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She has a learning disability	She is learning disabled
She has a developmental delay	She is mentally retarded; she is slow
She uses a wheelchair	She is wheelchair-bound

When interacting with a girl (or parent/guardian) with a disability, consider these final tips:

- When talking to a girl with a disability, speak directly to her, not through a parent or friend.
- It is okay to offer assistance to a girl with a disability, but wait until your offer is accepted before you begin to help. Listen closely to any instructions the person may have.
- Leaning on a girl's wheelchair is invading her space and is considered annoying and rude.
- When speaking to a girl who is deaf and using an interpreter, speak to the girl, not to her interpreter.
- When speaking for more than a few minutes to a girl who uses wheelchair, place yourself at eye level.
- When greeting a girl with a visual disability, always identify yourself and others. You might say, "Hi, it's Sheryl. Tara is on my right, and Chris is on my left."

### ***Registering Girls with Cognitive Disabilities***

Girls with cognitive disabilities can be registered as closely as possible to their chronological ages. They wear the uniform of that grade level. Make any adaptations for the girl to ongoing activities of the grade level to which the group belongs. Young women with cognitive disorders may choose to retain her girl membership through their 21<sup>st</sup> year, and then move into an adult membership category.

## **Chapter 5: Staying Safe – Always!**

In Girl Scouting, the emotional and physical safety and well-being of girls is always a top priority! Here's what you need to know.

### **Knowing Your Responsibilities**

You, the parents/guardians of the girls in your group, and the girls themselves share the responsibility for staying safe. The next three sections flesh out who's responsible for what.

#### ***Responsibilities of the Volunteer***

One of your responsibilities as a volunteer is to safeguard the health of the girls in your group and instill in them a sense of safety. This responsibility may take the form of:

- Preventing injury and illness to participants in Girl Scout activities

- Demonstrating a concern for the health and welfare of the individuals for whom you are responsible
- Honoring pluralism and diversity so that girls feel emotionally safe—that is, accepted by and connected with you and other girls in your group

Girl Scouts trusts you to:

- Observe all safety guidelines and activity-specific checkpoints, as well as procedures outlined by the Council, including those that supplement or augment Girl Scouts standards. That information is available both in this chapter and in *Safety-Wise*, a book available from the Council. Also be sure to follow local, state, and federal laws and ordinances.
- Take advantage of the learning opportunities offered by the Council.
- Involve girls in safety planning (events should be girl-led, but girls will require guidance from you on staying safe).
- Be a role model for girls, adhering to the following guidelines at all time:
  - Never, ever, ever use illegal drugs!
  - Don't smoke cigarettes or drink alcohol in the presence of girls.
  - Never carry firearms or ammunition in the presence of girls.
  - Never engage in child abuse of any kind, as defined by the Child Abuse Prevention and Treatment Act. Abuse includes neglect, physical injury, emotional maltreatment including verbal abuse of a child, and sexual abuse. Sexual advances, improper touching, and sexual activity of any kind with girl members are strictly prohibited.

## *Responsibilities of Parents and Guardians*

You want to engage each parent or guardian in assisting you in ensuring the health, safety, and well-being of girls. Clearly communicate to parents and guardians that they are expected to do the following:

- Provide permission for their daughters to participate in Girl Scouting as well as provide additional consent for activities that take place outside the scheduled meeting place, involve overnight travel, involve the use of special equipment, and/or cover sensitive issues.
- Make provisions for their daughters to get to and from meeting places or other designated sites in a timely manner and inform you if someone other than the parent or guardian will drop off or pick up the child.
- Provide their daughters with appropriate clothing and equipment for activities, or contact you before the activity to find sources for the necessary clothing and equipment.
- Follow Girl Scout safety guidelines and encourage their children to do the same.
- Assist you in planning and carrying out program activities as safely as possible.
- Participate in parent/guardian meetings.
- Be aware of appropriate behavior expected of their daughters as determined by the Council and you.
- Assist volunteers if their daughters have special needs or abilities and their help is solicited.

## *Responsibilities of Girls*

Girls who learn about and practice safe and healthy behaviors are likely to establish lifelong habits of safety consciousness. For that reason, each Girl Scout is expected to:

- Assist you and other volunteers in safety planning.
- Listen to and follow your instructions and suggestions.
- Learn and practice safety/skills
- Learn to “think safety” at all times and to be prepared.
- Identify and evaluate an unsafe situation.
- Know how, when, and where to get help when needed.

## Knowing How Many Volunteers You Need

Girl Scouts has established adult-to-girl ratios – that is, the minimum number of adults needed to supervise a specific number of girls. (Councils may also establish maximums due to size or cost restrictions.) These supervision ratios were devised to ensure the safety and health of girls – for example, if one adult has to respond to an emergency, a second adult is always on-hand for the rest of the girls. It may take you a minute to get used to the layout of this chart, but once you start to use it, you'll find the chart extremely helpful.

	Group meetings:  Two non-related adults (at least one of whom is female) for this # of girls	Group meetings:  Plus one adult for each additional # of girls	Series, travel, and camping:  Two unrelated adults (at least one of whom is female) for each # of girls	Series, travel and camping  Plus one adult for each additional # of girls
Girl Scout Daisy (K–1)	12	6	6	4
Girl Scout Brownie (2–3)	20	8	12	6
Girl Scout Junior (4–5)	25	10	16	8
Girl Scout Cadette (6–8)	25	12	20	10
Girl Scout Senior (9–10)	30	15	24	12
Girl Scout Ambassador (11–12)	30	15	24	12

Here are some examples: If you have a group meeting with 17 Daisies, you need three non-related adults (in other words, not your sister, spouse, parent, or child), at least one of which is female. If, however, you have 17 Cadettes attending a group meeting, you need only two non-related adults, at least one of which is female. Likewise, if you're taking 13 Brownies on a trip, you need three non-related adults present, at least one of which is female. But 13 Seniors on a trip requires only two non-related adults, at least one of which is female.

