

This document outlines the policies and procedures that should be applied when girls are raising funds for troop activities or High Award (Bronze, Silver, & Gold) projects, or accepting donations of any kind.

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Money-Earners

A money-earner is an activity organized by girls that is planned and carried out by girls (in partnership with adults) with the goal of earning money for Girl Scout-related activities. Money-earners can be executed by troops, and by girls (solo or in a small group) who are working on a High Award project.

What is the difference between money-earning, fundraising, and accepting donations?

Money-earning is NOT the same as fundraising or accepting a donation. Money-earning is an experience where girls perform a service or deliver a product to a customer to earn money, and where they learn financial literacy skills in the process. When you fundraise, you are directly asking someone (or someplace) for money and by IRS guidelines for organizations like Girl Scouts, girls may not do this. Donations in the form of products or services are known as 'in-kind' donations, and can be requested and accepted as long as some basic rules are followed. Please see the section below for more information on donations.

Are the Fall Product or Cookie Program Sales considered a money-earner?

No. These programs are organized by GSHNJ, so they do not meet the definition of a troop money-earner.

Is there any difference between a money-earner for a High Award and a troop money-earner?

Yes. There is more information below on the details of Bronze, Silver, and Gold (a.k.a. High Award) money-earning activities. Simply stated, a troop money-earner is done to fund activities, programs, or project work for a whole troop, and a High Award money-earner is being used only to fund that specific award project.

Can we use PayPal or another service that allows us to accept funds electronically?

Yes. If it is a troop money-earner, the account must be in the name of the troop and connected to the troop's bank account which is administrated by an adult who is trained and background checked, such as a troop leader or troop treasurer. Using a private account to collect troop funds is not acceptable. For a High Award, the account must be that of the troop – or - a trained and background checked troop advisor. If a girl has her own e-commerce site she can use it, however emails for a girl under 18 years of age cannot be shared, therefore a generic account must be set up for public-facing communications.

Troop Money-Earners

Do I need to have a troop money-earner pre-approved by my Service Unit?

No. Approval itself is at the discretion of GSHNJ Staff members but we do STRONGLY recommend you contact your SU team and share your information/flyer with them during planning so your event doesn't conflict with another troop or SU event which could have negative impact your attendance.

Do I need to have a troop money-earner pre-approved by GSHNJ Staff?

Yes. Money-earning activities carried out by troops to raise funds for general purposes such as trips, programs, service or journey-related take-action projects, must be pre-approved by a Girl Scouts Heart of New Jersey staff member.

Who do I send my troop money-earner approval form to? Who can answer my questions?

Money-earners are approved by your Membership Specialist. If you aren't sure who that is, please contact our Customer Care team at info@gshnj.org or 908-518-4400 and you'll be directed to the right person.

How far in advance do I need to submit a troop money-earner for approval?

You will receive a response with approval or recommendations for revisions within ten (10) business days of your Membership Specialist receiving your form. DO NOT ADVERTISE or PROMOTE your event before receiving a response, as revisions may be required.

Does my Membership Specialist need to review my promotional material too?

No, but we're always happy to help if you have questions. For some tips on creating a great flyer and where you can access up to date Girl Scout images, see the sample at the end of the Q&A section of this document.

What activities ARE acceptable for a troop money-earner?

The goals of any money-earner should include EARNING and LEARNING. Girls should LEARN important elements of salesmanship, customer service, and the financial literacy that goes along with goal setting, budgeting, collecting funds, and paying expenses. They should EARN the money by providing a valuable service or product to their community. If your event is NOT addressing both of these topics, it may not be an appropriate Girl Scout experience.

Whether this is a troop money-earner or a High Award money-earner, the same rules apply to what girls can and cannot do under the regulations of GSUSA, the IRS, and other governing agencies.

Girl Scouts CAN for example:

- ✓ Run a badge-earning event or a skills workshop for younger Girl Scouts.
- ✓ Host a service unit-wide profit earning event (if no profit is expected, it's not considered a money-earner)
- ✓ Hold a troop rummage sale
- ✓ Hold a spaghetti supper or pancake breakfast where girls prepare food, host guests, and clean-up!
- ✓ Provide gift-wrapping services for the holidays, hold a car wash or a dog wash
- ✓ Sell plants or holiday trees/wreaths but get creative and enhance them with pretty decorated pots, ribbons, or hand-written thank-you cards to make them special.

