

Troop Banking & Annual Paperwork

How is a Troop Funded?

- Troop Start-Up Funds
Once your Troop has two registered, background checked leaders and five Girl Scouts you can request startup funds of \$100. You will fill out this form [START UP FUNDS REQUEST FORM](#). This form can also be found in the forms section at [gssn.org](#).
- Troop Dues
Troop dues are not mandatory. The decision to collect dues is determined by the members of the Troop at an annual parent meeting. If Troop dues are collected, it should correspond with the Troop budget.
- Fall Product Program
The Fall program is designed as a friends and family sale. All grade levels may participate. It typically occurs in September.
- Cookie Program
The Cookie program occurs from January through March and is the Troop's main fundraiser. All grade levels may participate.
- Additional Money-earning opportunities
Additional money earning opportunities need Council approval. Troops must have participated in both previous Fall and Cookie Programs. Additional money earning opportunities will only be approved for Junior level and above, with funds being designated for travel and higher awards. Fill out this form for approval [APPLICATION FOR TROOP MONEY EARNING](#). This form can also be found in the forms section at [gssn.org](#).

Opening a Troop Bank Account

1. Complete the Bank Letter Request form. You can take this letter to any banking institution and open a checking account. Try to find a bank with low or no fees. Most Credit Unions do not charge a monthly fee for a non-profit. [BANK LETTER REQUEST FORM](#). This form can also be found in the forms section at [gssn.org](#).
2. Choose two adults to have debit cards for the troop account. These adults must be registered Girl Scouts, unrelated to each other, and reside in separate households, with current Criminal Background Checks on file with GSSN. They also should have internet access.

3. Bank accounts must be opened in the name of the troop, not the individual. Checks must contain the Troop number and council name (Girl Scouts of the Sierra Nevada).
4. The statements for the account must be mailed to one of the adults on the account. These should be shared with the Troop monthly and kept in the Troop Leader Binder for transparency.
5. As soon as cards are activated, a Troop Leader must register the account with GSSN by completing the ACH Form for Troop Banking. This form authorizes GSSN to electronically debit or deposit to your account - which makes electronic transactions related to product program easy. [ACH FORM FOR TROOP BANKING](#). This form can also be found in the forms section at gssn.org.

Banking Reminder & Tips:

- Girl Scout accounts are set up under the GSSN tax ID number. Bank statements should be shared with the Troop monthly and kept in the Troop Leader binder. An important part of the Girl Scout Leadership Experience is teaching financial literacy. The Troop should work together to decide how funds are spent.
- The bank account should be setup with little to no monthly fees. A credit union is a good place to start for low fees.
- Designate a Troop Treasurer to be the one person who is responsible for troop funds and for keeping an account of expenditures. This person is not required to be on the bank account. This person acts as a check and balance to the Leaders who will do a majority of the spending of Troop funds.
- Handle a lost troop debit card the same way you would a personal debit card: cancel it immediately.
- It is the Troop Leaders responsibility to ensure Troop funds are spent responsibly.
- Keep all receipts. GSSN may request troop financial records and receipts at any point within 2 years.
- Reconcile your troop account monthly. Review statements and match receipts to bank statements. Monthly reviews will make the end of year report easy to complete. You should be keeping track of expenses under these categories.

- Girl Scout Membership Registration Fees
- Fall Product and Cookie Sale Proceeds
 - Reports should be downloaded from each sale and kept with financial paperwork
- GSSN Shop or online Shop purchases
- Service Projects
- Girl Scout Membership Registration Fees
- Troop Supplies/Equipment
- Service Unit Program and Event Fees
- Council Program and Event Fees
- Troop Activities/Trips
- Banking Fees
- Other Expenses

Use of Funds

Funds are to be used for collective Girl Scouting purposes. Funds should never be used for gasoline, as the IRS prohibits this. Funds cannot be used for expenses with possible personal benefit, such as Amazon/Costco memberships. Under no circumstances should troop funds be used for alcohol or other drugs. While the IRS does not strictly prohibit these as business expenses, as a youth-serving organization, we must always remain responsible and exercise proper judgement.