In addition to the adult-to-girl ratio chart, please remember that adult volunteers must be at least 18 years old (or at the age of majority defined by the state if it is older than 18).

## Approaching Activities

How can you, as a Girl Scout volunteer, determine whether an activity is safe and appropriate? Good judgment and common sense often dictate the answer. What is safe in one circumstance may not be safe in another. An incoming storm, for example, might force you to assess or discontinue an activity. If you are uncertain about the safety of an activity, call the Council staff with full details and don't proceed without approval. Err on the side of caution and make the safety of girls your most important

consideration. One of the most oft-used components of *Safety-Wise* is the list of activity checkpoints in the second half of that book. Volunteers who are about to engage with girls in an activity – say, bicycling – can turn to *Safety-Wise*, read the Bicycling Activity Checkpoint, and understand all the safety precautions that must be taken.

When planning activities with girls, note the abilities of each girl and carefully consider the progression of skills from the easiest part to the most difficult. Make sure the complexity of the activity does not exceed girls' individual skills – bear in mind that skill levels decline when people are tired, hungry or under stress. Also use activities as opportunities for teamwork, which is one of the outcomes for the connect key in the GSLE.

## Health Histories (Including Examinations and Immunizations)

Each troop member (including adults) must have a health history form completed, and kept on file with the troop leader. Troop Leaders must make every effort to maintain the confidentiality of these forms. To access Health History Form, see the forms section of *The Source*, or visit: [http://www.gsnwgl.org/forms/HealthHistoryForm\\_W.pdf](http://www.gsnwgl.org/forms/HealthHistoryForm_W.pdf)

For philosophical or religious reasons, some parents/guardians may object to immunizations or medical examinations. Councils must attempt to make provisions for these girls to attend Girl Scout functions in a way that accommodates these beliefs. If such a situation arises within your troop, please contact your Membership Manager for further information.

It is important for you to also be aware of any medications a girl may take or allergies she may have.

- Medication, including over-the-counter products, must never be dispensed without prior written permission from a girl's custodial parent or guardian. This should be in the form of an original, signed note, which clearly states the name of the medication, and time, date, method, and correct amount that should be given. Some girls may need to carry and administer their own medications, such as bronchial inhalers, an EpiPen, or diabetes medication. More information on Medication dispensing is available in *Safety-Wise*, page 39.
- Common food allergies include dairy products, eggs, soy, wheat, peanuts, tree nuts, and seafood. This means that, before you serve peanut butter and jelly sandwiches, cookies or chips as a snack *ask* whether anyone is allergic to peanuts, dairy products or wheat!

## Girl Scout Activity Insurance

A portion of your annual registration dues pays for supplementary insurance for that member only. This insurance provides up to the specified maximum for medical expenses incurred as a result of an accident while the member is participating in an approved, supervised Girl Scout activity, after your primary insurance pays out. Non-registered parents, tag-alongs (brothers, sisters, friends, etc.) and other persons assisting you are not covered by basic coverage.

This insurance coverage is not intended to diminish the need for or replace family health insurance. And it does not duplicate medical expense benefits collected under other programs, so after approximately \$100 in benefits have been paid under this plan, the family's medical insurance takes over. If there is no family insurance or health care program, a specified maximum of medical benefits is available.

An optional plan of activity insurance is available for Girl Scouts taking extended trips and for non-members who participate in Girl Scout activities. These plans are secondary insurance that individuals are entitled to receive while participating in any approved supervised Girl Scout activity. Additional insurance coverage is required for any Girl Scout activity that involves non-Girl Scouts or lasts longer

than three days and two nights. Contact the GSNWGL Property Department administrative assistant to apply for additional coverage.

Review the Girl Scouts insurance plan description by going to [http://www.mutualofomaha.com/girl\\_scouts\\_of\\_the\\_usa/index.html](http://www.mutualofomaha.com/girl_scouts_of_the_usa/index.html).

For further information on GSNWGL insurance procedures, see the Forms and Resources section of our website or *The Source*.

## Providing Emergency Care

As you know, emergencies can happen. Girls need to receive proper instruction in how to care for themselves and others in emergencies. They also need to learn the importance of reporting to adults any accidents, illnesses, or unusual behaviors. To this end, you can help girls:

- **Know what to report.** See the “Procedures for Accidents” section later in this chapter.
- **Establish and practice procedures for weather emergencies.** Certain extreme-weather conditions may occur in your area. Please consult with the Council for the most relevant information for you to share with girls.
- **Establish and practice procedures for such circumstances as fire evacuation, lost persons, and building-security responses.** Every girl and adult must know how to act in these situations. For example, you and the girls, with the help of a fire department representative, should design a fire evacuation plan for meeting places used by the group.
- **Assemble a well-stocked first-aid kit that is always accessible.** First-aid administered in the first few minutes can mean the difference between life and death. In an emergency, secure professional medical assistance as soon as possible, normally by calling 911.

## First-Aid/CPR

Emergencies require prompt action and quick judgment. Girl Scouts recommends that, when girls are present, at least one adult volunteer be first-aid/CPR certified. For that reason, if you have the opportunity to get trained in council-approved first-aid/CPR, do it! You can take advantage of first-aid/CPR training offered by chapters of the American Red Cross, National Safety Council, EMP America, American Heart Association, or other sponsoring organizations approved by the Council. CPR training must be adequate for the participants in the activity that is, you must take child CPR if girls younger than age 8 are present and adult CPR when working with older girls and adults. Among other things, these training sessions will teach you how to protect yourself and others from spreading infectious diseases (including HIV/AIDS, hepatitis, and others). You will also learn to assemble a first-aid kit that includes appropriate items for the activities you’re sharing with girls.

GSNWGL First Aid/CPR/AED requirements:

An adult supervisor with current CPR/ First Aid certification is required for:

- Any activity taking place in areas with limited access to medical facilities/emergency services
- Any activity with more than 200 participants
- Overnight rental of any Council property
- All camping activities, including those utilizing lodges.
- Many other physical and high-risk activities. Consult *Safety-Wise* activity checkpoints for further details.

