

2025 Cookie Program Finance Training



Troop Bank Account

- Be sure to have parents/guardians sign and turn in **Product Program and Troop Year-Round Activities Permission Forms**
- Make sure your troop bank account information is entered in Smart Cookies
 - To enter: Go to My Troop > Troop Information in Smart Cookies
- Don't have a troop bank account? Visit The Bridge to get started.
 - Must have two unrelated adult volunteer signers.
 - To open a new bank/CU account or make changes to an existing account, fill out the [Troop Service Unit Bank Account Request Form](#) found on The GSgi website.
 - Submit account information to the council as required using the Troop and Service Unit Bank Account Form



How Customers Buy Cookies

In Person Sales – Begins February 1, Ends March 23

- On-Hand Sales
- Order Taking Sales
- Booth Sales
- If the customer pays with
 - cash or check: Girl Scout turns in money collected to the troop.
 - credit card or another digital payment option: Girl Scout is automatically credited for that payment amount in our online systems. TPM will need to transfer cookies to her in Smart Cookies, so she gets credit for the sale.



How Customers Buy Cookies

Online Sales Shipped Directly to the Customer

- Customers can pay and have cookies shipped directly to them via the link sent by a Girl Scout.
- Paid with credit, debit, Venmo, or Paypal, these transactions are managed by GSUSA
- Sales and payments are tracked in Digital Cookie and feeds back to Smart Cookies.
- GSUI is covering half the shipping this year for direct ship orders of 6-12 packages
- GSUSA has implemented a 4-package minimum on all direct ship orders



How Customers Buy Cookies

Booth Sales – Begin February 7, Ends March 23

- Troop-Secured Booths
 - Council-Secured Booths + Booth Lottery in Smart Cookies
 - Virtual Booths in Digital Cookie
-
- Customers pay with cash, check, or digitally via card, Venmo, or PayPal. Adult chaperones (at least two unrelated adult volunteers) should collect money and turn it into the TPM or deposit money into the troop bank account.
 - Give Girl Scouts credit for the sales by using the Troop to Girl Transfer Orders or the Smart Booth Divider in Smart Cookies.



How Customers Buy Cookies

RETURNING + IMPROVED: Venmo and PayPal Payment Options

- Customers paying on any Digital Cookies screens will be able to use their own PayPal and Venmo accounts!
- This option is available in the Digital Cookie web browser AND the phone app
- Volunteers should take care in using the Venmo and PayPal options to ensure they the customers account is paying for the cookies and not their own account



Money Handling Best Practices

- After receiving cash and making change, Girl Scouts should hand the money to a volunteer for safekeeping and to deposit into the cash box as soon as possible.
- Keep the cash box in a safe place or behind a barrier of cookie packages.
- Don't walk around with large amounts of money.
- Bank cookie money often and do not keep money at home or at school. Always keep money in a safe and secure location until it gets put in the bank.
- Reduce cash transactions by offering credit card payment options whenever possible.



Troop Proceeds and Cookie Dough

TROOP PROCEEDS

Troops earn proceeds starting at \$0.85 per package of Girl Scout Cookies sold, with options to increase based on reaching certain per-girl-average (PGA) levels and/or increasing sales from last year. Troop proceeds stay in the troop bank account. See the Online Cookie Systems Manual for Volunteers for more information.

Cadette, Senior, Ambassador, and Multi-Level troops may opt-out of all rewards as a group to receive \$0.12 more per package. Girl Scouts in troops who opt-out for higher proceeds will still receive base Cookie Dough for their individual packages sold, patches, Instant Reward items, Adventureland 700 Club, CEO Party, Hobby Kit, and troop experiences earned.



Cookie Dough

All Girl Scouts earn Program Credits called Cookie Dough to spend on camps, events, or items in the shop. Program Credits expire September 15, 2025. This is shown in blue on the Reward Panel. Girl Scouts who choose opt-out rewards (in purple on the panel) will start earning Cookie Dough at 1,050 packages sold. Above 1,050 packages sold, add \$15 in Cookie Dough for every 50 packages sold.



Understanding Financial Restrictions

Sometimes families have a shortage in paying for product from a previous program, or other debt owed to Girl Scouts of Greater Iowa. In these cases, participants can **ONLY** sell cookies at booths or online. **The family is not allowed to take responsibility for money or cookies directly.**

TPMs will be notified of Girl Scouts with restrictions in December. If a Girl Scout has a financial restriction, you will see a "FR" after her last name in Smart Cookies. The family should be aware of the restriction from prior communication with the GSGI Finance Department. As the TPM, you may need to clarify to them how they can participate.



What do I do?

I received a bad check, or I have insufficient funds from a customer: Submit the Bad Check Form, which can be found on The Bridge, within 90 days of the date of the check. The troop will be reimbursed the amount of the check and fees.

Funds are not available to be withdrawn from my Troop Bank Account: Fill out a Payment Adjustment Form, which can be found on The Bridge. This form must be submitted by February 25 for the first withdrawal and April 1 for the final withdrawal to be adjusted in time. You cannot skip an auto withdrawal.

A parent/guardian turned in less money than the amount due for the number of cookies they signed for:
Submit all the following by the February 25 or April 1 deadline:

1. The signed Product Program and Troop Activities Year-Round Permission Form
2. Documentation (emails, texts, phone records) of at least two collection attempts.
3. A Girl Shortage Form

GSGI will contact the family directly to arrange for payment, and the troop's auto-withdrawal will be adjusted.

I experienced theft: File a police report within 24 hours and notify GSGI as soon as possible at info@gsiowa.org, so that we can help determine a resolution.



ACH Schedule

How payments work:



HANDLING MONEY

Troop payments for cookies you've received are automatically withdrawn from your troop bank account twice throughout the program. Each troop will receive an email with the amount due at least five business days before the scheduled withdrawal. Troop Proceeds are calculated in the second withdrawal and left in your account.

FEBRUARY 27 \$2 per package received through February 16, minus the amount paid for by credit card, is withdrawn. Direct Ship sales are also excluded, as those cookies are never received into the troop inventory; the troop and the Girl Scout are credited automatically.

APRIL 3 100% of remaining balance due is withdrawn. This includes credit for any online sales payments taken through Digital Cookie. It's important to remember that all money collected is the property of Girl Scouts and should never be deposited into personal accounts of parents/guardians or volunteers.



Juliettes: Handling Money and Paying for Cookies

HANDLING MONEY AND PAYING FOR COOKIES

Throughout the cookie program you and your Girl Scout will encounter a lot of cash and checks.

- ~ Money should be deposited in its original form using your Juliette's deposit-only card at any Wells Fargo ATM or branch about every two weeks throughout the program. Never deposit checks or cash into your own personal account first. Reference the Deposit-Only Card Guide on The Bridge for all the details on using their deposit-only cards!
- ~ We'll help keep you on track! If you haven't made a deposit for cookies received mid-way through the program, you'll be unable to order and pick up additional cookies until a payment is received.
- ~ Checks can be made out to Girl Scouts or GSGL. (When depositing a check with your deposit-only card, write 'For Deposit Only - Girl Scouts of Greater Iowa' on the back of the check.)
- ~ Always use your PIN number when depositing with the card so your Juliette gets appropriate credit for the deposit.
- ~ Be sure to get a receipt when making the deposits so you have a record showing you deposited money.