Fund Management

Troop funds are for the benefit of all girls in the troop and should be spent in the year the funds are earned, unless the troop has a long-range plan for spending the funds. It is important to note that the funds belong to the troop as a whole. Per IRS guidelines for charitable organizations, troops are prohibited from keeping separate individual girl accounts. All funds expended should benefit **all girls in the troop** and spending should be agreed upon by girls and volunteers before expenses are incurred. Accordingly, troop funds cannot be used to benefit individual girls or be 'allocated' to individual girls. **Payments cannot be made directly to girls or their families from cookie sale proceeds (or other such fundraising efforts). This includes benefits such as cash/check payments, gift cards, and individual college scholarships (unless it's an application-based Girl Scout council scholarship).** At the time a troop disbands, the money in a troop account needs to be disbursed according to our policy outlined in the disbanded troop section of these guidelines.

Some large, multi-level troops may find it necessary to keep track of funds for each Girl Scout level only if each level of girls is pursuing different, age-appropriate goals. In these circumstances, multi-level troops must still adhere to the above guidance regarding no individual girl accounts, no individual benefit, and no direct payments.

All money received from parents or cookie customers should be deposited as soon as possible and should never be held in a personal checking account. For security reasons, we do not

recommend keeping cash in a house or vehicle. It is critical that all authorized signers are in communication with the other signers before spending funds to prevent overdrafts on the account. There may be timing issues with the online balance since there can be delays in posting transactions to the account in the banking system. Cash withdrawals should only be made if absolutely necessary – i.e. cookie booth change. If a cash withdrawal has been made, a clear record must be kept of the use of funds along with any applicable receipts or documentation. Each account signer should make sure that there are funds in the account to cover the amount of the transaction before writing a check or making a purchase with the troop debit card. Signers are responsible for any fees or charges for overdrawing the account. All expenses should be paid for by troop check/debit card. Blank checks should never be pre-signed and debit cards should not be used by anyone other than the person to whom they are issued. If there is an instance where a signer paid out of pocket for troop supplies and needs to be reimbursed using troop funds, those reimbursements should be approved and authorized by a signer other than the payee. Receipts are required for reimbursement. Under no circumstances should a troop check be written to and signed by the same person.

Donations

The IRS requires that GSSN acknowledge single donations of goods, services, materials, equipment, or money with a value of \$250 or more.

All donations of \$250 or more must be reported and deposited by GSSN within 30 days of receipt. Please see [GSSN Subordinate Donation Policy](#) for more information on donations.

Third-Party Payments

As of 10/1/23, the only third-party payment provider allowed for GSSN troops and service units is Cheddar Up. Cheddar Up offers an easy platform to create collections, pass on credit card fees, and to sell products. To enroll in Cheddar Up, please email membership support to establish a login. Full training and support is available at Cheddarup.com. [Please visit Cheddar Up FAQ page.](#)

Troops that Split or Disband

- Troop funds are to be spent on Troop expenses. Troop funds are for the entire Troop and not designated to a specific Girl Scout.
- If a Girl Scout moves to a different Troop or becomes a Juliette, no money is required to follow to the new Troop or Girl Scout.
 - The Troop can decide if they would like any money to follow the Girl Scout to her new Troop.
- If a Troop splits and forms into two troops the Troop funds will be split evenly among the Girl Scouts.

- If a Troop disbands the remaining funds in the bank account must be sent to GSSN. The bank account must be closed. Please submit the disbanding Troop form with the remaining funds in a check.
https://www.gssn.org/content/dam/gssn/documents/Disbanding_troop_procedures_and_report.pdf. This form can also be found on our website gssn.org under forms.
- Leftover monies can be spent in the following ways with the remaining Girl Scout(s) before a Troop disbands.
 - Troop activities, for example, have one last event to spend leftover funds. Rock climbing, hiking, or a trip to a local attraction.
 - GSSN activities or camp. Spend leftover funds to send the remaining Girl Scout(s) to a GSSN-sponsored program or camp.
 - Purchase the next year's membership for any Girl Scout(s) that will continue on as Juliette's or transfer to another troop.
 - Purchase lifetime memberships for any Girl Scout(s) graduating from High School.
 - Give the remaining funds to your Service Unit if it is active.

Annual Paperwork

[Step by Step Guide to submitting Year End Financials.](#)

Troops must submit their end of year report in the Volunteer Toolkit no later than June 15th each year. Service Units must turn in their financial paperwork by September 15th each year.

Each year, troops must make an accounting of their income and expenses for the year using GSSN's on-line reporting form (shown above). If the Troop annual paperwork is not received by June 15th, the troop is considered inactive for the next year and GSSN will not be able to give access to the Fall Product program in August until the annual paperwork is received.

Trainings are conducted in April and May of each year to learn how to submit financials. Please check the GSSN Calendar [HERE](#) to register.