Make sure a general first-aid kit is available at your group meeting place and when girls are transported to and from an event. Please be aware that you may need to provide this kit, if one is not available at your meeting place. You can purchase a Girl Scout first-aid kit, you can buy a commercial kit, or you and the girls can assemble a kit yourselves. In addition to standard materials, all kits should contain a

copy of a recognized first-aid book and the Council and emergency telephone numbers. Girl Scout activity insurance forms, parent consent forms, and health histories need to be included, as well.

### ***First-Aider***

A first-aider is an adult volunteer who has taken Girl Scout–approved first-aid and CPR training that includes specific instructions for child CPR. (If serving girls under age 8) If, through the American Red Cross, National Safety Council, EMP America, or American Heart Association, you have a chance to be fully trained in first-aid and CPR, doing so may make event- and activity-planning go a little more smoothly. The activity checkpoints in *Safety-Wise* tell you when a first-aider needs to be present—so, if you’re a first-aider, you’ll be all set!

## ***Procedures for Accidents***

Although you hope the worst never happens, you must be aware of council procedures for handling serious accidents or fatalities. At the scene of an accident, (if appropriate) first call 911, then provide all possible care for the sick or injured person. Then, as soon as possible, contact the council by calling 1.888.747.6945 or your local service center. If you receive the after-hours recorded message, **press 4**, and the call will be routed to the emergency answering service.

Be prepared with the following info:

- Caller name/phone number/location
- Nature of the emergency
- Name/age/condition of injured party
- What action has been taken so far

A GSNWGL representative will contact you ASAP. If you are asked by media to comment, please direct them to the Council representative ONLY.

In the event of a fatality or other serious accident, notify the police. A responsible adult must remain at the scene. In the case of a fatality, do not disturb the victim or surroundings. Follow police instructions. Do not share information about the accident with anyone but the police, the Council, and, if applicable, insurance representatives or legal counsel.

## **Chapter 6: Taking Trips and Hosting Programs/Events**

Some of the most memorable moments in a Girl Scout’s life happen while attending special events and taking trips. This chapter helps you prepare girls to attend local or regional events, plan for and take trips of any scope and duration, and even begin to plan an event of their own creation.

Remember that every time a group meets at a time and location different from the regular group meeting, you must use a permission form – even if the girls are responsible for getting to that location on their own. Permission forms give parents the “who, what, when, where, and why,” so that they can decide whether their daughter can participate in an event or go on a trip. A signed permission form permits you to include the girl in the activity and also provides you with up-to-date emergency contact information.

Also be sure to discuss all the following with the girls before you leave on any trip (you may also want to put this information in writing and have girls sign it):

- Who her buddy is – and how the buddy system works
- What to do if she is accidentally separated from the group
- What to do if emergency help is needed
- How to perform basic first-aid procedures
- How to deal with a large crowd (if applicable)
- What behaviors you expect – and what consequences exist for not living up to those behaviors

### ***Travel Security and Safety Tips***

Share these safety tips with girls before you leave on any trip that involves a stay at a hotel, motel, hostel, or dormitory:

- Always lock the door behind you, using the deadbolt and the chain or anchor.
- Do not open the door for strangers; if hotel staff is at the door, call the front desk to confirm.
- Don't shout out or display your room number when in the presence of strangers.
- Never leave jewelry, cameras, electronics, cash, or credit cards in your room.
- Never leave luggage unattended in the hotel lobby (or, for that matter, in an airport or train station).
- When arriving at the hotel, locate emergency exits.
- Keep a small flashlight on your bedside table, along with a small bag with your room key, wallet, passport, and cell phone. Take the flashlight and bag with you if you have to leave the room in an emergency.
- If a fire alarm goes off, get out as quickly as possible without stopping to pack your suitcase.
- Before leaving your room, feel the door: If it is warm, do not open it. Stay in your room and stuff towels around the door. Call the hotel operator immediately. If the door is cool, proceed slowly out the door, looking for flames or smoke. Repeat these instructions for any door you encounter.
- Also contact the front desk to clear out any mini-bars or refrigerators in girls' rooms, to ensure that inappropriate movies are not accessible through TVs, and to disallow any long-distance calls from being placed from girls' rooms. Alert the hotel management that underage girls are staying in the hotel, and ask them to contact you if any girls are out of their rooms after bedtime.

## **Taking Trips with Girls**

Girls love trips. And Girl Scouts is a great place for them to learn how to plan and take trips, because travel is built on a progression activities--that is, one activity leads to the next. Girl Scout Daisies, for example, can begin with a discovery walk. As girls grow in their travel skills and experience and can better manage the planning process, they progress to longer trips. Here are some examples of the progression of events and trips:

- **Short trips to points of interest in the neighborhood (Daisies and older):** A walk to the nearby garden or a short ride by car or public transportation to the firehouse or courthouse
- **Day trip (Brownies and older):** An all-day visit to the point of historical or natural interest (bringing their own lunch) or a day-long trip to a nearby city (stopping at a restaurant for a meal)
- **Overnight trips (Brownies and older):** One (or, possibly two) nights away to a state or national park, historic city, or nearby city for sightseeing, staying in a hotel, motel, or campground
- **Extended overnight trips (Juniors and older):** Three or four nights camping or a stay in a hotel, motel, or hostel within a girls' home region (for example, the Upper Midwest)
- **National trips (Cadettes and older):** Travel anywhere in the country, often lasting a week or more
- **International trips (Cadettes, Seniors, and Ambassadors):** Travel around the world, often requiring one or two years of preparation; when girls show an interest in traveling abroad, contact the Council to get permission to plan the trip and download the Global Travel Toolkit, which is available at [www.girlscouts.org/program/gc\\_central/travel](http://www.girlscouts.org/program/gc_central/travel)

Of course, local trips that last a day or less aren't only for Daisies. On the contrary: Short, local outings are an opportunity for girls of all grade levels to spend time with other Girl Scouts for all sorts of reasons. Girls may volunteer as a group to work with Habitat for Humanity on successive Saturdays to

help build a house for a family, or they may get together for a long bike ride on a greenway or bike trail and end with a picnic lunch.

