

# Collection Issues

## Parent/Guardian Collection Issues

1. Should payment concerns arise with a parent/guardian in the troop, troop leaders and/or TCCs are asked to document the situation and first try to resolve the issues within their own troop.
2. If problems persist, notify your SUCPC as soon as possible.
3. If the matter has not been rectified by the end of the program, troop leaders/TCCs must submit a Discrepancy Report to their Product Programs Manager as soon as possible. This form contains all pertinent information and a detailed documentation of collection attempts, e.g. signed receipts for cookies, emails with requests for cookies or attempts to collect, dates when parent was called for re-payment, etc. Troops should exhaust every effort to collect the funds before submitting a Discrepancy Report.
4. Troops should understand that it is critical that a Discrepancy Report is submitted to GSGLA as early as possible. **DO NOT WAIT!** It becomes progressively more difficult to collect as time passes. Please note: submission of a Discrepancy Report is not a guarantee that funds will be recovered; refer to the Credit Limit Guideline section below for ways to mitigate loss to the troop.
5. GSGLA will contact the parent/guardian and try to collect the unpaid funds. Payment plans and/or promissory notes may be used, or in extreme cases the account may be referred to a collection agency or law enforcement. Any funds collected will be returned to the troop. Please note that GSGLA has had limited success in recouping funds, so troops should make every effort to collect the funds before submitting a Discrepancy Report. If an account is submitted to a collection agency, the agency's fee will be deducted from any funds recovered.

## Credit Limit Guideline

The troop is responsible for all money owed to GSGLA for cookies picked up. As TCC, you should set clear expectations with parents and guardians during your girl/parent training. You can facilitate this as you see fit, but we strongly suggest that you collect money from girls soon after the SIO delivery so the troop can pay the first debit to GSGLA. Girls should remit to the troop promptly and frequently –at least once a week.

GSGLA recommends using caution in how much product you distribute to a parent before collecting money.

**Until you are comfortable with a parent's payment patterns, a best practice is to limit the troop's liability to \$300;** always keeping in mind that the troop is financially responsible for all cookies picked up.

Remember *Money Mondays* and *Touch Base Tuesdays* to keep in touch with parents to avoid loss.

## Returned Checks

If a customer's check is not honored for any reason:

- If you know the issuer of the check, respectfully contact the issuer to see if the item can be redeposited. You may be able to redeposit the "legal copy" of the check if this is the first time returned.
- If the issuer of the check is a stranger or if the check can no longer be presented to the bank, you should forward the original or bank "legal copy" to your Product Programs Manager within three days of the return date for collection. Troops should include troop number and contact information with the returned check.
- GSGLA staff will attempt to collect the amount of the check, plus bank charges, through a succession of phone calls and letters to the issuer of the check. GSGLA will refund the troop 100% of any recovered funds.
- All amounts not collected within 45 days will be forwarded to a collection agency. If the collection agency is able to recover funds, GSGLA will refund to the troop recovered funds up to the face value (only) of the check.
- The troop should understand that **collection may be more difficult if the telephone number and/or driver's license number is not recorded on the face of the check.**