Fraud

Unfortunately, fraud happens even within Girl Scouting. Please follow the practices outlined in these guidelines to help prevent unauthorized use of troop funds. The troop funds belong to the girls as a group and should be treated as such.

If a Leader or parent within the troop suspects that troop funds are being mismanaged, first discuss the matter with the troop leader(s), focusing on the facts and documentation. If there is a possibility that the Leader has mismanaged funds, contact the council's Finance department at 775-322-0642 or email finance@gssn.org. If GSSN suspects fraud, they will conduct an investigation and pursue all legal courses of action available.

Penalties for Petit Larceny <\$1200 in Nevada carry a penalty of up to six months in jail, fines, and restitution payments.

Penalties for Grand Larceny >\$1200 in Nevada carry a penalty of 1 to 20 years in prison, fines, restitution payments, and potential loss of rights.

FREQUENTLY ASKED QUESTIONS- Finance Policies

Girl Scouts of the Sierra Nevada (GSSN)

Q. Which institutions are GSSN approved?

A. You may open your checking account at any local bank or credit union. Look for one with low or no fees.

Q. Will the troop/service unit get to choose which financial institution to use?

A. Yes. When completing the “Bank Request and Financial Agreement” on the GSSN website, the troop or service unit can indicate its choice of bank or credit union.

Q. How can the troop/service unit reimburse an individual, if necessary?

A. GSSN discourages reimbursements to individuals. However, when necessary, individual reimbursement can be made using bill pay through online banking. When a bill needs to be paid, enter the name and address of the person needing reimbursement, and the bank will mail them a check using the funds from your bank account. You may also write a check and make sure to note what the reimbursement is for on the memo line.

Q. How many ATM debit cards will be issued per troop/service unit?

A. GSSN requires that you have two unrelated background checked leaders on your bank account. Each of these people should have a Debit card:

- Currently a registered member of Girl Scouts of the USA
- Passed a GSSN criminal background check (updated every 2 years)
- Individuals must be unrelated and reside in separate households

Q. What do I do if my ATM debit card is lost or stolen?

A. Contact your Bank or Credit Union immediately and have them cancel the card and re-issue a new one.

A. Report any transactions that were not authorized to the fraud department with the bank or credit union.

Q. Can the troop/service unit deposit cash into an ATM?

A. Depositing cash and checks into the ATM is completely safe. The cash is fed into a vault that can only be opened under dual custody, and all deposits are verified in dual custody. **DO NOT MAIL CASH.**

Q. Can the troop/service unit use Banking Mobile Apps?

A. Yes, make sure the username and password are located in a safe place that can be accessed by all troop leaders.

Q. How do I add and/or remove users from an account?

- The person being added or removed from the account must first approve the change. All signers on bank account must be background checked members of Girl Scouts.
- To add or remove signers on the bank account visit our website to complete the [TROOP BANK LETTER REQUEST](#). This form can also be found in the forms section at gssn.org.
- Take the new bank to make the changes to your account.
- Troops must resubmit a new ACH for showing the new signers on the account. [ACH FORM FOR TROOP BANKING](#). This form can also be found in the forms section at gssn.org.

Q. How can I access monthly bank statements?

A. Monthly statements should be mailed to one of the Adults on the bank account, they should be kept in the Troop Binder. Most banks also allow online access to statements.



Financial and Sales Abilities by Grade Level Overview

As with other activities, girls **progress** in their financial and sales abilities as they get older. This section gives you some examples of the abilities of girls at each grade level.

Girl Scout Daisies

- The group volunteer handles money, keeps financial records, and does all group budgeting.
- Parents/guardians may decide they will contribute to the cost of activities.
- Girls can participate in Girl Scout cookie activities and other council-sponsored Product Program.
- Daisies are always paired with a volunteer when selling anything. Girls do the asking and deliver the product, but volunteers handle the money and keep the girls secure.

Girl Scout Brownies

- The group volunteer handles money, keeps financial records, and shares some of the group-budgeting responsibilities.
- Girls discuss the cost of activities (supplies, fees, transportation, rentals, and so on).
- Girls set goals for and participate in council-sponsored Product Program.
- Girls may decide to pay dues.

Girl Scout Juniors

- The group volunteer retains overall responsibility for long-term budgeting and record-keeping, but shares or delegates all other financial responsibilities.
- Girls set goals for and participate in council-sponsored Product Program.
- Girls decide on group dues, if any. Dues are collected by girls and recorded by a group treasurer (selected by the girls).
- Girls budget for the short-term needs of the group, on the basis of plans and income from the group dues.
- Girls budget for more long-term activities, such as overnight trips, group camping, and special events.
- Girls budget for Take Action projects, including the Girl Scout Bronze Award, if they are pursuing it.

