

Money Earning Basics

Girl Scouts can earn money in two distinct ways:

- **The Fall Product Program and Girl Scout Cookie Program.** These programs are open to all Girl Scouts and provide opportunities for Girl Scouts to learn skills in addition to earning money. All girl members, including Daisies, are eligible to participate in council-sponsored product-sale activities with volunteer supervision. Please remember that volunteers and Girl Scout council staff do not sell cookies and other products – girls do. The best way for Girl Scouts to earn money for their Girl Scout experiences is to start with our Girl Scout cookie program and Fall product sale. These programs also provide vital financial support to the Council for investment in camps, programs and support to troops and service units.
- **Other money-earning activities** organized by the troop or service unit. These are planned/carried out by girls in partnership with adults and must be pre-approved via submission of the Money Earning Form.

Girl Scout participation in all money-earning activities requires 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 Girl Scout 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 Scout
- Arrangements for safeguarding the money

There are specific guidelines – required by Girl Scouts of the USA, the Internal Revenue Service or the State of New Jersey Attorney General's Office – that ensure money earning activities are conducted with legal and financial integrity.

- Girl Scouts are encouraged to participate in the Fall product sale and the Cookie Program as their primary money earning activity. Other money earning activities should not compete with the Girl Scout Cookie Program or Fall product sale and should take place outside of the time frame when those programs are taking place.
- As outlined in the Girl Scout Blue Book, Girl Scouts may not fundraise nor donate funds earned through Girl Scout money earning activities to other charitable organizations or causes. GSUSA can in their sole discretion lift the Fundraising Ban and give permission to raise money in times of a major national or international emergency.
- Girl Scouts cannot hold money earning activities that include games of chance, such as BINGO, 50/50s, raffles, carnival-like wheel games, or casino nights. This includes BINGO games in which there are no monetary prizes but there is an exchange of money to play.
- All money earned by girls through money earning activities must support Girl Scout program experiences (camp, travel, and program events). Girl Scouts cannot use funds for scholarships or financial credits in outside organizations. Girl Scouts can use funds from

money earning activities to purchase supplies needed for Take Action projects and Bronze/Silver/Gold Award projects.

- Girl members may not engage in direct solicitations for money except for Girl Scout Seniors and Ambassadors who may solicit donations for their Gold Award projects. (See Gold Award policies for more details.) Girl members may not earn funds from 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. Girl Scouts may, however, be awarded incentives and/or earn credits from their Girl Scout product sales.
- Funds acquired through money earning activities must be reported and accounted for by the group, following council procedures.
- Adult members of the troop/service unit may form partnerships with local businesses, including events in which a percentage of sales would be donated to the troop/service unit. This is not considered a money earning activity, as girls do not participate in the solicitation of sales for the event. This is a charitable donation to the troop. Please use the Incoming Business Donation form to notify GSCSNJ of this partnership and incoming checks.
 - Please note: GSCSNJ is incorporated as a 501(C)3 tax exempt organization; troops and service units are not able to provide the necessary documentation to donors for charitable contributions. In order to receive a tax deduction for their contributions, businesses/organizations must send their checks/contributions to GSCSNJ for processing. The council will provide acknowledgement of the donation and a tax receipt to the donor and then will forward any received donations to the troop/service unit.

Specific Guidelines for Additional Money Earning Activities

The two council product programs should be a troop's main source of income when possible. Troops planning to conduct additional money-earning activities or accept outside donations are encouraged to also participate in Girl Scout product sale programs. Product sales are a great way to earn the funds necessary for girls to travel or carry out Take Action projects. If income from our product sales is not enough, Girl Scouts can participate in other money earning activities 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 Scout doing service; funds go to support trip)
- Babysitting
- Raking leaves, weeding, cutting grass, shoveling snow, walking pets, cooking class or other specialty class

Steps for Group Money-Earning Activity Approval

Complete Group Money Earning Activity form online: <https://gscsnj.wufoo.com/forms/troopgroup-moneyearning-activity-form/>. A representative from the Council will respond within 5 business days.

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. 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. Girl Scouts 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, sandwich or pizza coupons, etc. Girl Scout members are not permitted to endorse, provide testimonials for, or sell products unless approved by GSUSA.

Helping Girls Reach Their Financial goals

It is important that Girl Scouts have a clear plan and purpose for their money earning activities. One of your opportunities as a volunteer, is to facilitate Girl Scout led financial planning, which may include the following steps for the girl members:

1. Set goals for money earning activities. What does your troop and individual Girl Scouts 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. How much money will the Fall Product Program and Cookie Product Program contribute to meet the group's goals? If not enough, which money earning activities might offset the difference in anticipated expenses and incomes? In this planning stage, engage the girls and consider the value of any potential activity. Have them weigh feasibility, implementation and safety factors.
5. Write it out. Once the group has decided on its financial plan, describe it in writing. If the plan involves a money earning activity, fill out the online application for approval from the Council.

Remember: It is great for girls to have opportunities, like the Cookie Program where they can learn skills and 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 a lot of money!