

Money Handling Procedures

Credit Limit Guideline

As troops are financially responsible for all product signed for, GSGLA recommends using caution in how much product is distributed to a caregiver before collecting money. Until you are comfortable with a caregiver's payment patterns, the best practice is to limit liability to an amount that the troop determines to be its threshold for risk. Troops must regularly and proactively collect funds from Girl Scouts throughout the program, and before distributing additional product.

Girl Scouts' Monies

1. For the order card portion of the program, payment is collected **only when Girl Scouts deliver product**. Likewise, product should not be delivered without receiving payment in full. For Gift of Caring product orders, payment is accepted immediately. Products ordered online for girl delivery have already been paid for and no money should be collected.
2. GSGLA advises that troops determine the largest check amount they are willing to accept, keeping in mind that any check could be returned for non-payment.
3. GSGLA also advises that nothing larger than a \$20 bill be accepted in order to limit the passing of counterfeit bills.
4. Girl Scouts may accept cash and/or checks made payable to "Girl Scout Troop XXXXX" (where the Xs represent your troop number) as payment for product. Girl Scouts should accept only preprinted checks with issuer's address. It is required that the telephone number of the issuer is recorded on the face of the check. The driver's license number is recommended, if possible. GSGLA cautions against accepting out-of-state checks or checks for more than the troop's determined limit.
5. Credit/debit cards may be accepted when the troop has a smartphone card swiper that is directly connected to the troop bank account. Troops are responsible for paying any fees associated with credit cards. Fees may not be up charged to the customer.
6. Payment from **customers** via Paypal/Venmo/Zelle only is permitted when the funds go directly to the troop's bank account.
7. Fall Product Program funds should be collected from Girl Scouts and safeguarded by caregivers immediately. GSGLA encourages Girl Scouts to write their first name on checks to help identify payments and to keep the troop's bookkeeping organized.
8. Fall Product Program funds should be submitted for deposit to the troop treasurer promptly and frequently. Caregivers **may** deposit program funds into their personal bank accounts and pay the troop via Venmo/Paypal/Zelle, etc. directly to the troop's bank account, at the troop's discretion. Funds should be submitted by caregivers frequently and not wait until the end of the program to mitigate risk to the troop. Troops receiving funds via cash apps must initiate a transfer of the funds to the troop's bank account.

Money Handling Procedures (...continued)

Customer/Troop/Caregiver payment options

Payment from	Venmo/PayPal/Zelle	Credit card	Check	Cash
Customer to Girl Scout	No	No	Yes	Yes
Customer to Troop	Yes	Yes	Yes	Yes
Girl Scout to Troop*	Yes	Yes	Yes	Yes

*Caregivers may deposit funds into their personal account and pay the troop, at the troop's discretion.

Critical Dates and ACH Debit Schedule

1. All council proceeds will be collected from troops via ACH debit. Troops may be ACH credited for any proceeds owed to them by GSGLA.
2. Troops deposit cash/checks received into troop accounts in time for the funds to be available for the ACH debit. Reminder: Some bank deposits may take extra time to clear.
3. The full balance of council proceeds will be debited from troop accounts by the date listed on the timeline in this guide.
4. ACH debits will continue until all council proceeds have been collected. Delinquency may require certified checks, subject to the Product Programs Manager's (PPM's) discretion.
5. Troops will not be allowed to participate in the 2027 Cookie Program if financial obligations are not completed by published due dates.

ACH Adjustments, Failures, and NSF fees

- Troops are expected to be aware of their payment obligation to GSGLA, both how much they owe and when it is due.
- Troops are responsible for all bank fees charged to GSGLA due to NSF, account closed, or other preventable default. There is a fee in these instances.
- If the troop does not have sufficient funds to fulfil the ACH debit, the troop **must** submit a *Debit Adjustment Request* **by the date listed on the timeline**. The troop will indicate how much is available to debit and provide documentation to support the adjustment request. Requests will be reviewed and approved by PPM based on extenuating circumstances beyond the control of the TFPC and troop leader. GSGLA will expect to debit the balance due 2 weeks after the initial debit date (as published on the timeline).