### ***The World Centers***

Four lodges are available in England, Mexico, Switzerland, and India for use by Girl Guides and Girl Scouts, each with hostel- or dormitory-style accommodations. These centers are operated by WAGGGS (World Association of Girl Guides and Girl Scouts, and offer low-cost accommodations and special programs. They are also a great way to meet Girl Guides and Girl Scouts from around the world. Visit [www.waggsworld.org](http://www.waggsworld.org) for more information.

Taking trips is an ideal way to offer girls leadership opportunities. This is why ideas for field trips, camping trips and retreats are sewn into the journey books! The three processes discussed in Chapter 3 (girl-led, learning by doing, and cooperative learning) work beautifully as girls lead their own trip-planning, cooperatively plan every aspect of the trip, and learn through their travels what works and what doesn't. In the same way, the three leadership keys stretch girls as they spend weeks, months or even years group-planning a trip, which may include an extensive take action component.

Given how much opportunity exists for girls to grow in their leadership skills by traveling with other Girl Scouts, travel is one of the Girl Scout pathways discussed in Chapter 1. This means that although some girls who are in a group (for example, a troop of Cadettes) may decide to travel together, a pathway also exists for girls who are not otherwise involved in Girl Scouts – or who are involved in one or more pathways but want to do additional traveling with other girls – to get together specifically for the purpose of traveling locally, regionally, and even internationally.

To ensure that any travel you do with girls infuses the GSLE at every opportunity, limit your role to facilitating the girls' brainstorming and planning – but never doing the work for them. Allow the girls to lead, allow them to learn collaboratively, and let them learn by doing (and by making mistakes). All the while, however, provide ideas and insight, ask tough questions when you have to, and support all their decisions with enthusiasm and encouragement!

### ***Tips for Girls Traveling Alone***

If a Girl Scout Senior or Ambassador will be traveling alone, use the opportunity to help her feel comfortable with and capable of being on her own. Always talk first with her parents to assess her maturity and ability to handle herself, and have them complete an emergency form. If she is flying, also discuss the possibility of booking a non-stop flight to make her trip that much less stressful, and ask parents to contact the airline, which will make special arrangements for any unaccompanied minor. With the girl herself, develop a trip plan, discuss hotel security and safety, and talk about avoiding excess communication with strangers, *not* wearing a nametag, and avoiding exposing money or other items (such as high-end cell phones and iPods) that are attractive to pickpockets.

## ***Facilitating Girl-Led Trip Planning***

Whether the trip is a day hike or a cross-country trek, basic steps of trip planning are essentially the same. It's true that as the destination gets farther, more complex, or is of greater duration, the details become richer and more complex, but planning every trip – from a day-long event to an international trek – starts by asking the following:

- What do we hope to experience?
- Who will we want to talk to and meet? What will you ask?
- Where are we interested in going?
- When are we all available to go?

- Will everyone in our group be able to go?
- Are there physical barriers that cannot be accommodated?
- What are visiting hours and the need for advance reservations?
- What are our options for getting there?
- What's the least this trip could cost? What's the most?
- What can we do now to get ourselves ready?
- How will we earn the money?
- What's the availability of drinking water, restrooms, and eating places?
- Where is emergency help available?
- What safety factors must we consider?
- What will we do as we travel?
- What will we do when we get there?
- What will we do when we return home?

As girls answer these questions, they begin the trip-planning process. In time, girls begin to make specific arrangements, attend to a myriad of details, create a budget and handle money, and accept responsibility for their personal conduct and safety. And later, after they've returned from a successful event or trip, girls also have the chance to evaluate their experiences and share them with others.

### ***Travel Checklist***

If your group is thinking about travel, consider first whether the girls are mature enough to handle the trip. In determining a group's readiness for travel, assess the group's:

- Ability to be away from their parents and their home
- Ability to adapt to unfamiliar surroundings and situations
- Ability to make decisions well and easily
- Previous cross-cultural experiences
- Ability to get along with each other and handle challenges
- Ability to work well as a team
- Skills and interests
- Language skills (where applicable)

### ***Obtaining Council Permission for Trips***

In accordance with GSNWGL travel policies, Troops/groups planning or taking field trips, regardless of length of time or distance, must follow all policies and procedures as outlined in *Safety-Wise* AND the following additional steps:

- **Category 1:** Trips to Council-owned properties or to Council-Sponsored events - Leaders must follow directions on the Troop Facility Reservation Form.
- **Category 2:** Trips within the Council jurisdiction AND not involving an overnight stay - Leaders must carry with them a Parent Permission Form and a Health History Form for each girl. Council approval is not required.
- **Category 3:** Trips inside or outside the Council jurisdiction AND one or two nights in length – Leaders must send in a Troop Travel Form – Category 3 to the Service Center at least two weeks in advance. Additional insurance is only required if non-registered individuals are traveling with the troop/group. Council approval is required.
- **Category 4:** Trips outside the Council jurisdiction AND three or more nights in length – Leaders must send in the Troop Travel Form – Category 4 and 5 at least three months prior to the departure date. Council approval and additional insurance is required.
- **Category 5:** International trips – Leaders must send in the Troop Travel Form – Category 5 at least one year in advance of the departure date. Council approval and additional insurance is required.

**Rationale:** The Council needs to know of all troops/groups that are traveling in the name of Girl Scouts. The forms a leader fills out will provide the critical contact information needed in case of an emergency. If an emergency should occur, the Council spokesperson will have the information necessary to deal with questions from parents and the media. Sending the forms in to the Council in the required time frame insures adequate preparation time for the troop, and allows time for the proper insurance coverage to be obtained. Council approval may be withheld if the trip is too difficult or advanced for the grade level of the girls involved, or if it feels there has not been adequate preparation.

## Transporting Girls

Transportation decisions are an important aspect to any event or trip planning, and your greatest concern is *always* safety. If you or the girls are arranging group transportation, whether for a day trip or for a much longer travel event, consider the basics of both private and public transit (which is preferred).

