Troop 12345 or GSCSNJ Service Unit Name 123*

No Troop, group, or Service Unit is authorized to establish any terms of credit, i.e. credit card.

All signers must be registered background checked members of GSUSA. GSCSNJ employees cannot be signers on any troop or service unit bank account.



All leaders are equally responsible for troop funds.

Troop funds belong to the group, not individual girls. Individual Girl records are not to be created nor should Leaders track individual girl's income and expenses. (The only exception to this is for large trips when a troop is holding funds for individual family payments.)

Troops planning for a large trip and holding funds paid by families for individual girls should have a separate trip account for this. (This is not for product program money, as those belong to the troop as a whole.)

Because troop funds belong to the group, girls should be part of all plans for spending troop funds. Girls can choose and vote on options as part of the girl led program.

A Debit card should be authorized for any signer on the troop account (even if more than 2 signers) that will be conducting financial transactions for the troop. This ensures a clear paper trail and eliminates the need for checks written out to leaders for reimbursements. Deposits of cash or checks at the ATM will not be available for 3-5 business days. Teller deposits are recommended.

Debit Cards Must Read:

**GSCSNJ Troop xxxxx      User Name**

Troop leaders are required to contact the bank directly if they are experiencing issues with your troop debit card. This would include transactions not processing, unauthorized transactions, etc. Troops have 30 days to report unauthorized transactions to TD Bank.

ATM withdrawals are not permitted without prior authorization from the Service Unit Treasurer. Checking bank balances at an ATM is not allowed when a fee is imposed.

Troops are permitted to use Venmo/Paypal

Only in the following situations:

- Parent to Troop
- Troop to Parent
- Troop to Troop
- Su to Troop
- Troop to Su
- SU to SU

Troops must submit monthly Venmo/Paypal statements with Troop Financial Summary at End of Year and/or upon request. See Venmo information in this packet.

It is required that Troops use a receipt book for all transactions.

If there is a banking issue, troop leaders/treasurers should contact the SUT, and the SUT will work with the VFSA. Leaders should not contact the bank directly unless told to do so by the SUT or VFSA.

Troop leaders are required to save all receipts for 2 years plus the current year. Receipts only need to be turned in upon request. If the leader moves or leaves the SU, turn the financial records in your possession over to new leadership or to the SUT and refer to the Disbanding Checklist.

### **Misuse of Girl Scout Monies/Funds**

The misuse of troop/group/service unit funds is violating GSUSA standards and GSCSNJ policy. Such misuse of funds will result in a volunteer being removed as a volunteer with GSCSNJ, and could result in legal proceedings. At the time of appointment, Girl Scout troop leaders become the custodians of troop funds. Troop leaders are responsible to GSCSNJ for all monies collected in the name of Girl Scouts. Such monies are to be used **ONLY** for troop activities. Troop leaders are responsible for maintaining records and preparing reports, which reflect the status of funds within the troop.

### **Misappropriation of Funds**

If it is suspected that there has been misappropriation of funds, the following steps will be taken:

- Service Unit Treasurer (SUT) will contact the troop leaders to ask for a detailed explanation.
- SUT reviews statements and details to see if it is a simple miscommunication and if records appear to be within reasonable practice. (This step must be completed within 1 week.)
- If there remains a suspicion of funds misuse, the SUT must request an audit from Council in writing within 48 hours.
- Council will notify leaders in writing (email) an audit is being conducted of the troop's financial records. The letter will note when the audit will be completed as well any further documentation needed for the audit with a due date.
- Council will request copies of the account statements (up to 2 years prior).
- Council will record the incident/audit in Sales Force. (Audit will be completed within 45 days.)
- -If the volunteer is not responsive by the requested date, the audit will be done with what is available.
- If no balance is due, the documents will be filed and retained.
- If a balance is due and the volunteer is cooperative, Council will contact the volunteer for payment. If a payment plan is offered, a signed note will be required, including a processing fee.
- Volunteers are notified in writing of the findings, and given copies of payment agreement and signed note.
- Council will notify SUM, troop co-leaders, and volunteers of volunteer status moving forward.
- Troops can continue to meet until the process is completed.
- Volunteers may not hold a volunteer position while in the collection process.

