



Troop Finance Guide

2025-2026

girlscouts 
diamonds of arkansas,
oklahoma and texas

Our Council Contact Information

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Midwest

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Girl Scout Mission

Girl Scouting builds girls of courage,
confidence, and character, who
make the world a better place.

Girl Scout Promise

On my honor, I will try:
To serve God* and my country,
To help people at all times,
And to live by the Girl Scout Law.

Girl Scout Law

I will do my best to be
honest and fair,
friendly and helpful,
considerate and caring,
courageous and strong,
and responsible for what I say and do,
and to respect myself and others,
respect authority,
use resources wisely,
make the world a better place,
and be a sister to every Girl Scout.

*Members may substitute for the word God in
accordance with their own spiritual beliefs.

Troop Treasurer Role

Qualifications

- ◆ Must be a registered adult member of Girl Scouts of the United States of America (GSUSA) in good standing and have a criminal background check on file with the Girl Scouts - Diamonds Council.
- ◆ Accepts and adheres to the purposes and principles of the Girl Scout movement and promotes the goals of GSUSA and the Girl Scouts - Diamonds Council.
- ◆ Accepts and adheres to GSUSA and the Girl Scouts – Diamonds Council’s policies and procedures.
- ◆ Must have access to and ability to utilize technology and be responsive to communications via e-mail and/or phone.
- ◆ Has the ability to delegate responsibility, work with individuals from diverse backgrounds and exercise decision-making skills.
- ◆ Possesses financial integrity and the ability to maintain clear, organized and accurate financial records.
- ◆ Has the commitment and the time needed to perform the duties of the Troop Treasurer role.

Responsibilities

Training:

- ◆ Complete required Troop Treasurer training
- ◆ Reads and understands information included in Volunteer Essentials, Safety Activity Checkpoints, Troop Finance Manual, Girl Scouts – Diamonds Policies and Procedures and online resources.

Communication:

- ◆ Regularly reviews and stays informed by reading the monthly Service Unit Talking Points, Diamonds Insider, and other official Girl Scouts - Diamonds Council communications distributed to troop leaders.
- ◆ Clearly communicates financial management policies and procedures to troop members, in alignment with the guidelines outlined in Volunteer Essentials.
- ◆ Responds timely to service unit treasurer and Girl Scouts - Diamonds Council staff e-mails and/or phone calls regarding troop financial matters.
- ◆ Demonstrates alignment with the mission of Girl Scouts – Diamonds by maintaining a respectful and constructive approach to all interactions. Concerns or grievances are addressed through the Girl Scouts - Diamonds Council’s established conflict resolution process, rather than expressed publicly or through inappropriate channels.

Role Duties:

- ◆ Ensures the troop bank account is opened, maintained, and used in accordance with Girl Scouts – Diamonds Council policies and procedures.
- ◆ Confirms that the troop bank account includes at least two authorized signers who are not related to each other, as well as one Service Unit team member as an additional signer. Collaborates with the Service Unit Treasurer and/or Senior Troop Finance Liaison when establishing, maintaining, or closing bank accounts in compliance with Girl Scouts – Diamonds Council guidelines.

- ◆ Maintains accurate, organized, and transparent financial records for the troop, including adequate documentation for all expenditures.
- ◆ Serves as an authorized signer on the troop's bank account and ensures online view-only access is established and maintained.
- ◆ Coordinates with the Service Unit Treasurer and/or Senior Troop Finance Liaison to properly close the bank account and distribute any remaining funds within 30 days of disbandment or notification from Girl Scouts – Diamonds Council staff, if applicable.
- ◆ Presents regular treasury reports during troop meetings to promote financial transparency.
- ◆ Facilitates budget planning with the troop during meetings to ensure financial decisions support the troop's annual plan of work.
- ◆ Issues reimbursements for troop activities and events upon receiving valid receipts and proper documentation.
- ◆ Completes and submits the Annual Troop Financial Report to the Service Unit Treasurer by May 31, including all supporting documentation for the previous 12-month period. If a 30-day extension is approved, ensure all financials are submitted no later than June 30.
- ◆ Immediately reports any suspicion or evidence of misappropriation of troop funds to the Senior Troop Finance Liaison and maintains confidentiality regarding all sensitive or privileged information related to Girl Scouts – Diamonds Council, including that of youth, caregivers, volunteers, and staff.
- ◆ Maintains regular communication and works closely with the Service Unit Treasurer and/or Senior Troop Finance Liaison throughout the troop's operational year.

Financial Policies Overview

(see full policy on reference link on pg. 28)

Girl Scouts – Diamonds of Arkansas, Oklahoma and Texas (Girl Scouts – Diamonds Council) policies are adopted by and subject to modification by the Girl Scouts – Diamonds Board of Directors .

Girl Scouts – Diamonds is a chartered Girl Scouts – Diamonds Council under the Girl Scouts of the United States of America (GSUSA) and abides by the policies, principles and beliefs set forth by GSUSA as outlined in the Blue Book of Basic Documents.

Girl Scouts – Diamonds Council requires all troops to establish a dedicated troop bank account. This account must be used exclusively to support Girl Scout program activities and cannot be used for personal or non-Girl Scout-related expenses.

Each troop is responsible for maintaining accurate and up-to-date records of all income and expenditures. Troops are required to submit financial reports in accordance with Girl Scouts – Diamonds Council procedures or upon request by a staff member.