### Public Transportation

Public transportation includes trains, subways, buses, ferries, and airlines. Public transportation is regulated, which makes it preferable to chartered vehicles, but this mode of transportation is not without challenges. The biggest challenge with any public transportation is staying together as a group, so be sure everyone has directions and a map, and always designate a meet-up area if anyone gets separated. Girls also need to stay vigilant for criminals, both those who might do them bodily harm and those who are interested in stealing their money, jewelry, and electronic devices. But as long as you prepare them for their exciting journeys on public transportation, and they'll have an adventure they're remember for years!

### Private Transportation

Private transportation includes private passenger vehicles, rental cars, privately owned or rented recreational vehicles and campers, chartered buses, chartered boats, and chartered flights. Anyone who is driving a vehicle with more than 15 passengers (including the driver) must be a professional driver who possesses a commercial driver's license (CDL). If a troop plans to utilize a 15-passenger van, GSNWGL requires the drivers to view a safety video on driving 15-passenger vans, before transporting girls. This is in addition to the guidelines of *Safety-Wise*, as there are more risks in driving a vehicle of this size. The video and test can be accessed at <http://tests.gsnwgl.org/>.

Please keep in mind the following non-negotiable points regarding private transportation:

- Even though written agreements are always required when renting or charting, you are *not* authorized to sign an agreement or contract. Such an agreement must instead be submitted to your Membership Manager, to be signed by the person designated by GSNWGL's board of directors.
- Check with the Council to make sure you are following accepted practices when using private transportation; this ensures that both you and the Council are protected by liability insurance in the event of an accident.

**GSNWGL Policy on Transporting Girls: All adults transporting Girl Scouts (for the purpose of a troop, Service Area and/or Council event) must ensure that all passengers are legally restrained. If booster seats are required by state law, parents of Girl Scouts carpooling or attending an event that includes transportation will be required to supply a booster seat for their child, unless the driver provides sufficient**

**seats. The driver of each vehicle is responsible for ensuring that all of their passengers are properly and legally restrained.**

When driving a car, RV, or camper (and do not ever transport girls in flatbed or panel trucks, in the bed of a pickup, or in a camper-trailer!), take the following precautions and ask any other drivers (and all drivers must be adults—girls should not be transporting other girls!) to do the same:

- Keep directions and a road map in the car, along with a first-aid kit and a flashlight.
- Check your lights, signals, tires, windshield wipers, horns, and fluid levels before each trip and check them periodically on long trips.
- Wear your seat belt at all times, and insist that all passengers do the same; keep girls under 12 in the back seats to avoid injury from an airbag deploying.
- Follow all the established rules of the road in your state (following the speed limit, keeping a two-car-length between you and the car ahead of you, not talking or texting on a cell phone, driving with your headlights on, and so on).
- Avoid driving for extended periods at night, when tired, or taking medication that makes you drowsy.
- Plan rest stops every few hours; if driving with others, pre-arrange stopping places along the way.
- If the car is rented, be sure the car is adequately insured.

Alternately, girls need to adhere to the following when riding in vehicles. You may want to create a contract listing the following that girls sign before leaving on any trip. Girls will:

- Follow all rules and instructions for this trip.
- Keep seat belts fastened at all times.
- Don't argue, yell, or throw things.
- Play games or listen to music *quietly* with other passengers.
- Stay with the group during stops.
- Alert the driver to a missing buddy, an obstacle, or an open door or trunk.

## Hosting a Program/Event

Girls may decide they're ready to host a program or event for other Girl Scouts, for members of your community, or for national or international attendees – chiefly as one of the take action outcomes of elevating and inspiring others. Ideas for girl-led events with family, friends, and community experts are also available in the journey guides!

This section gives you a brief overview but does not substitute for the expertise of the Council staff, which means that if girls in your group are interested in hosting an event, work closely with the Council, first to obtain permission and second to ensure that the girls have covered every aspect of event planning.

As with any other activity, be sure girls are leading the planning, instead of sitting by passively while you or another adult plans the program. To get girls started, ask them to think about the following:

- What sort of event do we have in mind?
- Who is our intended audience?
- Does the audience have to be invited, or can anyone come?
- What's our main topic or focus?
- What's our objective – what do we hope to accomplish at the end of the day?
- Will one or more speakers need to be invited? If so, who? How do we find speakers?
- Where will the event take place?
- Is there a charge for this venue?

- Is the venue large enough to accommodate the audience?
- Do we have to obtain permission to use this venue? If so, from whom?
- Are there adequate facilities for the audience? If not, how much will extra port-a-pots cost and how many do we need?
- Is there adequate parking or a drop-off point for girls?
- Do we need tables? chairs? podiums? microphones? speakers?
- What sort of entertainment will be provided?
- Will we provide or sell refreshments? If so, what kinds?
- How many chaperones will we need? Who will we ask?
- What emergency care do we need to plan for? Is the event large enough that local police and fire departments need to be notified?
- Do we need to purchase additional insurance for non-Girl Scouts?
- How will we advertise the event?
- What decorations will we use?
- Will we give away any keepsakes?
- Will we charge for the event?
- Who will set up the event?
- Who will clean up after the event?
- How will we determine whether the event was a success?

## Getting Back Together After Your Trip or Event

After your event or trip, take time to reminisce, tell stories, and share photos. Also plan some formal debriefing time with the girls for the following:

- Clean up and return borrowed or rented equipment.
- Write thank-you notes to people who helped along the way.
- Send photos, captions and event information to the Council for possible use in communications. Send to: [brand@gsnwgl.org](mailto:brand@gsnwgl.org).
- Evaluate the trip or event by discussing what was worthwhile and what the group would change or eliminate.
- Brainstorm ways to share the experience with others (especially younger Girl Scouts or school groups).
- Brainstorm ways to make the event better or bigger next year—or decide that one year was enough!
- Discuss potential take-action projects that could come from this trip or event.
- Encourage girls to keep in touch with friends made along the way.