**NOTE:** Please be advised that in the event of misappropriation or misuse of Girl Scout funds, a police complaint and/or criminal prosecution can result.

### **Payment Plans**

Volunteers that are put on a payment plan to pay council funds owed are not permitted to handle troop funds in any capacity. If a payment is missed the person will be removed from all volunteer roles and reported to collections.

When a volunteer owes money to council for any reason they can not handle troop funds or hold the volunteer role of cookie manager in the future.

### **Troop Accounts In The Negative**

- SUT will notify leaders and copy VFSA that the account is in the negative immediately.
- Leaders will make a deposit within 5 days of notification to bring the account to a positive status.
- If no deposit is made and the account is closed by TD bank, the leader that caused the troop to go into the negative will be removed as a volunteer and placed into collections.
- New troop treasury will need to be put into place. All troop leaders & troop treasurer will be required to attend Troop Finance Training with VFSA.

### **Disbanded Troop Funds**

When a troop disbands all funds in the bank account will follow the girls continuing in Girl Scouts.

- A) The funds are divided by the number of girls that are registered to the troop. Funds are held in the Service Unit until the end of that Girl Scout year (September 30<sup>th</sup>) for any girl from the troop to continue.
- B) Girls that are continuing – Each girl continuing will take a portion of troop funds with her to the new troop. Checks are then written to each new troop or to Council to hold for Juliette's. Troop funds belong to the troop. If a girl from a disbanded troop transfers to a new troop, the money that follows her is now troop money. We do not have individual accounts in girl scouts.
- C) Girls continuing as Juliette's have access to their funds through the Council Juliette fund. They fill out the Juliette Disbursement Form (found on Rallyhood and [www.gscsnj.org/forms](http://www.gscsnj.org/forms) )
- D) Girls that have decided to not continue- Funds for these girls will be held by the Service Unit until September 30<sup>th</sup> of that Girl Scout year. These girls can decide to return at any time up until September 30<sup>th</sup> and still have access to their portion of funds. After September 30<sup>th</sup> those funds belong to the Service Unit.
- E) All funds must stay with GSCSNJ. Funds will not be transferred to an outside council.

Reminder: When a troop is preparing to disband, leaders are not permitted to spend troop funds on purchasing the girls gift cards, or award scholarships. Leaders cannot use troop funds for anything that is not girl scout programming. Any funds left in troop accounts can only be donated back to Girl Scouts, preferably the Service Unit so funds can be used to help local girls in their Girl Scout experience (not to outside organizations).

### **Disbanding Troops**

Disbanded troops are required to submit a Troop Financial Summary in June (same time as all other troops). Leaders of troops disbanding should notify the Service Unit Treasurer of plans to disband. The troop has until September 30<sup>th</sup> of that Girl Scout year to spend funds. A final Troop Financial Summary should be submitted when all funds have been spent and the account is being closed. The Troop Treasurer and Service Unit Treasurer will work together to close the troop bank account.

## **Girl Transfer Troop to Troop**

When a girl chooses to leave a troop, funds are not required to follow to the new troop/group or independent status. Troop funds belong to the troop, not individual girls.\*

## **Multi-level Troop Splits**

When a troop splits into levels the funds will be divided. The funds are divided by the number of girls that are registered to the original troop prior to splitting.

## **Troop Splits**

When an adult chooses to leave a troop and start a new one, funds will not follow any girls from the original troop to the new troop. The funds belong to the original troop, not the individual girls.\*

\*Council maintains the right to intervene if necessary for what is in the best interest of all the girls.

\*Because funds belong to the troop, girls have the opportunity to vote to send partial funds with a girl when she leaves.