Troop funds are intended for the collective benefit of all Girl Scouts in the troop and should be spent within the year in which they are earned, unless the troop has established and documented long-term plans. Transparency in the management of troop funds is essential. The Troop Treasurer is responsible for coordinating deposits, managing expenditures, and reporting financial activity to Girl Scouts, caregivers, volunteers, and Girl Scouts – Diamonds Council staff member.

The Service Unit Treasurer provides initial training and ongoing support to troop volunteers to ensure proper financial practices are followed.

An Annual Troop Financial Report must be submitted by each troop. The due date is determined annually by the Senior Troop Finance Liaison and communicated to all troops in advance.

In the event a troop disbands or is no longer participating in the Girl Scout program, the troop's bank account must be closed, and any remaining funds must be managed in accordance with Girl Scouts -Diamonds Council policies.

Important Note:

Girl Scouts - Diamonds Council employees reserve the right to immediately restrict or suspend a volunteer if there is reason to suspect mismanagement of Girl Scout funds or property. Confirmed mismanagement will result in the loss of volunteer status and may be subject to further investigation and legal action, as appropriate.

Managing Troop Finances

As a troop leader or volunteer, you play a vital role in helping Girl Scouts develop essential money management skills that will benefit them for life. With your guidance, Girl Scouts will learn how to plan, budget, and manage funds responsibly as they work together to fund and carry out their troop activities.

Troop activities are primarily supported through:

- ◆ Proceeds earned from Girl Scouts - Diamonds Council-sponsored product programs (such as the Girl Scout Cookie Program),
- ◆ Girl Scouts - Diamonds Council-approved group money-earning activities, and
- ◆ Troop dues, if applicable.

You will serve as a financial coach, supporting your troop as they learn to budget, set financial goals, and make spending decisions that reflect their values and plans. Girl Scouts should be involved in the planning and financial decision-making process to the extent appropriate for their grade level and abilities.

Important Reminder:

All funds collected, earned, raised, or received in the name of Girl Scouting must be used to support Girl Scout activities and goals. These funds belong to the troop as a whole and are not the property of any individual member, caregiver, or volunteer. Troop funds must be managed in alignment with Girl Scouts – Diamonds Council policies and are to be used solely for the benefit of the Girl Scouts participating in the program.

Establishing a Troop Bank Account

All Girl Scouts – Diamonds Council troops are required to establish a dedicated bank account for managing troop funds. The troop treasurer must complete all applicable Girl Scouts –Diamonds Council-required training prior to opening or managing a troop account. This account must be used exclusively to support Girl Scout program activities and may not be used for any personal or non-Girl Scout purposes.

Each troop is responsible for maintaining clear, accurate records of all income and expenses. Financial reports must be submitted in accordance with Girl Scouts –Diamonds Council procedures and upon request from Girl Scouts –Diamonds Council staff.

Troops work in partnership with their Service Unit Treasurer to coordinate any changes to the troop's bank account. If no Service Unit Treasurer is assigned, troops will work directly with the Senior Troop Finance Liaison .

Whether saving or spending, every troop needs a secure bank account to manage troop dues, product program proceeds, and any other earned or received funds. If you are taking over an existing troop, you may inherit a troop bank account. If you are leading a new troop, you will need to open a new account in accordance with Girl Scouts –Diamonds Council policy.

Here are a few helpful tips:

- ◆ Choose a bank that offers free checking with low or no maintenance fees.
- ◆ Appoint a designated Troop Treasurer who is responsible for managing troop funds and maintaining up-to-date financial records.
- ◆ Ensure the account includes a debit card for ease of use during troop activities and trips. Debit card transactions provide clear documentation and are easier to track at year-end.
- ◆ Assign a backup debit cardholder. Ensure a second approved volunteer has access to a troop debit card in case the primary card is lost or unavailable.
- ◆ In the event of a lost or compromised debit card, cancel it immediately, notify the bank, and inform both the Service Unit Treasurer and Senior Troop Finance Liaison.
- ◆ Deposit all troop funds in the bank prior to activities or trips. Whenever possible, pay expenses in advance to ensure proper documentation and reduce the need for cash handling.

To ensure proper financial management and compliance with Girl Scouts – Diamonds Council policies, all troops must follow the steps below when opening and maintaining a troop bank account.

Steps for Opening a Troop Account:

- ◆ Contact the Service Unit Treasurer or Senior Troop Finance Liaison to initiate the process.

Account Name Format:

- ◆ **First Line:** *Girl Scouts – Diamonds of Arkansas, Oklahoma and Texas*
- ◆ **Second Line:** *Troop [Troop Number]*

Account Requirements

- ◆ A minimum of two (2) unrelated registered adults associated with the troop must be designated as account signers.
- ◆ The Service Unit Treasurer or Service Unit Director must also be listed as a signer on the account and must have online view-only access.
- ◆ All signers must:
 - ◆ Be unrelated to each other,
 - ◆ Be registered Girl Scout members,
 - ◆ Have current, approved background checks on file.
- ◆ Girl Scouts -Diamonds Council employees are not permitted to be signers on troop bank accounts. However, because the account is opened using the Girl Scouts - Diamonds Council's tax identification number, Girl Scouts -Diamonds Council staff may:
 - ◆ View account activity,
 - ◆ Suspend or restrict the account
 - ◆ Close the account if necessary.
- ◆ Only one signature is required for issuing checks.
- ◆ Troops are permitted to have up to two (2) debit cards associated with the account.
- ◆ Bank statements must be mailed to one of the account signers—not to the Girl Scouts -Diamonds Council's corporate office.