Girl Scouts CANNOT:

- ✓ *Endorse commercial products:* Girl Scouts USA restricts the endorsement of commercial products by individuals. This includes promoting any company or business by distributing its product or coupons as a Girl Scout or volunteer. Here are some examples that are NOT allowed:
 - Reselling a branded product – like buying in bulk and reselling chips or candy bars, bottled water, or Yankee Candles
 - Hosting product demonstrations (Pampered Chef, Tupperware, etc.) as a ‘Girl Scout Night.’
 - Promoting a special timeframe for discount at a business where troops receive a percent of the night’s receipts
- ✓ *Ask for money or gift cards:* Direct solicitation for cash or cash equivalents (gift cards) to be used to fund troop activities is not a money earner, however in certain situations may fit the definition of a donation or grant. See below for more information on donations and grants that are allowable. Girls should earn the money if it is to be considered a money-earner.
- ✓ *Participate in ‘Shake-a-Can’ or ‘Canning’:* Standing in front of a store, or any other format where they are asking for money without performing a service is not acceptable. Note that this includes having a jar or can on the table when a Girl Scout Product Program booth sale is ongoing to collect cash donations. If donations are offered, they can be accepted but girls cannot solicit for them.
- ✓ *Run games of chance (auctions, cash raffles, tricky trays, cash/prize BINGO etc.):* IRS guidelines prohibit girls from participating in these kinds of activities. Furthermore, the New Jersey State Legalized Games of Chance Control Commission prohibits organizations from hosting games of chance like BINGO or raffles where participants have to exchange something of value for the right to play **unless those games are officially licensed**. Additionally, persons under the age of 18 can only receive tickets or prizes – not cash – if they play a BINGO or raffle-style game. Please note that amusement games are NOT regulated unless they are held and operated at a recognized amusement park, at the seashore or other resort area that would be considered an amusement or entertainment area, or at an agricultural fair, or 4H exhibition. Locally held small-scale carnival-type events would not fit the criteria requiring regulation so if you are hosting fun arcade-style games at a small local event where girls win prizes or tickets, this is permitted.
- ✓ *Directly raise money for other organizations:* Girl Scouts – in their role as Girl Scouts – may not directly raise or solicit money for other organizations. This includes raising money with the sole intention of donating it to another organization like a shelter, school, or charity, and participating in walkathons, telethons, or similar activities where they accept pledges that directly raise funds for other organizations.

NOTE: Although girls cannot directly raise funds for another organization, they can support that organization by collecting non-monetary donations on their behalf, volunteering at an event, or by raising money to purchase supplies to make items for that organization. A troop can vote to allocate funds they already have in their treasury to another organization – however that vote must be unanimous.

My troop is running an event with a fee where we won’t make a profit, is this a troop money-earner?

No. If an event is being conducted that is purposely being priced only to cover your costs it is NOT considered a troop money-earner and does not need to follow the requirements set forth in this document. Events that fit this scenario include running a program for a Service Unit like ‘World Thinking Day’ or running events to fulfill the requirements of a take-action project or to earn a pin, bar, or badge.

We want to hold a troop money-earner where we are receiving an item from a local organization at a low cost to resell, is that an acceptable troop money-earner?

Yes. As long as you are not promoting the organization where you obtained the items, and the items are not branded. Remember that the girls should EARN and LEARN from the experience – so have the girls come up with a way to enhance the product and make it even more awesome, rather than just re-selling it.

Can I do a troop money-earner at any time of year?

Almost! You cannot sell any ITEM - such as holding a bake sale at a service unit event or selling friendship bracelets - at the same time as booth sales are ongoing for either the Fall Product or Cookie Program. If girls wish to earn funds during these timeframes, a Fall Product Booth Sale or Cookie Booth Sale is available to them. Troops may run a service or activity based money-earner such as hosting a badge workshop, a dance, or a dog wash.

Do we have to participate in the Fall Product Program and Cookie Program in order to run our own troop money-earner?

Yes. Troops wishing to host a money-earner for troop treasury purposes must have participated in both Product Programs they were eligible for in the last 12 months. If a troop is newly established and has not yet met as a troop prior to the first day of sales for either Product Program, they could not have participated and that requirement is waived. Participation means that at least one girl sold one product.

Can we donate troop funds we've earned to support another organization?

