



# Money-Earning Guidelines



How do Girl Scouts become financially empowered women? Through the Girl Scout Leadership Experience (GSLE), that's how! Your Girl Scout troop can plan and finance its own activities, and you'll coach your Girl Scouts as they learn and manage troop funds.

This document does not supersede guidance provided within Girl Scouts of the Colonial Coast's training and/or documentation and should always be used in conjunction with the Troop Banking Guidelines, Volunteer Essentials, Blue Book of Basic Documents, and Troop Financial policies.

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# Money-Earning Basics

Helping Girl Scouts decide what they want to do and coaching them as they earn and manage money to pursue their goals is an integral part of the Girl Scout Leadership Experience (GSLE). Under the guidance of an adult, a Girl Scout troop or group (hereafter referred to as troop) can plan and finance its own activities. At the same time, they learn many valuable skills that serve them throughout their lives.

**Girl Scouts engage in money-earning activities to reduce the costs associated with Girl Scout programming, activities, trips, community service, Journey Take Action projects or Highest Award projects.** Like all Girl Scout events and activities, money-earning activities should provide additional leadership and skill-building opportunities.

## What exactly is a money-earning activity?

Money-earning activities refer primarily to services planned and carried out by Girl Scouts (with guidance from adults) to provide additional funding for specific Girl Scout projects or experiences.

**All Girl Scout members are encouraged to participate in council-sponsored product programs, Fall Product Program and Cookie Program, as the primary method of earning money for their troop because the skills learned through these programs are a critical component of the Girl Scout Leadership Experience. Participation in the two preceding product programs is a requirement to receive approval for any additional money-earning activity.**

The best way for troops to earn money is to participate in the Girl Scout Fall Product Program and Cookie Program. These programs are designed to build 5 skills including: goal setting, decision making, money management, people skills, and business ethics as well as provide funding for Girl Scout activities. If a troop requires additional funding outside of the product programs, a troop may decide to organize a money-earning activity.

Please note, Girl Scouts may not conduct money-earning activities during council-sponsored product programs.

To be eligible for a money-earning activity, troops must participate in both the previous Fall Product Program and Cookie Program. To comply with regional and national Girl Scout money-earning policies, all money-earning activities must be suited to the age and abilities of the Girl Scouts and be consistent with GSUSA's policies and practices found in Volunteer Essentials and Safety Activity Checkpoints.

# Girl Scout Decisions

After the troop has determined what the money is needed for and how much is needed, the next step is for the Girl Scouts to brainstorm different ways to earn money. The easiest way to earn money is through the established product programs, Fall Product Program and the Cookie Program. They should brainstorm how to increase sales in these programs before searching for other opportunities for money-earning activities.

Once the troop decides on a money-earning activity, Girl Scouts will plan (under the guidance of an adult) how to carry out the money-earning activity. By planning and participating in Girl Scout money-earning projects, they build real-world skills that benefit their troops, council, communities, and most importantly, will serve them throughout their lives.



## Who can participate in a Money-Earning Activity?

A troop may conduct Money-Earning Activities based upon the program level. Just like other Girl Scout programs, progression enables Girl Scouts to acquire necessary skills. The main feature is that it's girl-led. That means they should have a say in everything they do, especially when it comes to earning and managing troop funds.

Girl Scout Daisy and Brownie troops may not participate in money-earning activities other than the Council-Sponsored Product Programs. They may not collect money in any other way except through troop dues and caregiver contributions (GSUSA Policy).

### Maximum Money-Earning Submissions Per Membership Year

#### Girl Scout Daisies and Brownies

**-Money earning not permitted**

#### Girl Scout Juniors

- One money earning activity

#### Girl Scout Cadettes

- Two money earning activities

#### Girl Scout Seniors and Ambassadors

- Three money earning activities



# Money-Earning Progression by Program Level

## **GIRL SCOUT DAISIES**

Girl Scout Daisies are only allowed to participate in council-sponsored product programs. They should not be responsible for money but can practice skills like counting back change. They should be making decisions about the activities they are doing as a troop and learning that those activities have an associated cost.