After Account Opening

- ◆ All signers must visit the bank in person to present valid identification and complete the required signature card.
- ◆ Within 30 days of account opening, the Troop Treasurer must:
 - ◆ Submit the Service Unit/Troop/Group Bank Information Agreement Form to the Senior Troop Finance Liaison.
 - ◆ Complete and submit the Troop Treasurer Position Description Form to the Senior Troop Finance Liaison.

After Account Opening

- ◆ All signers must visit the bank in person to present valid identification and complete the required signature card.
- ◆ Within 30 days of account opening, the Troop Treasurer must:
 - ◆ Submit the Service Unit/Troop/Group Bank Information Agreement Form to the Senior Troop Finance Liaison.
 - ◆ Complete and submit the Troop Treasurer Position Description Form to the Senior Troop Finance Liaison.

Closing a Troop Bank Account:

When a troop disbands or is no longer continuing with Girl Scouts, its bank account must be closed in accordance with Girl Scouts -Diamonds Council policies. It is important to remember that troop funds do not belong to individual Girl Scouts or adults.

- ◆ Funds will never be refunded directly to individual Girl Scouts or their families. Instead, remaining funds may be donated to a nonprofit organization, another troop, financial assistance programs, or Girl Scout activities.
- ◆ Contact the Service Unit Treasurer or Senior Troop Finance Liaison for assistance with closing the troop bank account according to Girl Scouts -Diamonds Council procedures.

- ◆ Ensure that all outstanding checks and debits have cleared before closing the account.
- ◆ The troop treasurer must submit a final financial report to the Service Unit Treasurer or Senior Troop Finance Liaison, detailing how all funds were spent.
- ◆ The troop leader is responsible for returning all remaining money, property, and equipment to the service unit or Girl Scouts -Diamonds Council within 30 days of disbanding.
- ◆ Cancel and destroy all troop debit cards and checks.
- ◆ Troop accounts that remain dormant for more than one year will be closed automatically, and remaining funds will revert to the Girl Scouts -Diamonds Council.

Distribution of Troop Funds

Troop funds must be managed appropriately when a troop disbands, merges, splits, or when Girl Scouts transfer between troops.

Disbanded Troops

A disbanded troop is one that does not reregister, ages out of the program, or is non-compliant with Girl Scouts -Diamonds Council policies.

- ◆ When Girl Scouts join other troops, the remaining funds are divided proportionately based on the number of Girl Scouts transferring. The portion corresponding to transferring Girl Scouts will follow them to their new troops.
- ◆ Funds for Girl Scouts who do not join new troops will be held in the Service Unit account as restricted funds through the end of the membership year, after which they will be absorbed into the service unit general fund. Example: A troop of 10 Girl Scouts disband with \$1,000 in funds. Six Girl Scouts join new troops; each new troop receives \$100 per girl (\$600 total). The remaining \$400 is held in the service unit account as restricted funds.
- ◆ If a Girl Scout becomes an Individual Registered Member (IRM), a proportionate amount will be held in the service unit account for that Girl Scout.
- ◆ If there is no functioning service unit, the Girl Scouts - Diamonds Council will hold remaining funds as restricted through the end of the membership year before absorbing them into the Girl Scouts - Diamonds Council general fund.

Merged Troops

- ◆ When troops merge, their funds are combined into a single account.
- ◆ The troop treasurer of the no longer active troop must submit a final financial report within 30 days of the merger.

Merged Service Units

- ◆ When service units merge due to one no longer meeting Girl Scouts - Diamonds Council criteria, their funds are combined.
- ◆ The service unit treasurer of the inactive unit must submit a final financial report within 30 days.

Split Troops

- ◆ When a troop splits into two or more new troops (often by level or to reduce size), funds should be divided proportionally based on the number of Girl Scouts in each new troop.
- ◆ Example: A troop with 10 Girl Scouts has \$1,000 in their troop account and decides to split into two troops. One troop has six Girl Scouts, and the other troop has four Girl Scouts. The new troops receive \$600 and \$400 respectively.

Girl Scouts Transferring from Active Troops

- ◆ Girl Scouts may transfer to another troop or become an IRM if the current troop is no longer convenient.
- ◆ Fund transfers to the new troop or service unit are optional and require a troop vote to allocate a proportionate amount to the Girl Scout(s)

Distribution of Troop Funds Summary

Troop disbands, some of the Girl Scouts continue in Girl Scouts	Funds are divided by the number of Girl Scouts when the troop disbands. A proportionate amount will follow the Girl Scouts to their new troops, or service unit if they become an IRM.
Troop disbands; no Girl Scouts continue in Girl Scouts	Funds are held as restrictive by the service unit through the end of the active membership year before being absorbed in service unit's general fund.
Troops merge	Funds combine into one account.
Troop splits	Funds are divided by the number of Girl Scouts when the troop splits. A proportionate amount will follow the Girl Scouts' to their new troops
Girl Scout(s) leaves active troop	No funds move unless the troop votes to send a proportionate amount to the Girl Scouts' new troop.

Managing A Girl Scout Bank Account

Troop funds are intended to benefit all Girl Scouts in the troop and should be used within the same year they are earned, unless the troop has documented long-term goals. When a new Girl Scout joins an existing troop, the funds are considered shared and must be managed collectively for the equitable benefit of the entire group.

In accordance with IRS guidelines for charitable organizations, individual girl accounts are not permitted.

Troop funds must:

- ◆ Be used to support troop-wide activities and goals,
- ◆ Not be allocated or earmarked for specific individuals, and
- ◆ Never be used to provide a direct financial benefit to an individual girl.

