

## *Money Handling Procedures*

This is a **financial literacy program**. That means GSGLA tries to instill good business ethics in Girl Scouts and volunteers by determining best practices. All policies are for the common good of everyone. Please be sure everyone, especially parents and caregivers, understands the business part of the Fall Product Program.

### *Credit Limit Guideline*

As troops are responsible for all product signed for, GSGLA recommends using caution in how much product you distribute to a parent/caregiver before collecting money. Until you are comfortable with a parent/caregiver's payment patterns, a best practice is to limit liability to \$300, or an amount that the troop determines to be its threshold. Troops must regularly and proactively collect funds from Girl Scouts throughout the program, and before distributing additional product.

### *Girl Scouts' Monies*

1. All participating Girl Scouts must be registered with GSUSA and have a *Parent/Guardian Permission and Responsibility Agreement* on file with their troop to participate.
2. 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.
3. 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. 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. Fall Product Program funds should be collected from Girl Scouts and safeguarded by

parents/ 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.

7. Fall Product Program funds should be submitted for deposit to the troop Treasurer promptly and frequently. Parents/caregivers may deposit program funds into their personal bank accounts and pay the troop via Venmo/Paypal/Zelle, etc., at the troop's discretion.
8. Payment from **customers** via Paypal/Venmo/Zelle and other payment apps is **not permitted**.

## *Toops' Monies*

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. All troops will submit an ACH Debit Authorization, a copy of a voided troop check, and a Troop Fall Product Chair Position Description & Agreement.
3. Troops must enter banking information into M2OS by using the Banking Info link on your dashboard if the information is not automatically uploaded by GSGLA.
4. Troops will deposit all Fall Product Program funds collected by Girl Scouts for products and Gift of Caring into their troop bank accounts promptly and frequently, and in time for funds to be available on the debit date.

## *Customer/Troop/Parent/Caregiver payment options*

<b>Payment from</b>	<b>Venmo/Paypal/other payment processing methods</b>	<b>Credit card</b>
<b>Customer to Girl Scout</b>	No	Yes
<b>Customer to Troop</b>	No	Yes
<b>Girl Scout to Troop*</b>	Yes	Yes

\*Parents/caregivers may deposit funds into their personal account and pay the troop, at the troop's discretion.

## *Critical Dates and ACH Debit Schedule*

1. Troops deposit 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.
2. The full balance of council proceeds will be debited from troop accounts by the date listed on the Timeline in this manual.
3. 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.

4. Troops will not be allowed to participate in the 2025 Cookie Program if financial obligations are not complete by published due dates.