## **GIRL SCOUT BROWNIES**

Girl Scout Brownies are only allowed to participate in council-sponsored product programs. They are more involved in understanding their troop's funds and resources. They need to be active in planning troop activities and determine how much money is needed to complete those plans. Their product program goal setting should reflect those plans.

## **GIRL SCOUT JUNIORS**

Girl Scout Juniors may participate in one money-earning activity per membership year. Help them brainstorm and have them make a choice as a group. Girl Scout Juniors should also begin to learn the basics of a budget. Teach them the basics of setting up a budget for the activities that they want to do for the year and how to earn money to accomplish those activities.

## **GIRL SCOUT CADETTES**

Girl Scout Cadettes should be able to carry out budgeting, planning, and group money-earning activities with guidance from adult volunteers. Girl Scouts at this age will need support and guidance from adult volunteers to stay focused on the task at hand. They are allowed two money-earning activities per membership year.

## **GIRL SCOUT SENIORS & AMBASSADORS**

Girl Scout Seniors and Ambassadors should be able to carry out budgeting, planning, and group money-earning activities with limited guidance from leaders. Adult volunteers will act more like advisors during this time. Seniors and Ambassadors are permitted up to three money-earning activities per membership year.

# Money-Earning Project Examples

The following examples of money-earning projects give Girl Scouts a way to build public speaking, financial literacy, marketing, and other marketable skills. This is by no means an exhaustive list but provides several examples.

## Entertainment:

- Talent or fashion show for retirement community or other audience
- Tea party
- Yard décor for birthdays and other special events

## Service(s):

- Babysitting
- Raking leaves, weeding, cutting grass, sweeping walks
- Pet walking
- Gift wrapping
- Cold or hot beverages at a Girl Scout event
- Cooking class or other specialty class

## Specialty Products:

- Holiday wreaths/ornaments
- Crafts (crochet, needlepoint, jewelry, ornaments)
- Yard or garage sale
- Books for resale (previously used)
- Holiday Flowers

## Events:

- Campouts with overnight themes
- Journey in a Day events
- Badge earning workshops

## Food/M meal Events:

For all food-related activities, the supervising adult should complete the in-person or online ServSafe Food Handler course, per municipal requirements.

- Spaghetti dinner
- Pancake breakfast
- Multicultural meals for younger Girl Scouts
- Candy or cupcake-making workshop
- Lollipops, cookies for sale
- Bake sale

Keep in mind that the money-earning activity must incorporate the Girl Scout Leadership Experience, which means the activity should be girl-led, allow for learning by doing, and promote cooperative learning. Adult volunteers can guide their troop to learn important elements of salesmanship, customer service, and financial literacy that goes along with goal setting, budgeting, collecting funds, and paying expenses while earning proceeds for the troop. Adult volunteers should be present at all times to ensure the activity is age appropriate and in accordance with Safety Activity Checkpoints.

# Money-Earning Essentials

Troops must follow the guidelines below when seeking approval for a money-earning activity. Money-earning activities require written approval prior to starting.

Before undertaking a money-earning activity, be sure that the decision to participate is a troop decision and caregivers understand the responsibilities and goals of the activity. Troops should consider money-earning activities that are age-appropriate and follow the goals and principles of the Girl Scout program. Be sure to keep it girl-led by allowing input on how the money will be earned, as individuals cannot earn money for individual use. Adult volunteers should be present at all times during the activity to ensure the activity is conducted in accordance with Safety Activity Checkpoints. All money-earning activities must also comply with GSUSA policies, local, state and federal laws regulating sales by minors, food handling, etc. and may not be conducted on the internet or through a third-party fundraiser. **Before you apply for a money-earning activity, ensure that all of the following boxes are checked:**

- ☐ Activity incorporates the Girl Scout Leadership Experience.
- ☐ Activity is suited to the age and abilities of the Girl Scouts and includes girl planning.
- ☐ Caregivers have agreed to participate and/or support the activity, and have an understanding of, and ability to explain to others, why the money is needed.
- ☐ Troop has established an approved bank account through Girl Scouts of the Colonial Coast.
- ☐ Troops' financial records are up to date and the troop annual financial report for the previous year has been submitted.
- ☐ Troop has participated in the two most recent product programs (Fall Product and Cookie Program).
- ☐ Activity does not occur during the Fall Product Program or Cookie Program.