For multi-level troops, tracking expenses by program level (e.g., Brownies, Juniors, Cadettes) may be appropriate when different age groups are pursuing unique, level-specific goals. In such cases, troops must still comply with all Girl Scouts - Diamonds Council and IRS requirements by:

- ◆ Avoiding individual tracking or benefit for specific girls,
- ◆ Ensuring no funds are used for personal gain, and
- ◆ Not issuing direct payments to or on behalf of individual members.

Roles and Responsibilities:

- ◆ The **Troop Treasurer** is responsible for managing all troop financial activities, including:
 - ◆ Coordinating deposits and expenditures,
 - ◆ Maintaining accurate and transparent records, and
 - ◆ Reporting financial information to Girl Scouts, caregivers, troop volunteers, and Girl Scouts - Diamonds Council staff.
- ◆ The **Service Unit Treasurer** provides local financial training and ongoing support to troop treasurers, ensuring consistent and compliant financial practices throughout the service unit.

Proper Use of Troop Funds

To ensure compliance with Girl Scouts – Diamonds Council policies and maintain financial transparency, all troop funds must be managed responsibly and used exclusively for Girl Scout related purposes. The following guidelines must be followed:

- ◆ **Use a troop debit card or troop check for all purchases whenever possible.**
This provides a detailed transaction record and supports accurate financial reporting.
- ◆ **Retain receipts for all expenditures.**
In the event of a lost or missing receipt, complete a Lost/Missing Receipt Form and submit it with the troop financial records. Contact the Service Unit Treasurer or Senior Troop Finance Liaison to obtain this form.
- ◆ **All purchases must be directly related to Girl Scout activities.**
Any non-Girl Scout-related purchases are considered misuse of funds and may lead to an audit, loss of account privileges, and/or removal from a volunteer position.

- ◆ **Use the official tax-exempt form for all troop purchases.**

This helps the troop save funds by avoiding unnecessary sales tax. Contact the Service Unit Treasurer or Senior Troop Finance Liaison to obtain the most current tax-exempt form.

- ◆ **Troop purchases must not include any personal items** and should always fall within the approved troop budget.

- ◆ **Allowable troop expenses include, but are not limited to:**

- ◆ Girl Scout membership dues (GSUSA),
- ◆ Awards, badges, and recognitions,
- ◆ Program supplies and materials,
- ◆ Girl Scouts - Diamonds Council-approved trips and events,
- ◆ Approved volunteer training expenses,
- ◆ Troop meeting and activity costs.

Debit Card, Cash Handling, and Reimbursement Policies

Debit Card Use

- ◆ Troops may have up to two (2) debit cards per troop bank account. Each cardholder must be an authorized signer on the account.
- ◆ Volunteers issued a troop debit card are personally responsible for all purchases made with the card.
- ◆ In the event a debit card is lost or stolen:
 - ◆ Immediately contact your bank to report and cancel the card.
 - ◆ Notify the Service Unit Treasurer or Senior Troop Finance Liaison as soon as possible.

Cash Handling Guidelines

- ◆ Use of cash should be minimized and avoided whenever possible.
- ◆ ATM withdrawals or other cash withdrawals do not qualify as valid receipts for reimbursement.
- ◆ Any purchases made with cash must be supported by detailed documentation and itemized receipts to ensure transparency and accountability.

Reimbursement Procedures

- ◆ No reimbursements are to be issued to any volunteer or caregiver without a detailed, itemized receipt.
- ◆ If the individual requesting reimbursement is a signer on the account or a family member of a signer, an alternate signer must review the documentation and issue the reimbursement to ensure impartiality and proper financial oversight.

Sales Tax Exemption for Girl Scouts – Diamonds

The Arkansas Department of Finance and Administration grants tax-exempt status to all affiliate groups of Girl Scouts – Diamonds of Arkansas, Oklahoma, and Texas. This tax-exempt status applies to the Girl Scouts – Diamonds Council, Service Units, and Troops, all of which are eligible to use the same sales tax exemption certificate.

Service Units and Troops wishing to request a sales tax exemption form for purchasing Girl Scout supplies within the state of Arkansas may obtain the form from the Senior Troop Finance Liaison. Tax-exempt forms are provided only to Service Units and Troops that are currently in good standing with the Girl Scouts – Diamonds Council.

Please note the following important points:

- ◆ The Girl Scouts – Diamonds Council’s sales tax exemption certificate applies only within the state of Arkansas and cannot be used for purchases outside of Arkansas.
- ◆ The tax-exempt form must be used solely for the purchase of Girl Scout-related supplies and materials. Use of the form for any other purpose is illegal and may result in legal action against the individual involved.

To request a tax-exempt form, send an email to info@girlscoutsdiamonds.org.

Ins and Outs of Managing the Troop Finances

Managing your troop bank account is similar to managing a personal bank account. Your troop will have income—such as dues, money-earning activities, product program proceeds, and membership fees—and expenses, including program fees, trip costs, supplies, food, event fees, product program expenses, and membership costs.

The most effective way to track these is through the troop bank account. It is essential to document all income and expenses as they occur and to reconcile bank statements monthly.

Below are a few simple tips to help you be successful in managing the “ins and outs” of the troop account.