Yes. Girls may contribute a portion of their treasury to organizations or projects they consider worthwhile. All girls must unanimously agree to this decision. Troops cannot however hold a money-earner to directly raise funds for another organization a mentioned above.

How do I report the outcome of our troop money-earner?

Your annual troop/group financial worksheet has a place to report any income from money-earning activities.

Can I use kick-starter or another fund-raising site to generate funds?

No. Girl Scouts cannot directly solicit for cash or cash equivalents (gift cards) to use for funding troop or High Award activities.

Do I need to purchase additional insurance for my money earner event if non-members are participating?

Maybe. Girl Scout Activity Accident Insurance Basic Plan (Plan 1) covers registered members of the appropriate age for any approved, supervised Girl Scout activity lasting longer than two consecutive nights or less (three nights when one of the nights is a federal holiday). Troops/groups are urged to purchase Optional Accident Insurance for activities or events that allow non-members to participate such as events open to the public

Besides the money earner form, is there any other paperwork I may need?

You may need a contract or certificate of insurance (COI) for your event. Please note that only GSHNJ approved staff may sign, including but not limited to, any contracts, contractor, vendor, program delivery facilitator, transportation, rental agreements, or venue reservations on behalf of service units and troops. Your MS/SUSS will advise on obtaining these forms. In addition, a COI must be on file with GSHNJ prior to the event.

High Award Money-Earners

Do High Award money-earners need to be pre-approved?

No, for Silver and Gold. Yes for Bronze. Money being earned specifically for use by a girl or small group of girls to fund a Silver or Gold Award project does not require pre-approval, although details must be included in the project's formal budget planning and reporting. Remember that money-earning activities are not counted toward the required hours for a High Award. The Bronze Award does NOT include formal budget planning and reporting, and thus must be treated as a troop money-earner.

Do I have to sell Fall Product or Cookies to do a Silver or Gold Award money-earner?

No. Girls raising funds to support their Gold or Silver Award projects do not have to participate in a program sale. Girls working on High Awards should fund their projects without relying on troop support to cover the cost of their project.

Do I have to sell Fall Product or Cookies to do a Bronze Award money-earner?

Yes. The Bronze Award is typically completed as a Troop activity and we consider any money-earning activities to be equivalent to a Troop money-earner, therefore the troop must participate in the product sales as mentioned above.

Can I ask my troop to support my High Award project by donating troop funds?

Yes. Girls may request support from their troop as they would from any other organization.

Can a troop intentionally raise funds to support individual Silver or Gold Awards projects?

No. The Silver and Gold Awards expect girls to determine their own budget and fund their own project. If girls who are working on separate award projects wish to collaborate on a money-earner, they may. This does not require pre-approval, and would be reported individually in their project budgets.

Can a troop offer to allocate funds to a High Award project?

Yes. The troop treasury is the responsibility of the troop and so if a troop decides collectively to allocate a portion of their troop treasury to help one or more girls' High Award projects, they may do so as long as all girls unanimously agree to this decision.

Can a Girl Scout use her own money to fund her High Award project?

Yes. A girl may use her own personal funds (from a job, birthday gifts, etc.) to support her project

Can a troop 'hold' funds for a girl or group of girls in the troop account if it was raised to support a High Award project?

Yes. If it is more convenient for the troop and/or the High Award team, funds earned by girls can be temporarily held in a troop account. Additionally, girls can utilize a troop's electronic resources for collecting funds (e.g. PayPal or another similar service). Using a private account to collect troop funds is not acceptable.

Accepting In-Kind Donations and Grant Funding

In-kind donations are donations of materials, products, or services. Troops and IRMs may solicit and accept in-kind donations. For example, a troop may want to hold a money-earner bake sale; they may solicit a donation from the local grocery store for the brownie and cake mix that they will use to make the baked goods they plan to sell. Grants are typically more complex agreements with an organization who will want to see the outcome of the funds they have donated. Grants may result in money being donated to a troop for a purpose.

We want to ask for in-kind donations – can we?

Yes. Prior to soliciting in-kind donations with a value greater than \$249.99 you must contact the GSHNJ Fund Development department (funddevelopment@gshnj.org) for approval, to ensure it does not overlap with other initiatives.

We want to ask for cash donations to fund a troop activity – can we?

No. Girl Scouts cannot directly solicit for cash or cash equivalents (gift cards) to use for funding troop or High Award activities.