If the troop is able to check off all the boxes above, they can begin to submit the necessary paperwork to receive permission to conduct a money-earning activity.



# Money-Earning Approval

Submit the Money-Earning Activity Request form to the service unit finance coordinator for approval 4+ weeks in advance of your expected activity date.

## **Approval must be received prior to conducting any money-earning activities.**

As you consider money-earning opportunities, remember that as a Girl Scout you are prohibited from engaging in the following types of activities:

- Raising money for another organization or cause.
- Projects where the Girl Scout organization might be perceived as endorsing a product, political viewpoint, cause, or business. This includes passing out political flyers, handing out freebies at a business, or holding product sales such as Creative Memories, Pampered Chef, Scentsy, etc.
- Selling anything on the Internet (Amazon, Facebook, Ebay, etc.)
- Games of chance (raffles, drawings, etc.)
- Crowdsourcing opportunities such as GoFundMe, Kickstarter, via Facebook, or IndieGoGo, with the exception of Council-directed special events.
- Use an online, third-party resource or professional fundraiser.

## Money-Earning Activity Forms and Process

1. Girl Scouts discuss what they want to do and how much money they will need.
2. They review their troop budget for how much money they have and how much they need to raise.
3. They make a plan on how to use Money Earning to fill the gap.
4. They create a budget.
5. The troop's leadership completes the **Money Earning Activity Request Form** and submits it at least 4 weeks in advance to SU Finance Coordinator along with the girl-created plan and budget.
6. If SU Finance Coordinator approves, they forward the documents to [customercare@gsccc.org](mailto:customercare@gsccc.org).
7. The GSCCC Philanthropy Director will review the request and submit a response to the SU Finance Coordinator and troop leadership within one week.
8. If approved, the Money Earning Activity may proceed.
9. After the activity, the troop's leadership completes the **Troop | Service Unit Donation Report** (donations and/or money earning) and sends it with the funds to GSCCC.
10. GSCCC acknowledges the donor(s) and sends IRS tax receipt letters.
11. GSCCC mails a check to the troop/SU.



## Promoting Money-Earning Activities

When it comes to promoting a money-earning activity, ensure the troop is set up for success. Consult GSCCC's Style Guide for specific ways to represent Girl Scouting. Additionally, follow the recommendations below to save you time and help you communicate as clearly as possible.

- Let the Girl Scouts help draft the flyer! Older Girl Scouts should be encouraged to create the flyer on their own.
- Talk to them about the information that is needed to promote the event, and if applicable, register participants.
- Let the Girl Scouts choose or create the artwork.
- Place fliers around town in places where they'll be seen by people who might want to participate. Make sure they ask permission before hanging a flier.
- Be inclusive of all family types. Avoid using Mother (Mother/Daughter Spa Day) or Father (Father/ Daughter Dance) to describe your event, try 'Me and My Gal/Guy or Me and My VIP (Very Important Person) instead.
- Make sure to get approval for use of the Girl Scout logo or Girl Scouts of Colonial Coast's service mark. Online or printed materials created using the Girl Scout brand should be emailed to [customercare@gsgccc.org](mailto:customercare@gsgccc.org) for review prior to use. Please allow 7-10 business days for review.
- Girl Scouts cannot endorse another product or company, so no other logos should be on the flier.
- Make sure to include anything important that participants may need to know about the event or the location. Share anything that will help them make a better decision about attending.
  - Is there something special participants should wear?
  - Will there be a lot of walking?
  - Do they need to bring a chair or sit-upon?
  - Is the location accessible to everyone (i.e. wheelchairs accessible)?
  - Will there be loud sounds or lights?
  - Be clear about the fee, and what will and will not be included. If there will be other items for sale you should note it in your flyer.
  - If you are using an online registration tool such as Sign-Up Genius or Evite, be clear about how the attendees will get payment to the troop and what information they should send with their checks. Also be clear as to which forms of payment will be accepted.
  - If you are collecting registrations via the mail, be sure you have the registrants mail their registration to Troop XXX along with the mailing address instead of identifying a person. By not identifying the person's name on the flyer, it helps to protect their privacy.
  - Do not share your flier until after receiving approval from GSCCC Marketing Dept.