Income (Ins) Record money as it comes into the troop:	Expenses (Outs) Record expenses in a similar way as your income:
Deposit all troop funds into the troop bank account in a timely manner.	Document expenses on the “payment/debit” line in the checkbook ledger. Make sure to write a description of what the expense is and the date of the expense in the checkbook ledger.
Document the income in the “deposit/credit” column of the checkbook ledger. Make sure to write a description of what the income is and the date of the deposit in the checkbook ledger.	Label all receipts from any expenses. Example, if you purchase crayons for the troop to use during meetings, label the receipt “troop supplies”.
Keep all bank receipts and any other income receipts with troop financial records. An envelope is a good way to file them.	For lost/missing receipts, please complete a ‘Lost/Missing Receipt’ form, in detail.
Each month, check the troop bank statement against your documented income on the checkbook ledger and the receipts in the envelope.	Each month, check the troop bank statement against the expenses recorded in the checkbook ledger and the receipts in the envelope.

Additional Tips to Help Ensure Good Record Keeping

- ◆ Additional Tips to Help Ensure Good Record Keeping
- ◆ All bank account signers must be current volunteers in good financial standing.
- ◆ Troop expenses should be paid using troop checks or debit cards only.
- ◆ Troops should prepare a budget to support planned Girl Scout activities.
- ◆ Ensure sufficient funds are available in the account before issuing checks or using the debit card to avoid insufficient funds fees.
- ◆ Any insufficient funds charges must be resolved promptly and are not the responsibility of the Girl Scouts – Diamonds Council.
- ◆ Money raised through product programs should be receipted and deposited immediately, and no later than 30 days, to mitigate risks such as bounced checks.
- ◆ Troop funds should never be kept at personal residences, vehicles, or unsecured locations for safety reasons.
- ◆ Payments to the Girl Scouts - Diamonds Council should be handled by troop leadership, maintaining proper accountability.
- ◆ Personal expenses must never be paid from troop accounts, and troop funds must never be deposited into personal bank accounts. These financial streams must be kept strictly separate.
- ◆ Having two adults assist with counting funds and completing deposit slips during product sales provides an important check and balance.
- ◆ All financial records, including deposit slips, receipts, check registers, and reconciliations—should be accessible for review by Girl Scouts, caregivers, volunteers, and Girl Scouts - Diamonds Council employees.
- ◆ Do not hesitate to ask for help if you encounter any financial challenges or concerns. Being proactive ensures problems are managed effectively before they escalate.

Handling Non-Sufficient Funds (NSF) Checks

Troops may occasionally receive checks that are returned by the bank due to insufficient funds (NSF). To reduce risk, follow these guidelines when accepting checks as payment:

Required Information on Checks

- ◆ Current name and physical address (not a P.O. Box)
- ◆ Phone number with area code
- ◆ Driver's license number
- ◆ Caregiver's or Girl Scout's initials in the memo section indicating who accepted the check

Best Practices for Accepting Checks

- ◆ Verify the check writer's ID to confirm account ownership.
- ◆ Do not accept temporary (counter) checks without a printed number or with handwritten numbers.
- ◆ Ensure the written amount and numeric amount match; the bank honors the written amount.
- ◆ Do not accept post-dated or out-of-state checks.
- ◆ Deposit all checks into the troop bank account within 30 days.

Collecting NSF Checks

1. Notify the check writer promptly to request repayment, preferably by payment or cashier's check.
2. Contact the caregiver who accepted the check for assistance.
3. Before redepositing, verify funds availability with the check writer's bank.
4. If funds remain unavailable, send a formal letter for payment, including NSF bank fees charged to the troop. Contact the Senior Troop Finance Liaison for assistance drafting this letter (dwolverton@girlscoutsdiamonds.org, 870-558-2533).
5. If unresolved, submit the matter to small claims including:
 - ◆ Service unit or troop number
 - ◆ Check writer's name, driver's license number, and contact information
 - ◆ NSF bank fee amount
 - ◆ Communication history

Troop Budget Planning and Use of Funds

Before the start of each membership year, troops should develop a budget to guide their financial planning for the upcoming year. While estimating income can be challenging, returning troops can use the previous year's financial activity as a helpful reference.

When creating the budget, troops should plan for expenses including but not limited to:

- ◆ Membership fees for returning Girl Scouts
- ◆ Girl Scout recognitions and awards
- ◆ Program books and materials
- ◆ Uniform pieces
- ◆ Event registration fees
- ◆ Trip-related costs

Important Financial Guidelines

- ◆ Troop funds cannot be distributed directly to individual girls or their families in any form, including cash or check payments, gift cards, or scholarships. The only exception is for application-based scholarships awarded by the Girl Scouts - Diamonds Council.
- ◆ Troop funds are held collectively and do not belong to any individual member.
- ◆ Decisions regarding the use of troop funds should be made by the group and follow the principle of majority rule, ensuring transparency and fairness in all financial matters.
- ◆ All troop funds must be used exclusively for Girl Scout-related activities and purposes.

Annual Financial Reporting Requirements

All troops are required to submit an Annual Financial Report as part of the appointment and reappointment process. This requirement applies to all troops, including newly formed troops.

Report Submission Deadline

- ◆ Membership fees for returning Girl Scouts
- ◆ The completed financial report and a copy of the troop's most recent bank statement must be submitted by May 31 each year.

How to Submit

- ◆ The preferred method is online submission via the Volunteer Toolkit (VTK) Finance Tab on the Girl Scouts - Diamonds Council website. This automatically routes the report to the Service Unit Treasurer for review.
- ◆ Alternatively, troops may submit a paper form to their Service Unit Treasurer. The form is available under Forms and Documents at:
- ◆ <https://www.girlscoutsdiamonds.org/en/members/for-volunteers/forms-and-documents.html>.