## **Transfers to Another Council**

Funds do not follow girls to other councils. All funds collected in GSCSNJ must stay with GSCSNJ.

## **Product Program Guidelines**

The Girl Scouts of Central & Southern NJ, Inc. (GSCSNJ) recognizes council-sponsored product program activities as an integral part of the Girl Scout Leadership Experience. Therefore, every girl must be given the opportunity to participate in this essential program element.

1. Only registered Girl Scouts can participate in council-sponsored product program activities with parent permission.
2. All Girl Scouts, including Daisies, may participate in council-sponsored product program activities.
3. Every girl's participation in council-sponsored product program activities is voluntary.

## **Troop/Group Participation Guidelines**

GSCSNJ, Inc. offers two product programs that are revenue generators for troops. Since troops are an integral part of our Girl Scout council, participation in either or both council-sponsored product programs is encouraged for all troops.

The two council product program should be a troop's main source of income when possible. Troops planning to conduct additional money-earning activities or accept any donation from an outside source are required to participate in the two product programs. (Does not apply to employee match gift funds, volunteer hours, or family donations.)

Additional money earning activities cannot take place during GSCSNJ Product Program Fall and Girl Scout Cookie Program sale dates.

## **Product Program Payments**

All troops are required to have funds available for scheduled withdrawals to Council. If you do not have funds available for scheduled withdrawals, this will impact a troop's future participation in product program activities. Troops who do not pay the balance due by the final withdrawal date are subject to having the leaders placed in collections and being removed from all volunteer roles.

Troops who have not made past product program payments on time, will be required to order cookies through the planned order stage of the cookie Program (forego Initial Order) and follow other additional guidelines that GSCSNJ may impose to make scheduled payments to Council. If you do not have funds available for scheduled payments this may impact future sales for your troop. Troops who do not pay the balance due by the final due date are subject to having the leaders placed in collections and being removed as volunteers.

## **ACH Definition**

ACH, or Automated Clearing House, is an electronic network for financial transactions in the United States. These transactions include withdrawal and credit entries, also known as sweeps, and are common to facilitate payment such as direct deposits, insurance premiums, mortgage payments, or income tax rebates. ACH works by allowing a troop or Service Unit to grant GSCSNJ authorization to issue ACH withdrawals or credits to a bank account. Before any transactions can be processed, we first require a signer on the troop, group, and/or Service Unit account to complete an ACH Authorization form found on Rallyhood and [gscsnj.org/forms](https://forms.gle/YEELPMBWpH9j1Rwt8).

(Link <https://forms.gle/YEELPMBWpH9j1Rwt8> )

The signer must submit a voided check as part of the ACH Authorization Process. GSCSNJ will process withdrawals as outlined in the product program training guides. GSCSNJ will not process any unannounced transactions. GSCSNJ will refine and communicate the final schedule for product program withdrawals in the training materials. For more information, check out ACH Product Program FAQs on [gscsnj.org/forms](https://forms.gle/YEELPMBWpH9j1Rwt8).

## **ACH Required for Product Program Participation**

In order to facilitate payments from the troop to GSCSNJ for the fall product program and the Girl Scout Cookie Program, GSCSNJ establishes a schedule to withdraw funds from a troop's bank account.

Troop leaders and/or troop product program managers will be notified via email with the amount that will be withdrawn from their troop bank account for each scheduled withdrawal. Communication will be sent via email to the email address listed in the troop's profile in the Fall Product Program platform and Smart Cookies (cookie program) systems. The troops' product program managers are responsible for ensuring accurate and current emails are uploaded into the troop profile in order to receive these important email communications. The email address that is on file in a person's MYGS account will be the email that is uploaded into these two sales platforms. Troops will see this ACH withdrawal reflected in their M2 and Smart cookies account within 7-10 business days from the scheduled withdrawal.