## What is an Area Money-Earning Activity?

An Area Money-Earning Activity must be organized with a service unit, if it meets ANY of the following criteria\*:

- ☐ will serve Girl Scouts and/or adults from multiple troops from the same local area;
- ☐ will serve greater than 28 participants from the same area;
- ☐ will collect funds for registration;
- ☐ requires complex planning and/or budgeting;
- ☐ involves more than one troop;
- ☐ requires collaboration with a local business, such as a restaurant night.

\*If you can check any of the boxes above, then the troop activity is an area money-earning activity. Girl Scouts can hold an area activity that generates revenue, provided the fees charged remain accessible and in-line with other council event fees. The service unit and GSCCC must approve the scheduling and assist with promotions.

An Area Money-Earning Activity promotes increased planning and cooperation for older girls (Cadette and above). It can involve more than one troop. Financial agreements must be clearly outlined on the *Money Earning Activity Request* form or have an extra page added as an attachment.

The programmatic goal of an Area Money-Earning Activity is offer a broader opportunity for Girl Scouts to collaborate and experience the Girl Scouts' Three Keys to Leadership and Three Processes and that reflect Girl Scouts' Five Outcomes.

By providing Girl Scouts with the opportunity to participate in multiple aspects of the Girl Scout Leadership Experience, you are helping them to flex their leadership muscles.



### SENSE OF SELF

Girl Scouts have confidence in themselves and their abilities, and form positive identities.



### POSITIVE VALUES

Girl Scouts act ethically, honestly, and responsibly, and show concern for others.



### CHALLENGE SEEKING

Girl Scouts learn to take appropriate risks, try things even if they might fail, and learn from



### COMMUNITY PROBLEM SOLVING

Girl Scouts desire to contribute to the world in purposeful and meaningful ways, learn how to identify problems in the community, and create "action plans" to solve them.



### HEALTHY RELATIONSHIPS

Girl Scouts develop and maintain healthy relationships by communicating their feelings directly and resolving conflicts constructively.



# Highest Awards Money-Earning

The Girl Scout Bronze, Silver, and Gold Awards encourage Girl Scouts to stretch themselves to reach their full potential and become agents of positive change. All three awards give Girl Scouts the chance to do big things while supporting an issue they care about. The following information outlines money-earning for the Girl Scout Bronze, Silver, and Gold Awards.

## **What is the difference between troop money-earning and money-earning for the Highest Awards?**

Simply stated, troop money-earning is done to fund activities, programs, or trips for a whole troop, while funds earned through Highest Awards money-earning activities are earmarked for that specific award project.

One major difference between troop and Highest Awards money-earning relates to funds remaining at the conclusion of the project. Funds remaining at the conclusion of a Highest Awards project can be used to purchase additional supplies for the benefiting organization but may not be given to the benefiting organization as a financial contribution. As a reminder, if no additional supplies or materials are needed, the funds should be returned to the original donor. Funds raised for a Bronze, Silver, or Gold Award can not be held for future Highest Award projects.

Since every Girl Scout's project differs and money-earning activities are not required to complete the Highest Awards, there is no average amount to be earned through a money-earning activity to support the completion of a Highest Award or Journey Take Action project. Each project is as unique as the Girl Scout!



## Frequently Asked Questions

**Q: Can a Girl Scout use her own money to support a program, activity, or trip that her troop plans to participate in?**

A: Girl Scouts can contribute their own money to engage in a program, trip or activity. Although Girl Scouts are encouraged to participate in approved Money-Earning activities, participation should not put a financial burden on a girl or her family.

**Q: Is the placement of coin collection jars at area businesses an approved money-earning activity?**

A: It is not allowable for Girl Scouts to place coin collection jars in area businesses, as there is no service being performed or learning aspect to the money-earning activity.