## Chapter 7: Managing Group Finances

Every Girl Scout group is responsible for planning and financing its own activities. This puts girls in charge, giving them the opportunity (with your oversight) to cooperatively set goals, manage a budget, spend responsibly, maintain records, and develop good math and finance skills.

Girl Scout groups are funded by a share of money earned through council-sponsored product sale activities (such as Girl Scout Cookie sales), group money-earning activities (council-approved, of course!), and any dues your group may charge. (This is in addition to the \$12 annual membership dues that goes to the national organization.) This chapter gives you the ins and outs of helping girls manage their group finances, practice successful product-sales techniques, and develop additional group money-earning ideas, if needed.

## Establishing an Account

If you're taking over an existing troop/group, you'll likely inherit a checking account, but if you're starting a new group, you'll want to open a new account. This usually happens when there is money to deposit, such as from group dues, product sales or group money-earning activities.

Always follow the Council's financial policies and procedures for setting up an account. Council-sponsored product sales have specific banking procedures, as well. For complete GSNWGL policies on opening up checking accounts and handling troop funds, visit Section A of *The Source*.

### ***Closing a Bank Account***

Girl Scout funds do not become the property of any individual girl or adult. Instead, the group may decide to donate any unused funds to a worthwhile organization, to another group, or for girl activities. As when closing a personal account, be sure all checks and other debits have cleared the account before you close it, and realize that you may have to close the account in person. Turn all remaining funds over to your GSNWGL Membership Manager.

## Money-Earning Basics

Girls earn money in two distinct ways:

- "Council-Sponsored Product Programs" are Council-wide sales of Girl Scout-authorized products (such as Girl Scout Cookies, magazines, or nuts and candy), in which members participate.
- "Group money-earning" refers to activities organized by the group (not by the Council) that are planned and carried out by girls (in partnership with adults) and that earn money for the group. These activities must be approved by the Council.

Girls' participation in both Council-Sponsored Product Programs 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

In addition, consider the following reminders or cautions:

- Girl Scout Daisies (in grades K-1) may be involved in Council-Sponsored Product Programs, but they cannot collect money in any other way except through group dues or parental contributions.
- Group money-earning activities need to be suited to the age and abilities of the girls and consistent with the principles of the Girl Scout Leadership Experience.

- Money raised is for Girl Scout activities and is not to be retained by individuals. Girls can, however, be awarded sales incentives and/or may earn credits from their Council-Sponsored Product Programs.
- Girl Scouts forbids use of games of chance, the direct solicitation of cash, and product-demonstration parties.
- Obtain written approval from the Council before a group money-earning event. The form may be found on the Forms and Resources page of the GSNWGL website in Section G of *The Source*.
- Money-earning may not be conducted on the Internet. Girls can, however, send e-mails to friends and families to market cookies and other products; girls 14 and older can also use social networking sites to do the same.
- Groups are encouraged to participate in Council-Sponsored Product Programs as their primary money-earning activity; any group money-earning shouldn't compete with the Girl Scout Cookie Program or other Council-Sponsored 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 funds for your group is to start with Girl Scout Cookie Sale Program and other Council-Sponsored Product Programs. From there, your group may decide to earn additional funds on its own.

## Helping Girls with Financial Planning

One of your opportunities as a volunteer is to facilitate girl-led financial planning, which may include the following steps.

1. **Set goals for money-earning activities.** What do girls hope to accomplish through this activity? In addition to earning money, what skills do they hope to build? What leadership opportunities present themselves?
2. **Create a budget.** Use a budget worksheet that includes both expenses (the cost of supplies, admission to events, travel, and so on) and available income (the group's account balance, projected cookie sale proceeds, and so on).
3. **Determine how much the group needs to earn.** Subtract expenses from available income to determine how much money your group needs to earn.
4. **Make a plan.** The group can brainstorm and make decisions about their financial plans. Will cookie and other product programs - if approached proactively and energetically - earn enough money to meet the group's goals? If not, which group money-earning activities might offset the difference in anticipated expense and anticipated income? Will more than one group money-earning activity be necessary to achieve the group's financial goal? In this planning stage, engage the girls through the Girl Scout processes (girl-led, learning by doing, and cooperative learning) and consider the value of any potential activity. Have them weigh feasibility, implementation, and safety factors.
5. **Write it out.** Once the group has decided on its financial plan, describe it in writing. If the plan involves a group money-earning activity, fill out an application for approval from the Council and submit it along with the budget worksheet the girls created.

**Remember:** It's great for girls to have opportunities, like the Girl Scout Cookie Sale Program, to earn funds that help them fulfill their goals. As a volunteer, try to help girls balance the money-earning they do with opportunities to enjoy other activities that have less emphasis on earning and spending money. Take-action projects, for example, may not always require girls to spend a lot of money!

## *Understanding Financial and Sales Abilities by Grade Level*

As with other activities, girls progress in their financial and sales abilities as they get older. This section gives you some examples of the abilities of girls at each grade level.

### *Girl Scout Daisies*

At the Daisy level (Grades K-1),

- The group volunteer handles money, keeps financial records, and does all group budgeting.
- Parents/guardians may decide they will contribute to the cost of activities.
- Girls can participate in Girl Scout Cookie Sale Program and other Council-Sponsored Product Programs.
- Daisies are always paired with an adult when selling anything. Girls do the asking and deliver the product, but adults handle the money and keep the girls secure.

### *Girl Scout Brownies*

At the Brownie level (Grades 2-3),

- The group volunteer handles money, keeps financial records, and shares some of the group-budgeting responsibilities.
- Girls discuss the cost of activities (supplies, fees, transportation, rentals, and so on).
- Girls set goals for and participate in Council-Sponsored Product Programs.
- Girls may decide to pay dues.

