



Girl Scouts of Central and Western Massachusetts, Inc.

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Money-Earning 101 for the Girl Scout Volunteer

Helping girls earn and manage money is an integral part of the Girl Scout Leadership Experience. Your *Girl Scout group* is responsible for planning and financing its own activities, with the guidance of adults. This puts girls in charge, giving them the opportunity (with your oversight) to cooperatively set goals, manage a budget, spend responsibly, maintain records, earn social skills and develop good marketing, entrepreneurial, math and financial skills.

Girl Scouting should not be expensive for girls. As girls participate in money-earning activities, they learn key skills including goal setting, decision making, money management, people skills and business ethics.

Money-Earning Basics

Girls earn money in two distinct ways:

- Council-sponsored product sales programs. These opportunities are council-wide sales of Girl Scout–authorized products (such as Girl Scout Cookies and Fall Product) in which members participate as these activities are part of the Girl Scout Leadership Experience.
- Group money-earning refers to activities organized by the group (not by the council) that are planned and carried out by girls (in partnership with adults) and that earn money for the group. These activities must be approved by the council in writing and are only allowed if the troop participated in council sponsored product programs.

Helping Girls Reach Their Financial Goals

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
2. Create a budget
3. Determine how much the group needs to earn
4. Make a plan
5. Write it out

Money-Earning Progression by Grade Level

Girl Scout Daisies cannot conduct additional money-earning activities, but can participate in council-sponsored product sales programs. They should not be handling money or the budget directly. However, they should be making decisions about the activities they are doing as a troop, and learning that those activities cost money. As a result, they should also help make decisions about how they will earn money to do the activities they have chosen.

Girl Scout Brownies will want to make decisions about the activities they are doing as a troop, and how they will earn the money to do those activities. They want to be able to finish everything they start, but will need to be given adequate time to do so. Leaders should offer up money-earning ideas that they know the girls are capable of doing so they will be able to complete the task and feel a sense of accomplishment.

Girl Scout Juniors should be able to come up with some of their own money-earning project ideas. Help them brainstorm ideas 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 should be able to carry out budgeting, planning and group money-earning projects with guidance from leaders. They should also be able to plan and carry out the money-earning projects that they decide on as a group. Girls at this age will need support and guidance from leaders to stay focused on the task at hand.

Girl Scout Seniors and Ambassadors should be able to carry out budgeting, planning and group money-earning projects with guidance from leaders. They should also be able to plan and carry out the money-earning projects that they decide on as a group. Girls at will need minimal guidance. Leaders will act more like advisors during this time.

If you have questions about money-earning, please contact us at
info@gscwm.org or call us at 413-584-2602 | 508-365-0115