

## 2019-2020 Program Credit Policies

*Cookie Dough, Munch Money, and Juliette Program Credits*

### What are Product Program Credits?

- Girls earn **Cookie Dough** from participation in the Girl Scout Cookie Program, and **Munch Money** through the Fall Product Program.
- Juliettes, or individually-registered Girl Scouts, earn additional **Juliette Program Credits** in lieu of Troop Proceeds.
- Program credits may be shared between Girl Scouts in the same household; otherwise, they are **non-transferable**.

### How Do Girls Access Their Credits?

- Program credits are loaded onto a program credit account number (similar to a credit card number), which is emailed to each family and retained by Girl Scouts of Greater Iowa (GSGI).
- Program credits may be shared between Girl Scouts in the same household; otherwise, they are **non-transferable**.
- You can check your Girl Scout's balance at any time by entering her account number at [mercury-gift.com](http://mercury-gift.com)
- Girls have until **September 15** of the current membership year (which runs Oct. 1 – Sept. 30) to use their credits.

### How Can Program Credits Be Used?

#### For Girl Scout Membership

- [Submit your request at girlscoutsiowa.org/renew](http://girlscoutsiowa.org/renew), to use her credits to pay her annual Girl Scouts of the USA **membership dues** and/or **Lifetime Membership dues** for graduating seniors.

#### For Events, Camp, and Travel

- To use her credits towards registration costs for camps, activities, trips, or service unit events on our [Events List](#), register online for the event, and select "Gift Card" as the payment type. Enter her 19-digit program credit account number to complete the payment.
  - *Program credits can also be used towards adult fees when chaperones are required.*
  - *Registrations paid with program credits are non-refundable, but may be transferred to another event in accordance with [GSGI Refund/Return Policies](#).*
- Contact GSGI if your Girl Scout would like to use her credits towards a national Girl Scout [Destinations](#) travel opportunity.

#### In GSGI Retail Stores or Online Shop

- Visit our [council shops](#) to use program credits in-store. Purchases made with program credits are non-refundable. Items may be exchanged within 90 days.
- Submit an Online Code Request from [girlscoutsiowa.org/gsshop](http://girlscoutsiowa.org/gsshop), to use credits on the online shop. You will receive an email within two weeks with a specific code for online shopping. *Once credits are converted to an online shopping code, they cannot be used in other formats.*

#### For Troop Activities

- Credits may be transferred to a troop bank account for activities or camps in which the troop is participating. With parent permission, leaders can submit the [Credit Request for Troop Activities Form](#).
  - *Credits cannot be transferred to the troop for supplies or materials.*

#### To Support Other Girl Scouts

- Girls can choose to donate their unused program credits to support financial assistance for membership, uniforms, and camp. Contact GSGI if your Girl Scout would like to donate her credits.

*Note: Program Credits cannot be used for deposits (ie, for camp or travel), or for events hosted by outside organizations (unless the event's registration is processed through GSGI).*

### Program Credit Expiration

#### Credits Earned in 2018-19

- Credits expired on **September 15, 2019** for girls who were in Grades K-4 when they earned credits.
- Credits were automatically saved for girls who were in grades 5-11 (including Juliettes) when they earned credits, as long as they renewed their Girl Scout membership by **September 15, 2019**.
  - *Ideally, these are for her use towards larger-scale Girl Scout camps or trips.*
  - *Program credits will only expire if a Girl Scout has not re-registered by September 15 annually OR when she graduates from Girl Scouts.*
- Any Troop Credits (rolled over from 2017-18 Product Programs) expired September 15, 2019.
  - *Troop credit rollover was discontinued in 2018-19, in lieu of shipping rewards items directly to girls at the end of the Cookie Program.*

#### Credits Earned in 2019-20

- Credits will expire on **September 15, 2020** for girls who were in Grades K-4 when they earned credits.
- Credits will be automatically saved for girls who were in grades 5-11 (including Juliettes) when they earned credits, as long as they have renewed their Girl Scout membership by **September 15, 2020**.
  - *Ideally, these are for her use towards larger-scale Girl Scout camps or trips.*
  - *Program credits will only expire if a Girl Scout has not re-registered by September 15 annually OR when she graduates from Girl Scouts.*

### Just for Juliettes!

- Juliettes, or individually registered Girl Scouts, earn **Juliette Program Credits** in lieu of Troop Proceeds.
- Once individual credits expire for Juliettes in grades K-4, monies are held in the Juliette Group Account, which can be requested and used by all registered Juliette Girl Scouts. Find the [Juliette Group Account Fund Request](#) from [girlscoutsiowa.org/forms](http://girlscoutsiowa.org/forms)
- Parent/guardians may apply for reimbursement from Girl Scout related activities and service projects.
- Once program credits have been moved to this account, they are no longer the property of the individual and no amount of funds are reserved or guaranteed for an individual who has contributed.

### Troop Proceeds Versus Individual Rewards

- Program credits (Cookie Dough, Munch Money, and Juliette Program Credits) are individually earned and maintained. Troop Proceeds are “owned” by the collective troop/group, to be used for the purposes of Girl Scouting, benefiting the troop as a whole.
- Proceeds earned are shared, and troops should not record or allocate based on the amounts earned by each girl.