### *Girl Scout Juniors*

At the Junior level (Grades 4-5)

- The group volunteer retains overall responsibility for long-term budgeting and record-keeping, but shares or delegates all other financial responsibilities.
- Girls set goals for and participate in Council-Sponsored Product Programs.
- Girls decide on group dues, if any. Dues are collected by girls and recorded by a group treasurer (selected by the girls).
- Girls budget for the short-term needs of the group, on the basis on plans and income from the group dues.
- Girls budget for more long-term activities, such as overnight trips, group camping, and special events.
- Girls budget for take-action projects, including the Girl Scout Bronze Award, if they are pursuing it.

### *Girl Scout Cadettes, Seniors and Ambassadors*

At the Cadette, Senior and Ambassador levels (Grades 6-12),

- Girls estimate costs based on plans.
- Girls determine the amount of group dues (if any) and the scope of money-earning projects.
- Girls set goals for and participate in Council-Sponsored Product Programs.
- Girls carry out budgeting, planning, and group money-earning projects.

- Girls budget for extended travel, take-action projects, and leadership projects.
- Girls may be involved in seeking donations for take-action project, with Council approval.
- Girls keep their own financial records and give reports to parents and group volunteers.
- Girls budget for take-action projects, including the Girl Scout Silver or Gold Awards, if they are pursuing them.

One critical task for each group, no matter what age, is to keep excellent records and establish a clear money trail. As the group volunteer, you're in charge of making sure money is spent wisely and that excellent records are kept (keeping copies of all receipts in a binder or folder), and tracking all income, too. For older girls, your job is to oversee their work, as *they* learn to keep impeccable records.

## Selling Cookies (and Other Great Stuff): Continuing a Time-Honored Girl Scout Tradition

Participating in the Girl Scout Cookie Sale Program and other Council-Sponsored Product Programs is an integral part of the Girl Scout Leadership Experience focusing particularly on financial literacy. In fact, the Girl Scout Cookie Sale Program and other Council-Sponsored Product Programs are the leading entrepreneurial programs for girls: many successful businesswomen today say they got their start with the Girl Scout Cookie Sale Program. Girls practice life skills such as goal setting, money management and teamwork, all while having a lot of fun! During the Cookie Sale Program, girls are members of a team working toward a common goal, with each girl striving to do her best.

### *A Sweet Tradition*

It has been 90 years since Girl Scouts began selling home-baked cookies to raise money. The idea was so popular that, in 1936, Girl Scouts enlisted bakers to handle the growing demand!

Two commercial bakers are licensed by Girl Scouts of the USA to produce Girl Scout Cookies – Little Brownie Bakers and ABC/Interbake Foods - and each council selects the baker of its choice. Each baker gets to name its own cookies (which is why some cookies have two names) and gets to decide which flavors it will offer in a given year, besides the three mandatory flavors (Thin Mints®, Do-Si-Dos®/Peanut Butter Sandwich®, and Trefoils®/Shortbread®). GSNWGL partners with Little Brownie Bakers.

Up to eight varieties are offered each year, including the three mandatory flavors:

- **Thin Mints®:** Round dark-chocolate mint-flavored cookies.
- **Do-Si-Dos®/Peanut Butter Sandwich®:** Two oatmeal cookies with a layer of peanut butter sandwiched in between
- **Trefoils®/Shortbread®:** Shortbread cookies shaped like the Girl Scout trefoil
- Other varieties have included:
- **Samoas® (Caramel deLites®):** Caramel, coconut, and chocolate doughnut-shaped cookies
- **Tagalongs® (Peanut Butter Patties®):** Round cookies with a layer of peanut butter covered in chocolate
- **Dulce de Leche®:** Rich cookies with caramel chips and stripes
- **Thanks-A-Lot®:** Shortbread cookies with a layer of fudge on the bottom
- **Lemonades®:** Shortbread cookies with lemon icing
- **Lemon Chalet Cremes®:** A sandwich cookie with a cinnamon-spice flavor
- **Daisy Go Rounds®:** Reduced-fat cinnamon cookies
- **Thank U Berry Munch®:** Crispy vanilla cookie with cranberries and white chocolate flakes

Note that all cookies are kosher and have zero trans fat per serving (at the minimum serving, based on FDA guidelines); several varieties are also nut-free. Complete nutritional information and descriptions of each year's varieties are available online at [www.girlscoutcookies.org](http://www.girlscoutcookies.org) and on the baker's website.

GSNWGL's annual Girl Scout Cookie Sale Program takes place in the winter/spring. In addition, GSNWGL offers an annual Fall Product Program, where girls may sell nuts, chocolates and magazines. Specific information on these programs is available on the Council website.

## *Tying Product Programs to the GSLE*

Selling Girl Scout Cookies and other products gives girls a chance to run a business and practice leadership skills they can use in their lives. Girls will enjoy all the benefits this important component of the GSLE has to offer: They'll engage in planning and goal-setting (aiming to achieve their personal best), teamwork, marketing, money management (including the importance of saving for future needs), and the enduring skill of customer service. As girls grow, they will get to know their product (ingredients and calories, for example) and design innovative and creative marketing strategies and tools. Girls will also be encouraged to share with customers how product sales help their council and their community. Volunteers can help girls develop leadership skills while they engage in Girl Scout Cookie activities by using the Girl Scout processes of girl-led, learning by doing, and cooperative learning. And as they participate in product sales, girls will:

- **Discover** a strong sense of self and gain practical life skills when they create personal goals, deliver presentations, and find ways to customize a marketing plan, for example. A girl can discover a lot about herself and her values as she makes decisions about money-earning, customer-management, and so on.
- **Connect** with their group members as they set group goals and develop a list of positions related to cookie activities such as accounting manager, event planner, public relations specialist, and graphic designer. Girls can learn about their communities as they meet families, mentors, and business owners who have worked in these roles. Girls can also use the Cookie Program as an opportunity to talk to customers about ways to improve the community or to solicit ideas for a local take-action idea bank.
- **Take action** as they learn to map neighborhood business and other resources that can help them consider community service needs. Girls use product program money to make a difference in their communities, whether through a take-action project or a philanthropic donation. And don't forget: Money that goes to the Council from product programs allows them to take action by serving all Girl Scouts!