**Q: Is it permissible to work with a restaurant that will provide a percentage of sales?**

A: In collaboration with their service unit, Girl Scouts can raise funds through partnering with a local restaurant willing to donate a percentage of sales. The establishment must be age appropriate, reflective of Girl Scout values, and Girl Scouts must participate in some capacity. For example, they could seat guests, hand-out menus, or host a Girl Scout recruitment table or activity at the restaurant.

**Q: Can monetary donations be raised through a commercial fundraiser?**

A: Girl Scouts cannot raise monetary donations through a commercial fundraiser. Examples include, but are not limited to, Krispy Kreme Donut Sales, Pampered Chef, Scentsy, Southern Living, or outside fundraising organizations. It is not permissible for Girl Scouts to partner with a company that provides a product in exchange for a percentage of the sales, as it could appear as an endorsement.

**Q: Can Girl Scouts divide funding based on the earnings of each participating Girl Scout for money-earning activities and/or the Fall Product or Cookie Program?**

A: The proceeds from money-earning activities and the Fall Product Program and Cookie Program cannot be allocated to a specific girl based on the sales of the individual Girl Scout. The proceeds are to benefit the troop as a whole. Groups of multi-level Girl Scouts may have age-restrictions to participate in or benefit from the associated money-earning activity.

**Q: Is it allowable to request a grant or financial donation?**

A: It is not allowable to directly request a grant, financial donation, or monetary contribution. Any unsolicited donations received by a troop must be sent to council for acknowledgment per IRS guidelines.

*\*Gold Award Girl Scouts are permitted to make a request for a philanthropic donation of cash to their council. See additional information in Your Guide to Going Gold for the approval process.*





**Q: Is it allowable for immediate family members or friends to request financial support for a Girl Scout through their employer?**

A: All donations must be processed by Girl Scouts of the Colonial Coast, including volunteer involvement grants from employers. Complete the [Donation Form](#) to submit the details to council.

**Q: Can donors (individuals or companies) be recognized in connection with a donation, in-kind or financial, made toward troop activities?**

A: It is a best practice to distribute a thank you note to contributors, with adult oversight, as an appropriate form of recognition. The inclusion of individual or organizations names on printed or online materials is prohibited as it could appear as a council endorsement. Council will process the donation and return the funds to the troop as well as provide the acknowledgment letter per IRS guidelines.

**Q: Can money-earning activities benefit adults?**

A: Money-earning activities can also benefit adults as long as the adult does not directly receive funds, and this benefit has been disclosed to and agreed on by all troop members, caregivers, and volunteers involved. The way in which money raised is allocated, must be agreed upon prior to the start of the money-earning activity.

**Q: Can time allocated to approved money-earning activities be included on a Highest Awards time log?**

A: The time allocated to money-earning activities can be included on a Highest Award time log. However, the time spent on money-earning activities should be a minor portion of the total number of hours. Additionally, the amount of time entered is based on each Girl Scout's individual participation, not the collective cumulative time contributed by the troop (Girl Scout Bronze Award) or small team (Girl Scout Silver Award).

**Additional Questions?**

There are several contacts shared throughout this document in reference to specific questions/topics. If after reviewing the document in its entirety and you still have questions, please reach out to the Customer Care team, [customercare@gsccc.org](mailto:customercare@gsccc.org).

## Forms and Resources

Current forms and resources are at your fingertips 24/7. Visit the Council's website, [www.gsccc.org](http://www.gsccc.org), and find the icon that looks like a piece of paper at the top of the screen. It will connect you to the pertinent resources.

The page is segmented into Caregiver Forms, Trips & Travel, Financial Resources, and Volunteer Service Team Guides. The [Money-Earning Activity Request Form](#) and [Troop / Service Unit Donation Report](#) are in the Financial Resources section.

Other helpful resources involving funds include the [Donation Pre-Approval Form](#) if someone has offered to make a donation to the troop either as money, gift cards, or in-kind items.

Contact [Customercare@gsccc.org](mailto:Customercare@gsccc.org) if you need assistance.