Girl Scout Cadettes, Seniors, and Ambassadors

- Girls estimate costs based on plans.
- Girls determine the amount of group dues (if any) and the scope of money-earning projects.
- Girls set goals for and participate in council-sponsored Product Program.
- Girls carry out budgeting, planning, and group money-earning projects.
- Girls budget for extended travel, Take Action projects, and leadership projects.
- Girls may be involved in seeking donations for Take Action projects, with council approval.
- Girls keep their own financial records and give reports to parents and group volunteers.
- Girls budget for Take Action projects, including the Girl Scout Silver or Gold Awards, if they are pursuing them.

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Financial and Sales Abilities by Grade Level: Activity

Task: Review each scenario below and match it to the grade level. Use the information from the Foundation 4 module: Topic 4.

Grade Levels:

Daisies (Grades K-1)
Brownies (Grades 2-3)
Juniors (Grades 4-5)
Cadettes (Grades 6-8)
Seniors (Grades 9-10)
Ambassadors (Grades 10-12)

1. The troop volunteer handles money, keeps financial records, and does all troop budgeting.
2. The troop volunteer handles money, keeps financial records, and shares some of the troop-budgeting responsibilities with the girls.
3. A troop volunteer retains overall responsibility for long-term budgeting and record-keeping, but shares or delegates all other financial responsibilities to the girls.
4. Girls budget for Take Action projects, including the Girl Scout Bronze Award.
5. Parents/guardians may decide they will contribute to the cost of activities.
6. Girls discuss the cost of activities (supplies, fees, transportation, rentals, and so on).
7. Girls set goals for and participate in council-sponsored Product Programs.
8. Girls determine the amount of troop dues (if any) and the scope of money-earning projects.
9. Girls keep their own financial records and give reports to parents and troop volunteers.
10. Girls budget for extended travel, Take Action projects, and leadership projects.
11. Girls can participate in Girl Scout cookie activities and other council-sponsored Product Program.
12. Girls estimate costs based on troop plans.
13. Girls decide on troop dues, if any. Dues are collected by girls and recorded by the treasurer.
14. Girls are always paired with a volunteer when selling anything. Girls do the asking and deliver the product, but volunteers handle the money and keep the girls secure.
15. Girls budget for Take Action projects, including the Girl Scout Silver or Gold Awards.
16. Girls may decide to pay dues.
17. Based on plans and income from the dues, Girls budget for the short-term needs of the troop.
18. Girls carry out budgeting, planning, and troop money-earning projects.
19. Girls budget for long-term activities, such as overnight trips, troop camping, and special events.
20. Girls may be involved in raising funds for Take Action projects (with council approval).



Sample: Troop Budget

Item	Payment Method (Dues, Fall Program, Cookie Program, Parents)	Cost per girl	Total (cost per girl * number of girls)
Membership			
Uniforms			
Journeys			
Girls Guides			
Snacks			
Badges/Patches			
Journey Awards			
Equipment			
Events			
Events			
Events			
Field Trip			
Field Trip			
Field Trip			
Misc.			
Misc.			

Dues: Add the cost of all dues items then divide by # of girls. This will show the cost per girl.

Fall product program: Add the cost of all fall product items then divide by # of girls. This sets the goal for fall product program.

Cookie product program: Add the cost of all cookie product items then divide by # of girls. This sets the goal for cookie program.

Note to facilitator and learners: May not be actual costs. Amounts are for this training activity only.

HINTS:

- Ask parents and/or relatives to donate craft supplies
- Set Fall Product and/or Cookie Program goals to raise enough proceeds to cover costs for the upcoming year or the next year.



Sample: Troop Financial Planning

1 - What do the girls want to accomplish this membership year?

2 - Fill out a simple budget worksheet

Activity	Related expenses per girl	Total Cost	Current Troop Fund	Fall Product Proceeds	Cookie Program Proceeds	Additional Proceeds
Totals (How much the troop needs to earn)						

3 - Our Plan: (The group can brainstorm and make decisions about its financial plans. Will more than one group money-earning activity be necessary to achieve the group's financial goals? In this planning stage, engage the girls through the Girl Scout processes (girl-led, learning by doing, and cooperative learning) and consider the value of any potential activity.)