**Participation in the Fall Product Program or Girl Scout Cookie Program requires a completed ACH Authorization Form on file with GSCSNJ.**

Troops are responsible to deposit sufficient funds to cover all scheduled withdrawals and will be responsible for any resulting non-sufficient funds fee. These fees differ depending on the bank. In addition, these fees are separate from any fees that GSCSNJ may impose due to the bounced ACH withdrawals.

## **ACH Credits**

GSCSNJ will begin refunding troops and Service Units through ACH in which transactions are directly deposited. Receiving your payments electronically offers a variety of benefits. Your troop or Service Unit will have prompt availability of funds and will not be impacted by misplaced checks and troops will no longer need to wait for and deposit physical checks from GSCSNJ into their troop account. Payments from GSCSNJ will be included as a transaction that will appear on your monthly bank statement and will contain the Council's name.

## **Money Earning Guidelines for Girls & Contributions Made to Service Units, Troops or Groups**

### **Money Earning Basics-*Girls earn money in two distinct ways:***

1. Council Product Programs organized by GSCSNJ are open to all Girl Scouts. All girl members, including Daisies, are eligible to participate in council-sponsored product program activities with volunteer supervision. Please remember that volunteers and Girl Scout council staff do not sell cookies and other products – girls do.
2. Money-earning activities are organized by the group (not by the council) and are planned/carried out by girls (in partnership with adults). This earns money for the group.

### ***Girls' participation in both council-sponsored product program activities and money-earning activities 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 their 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 sales are conducted with legal and financial integrity. To that end, consider the following reminders and cautions:***

- Girls cannot hold money earning activities that include games of chance, such as BINGO, 50/50s, raffles, carnival-like wheel games, or casino nights in accordance with NJ state laws. (This includes BINGO games in which there are no monetary prizes but there is an exchange of money to play.)
- All rewards earned by girls through the council-sponsored product program activities must support Girl Scout program experiences (such as camp, travel, and program events, but not scholarships or financial credits toward outside organizations).

- Rewards are based on sale ranges set by council and may not be based on a dollar-per-dollar calculation.
- Groups are required to participate in council-sponsored product programs as their primary money earning activity. Money earning activities should not compete with the Girl Scout Cookie Program or the Fall Product Program and must take place outside of the Girl Scout Cookie Program time frame.
- Girl Scouts forbids girls from direct solicitation of cash and product demonstration parties.
- Money earning activities need to be suited to the age and abilities of the girls.
- Individuals and/or troops may not raise funds for personal use. Girls may, however, be awarded incentives and/or earn credits from the council-sponsored product program participation. Funds acquired through money earning activities must be reported and accounted for by the group, while following council procedures.
- Troops may form partnerships with local businesses, including events in which a percentage of sales will be donated to the troop. For the girls to participate they must be providing a service at the event (example: serving patrons, cleaning up tables, etc.). Girls cannot participate in the solicitation of sales for the event. This is a business donation to the troop. Please use the Incoming Business Donation form to notify GSCSNJ of this partnership and incoming checks.
  - Please note: the only donations that are tax deductible are those given to Council for processing. GSCSNJ is incorporated as a 501(C) 3 tax exempt organization. Any group accepting a donation must submit the check to GSCSNJ for processing. The council, in turn, will provide acknowledgement of the donation and a tax receipt to the donor and payment to the group via a mailed check.

The best way to earn money for your troop is to start with council-sponsored product programs and from there, your troop may decide to earn additional funds on its own.

## **Additional Money Earning Activities**

Troops are required to participate in the Council- sponsored Product Program Fall Sale and Product Program Cookie Sale to be able to earn additional funds through Additional Money Earning Activities.