## *Determining Who Can Participate*

All girl members (including Daisies) in any pathway (travel, camp, series, or troop) – may participate in Council-sponsored product programs under volunteer supervision. Each council establishes specific guidelines and procedures for conducting the sale and determines how the proceeds and recognition system will be managed. Trainings outlining this information are held at Service Area Leader Meetings directly before the Fall Product Program and the Girl Scout Cookie Sale Program.

## *Knowing Where the Proceeds Go*

GSNWGL will provide a breakdown of “how the cookie crumbles” in the Council. Share this information with girls and their parents/guardians! Proceeds resulting from Council-Sponsored Product Programs support program activities - in fact, Council-Sponsored Product Programs are a primary way in which GSNWGL funds itself. The percentage of money to be allocated to participating groups (like yours) is determined by the council and explained to girls and adults as part of the product program orientation.

The income from product sales does not become the property of individual girl members. Girls are, however, eligible for incentives and credits that they put toward Girl Scout activities such as camp. Girls

may earn official Girl Scout grade-appropriate awards related to product program activities, and each council may choose to provide items such as participation patches, sales awards, and council credit for event fees, camp fees, grants for travel and take-action projects, as well as materials and supplies for program activities. The council plan for recognition applies equally to all girls participating in the product program. Where at all possible, councils try to involve girls in the selection of awards and administration of money given to girls from product programs.

## Safely Selling Girl Scout Cookies and Other Products

A few other considerations:

- Girl Scout councils do not sell cookies and other products; girls sell them.
- Parents and guardians must grant permission for girls to participate and are informed about the girls' whereabouts when they are engaged in product program activities.
- Girl should be identifiable as Girl Scouts by wearing a Membership Pin, official uniform, tunic, sash or vest, or other Girl Scout clothing.
- Adult volunteers must monitor, supervise, and guide the sale activities of all grade levels.
- Girl Scout Daisies, Brownies and Juniors must be accompanied by an adult at all times. Girl Scout Cadettes, Seniors and Ambassadors who participate in door-to-door sales must be supervised by (but do not need to be directly accompanied by) an adult. Girls must *always* use the buddy system.
- Money due for sold products is collected when the products are delivered to the customer.
- Personal customer information should remain private. Customer credit card information should not be collected by girls and should not be asked for on any form collected by girls.
- Girls can participate in no more than two Council-Sponsored Product Programs each year and only one of these may be a cookie sale.
- Girls or their families may not engage in selling Girl Scout Cookies or other products approved for Council-Sponsored Product Programs on the Internet. Girls can use e-mail as a marketing tool to let family, friends, and former customers know about the sale. Girls or their parents cannot set up online ordering or payment on private webpages.
- Girls 14 and older may, with parent/guardian permission, use social networking (such as Facebook, MySpace, and Twitter) to market their cookie sales.
- Before beginning any Girl Scout Cookie or other product program activities with your group, refer to the Girl Scout Central section of [www.girlscouts.org](http://www.girlscouts.org), under "Cookies."

## Additional Group Money-Earning

If the girls in your group find that, after cookie and other product sales results are in, they need additional money to meet their goals, they have other options available to them. The following sections help you understand both the opportunities and a few guidelines you need to be aware of. Full information on GSNWGL's Troop Money-Earning Policies is available in Section A of *The Source*.

Building upon the following list of ideas, facilitate a group brainstorming session to determine how your group will earn money:

- Washing cars, raking leaves, and doing other lawn work
- Holding a garage or tag sale
- Recycling items
- Hosting an event, such as a games or badge workshop for the Council
- Making and selling craft items
- Ushering or helping in other ways at special events in the community
- Sponsoring dances, talent shows, fashion shows, or other forms of entertainment

- Group babysitting, such as at a Service Area meeting, Council function, or community organization's event or meeting
- Planning and hosting parties or story hours for children
- Hosting a face-painting booth at a special event

Once an idea or two starts to gel, use the tips in the "Helping Girls with Financial Planning" section earlier in this chapter to facilitate a girl-led planning session. Have them plan all details of the event, and be sure to review with them the safety guidelines for any event in which they participate.

## Collaborating with Sponsors and Other Organizations

Sponsors help Girl Scout councils ensure that all girls in the community have an opportunity to participate in Girl Scouting. Community organizations, businesses, and individuals may be sponsors and may provide group meeting places, volunteer their time, provide activity materials, loan equipment, or give financial support to Girl Scout groups. The sponsor's contribution can then be recognized by arranging for the girls to send thank-you cards, inviting the sponsor to a meeting or ceremony, or working together on a take-action project.

For information on working with a sponsor, consult your local council staff, who can give you guidance on the availability of sponsors, recruiting responsibility, and any council policies or practices that must be followed.

When collaborating with any other organization, keep two additional guidelines in mind:

- **Avoid fundraising for other organizations:** Girl Scouts are not allowed, when identifying ourselves as Girl Scouts (such as wearing a uniform, a sash or vest, official pins, and so on), to solicit money on behalf of another organization. This includes participating in a walkathon or telethon while in uniform. You and your group can, however, support another organization through take-action projects or by making a donation from your group's account. And Girl Scouts as individuals are able to participate in whatever events they choose, so long as they're not wearing anything that officially identifies them as "Girl Scouts."
- **Steer clear of political fundraisers:** When in an official Girl Scout capacity or in any way identifying yourselves as Girl Scouts, your group may not participate (directly or indirectly) in any political campaign or work on behalf of or in opposition to a candidate for public office. Activities such as letter-writing campaigns, participating in a political rally, circulating a petition or carrying a political banner are not allowed.

## Forms

To access GSNWGL forms and resources, visit: <http://www.gsnwgl.org/forms/forms.html>.

This portion of the GSNWGL website contains all necessary resources, ranging from our Volunteer Application to the Troop Bank Account Record, Health History Form and more!

**Thank you for your commitment to Girl Scouting!**

**If you need additional tools, resources or support, please contact your Membership Manager or the Adult Development Department.**