Required Supporting Documentation

To complete the report, gather the following:

- ◆ Bank statements covering the previous 12 months from the date designated by Girl Scouts - Diamonds Council staff.
- ◆ Receipts supporting all expenditures.
- ◆ Sales summaries for fall product and cookie sales.
- ◆ For disbanded troops, a detailed Disbanded Troop Funds Report must also be submitted.

Report Review and Retention

- ◆ Ending balances reported should match the balance shown on the most recent bank statement.
- ◆ Submit your financial report and supporting documents to your Service Unit Treasurer.
- ◆ If there is no assigned Service Unit Treasurer, submit these documents to the Senior Troop Finance Liaison .
- ◆ Upon review and approval, the Service Unit Treasurer will forward the report and documentation to the Senior Troop Finance Liaison.
- ◆ Troop Treasurers must retain a copy of all submitted reports and supporting documentation for their records.
- ◆ All troop financial records must be accurate, legible, and complete to comply with potential audits.
- ◆ If receipts are lost or missing, a Lost/Missing Receipt Form must be completed and submitted.
- ◆ Service Units are responsible for holding and reporting disbanded troop funds as applicable.

Consequences of Non-Compliance

Failure to submit the Annual Financial Report by the deadline may result in:

- ◆ Release from volunteer roles and removal from troop bank accounts.
- ◆ Audits of troop financial records.
- ◆ The troop being marked as 'at-risk' in the Girl Scouts – Diamonds Council database, which will:
 - ◆ Prevent troop enrollment in product program systems,
 - ◆ Temporarily pause troop activities, and
 - ◆ Delay any pass-through contributions until the financial report is submitted and approved.

Submitting Annual Financial Reports via the Volunteer Toolkit

All troops are required to submit their Annual Financial Reports. The preferred submission method is through the Finance Tab in the Volunteer Toolkit (VTK).

To access and submit your report:

1. Visit the Girl Scouts - Diamonds Council website at www.girlscoutsdiamonds.org.
2. Click on MyGS and sign in to your MyGS account.
3. Select Volunteer Toolkit from the available options.
4. Once inside the Volunteer Toolkit, click on the Finances tab.
5. Enter the requested financial information into the appropriate fields.
6. Helpful tips and detailed instructions are available on the right side of each field to assist you.

Example of the online VTK Finance Tab

Troop name		
Submitted user		
Submitted time	05/28/2025 02:16 PM EDT	
Num attachments	5	
INCOME: Troop Starter Funds		\$0.00
INCOME: National Registrations Dues GSUSA		
INCOME: Troop/Group Dues		\$0.00
INCOME: Fall Product Sales Income		
INCOME: Cookie Sales Income		\$847.20
INCOME: Council Event fees collected		
INCOME: Troop Trip fees collected		
INCOME: Service Unit Event fees collected		
INCOME: Community Service Projects income		
INCOME: G. S. Shop Merchandise (collected)		\$495.00
INCOME: Other Money Earning Projects income		
INCOME: Interest Income		
INCOME: Miscellaneous Income		
INCOME: Donations/Gifts/Sponsorships		
Income - total		\$1,342.20
Income note (TL to CA)		
EXPENSES: Repayment of Starter Funds		
EXPENSES: National Registration Dues GSUSA		
EXPENSES: Supplies (troop materials/crafts)		(\$560.53)
EXPENSES: Fall Product Program expenses		
EXPENSES: Cookie Program expenses		
EXPENSES: Council Event expenses		\$0.00
EXPENSES: Troop Trip expenses		
EXPENSES: Service Unit Event expenses		(\$195.00)
EXPENSES: Community Service Projects expenses		
EXPENSES: G.S. Shop Merchandise expenses		(\$515.47)
EXPENSES: Money Earning Project expenses		
EXPENSES: Bank Fees/Charges		
EXPENSES: Miscellaneous/Other expenses		
Expense - total		(\$1,271.00)
Expense note (TL to CA)		
Start balance		\$559.68
Ending balance		\$630.88
Summary note (TL to CA)		
Bank Name		
Branch name		
Acct last digits		
Account type	checking	
Signers		
Service Unit Name		
Service Unit Number		
Status next year	Returning	
Council all-troop question	Ending balance is \$630.88 (\$70 per girl)	
Council all-troop question 2		
Council all-troop question 3		
Council all-troop question 4		
Council all-troop question 5		

Financial Audit

An audit of troop financial records may be requested by a caregiver, troop leadership, service unit leadership, or Girl Scouts - Diamonds Council staff. The Senior Troop Finance Liaison will review all requests and determine if an audit is warranted. If an audit is initiated, the volunteer under audit will be removed as a signer on the troop bank account and placed on the no-sell list until the audit is completed.

Third-Party Payment Services for Troops

Troops may use third-party payment platforms (e.g., PayPal, Venmo, Cash App, Cheddar Up) for collecting payments from volunteers and caregivers. Cheddar Up is the Girl Scouts - Diamonds Council's preferred platform.