Council-sponsored product sales are a great way to earn the funds necessary for girls to travel or carry out *Take Action* projects. If income from the product sale is not enough, 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***

- Lunch box auction (prepared lunch or meal auctioned off)
- Themed meals like high tea, Indian meal, Mexican dinner (if girls are earning money for travel, tie the meal to their destination)

### ***Service(s)***

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

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

- **Avoid money earning for other organizations:** Girl Scouts are not allowed, when identifying themselves as Girl Scouts (such as wearing a uniform, a sash or vest, official pins, etc.), to solicit money on behalf of another organization. This includes participating in a walk-a-thon or telethon while in uniform. You and your group can support another organization through take action projects. Girl Scouts as individuals are able to participate in whatever events they choose, as long as they are not wearing anything that officially identifies them as Girl Scouts.
- **Steer clear of political fundraisers:** Girl Scouts (when identified as such) may not participate (directly or indirectly) in any political campaign. This includes work on behalf of or in opposition to a candidate for public office. Letter writing campaigns are not allowed, nor are participating in political rallies, circulating petitions, or carrying political banners.
- **Be respectful when collaborating with religious organizations:** Girl Scout groups must respect the opinions and practices of religious partners. Girls are not required to take part in any religious observance or practice of the sponsoring group.
- **Avoid selling or endorsing commercial products:** Commercial products may include but are not limited to Avon, Candy Bars, Hoagie Coupons, Origami Owl, etc. Since 1939, girls and volunteers have not been allowed to endorse, provide testimonials for, or sell such products.

## Helping Girls Reach Their Financial Goals

It is important that 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 expenses (cost of supplies, admission to events, travel) and income (group's account balance, projected cookie proceeds, and so on).
3. Determine how much the group needs to earn. Subtract expenses from income to figure out how much money your group needs to earn.
4. Make a plan. The group can brainstorm and make decisions about its financial plans. Will participating in the Fall Product Program and the Girl Scout Cookie Product Program earn enough money to meet the group's goals? If not, which money earning activities might offset the difference in anticipated expenses and incomes? Will more than one money earning activity be necessary to achieve the group's financial goals? In this planning stage, engage the girls and consider the value of any potential activity and 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 money earning activity, fill out the online application for approval from the council.

**Remember:** It is great for girls to have opportunities, like the Fall Product Program and the Girl Scout Cookie Program, to earn funds that help them fulfill their goals. As a volunteer, 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!



## Steps for Group Money-Earning Activity

Complete Group Money Earning Activity form online at <https://gscsnj.wufoo.com/forms/troopgroup-moneyearning-activity-form/>

\*Note: This form is to be filled out for any money earning activity or event, even if the plan is to break even. Anything the troops are doing to earn money, that is not a council-sponsored product program, requires this form be filled out.

## Silver & Gold Award Projects

For Silver awards all money earning activities need to be submitted to GSCSNJ through the Money Earning Activity process. Use this link to submit for approval.

<https://gscsnj.wufoo.com/forms/troopgroup-moneyearning-activity-form/>

For Gold Awards all money earning activities should be part of the application process done in GO GOLD. Provide all details and information there.

## Games of Chance & Games of Skill

A game of chance contains three elements: consideration paid, a prize to be won, and the winner determined by chance. In order to participate in games of chance, such as 50/50 raffles, tricky trays, Chinese auctions, and bingo, the New Jersey Legalized Games of Chance Control Commission requires nonprofit entities to hold a license and register for each game of chance. Troops and Service Units are not considered nonprofit entities; therefore, troops are not able to register for permission for these events and are not able to legally participate in these types of activities. There are significant financial penalties for non-compliance of the New Jersey Legalized Games of Chance Commission Law. No troop, group, or Service Unit may conduct a game of chance activity.

The only type of low prize raffle allowed by the New Jersey Legalized Games of Chance Commission Law is a "special door prize raffle" where the value of the prize is under \$50 and the raffle ticket is drawn at an assembly where no other games of chance or raffles are held and where the net proceeds are devoted to the charitable purposes of the organization. No person under the age of 18 may participate in, operate, conduct, or sell any tickets for any game of chance, including a low prize value raffle. Please be aware that it is a federal crime to mail or send by common carrier (UPS, FedEx) raffle or game of chance tickets. Tickets for low value raffles must be hand-delivered only to a person over the age of 18 years.