We want to ask for gift cards to be used as prizes for an event – can we?

Yes. Gift cards being requested so they can be given as a prize at an event are donations, and you may accept donations as long as any individual donation (money, supplies, or service) is valued at less than \$250. Any individual in-kind donation valued at \$250 or more should be discussed with council prior to accepting the items by contacting funddevelopment@gshnj.org to be sure it does not overlap or conflict with other initiatives. GSHNJ may be able to accept the donation on your behalf. Gift cards solicited in this way cannot be used to fund troop or High Award activities.

We were offered an in-kind donation – can we accept it?

Maybe. You may accept donations of supplies or services as a troop or as a High Award candidate as long as any individual donation (money, supplies, or service) is valued at less than \$250. Any individual in-kind donation valued at \$250 or more should be discussed with council prior to accepting the items by contacting funddevelopment@gshnj.org to be sure it does not overlap or conflict with other initiatives. GSHNJ may be able to accept the donation on your behalf.

Our local hardware store will provide us supplies at a discount, is this acceptable?

Yes; being offered a discount, coupon, or sale price on an item is acceptable. .

My company donates money to organizations where employees volunteer - can I accept it?

Yes. You may accept a donation as long as it is valued at less than \$250. Any donation of \$250 or more should be discussed with GSHNJ's Fund Development department prior to accepting the funds by contacting funddevelopment@gshnj.org. Troops are not legal 501(c)(3) entities and cannot provide tax-deductibility of the donation. GSHNJ may be able to accept the donation on your behalf, if your company requires confirmation of tax-deductibility. Please note that approvals are for one instance only, and any additional awards (for example donations made annually) must be re-confirmed before they can be accepted.

We were offered a cash donation – can we accept it?

Yes. If, in the process of asking for donations of supplies or services, someone offers you money or a gift card that you can use to purchase the supplies you need, you may accept it as long as it is valued at less than \$250. Any donation valued at less than \$250 can be received directly by you or your troop. Any individual donation of \$250 or more should be discussed with GSHNJ’s Fund Development department prior to accepting the funds by contacting funddevelopment@gshnj.org to be sure it does not overlap or conflict with other initiatives. GSHNJ may be able to accept the donation on your behalf.

The local print shop produced our annual awards booklet, and they’d like a receipt for their donation. How do I get that for them?

We can help. Contact GSHNJ’s Fund Development department at funddevelopment@gshnj.org for next steps. Troops are not legal 501(c)(3) organizations and cannot provide tax-deductibility of the donation on their own, but GSHNJ may be able to accept the donation on your behalf and provide the receipt.

Can we apply for a financial grant?

Yes. You may apply for a grant, but must contact GSHNJ’s Fund Development department at funddevelopment@gshnj.org before applying to be sure it does not conflict or overlap with other initiatives or grants. Grants also typically will want proof of 501(c)(3) status and so you’ll need to work with fund development to work through the logistics.

How do I report the receipt of an unsolicited cash donation?

Your troop/group financial worksheet has a place to report any income with a comment field and describes how to document them. Any donations would be reported in this part of the finance tab.

How do I report the receipt of an in-kind donation?

In-kind donations do not have to be reported.

Important Money-Earner Flyer Do's & Don'ts

Flyers to promote a money-earner do not require approval by a staff member, however we do offer the following recommendations and sample flyer, as examples of best practices. Following these guidelines will save you time and help you communicate your event as successfully as possible.

- ✓ Let the girls help draft the flyer! Talk to them about the information that will be needed to register your participants, let them choose the artwork, and older girls should be encouraged to produce the flyer on their own. You should also engage the girls with putting flyers around town in places where they'll be seen by people who might want to participate in your event. Make sure they ask permission before hanging a flyer!
- ✓ Avoid using Mother (Mother/Daughter Spa Day) or Father (Father/Daughter Dance) to describe your event, try 'Me and My Gal/Guy' instead.
- ✓ Make sure to use the proper GSHNJ service mark – you can find the current approved branding in the GSHNJ Brand Central by clicking [HERE](#).
- ✓ Girl Scouts cannot endorse another product or company, so no other logos should be on your flyer!
- ✓ Make sure you include anything important that your participants may need to know about the event or the location – is there something special they should wear? Will there be a lot of walking? Do they need to bring a chair or sit-upon? Anything you can tell them upfront will help them make a better decision about attending.
- ✓ Be clear about what the event costs, and what that cost will include. If there will be other items for sale (for example food from a concession stand) you should note it in your flyer.
- ✓ If you are using an online registration tool – like Sign-Up Genius or Evite – be clear about how the attendees will get payment to you and what they should send with their checks. Also be clear as to if a personal check will be accepted or payment must be made in the form of a troop check.
- ✓ Don't give out personal information – if registration forms are to be sent in, refer to the troop number rather than a person. It is also best-practice to use a troop email for inquiries instead of a personal email.
- ✓ Do not share your event flyer until AFTER you've received full approval of the event from your Membership Specialist. If you are not sure who your Membership Specialist is, contact the Customer Care team at 908-518-4400 or info@gshnj.org and you'll be directed to the correct person.

