

## Money-Earning Made Easy

### Always Remember:

Girl Scouting is about giving girls opportunities to build leadership qualities and develop the courage, confidence and character to make the world a better place.  
Money-earning activities should always support the Girl Scout Promise & Law.

Three levels of money matters:

1. Troop / Group
2. Service Unit
3. Council

### TROOP:

- Money-earning activities, not fundraisers.
- Girls *earn* money by providing a *service*.
- Raffles, drawings and silent auctions are not a service.
- Girls, in their role as Girl Scouts, cannot conduct direct solicitations of cash.
- Girls, in their role as Girl Scouts, cannot endorse other products.
- Girls must receive permission for all money-earning activities.
- Internet sales are not permitted.
- Calendars, coupons and discount cards are not permitted.
- Cookies and Fall Product come first!

### SERVICE UNIT:

- Council permission is still required.
- Organization collaborations permitted on limited basis (McDonald's, Friendly's, etc.).
- Raffles, drawings and silent auctions are OK – but NEVER conducted by girls.

### A Bit About Adults...

- Product demonstration parties are OK (Tupperware, Avon, Silpada, etc.), but are NOT to be promoted as Girl Scout fundraisers.
- Discount cards and coupon booklets – only by adults, and only to benefit the Service Unit or Council.

### In-Kind & Cash Donations ...

- In-kind donations less than \$200; Cash less than \$100 may be accepted by a troop/group.
- Adults may not directly solicit cash or in-kind donations from businesses in the name of Girl Scouts.

**Whenever you have a question...  
Contact GSCWM!**

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## **Quick and Easy Guidelines for Girl Scout Money-Earning**

**Money-earning = service = APPROVED!**

### **What you – as a Girl Scout – CAN do!**

Earning and managing money is an important part of the Girl Scout Leadership Experience. Here are some ways that your group can earn money. Remember, it's all about service!

- Spaghetti Supper
- Pancake Breakfast
- Gift-wrapping for the holidays
- Babysitting
- Wreath sale
- Car wash
- Yard sale
- Yard work
- Be creative! There are many more ways in which you can earn money!

### **Seeking and Accepting cash and/or non-cash gifts**

Girl members can accept community support (gifts) for Gold Award and Silver Award projects that supports achievement of their goal. The gifts **must not** be solicited as tax deductible to the donor since the girl does not have a tax exempt status. The council **can not** issue a note of “thanks” since the gift was not directly made to the council, but was and should be intended to support the community service project provided by the girl member.

Troops/groups can receive **unsolicited** (unrequested) donations of \$100 or less (cash) and \$200 or less (in-kind value) from a related party (family member or family friend). *It should also be understood that these gifts are not tax deductible.*

## **Money-Earning is NOT the same as Fundraising**

**Fundraising = direct solicitation = NOT APPROVED.**

### **Inappropriate money earning activities for girls or troops:**

#### **Asking for Money**

Direct solicitations for cash, including foundation grants – any request for cash support from a foundation, company or organization is inappropriate.

#### **Games of chance (auctions, tickets, raffles, etc.)**

IRS guidelines prohibit these activities conducted by girls.

#### **Product demonstrations (Avon, Mary Kay, Tupperware, candles, etc.)**

Since 1939, the National Board of Directors has had a policy restricting endorsement of commercial products by Girl Scouts members – girls and adults.

#### **“Girl Scout Nights” or sales that generate a profit for a specific company (Friendly’s, Macy’s, Pampered Chef, etc.).**

These events are permitted when used as a Service Unit Fundraiser to benefit the entire unit and if submitted by an adult. This request must first be discussed with the Fund Development Manager to ensure appropriateness and publicity guidelines.

#### **Fundraisers for other organizations (walkathons, telethons, etc.)**

Girl Scouts, in their role as Girl Scouts, may not raise or solicit money for other organizations or participate in walkathons or telethons, or similar activities, that raise funds for other organizations. However, girls may contribute a portion of their group treasury to organizations or projects they consider worthwhile. For example, a Girl Scout troop cannot solicit pledges to take part in a walk-a-thon for Race for the Cure, but they can support the event by volunteering to prepare goodie bags for participants or passing out water at the event.

If you have questions about money-earning, please contact  
the Fund Development Department!

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# girl scouts of central and western massachusetts

## **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.

### **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** can not 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.

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