Games of skill, such as a mini golf contest, walk-a-thon, dance-a-thon, etc., are not considered games of chance, and therefore are not regulated by the New Jersey Legalized Games of Chance Control Commission. Troops and Service Units are welcome to host games of skill as an additional money earning activity.

## Charitable Donations to Service Units or Troops

### ***Service Unit and Troop Pass through Donations***

Girls should participate in the Girl Scout Cookie product program and Fall Product programs as their primary form of money earning. In addition, charitable contributions may come to GSCSNJ for the benefit of a troop or service unit. To that end, troops or service units may receive up to \$5,000 in pass through contributions per fiscal year, from the following sources:

- Donations from a parent, guardian, grandparent or other blood relation of a member of the troop or service unit for the sole use of girl programs and experiences within the troop or service unit
- Matching employer gift funds from an adult volunteer associated with the troop or service unit
- Volunteer hour matching contributions from a registered adult member connected to the troop

The Girl Scouts of Central & Southern New Jersey Inc. is incorporated as a 501(c) (3) tax exempt organization. This means that service units and troops have no independent existence for tax purposes and cannot directly solicit or accept contributions. In accordance, and to maintain records in compliance with New Jersey and IRS regulations, and to provide consistency in reporting and thanking contributors, all donations received by a service unit or troop (excluding individual donations at no more than \$100) must be submitted to the Council for deposit. The Council, in turn, will ensure proper recognition to the donor, compliant accounting for the funds, and will in turn provide payment of the donation to the individual service unit or troop, up to the annual \$5,000 threshold. This will allow the council to support the intent of the donor and insure accountability on use of funds. If a donation is received after the threshold has been reached then the donor will be contacted to discuss whether the donation may be retained or returned.

*Under certain circumstances a waiver of this policy may be approved by the Council Board of Directors.*

Under no circumstances are volunteers or girls permitted to directly solicit corporations, organizations or individuals for financial contributions.

Troop annual financial reports must be current, in order for a troop to be eligible to receive pass through donations.

### ***Volunteer Hours***

Volunteers who request matching hour contributions for Girl Scout volunteer time are required by the IRS to substantiate the hours contributed. Companies usually require the council to substantiate the hours submitted by the volunteers. Council will provide any such acknowledgement if the volunteer provides the necessary paperwork and documentation.

### ***In-Kind Donations***

Goods or services donated to a service unit or troop are considered “in-kind” donations. Donors wishing a receipt for such donations need to contact the Council directly.

Donations that are solicited to buy cookies for the military or local service organizations do not qualify as a donation or for a tax deductibility acknowledgement as a cookie purchase is not a donation.

### ***Tax Exempt***

A tax-exempt form is included for all troop program purchasing.

### **VENMO/PAYPAL**

- Is permitted to be used in the Girl Scout family only. This includes: Parent to Troop, Troop to Parent, Troop to Troop, Troop to Service Unit, Service Unit to Troop. Parent to Service Unit, Service Unit to Parent.

- Cannot be used to receive payments for product programs or extra money earning activities outside of the Girl Scout family.
- Payments must be transferred to the troop account immediately when received. Troops are not permitted to have funds sit in their Venmo/PayPal account. The 1-3 day transfer option is permitted once the transfer has been initiated.
- Receipts must be issued for payments received.
- Statements are required to be turned in when submitting the Troop Financial Summary at the end of the year.

As a volunteer of GSCSNJ I acknowledge I have reviewed the Service Unit and Troop Treasurer guide. If I have questions or concerns I will reach out to my Service Unit Treasurer or Council staff.

\_\_\_\_\_  
Print Troop Leader Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Troop Leader Signature

\_\_\_\_\_  
Troop number

\_\_\_\_\_  
Service Unit Treasurer Signature

\_\_\_\_\_  
Print SU Treasurer Name

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