

MONEY EARNING ACTIVITIES FOR THE GOLD AND SILVER AWARD

- ✦ Girls may accept grant money from an organization and apply those funds to her Gold Award project. The organization may need the EIN Tax ID #. Please contact goldaward@girlscoutsgcnwi.org to request that information.
- ✦ All girls, troops, and groups are encouraged to participate in both the fall product and cookie programs. There is no minimum required level of participation unless the individual, troop or group is asking for financial assistance and/or wanting to do another money-earning activity, including a Highest Award project. In these cases, the minimum is defined as earning the first reward level for girls in both fall product and cookie programs. That means each girl must sell a minimum of 12 candy/nut products OR four magazine subscriptions OR a combination of both for fall product AND a minimum of 30 packages of cookies.

To clarify: As of October 1, 2016: If a girl needs additional funds for her Gold or Silver Award project and wishes to hold a money-earning activity, her first money earning activities must be fall product and cookies. Once she has done those two money-earning activities, she may plan another money-earning activity. Don't need additional money for your project? Then you don't need to sell either fall product or cookies, though we hope you still do!

- ✦ Example money-earning activities include a garage sale, bake sale, car wash or other "work for the money" sale to apply those funds to cover their costs. Girls MAY NOT have games of chance, direct solicitation of cash or product demonstration sales to raise their money. Please refer to Volunteer Essentials pages 86-87 (excerpt included in Gold Award training packet) for more ideas and details about additional group money-earning activities.
- ✦ Any remaining funds not used for the project may be used to purchase an item for the organization that fits with the Gold Award project (more books for the book shelf, items for the food pantry that was reconstructed/buy, more bird seed for the bird houses, more tomato cages or garden gloves to use in the raised garden next year etc). Alternatively, residual money may be put back in the troop account. It cannot be donated as cash to the organization.
- ✦ Girl Scouts may not fundraise for another non-profit organization as their Gold Award project. This is because one non-profit may not fundraise for another non-profit due to tax law. (GSUSA was allowed an exception for the Red Cross after Hurricane Katrina.)
- ✦ In addition. Girls may not use "Go Fund Me" or other crowd-sourcing platforms to raise money for their projects. Electronic forms of payment, such as PayPal, can be used for on-site sales (such as a ticket entry at a money-earning event, selling t-shirts at a money-earning event), but not for any direct cash donations.
- ✦ Girls may solicit for donations of items from companies (Home Depot, Jewel, JoAnn's, Aurelio's Pizza), relatives and friends with the understanding of how

the donation is used. We suggest the Girl Scout put a letter together that explains their Gold project and what type of item they specifically need and why they need it. An adult should accompany them to the store and the girl (dressed in uniform) can “pitch” their project and the adults can help explain if necessary. Gift cards are acceptable if that is what the store offers (rather than 50 feet of wood off the shelf). Note that donations to Gold and Silver Award projects are **not** tax-deductible for the business donating as they are donating to a Gold Award Project, not the non-profit organization itself.

- Occasionally, girls may receive unsolicited money and items because the giver believes in their cause. That is acceptable. However, we caution that ALL donations for the project DO NOT come from family members. The girls need to "work" to cover their project expenses.

To clarify: We do not encourage putting a jar out at Polar Bear Sales and asking for cash donations for a Gold Award project. Rather, we suggest they organize and hold a car wash while handing out educational brochures about the Gold Award project.

- Per GSUSA policy, girls cannot sell branded products at a fundraiser. For example, girls cannot sell Krispy Kremes, Yankee Candles, etc. This is because such sales imply that Girl Scouts as an organization endorses these products and companies. Similarly, girls cannot engage in events that directly endorse another organization. For example: running a breast cancer health fair and race, and then donating that money to Cancer Society, or a “Pampered Chef” party.

Additionally, girls cannot hold a fundraiser night at a fast casual restaurant (such as Culver’s) where a percentage of the sales go towards her project for the same reason as noted above.

- We highly recommend setting up a separate bank account or folder for the girls to monitor funds. In the budget they prepare for the proposal they need to explain the expense and how that expense is covered. Of course you won't know what is donated or "earned" through sales, but they need a game plan to cover the expense.
- Insurance is required for any activities girls plan that involve non-Girl Scout participants. You should factor this in to your budget. The insurance form is included in packets handed out at trainings, and can also be found online at girlscoutsgcnwi.org/forgirls on the Highest Awards tab.
- Girls do not need to complete a "Money Earning" form for the Gold Award.
- An example budget that may be used for the proposal and final is available. You will note that it includes:
 - Type of items
 - Quantity of items
 - Cost of items
 - Extended cost of items

- How item is covered (donation or sold, etc)
- Even though some items are donated, girls still need to "cost out" the items so the entire project cost is known. For instance:
 - 50 feet of wood for the "Wheelchair Accessible Garden" costs .50 foot = \$25. Home Depot donated.
 - 13 cases of water for the "Glen Ellyn Get out and Get Moving" cost \$5 each = \$65. Jewel donated.
 - \$600 rental of facility to run training sessions for "Girl Power Today Seminar" – garage sale at my house.
- See the available budget work sheet for an example to use. Girls should give lots of detail of every item they will need to complete their project. It shows that they have thought through all the steps (timeline) and related expenses required to run their project.
- The scouts are highly encouraged to write thank-you notes to all persons/organizations that contribute money or goods to their project.

VOLUNTEER ESSENTIALS EXCERPTS, PAGES 86-88

Want to see more from this year's Volunteer Essentials? Visit the Volunteer page of girlscoutsgcnwi.org!

Money-Earning Basics

Girls earn money in two distinct ways: the fall product and Girl Scout Cookie programs organized by our council. All girls, troops and groups are encouraged to participate in both the fall product and cookie programs. There is no minimum required level of participation unless the individual, troop or group is asking for financial assistance and/or wanting to do another money-earning activity. In these cases, the minimum is defined as earning the first reward level for girls in both fall product and cookie programs.

That means each girl must sell: o a minimum of 12 candy/nut products OR o four magazine subscriptions OR o a combination of both for fall product AND o a minimum of 30 packages of cookies.

Girls' participation in both council-sponsored product program activities and group money-earning projects is based upon the following:

- Voluntary participation
- Written permission of each girl's parent or guardian
- An understanding of (and ability to explain clearly to others) why the money is needed
- An understanding that money-earning should not exceed what the group needs to support its activities
- Observance of local ordinances related to involvement of children in money-earning activities, as well as health and safety laws
- Vigilance in protecting the personal safety of each girl
- Arrangements for safeguarding the money There are a few specific guidelines—some required by the Internal Revenue Service—that ensure that product programs are conducted with legal and financial integrity. To that end, consider the following reminders and cautions:
 - All rewards earned by girls through the product program activities must support Girl Scout program experiences (such as camp, travel and program events, but not scholarships or financial credits toward outside organizations).
 - Rewards are based on sales ranges set by the council and may not be based on a dollar-per-dollar calculation.
 - Groups are encouraged to participate in council product programs as their primary money-earning activity; any group money-earning activities may not compete with the Girl Scout Cookie Program or other council product programs selling times. This black-out period is for October, January and February.
 - Girl Scouts discourages the use of games of chance as a money-earning activity. Activities which could be considered a game of chance include raffles, contests, bingo, and any other activity in which participants pay for the chance of winning

cash or non-cash prizes. Please direct any questions to fund development at 312-912-6345.

- Group money-earning activities must be suited to the age and abilities of the girls and be consistent with the principles of the GSLE.
- Money earned is for Girl Scout activities and is not to be retained by individuals. Girls can, however, earn rewards and/or may earn credits from their Girl Scout product programs. Funds acquired through group money-earning projects must be reported and accounted for by the group, while following council procedures.

The best way to earn money for your group is to start with Girl Scout cookie activities and other council-sponsored product programs. If the group has participated in both programs, the group may organize additional activities to earn additional funds on its own.

Additional Group Money-Earning Activities

Product programs are a great way to earn the funds necessary for girls to travel or carry out take-action projects. Troops can earn enough money to meet their girls' goals through active participation in both our fall product and cookie programs. For fall product, there is the initial order taking in October as well as a later deadline for troops not registered yet in October. For cookies, not only is there a phase one which is the initial order phase in January, but there are several opportunities after that. Phase two includes booth sites, council sponsored loop sites, goal-getters, Gift of Caring and Gift of Caring Business. Remember that groups must participate in the cookie and fall programs before they are allowed to organize another additional money-earning project. Although you cannot resell products, groups may conduct other money earning activities such as the following:

Additional Group Money-Earning Activities Collections/Drives:

- Cell phones for refurbishment
- Used ink cartridges turned in for money
- Christmas tree recycling Food/M meal Events:
- Lunch box auction (prepared lunch or meal auctioned off)
- Themed meals, like high tea, or a dinner representing a specific country. A great idea would be to tie the meal to their destination)

Service(s):

- Service-a-thon (people sponsor a girl doing service; funds go to support trip)
- Babysitting for holiday (New Year's Eve) or council events
- Raking leaves, weeding, cutting grass, shoveling snow, walking pets