Guidelines for Use:

- ◆ Review and accept the service provider's terms and conditions; use these services at the troop's discretion and risk.
- ◆ Only the troop's bank account should be linked to the payment service; personal accounts or cards must not be connected.
- ◆ Troops may not charge customers transaction fees; any fees are the troop's responsibility.
- ◆ Encourage users of PayPal to select the "friends and family" option to avoid fees; other services may have similar options.
- ◆ Clearly document all transactions with descriptive notes indicating the purpose and troop details. For example:
 - ◆ Service Unit Event: "World Thinking Day – Girl Scout/Adult Name – Troop ####"
 - ◆ Troop Event: "World Thinking Day – Girl Scout/Adult Name"
- ◆ Third-party payment services cannot be used for product program sales, which must be processed through Digital Cookie to comply with user agreements.
- ◆ Transactions must be troop-related; personal transactions are prohibited.
- ◆ All approved troop bank account signers should have access to the payment service account.
- ◆ Troop Treasurers are responsible for transferring funds from the third-party service to the troop bank account and maintaining transparent records.
- ◆ Transfers should be done by activity for accurate tracking and reconciliation (e.g., one transfer for troop dues, another for event fees).
- ◆ Transaction details and bank or credit card statements serve as receipts and must be available for review upon request.
- ◆ Troops may receive a 1099-K from the IRS; volunteers need not take additional action if guidelines are followed.

Cheddar Up

Cheddar Up is the Girl Scouts - Diamonds Council's preferred, free, third-party payment service with no transaction fees for troops and service units. It offers an affordable and efficient online payment option.

Create your troop's account using this unique link to access all features without monthly fees:

<https://my.cheddarup.com/orgs/gsdiamonds/signup>

For assistance, contact:

Dana Wolverton
Senior Troop Finance Liaison
dwolverton@girlscoutsdiamonds.org
870-558-2533

Money-Earning Activities

Girl Scout troops are financed through a combination of dues, money-earning activities, community support, and proceeds from Girl Scouts - Diamonds Council product sales. "Girl Scouts - Diamonds Council product sales" refer to authorized, council-wide sales such as Girl Scout Cookies, magazines, nuts, or candy. These sales are organized through established membership pathways.

A money-earning activity is any activity that generates revenue for the troop treasury outside of dues, Girl Scouts - Diamonds Council product sales, or donations. This includes fundraisers and other approved revenue-generating events. All money-earning activities must be carefully planned, budgeted, and executed as a partnership between girls and adults. It is essential that all funds raised are used exclusively for Girl Scout activities and never retained by any individual.

Application and Approval Process

- ◆ Troops must submit the Troop Money-Earning Activity Application for approval at least three (3) weeks prior to the planned activity.
- ◆ Submit applications and supporting documents via email to troopfinance@girlscoutsdiamonds.org or mail to:
Girl Scouts – Diamonds
Attn: Senior Troop Finance Liaison
1021 South Main Street
Jonesboro, AR 72401
- ◆ **The application must include:**
 - ◆ A detailed budget for the money-earning activity.
 - ◆ A copy of the troop's most recent bank statement.
- ◆ Troops must be active participants in Girl Scouts - Diamonds Council product sales and maintain good financial and membership standing (e.g., no outstanding debt, minimum registered adult volunteers).

Applications are reviewed promptly, and the troop contact will be notified of the status within five (5) business days of receipt.

Girl Participation Guidelines

Participation in troop money-earning projects or Girl Scouts - Diamonds Council product sales must be:

- ◆ Voluntary for all girls involved.
- ◆ In compliance with Girl Scouts - Diamonds Council guidelines and policies.
- ◆ Based on an understanding of why funds are needed and the ability to explain this to others.
- ◆ Conducted with proper business procedures.
- ◆ In accordance with local laws concerning child participation in money-earning activities, including health and safety regulations.
- ◆ Guided by policies outlined in Volunteer Essentials and Safety Activity Checkpoints.
- ◆ Planned with safeguards in place to protect collected funds.

Money-earning activities should incorporate the Girl Scout processes of Girl-Led, Learning by Doing, and Cooperative Learning. Encourage girls to lead planning and budgeting, promoting hands-on financial literacy and teamwork.

Approved Money-Earning Activities

Troops should prioritize activities that foster learning, service, and complement the Girl Scout Leadership Experience. Examples include, but are not limited to::

- ◆ Providing services such as babysitting, dog walking, gift wrapping, or recycling projects.
- ◆ Creating and selling handcrafted items (garage sales are permitted).
- ◆ Hosting events such as family dinners or dances.

Restrictions

- ◆ Girl Scouts may not sell commercial products outside of Girl Scouts - Diamonds Council product sales. Commercial products include, but are not limited to, candles, soaps, fireworks, or similar items sold for retail profit.
- ◆ In-home product parties selling jewelry, clothing, makeup, purses, or similar items are not approved as money-earning activities, even if a portion of proceeds benefits Girl Scouts.
- ◆ Troops are not permitted to engage in crowdfunding.

Budget Requirements

All money-earning activity applications must be accompanied by a complete budget demonstrating a clear understanding of the purpose of the funds, and a detailed accounting of expected revenue and expenses — including donated goods or services.

Appropriate Use of Funds and Activity Limits

- ◆ Additional money-earning activities are intended to support Girl Scout programs, not replace planned activities.
- ◆ All activities must be age-appropriate and align with programmatic goals.
- ◆ Troops may participate in a limited number of additional money-earning activities each membership year, as determined by Girl Scout level.

Daisies	Brownies	Juniors	Cadettes, Senior and Ambassador	Multi-Level Troops
Daisies may NOT participate in additional money-earning activities	AFTER participation in both product sales, Brownies may participate in 1 additional money-earning activity with approval	AFTER participation in both product sales, juniors may participate in 2 additional money-earning activities with approval	AFTER participation in both product sales, Cadettes, Senior and Ambassador troops may participate in 2 additional money-earning activities with approval; if troop is planning a trip, 1 additional money-earning activity can be held; troops earning their Silver and Gold Awards can also apply for 1 additional money-earning activity PER PROJECT	Mixed level troops may conduct a maximum number of money-earning activities in accordance with the highest level registered in the troop, and the girls in the troop may only participate to their appropriate level

Additional Money-Earning Applications

Troops and Service Units wishing to raise funds outside of Girl Scouts - Diamonds Council-sponsored product sales must complete the Additional Money-Earning Application.

- ◆ Troops use the Additional Money-Earning Application for Troops.
- ◆ Service Units use the Additional Money-Earning Application for Service Units.
- ◆ All forms are available at: www.girlscoutsdiamonds.org > Finance Section.

Troop Donation Guidelines

Troops must complete the Troop Donation Form to seek approval and allow the Fund Development Department to properly track and recognize donations.

- ◆ Submit the completed form via email to funddevelopment@girlscoutsdiamonds.org or by mail to:
Fund Development
Girl Scouts – Diamonds
1719 Merrill Dr.
Little Rock, AR 72212

When to complete the Troop Donation Form:

- ◆ When requesting approval to solicit or report donations of \$75 or more.
- ◆ When donors request a gift acknowledgement or tax receipt, regardless of donation amount. (Troops and Service Units cannot issue tax receipts; only thank-you cards.)
- ◆ When seeking approval or reporting gift-in-kind donations valued at \$75 or more, or when a donor requests a tax receipt for such gifts.

Important Guidelines:

- ◆ Solicitations for sponsorships or donations (cash or in-kind) must be approved by Fund Development staff at least two weeks prior to solicitation. This prevents duplicate asks and manages donor relationships effectively.
- ◆ Official acknowledgments or tax receipts can only be processed through the Girl Scouts - Diamonds Council. Donations must be made payable to Girl Scouts – Diamonds with troop or service unit name in the memo line.
- ◆ Donations can be submitted by check mailed to the Girl Scouts - Diamonds Council, through the online donation portal with a troop/service unit designation, or via corporate giving programs.
- ◆ Girl Scouts may only solicit cash contributions to support their Gold Award projects. No other direct cash solicitation by Girl Scouts is permitted. Troops and Service Units **cannot** apply for grants using the Girl Scouts - Diamonds Council's tax ID.
- ◆ Approved donations will be re-issued electronically to the troop or service unit bank account and reflected in annual financial reports (allow 2–3 weeks for processing).

Outstanding Product Program Balances

- ◆ Volunteers or caregivers with outstanding product program balances will be referred to Finance for collection.
- ◆ Individuals with outstanding balances will be placed on the No Sell List, barring their participation in future product sales until balances are cleared.
- ◆ Balances not paid by July 31 of the membership year will disqualify participation in the following year's Product Program.
- ◆ Volunteer status, troop account signers, and troop finances may be reviewed or audited if balances remain unpaid.
- ◆ Contact Dana Wolverton, Senior Troop Finance Liaison, at 870-558-2533 or dwolverton@girlscoutsdiamonds.org for payment arrangements.

Mismanagement of Girl Scout Resources

Girl Scouts - Diamonds Council reserves the right to restrict or suspend volunteers suspected of mismanaging Girl Scout funds or property. Confirmed mismanagement can lead to removal from volunteer roles and legal action.

Examples of mismanagement include, but are not limited to:

1. Using troop funds or property for personal use or non-Girl Scout related expenses.
2. Spending funds without troop approval or for individual benefit rather than troop
3. Commingling troop funds with personal funds
4. Owning a debt to the Girl Scouts - Diamonds Council without a plan in place to resolve the debt.

Financial Forms and Resources

Position Description:

- ◆ Troop Treasurer Position Description form (to be signed annually and submitted internally).

For Opening a Troop Bank Account:

- ◆ IRS W-9 Form verifying the Girl Scouts - Diamonds Council's EIN (71-0309373).
- ◆ IRS Letter confirming the Girl Scouts - Diamonds Council's nonprofit status.

Once the Bank Account is Open:

- ◆ Service Unit – Troop Bank Information Agreement is completed within 30 days (submit copies to Senior Troop Finance Liaison and Service Unit Treasurer).

Tax Exempt Forms:

Troops and Service Units are exempt from sales tax on purchases strictly for Girl Scout activities. Tax-exempt certificates are available for:

- ◆ Arkansas

Troop Financial Forms:

- ◆ Troop Financial Worksheet and Report (.xls)
- ◆ Troop Financial Report (.pdf fillable)
- ◆ Volunteer Toolkit (VTK) Finance Tab 2.0 Online Troop Financial Walkthrough
- ◆ Troop Financial Due Date Extension Request
- ◆ Lost/Missing Receipt Form

All forms are accessible under the Finance section at:

<https://www.girlscoutsdiamonds.org/en/members/for-volunteers/forms-and-documents.html>

References and Helpful Links

- ◆ [Volunteer Essentials](#): Comprehensive guide for troop management and finances
- ◆ [Girl Scouts - Diamonds Council Policies and Procedures](#): Official policies governing Girl Scouts – Diamonds Council
- ◆ [Volunteer Toolkit \(VTK\)](#): Planning tool with meeting plans, badge requirements, and finance reporting
- ◆ [Donation Guidelines](#): Details on donation processing and acknowledgments
- ◆ [Online Retail Shop](#): Uniforms, program materials, badges, and awards