Sample Event Flyer

Troop ##### Presents

NAME OF EVENT

Briefly describe the event here with a few catchy points that will get people excited and use pictures or clip art to catch your audience's attention!

Who:	Describe who can participate. Level, age, troops only or girls with a parent?
Location:	Name of the facility and at least a street address
Date:	Include day of the week and if applicable, add a "rain date"
Time:	Add start and end times.
Cost:	What is the cost for a child vs. an adult? Does the cost include a patch or goodie bag?
Min/Max:	Always show max. Include min if you will cancel the event if it is not reached.
Signup Deadline:	What is the last date they can get money and registration forms to you?

Use this space to add more information, instructions including how to register – electronically or with a check and paper form. If using paper registration – use the table below to suit your event.

Questions? Your event's contact information (remember not to give out personal information)

Thank you for your interest in NAME OF EVENT

Please return this portion of the registration form by the signup deadline with a troop check to: Troop #####, 123 Main Street, Fairtown, NJ 99999

Adult contact full name:					
Adult contact email & phone number:					
GS Troop Number:					GS Level:
Number of Adults:		x	\$x/adult	=	\$
Number of Girl Scouts:		x	\$x/child	=	\$
TOTAL (Please make troop checks out to: GS Troop #####)					\$

Troop/Group Money-Earning Form

All money-earning projects must meet GSUSA and GSHNJ's policies and standards as stated in the preceding pages. This application must be submitted to your Membership Specialist at least ten (10) business days prior to advertising or promoting your event. **Please inform your Service Unit** prior to submission to ensure that your money-earner does not conflict with that of another local troop without your knowing. **Note:** Incomplete forms may be returned and may result in processing delays. If you have any questions, please consult your Membership Specialist.

5-digit Troop #: _____

Service Unit # /

Town: _____

Position: _____

Name: _____

Phone: _____

Email address: _____

Troop program age
level (check all that apply)

D B J C S A

What troop program or activity will this fund?

Describe your money-earner (please be specific):

How will girls be involved in this money-earner?

Date and location of money-earner?

What is the troop's revenue goal (income minus expenses): \$

Does this money-earner meet the following requirements?

<input type="checkbox"/>	Girls have been involved in the planning of the money-earner.
<input type="checkbox"/>	The troop has participated in any product sales during that past 12 months for which they were eligible.
<input type="checkbox"/>	The troop has submitted the previous year's finance report to council.
<input type="checkbox"/>	The project does not directly raise money for another charity or organization.
<input type="checkbox"/>	The money-earner will not involve selling an item if it will occur during Product Program booth sale time.
<input type="checkbox"/>	The project does not include a game of chance (raffle, drawing, silent auction) or direct solicitation of cash.
<input type="checkbox"/>	The project does not endorse/promote any business or involve the sale of a branded commercial item at a profit.

We understand that this is a request for approval. We will not make any final arrangements and will not advertise or promote our project until we have received approval from our Membership Specialist. If changes occur to this project, we will notify our Membership Specialist. We agree to follow GSHNJ's and GSUSA's policies and standards as outlined above.

Girl representative signature: _____ Date: _____

Adult representative signature: _____ Date: _____

For Council Use Only –

- Troop/Group registered in current membership year
- Troop/Group bank account information on file
- Troop/Group Financial Worksheet submitted
- Participated in most recent product programs: Fall Cookie
- Money-earner approved as written
- Money-earner approved with changes:
- Money-earner denied because:

**Membership Specialist
Signature:**

Date: