

TROOP BANKING & FINANCIAL STEWARDSHIP GUIDE

Supporting You in Managing Troop Finances

Thank you for being a Girl Scout volunteer. Managing troop funds is an important part of helping girls build leadership, responsibility, and financial literacy skills. Troop funds are earned through troop dues, Girl Scout product programs, and approved troop money-earning activities. These funds create meaningful opportunities for girls, including badge work, field trips, outdoor adventures, and service projects.

This guide is designed to make troop banking clear, supportive, and transparent so you can focus on delivering a great Girl Scout experience. All guidance aligns with national standards from the Girl Scouts of the USA, including the Blue Book of Basic Documents and Volunteer Essentials, as well as GSCCC Money-Earning Guidelines.

Troop Funds and How They Are Used

All funds raised in the name of Girl Scouting belong to the troop collectively and must be used for Girl Scout programming. These funds may not be distributed to individuals and must always benefit the troop as a whole. This includes funds collected through troop dues, proceeds from product programs, and any additional troop money-earning activities approved by GSCCC.

All troop financial activity must follow GSCCC Money-Earning Guidelines, which govern how funds are earned, managed, and used.

If a troop disbands, remaining troop funds must be handled in accordance with GSCCC policy and Volunteer Essentials. Remaining funds will not be distributed directly to individual girls. When applicable, funds may be proportionally transferred to the new troop(s) of girls who continue participating in Girl Scouting. Any remaining or undistributed funds will revert to GSCCC.

Troop Disbanding Form

Juliette & Waitlist Girl Financial Guidance

This guide is designed to support troop-based Girl Scout experiences that operate with a troop bank account. Girl Scouts who are registered as Juliettes (individually registered members) or on a waitlist do not participate in a troop structure and therefore do not use a troop bank account. Instead, financial activity for Juliettes and waitlist Girl Scouts is managed through GSCCC council systems.

Any proceeds or financial benefits associated with participation in Girl Scout activities or product programs are managed at the individual level in accordance with GSCCC guidelines and are intended to support the Girl Scouts' continued participation in Girl Scout programming.

Setting Up a Troop Bank Account

To ensure transparency and proper stewardship, every troop must maintain an official GSCCC troop bank account. Troops may not open accounts directly with a bank. All accounts must be established through the GSCCC Bank Account Change Authorization (BACA) process.

[BACA Form](#)

GSCCC works directly with the bank to open and manage the account.

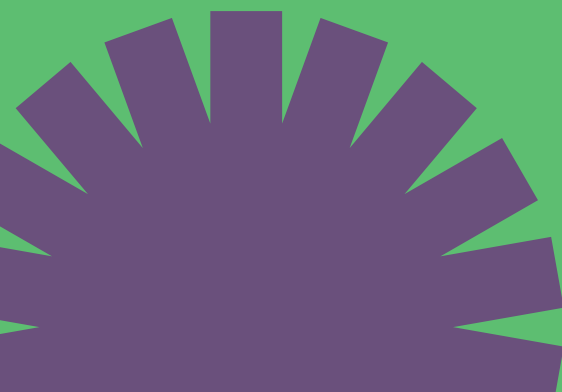
Managing Troop Balances

Troop accounts must maintain a minimum balance of \$25. GSCCC also provides a \$100 startup deposit for new troops established with at least eight girls within 60 days of the troop being established.

At the end of the membership year (September 30), troops are encouraged to maintain a balance of \$1,000 or less. Troops are encouraged to plan their budgets so that the majority of funds earned in a membership year are used for programming within that same year.

If a troop balance exceeds \$1,000, the troop must submit a disclosure explaining how the funds will be used.

[Excess Balance Disclosure Form](#)





Account Ownership, Naming, and Banks

All troop bank accounts are legally owned by GSCCC and are titled using the format:

GSCCC – Troop #####

Accounts must be opened at one of the following approved financial institutions:

- Ventura County Credit Union
- West Coast Community Bank
- US Bank
- Mechanics Bank

GSCCC currently covers all banking fees for accounts held at Ventura County Credit Union and West Coast Community Bank.



Authorized Signers on the Account

Each troop account includes five authorized signers to ensure oversight, continuity, and protection of troop funds. These include the Troop Leader and Troop Treasurer at the troop level, the Service Unit Treasurer for Service Unit oversight, and GSCCC representatives, including the Senior Business Analyst and the Chief Executive Officer.

All authorized signers must be registered Girl Scout members who have completed background checks. If there are any changes to troop leadership, a new BACA form must be submitted so GSCCC can update the account.



Cash Handling

Troops should keep cash on hand to a minimum and deposit funds into the troop account as soon as possible. When cash is used, additional care should be taken to maintain strong receipt documentation to ensure transparency. Whenever possible, using a debit card is recommended for more accurate and trackable record keeping.



Spending and Use of Funds

Authorized signers may use debit cards or checks to make troop purchases. Each authorized signer may have one debit card to support troop expenses and simplify tracking.

To support responsible financial practices, purchases up to \$1,500 may be made with one authorized signer. Purchases above \$1,500 require two approvals. Cash withdrawals are not permitted.

Troop funds may be used for meetings, uniforms, badge activities, field trips, camps, service projects, and supplies. Funds may not be used for personal expenses, gifts to adults, loans, or non-Girl Scout-related activities.

Volunteer Reimbursements

In some cases, troop volunteers may pay for approved troop expenses and request reimbursement.

To ensure transparency and proper documentation:

- Expenses should be pre-approved by the troop whenever possible
- The volunteer must submit a reimbursement request with original receipts to the troop treasurer
- Approval may be documented through email or text
- Reimbursements should be issued by check whenever possible

For financial oversight, it is recommended that reimbursements follow the same spending approval guidelines:

- One signer for expenses up to \$1,500
- Two approvals for expenses above \$1,500

This process helps ensure accurate record keeping and protects both volunteers and troop funds.

Record Keeping Requirements

Troops are required to maintain financial records, including bank statements, income and expense tracking, and receipts for all purchases. Records must be retained for two years after a troop disbands. The recommendation is to scan all receipts monthly and save them in a folder. If a troop leader prefers not to retain receipts after the year, they may email copies to info@girlscoutsgccc.org, where GSCCC will store them with troop records. Records should not be destroyed.

Service Unit Treasurers also play a role in oversight and should forward receipts to GSCCC for record-keeping. Records may be reviewed at any time as part of standard oversight practices.

Money-Earning Activities

Troops may earn funds through Girl Scout product programs and council-approved troop money-earning activities. All additional money-earning activities must be approved in advance through the GSCCC process.

👉 Troop Money-Earning Application

Troops may not solicit cash donations directly, in alignment with GSUSA guidelines.

Leadership Transitions and Account Closure

When troop leadership changes, financial records must be transferred to the incoming leader and a BACA form must be submitted to update account signers.

If a troop disbands, the troop must follow the GSCCC disbanding process and adhere to Volunteer Essentials guidelines to ensure funds are spent appropriately. GSCCC and/or the Service Unit Treasurer will manage the closure of the account through the BACA process. Fund transfers must be completed within 60 days of disbanding.

👉 Troop Disbanding Form

TROOP CHANGES & HOW FUNDS ARE MANAGED

Troops may change over time through merging, splitting, bridging, or disbanding. When this happens, funds are handled in a fair and transparent way that supports Girl Scout programming.

MERGING TROOPS

Funds from both troops are combined into one account

BRIDGING TROOPS

A proportional share of funds may transfer to the new troop based on number of girls.

GIRLS MOVING TROOPS

Funds stay with the original troop unless the troop agrees to transfer a portion.

SPLITTING TROOPS

If all members agree, funds may be split proportionally. Small groups leaving do not automatically take funds.

DISBANDING TROOPS

If a troop disbands, funds may be proportionally distributed to girls continuing in Girl Scouting. Any remaining or undistributed funds revert to GSCCC in accordance with policy.

Quick Reference

- Open account → BACA Form
- Account owner → GSCCC
- Balance > \$1,000 → Disclosure Form
- Records → Keep 2 years
- Reviews → May happen anytime
- Questions → Contact GSCCC

We're Here to Support You


Troop banking is a shared responsibility. Troop leaders manage day-to-day finances, Service Unit Treasurers provide support and oversight, and GSCCC ensures accounts are structured, protected, and aligned with national policies.

You are not alone in this process. GSCCC is here to support you every step of the way so you can focus on creating meaningful Girl Scout experiences for girls.

Contact GSCCC

During our regular office hours, if you have questions, concerns, or need immediate assistance:

 Email: info@girlscoutscoc.org

 Call: 800-822-2427

Para más información, llame: 800-822-2427

girl scouts 
of california's
central coast

Issued May 2026