



Policies, Procedures & Standards (PPS) Manual Change Document 2023-2024

To view the full 2023-24 GSSNE’s Policies, Procedures, & Standards manual, visit the FORMS page at GSSNE.org or access it through gsLearn.

The following lists significant updates to topics in the GSSNE PPS 2022-2023:

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GIRL SCOUT PROMISE & LAW	(Added)	page 5
TRAINING AND ADULT LEARNING		
Troop or Service Unit Bank Account Signatory	(Added)	page 7
Girl Scout Finance Training – Required for all troop leaders and bank account signatories		
TROOP SIZE STANDARDS		
Troops with Fewer than 5 Girl Scouts	(Added)	page 10
FISCAL STANDARDS		
Troop / Service Unit Treasury	(Updated)	page 13
Original:	GSSNE is legally responsible for all Girl Scout banking within its jurisdiction. Legally, all money coming into the troop treasury is the property of GSSNE and is not the property of individuals, troops, geographic units, subordinate units, or communities within the GSSNE council. Every Girl Scout troop should keep their funds in a federally insured bank or credit union account which is opened in the name of GSSNE. Money earned by Girl Scout troops should be shared between the youth members in that troop. Decisions about money allocation should be developed ahead of time, with Girl Scout input, and should be fair to every age level. With council permission, older Girl Scouts may take part in separate money-earning activities to help fund trips or other big ticket items.	

Banks, credit unions, and GSSNE policies require an authorization letter (bank letter) from GSSNE’s Chief Financial Officer to open a bank account. The bank letter identifies the signatories on the account and authorizes the account to be opened in the name of GSSNE using the council tax ID number. Bank accounts should never be opened in an individual’s name. Within 14-days of the account being opened, one of the signatories must register it with GSSNE using the REGISTER MY BANK ACCOUNT form found on the FORMS page at GSSNE.org.

Council will issue a bank letter to troop/service unit leaders under the following conditions:

- The troop meets the council troop leader standard of a minimum of two registered, background screened, and fully trained troop leaders and, if necessary, additional leaders as required by the youth/adult ratio chart.
- If an existing troop, they have on file an Annual Troop Finance Report for the previous troop year which includes the most recent bank statement at the time of submission
- Leaders request the bank letter using the online Bank Letter Request form on the GSSNE website on the FORMS tab
- The two signatories on the troop bank account should be the 1) Troop co-leader and 2) the other co-leader or a troop support volunteer
- Troop co-leaders may be signatories on no more than **two** troop/ service unit accounts
- Keeping with the troop standard for adult leadership, the (1) and (2) signatories on the account may not be related in any way or reside in the same household

Within 14-days of the bank account being opened, troop leaders must register the bank account with GSSNE using the Register Your Bank Account form found on the found on the FORMS page at GSSNE.org.

Updated:

GSSNE is legally responsible for all Girl Scout banking within its jurisdiction. Legally, all money coming into the troop/service unit treasury is the property of GSSNE and is not the property of individuals, troops, geographic units, subordinate units, or communities within the GSSNE council. Every Girl Scout troop and service unit should keep troop funds in a federally insured bank or credit union CHECKING ACCOUNT which is opened in the name of GSSNE. Girl Scout funds should NEVER be kept in a personal account or at a residence. Service Units or troops who have savings accounts should contact GSSNE for guidance on transferring funds from the savings account to a checking account. All funds coming into and being paid by the troop/service unit should go through the checking account. Girl Scout funds should NEVER be kept in a personal account or at a residence. Troop leaders/service unit managers and account signatories should take all measures possible to limit liability, ensure full transparency, and verify that all signatories are currently registered volunteers.

Banks, credit unions, and GSSNE policies require an authorization letter (bank letter) from GSSNE's Chief Financial Officer to open a troop/service unit CHECKING ACCOUNT (NOT a savings account). The bank letter identifies the signatories on the account (those with permission to access the account and account information) and authorizes the account to be opened in the name of GSSNE using the council tax ID number and the **primary signatory's** (the volunteer to whom the bank sends monthly statements and communications) home mailing address. Troop CHECKING accounts should never be opened in an individual's name or with GSSNE's mailing address.

Council will issue a bank letter to troop/service unit leaders under the following conditions:

- The troop meets the council troop leader standard of a minimum of two registered, background screened, and fully trained troop leaders OR 1 troop trained leader and at least 1 registered troop volunteer and, if necessary, additional leaders as required by the youth/adult ratio chart.
- Volunteers request the bank letter using the online Bank Letter Request form on the GSSNE website on the FORMS page at GSSNE.org
- There must always be a minimum of 2 but no more than 3 signatories on the CHECKING account. One of the signatories must be a Troop co-leader (or SUM if service unit) and the other(s) may be a co-leader or a support volunteer who is active with the troop/service unit.
- Volunteers may be signatories on no more than **two** troop/ service unit accounts at a time
- Keeping with the troop standard for adult leadership, the (1) and (2) signatories on the account may not be related in any way or reside in the same household

Within 14 days of the CHECKING account being opened or information being changed, volunteers must register the account with GSSNE using the Register Your Bank Account form found on the found on the FORMS page at GSSNE.org. By doing so, volunteers provide GSSNE with important account information that allows us to 1) report on the number of accounts open under our tax ID, 2) support volunteers should the bank reach out to us directly about the account, and 3) to ensure signatory information is current. Bank account registration is required before any special permission requests can be approved.

Bank Account Registration

(Added)

page 13

Within 14 days of the CHECKING account being opened or information being changed, volunteers must register the account with GSSNE using the Register Your Bank Account form found on the found on the FORMS page at GSSNE.org. By doing so, volunteers provide GSSNE with important account information that allows us to 1) report on the number of accounts open under our tax ID, 2) support volunteers should the bank reach out to us directly about the account, and 3) to ensure signatory information is current. Bank account registration is required before any special permission requests can be approved.

GSSNE PRODUCT PROGRAM

Blackout Dates for 2023-2024

(Updated)

page 14

Fall Product Program:

September 14, 2023 – October 27, 2023

Cookie Program:

December 22, 2023 – March 30, 2024

DONATIONS

Qualifications to Receive

(Added)

page 14

Troop/service unit has a dedicated CHECKING ACCOUNT (account must meet all fiscal standards including being registered with GSSNE)

From Corporate Volunteer Programs (Added) page 15

When corporate volunteer donations are above levels the IRS consider de minimis (which has a \$250 threshold), what the proceeds are used for will be subject to heightened IRS scrutiny. Particular attention has already been paid by the IRS to the specific use of funds to underwrite a trip involving the volunteer's family members, and the US Tax Court held that such use constituted a private benefit. In worst case scenario, there could be many unfortunate consequences of an adverse IRS determination, including taxable income to the volunteer, loss of the charitable donation for the corporation making the donation, and even jeopardy to the tax-exempt status of the council.

As a result, on December 19, 2016, the GSSNE Board of Directors approved a policy to address the allocation of grants made to GSSNE from corporate volunteerism programs, effective January 1, 2017.

Original: (Clarified) page 15

- Donations from corporate volunteerism programs must meet the following requirements:
- IRS rules require all corporate volunteerism donations be processed through the GSSNE accounting department
 - The check must be accompanied by a copy of the donor corporation's policy guidelines. If the donor corporation has no restrictions on the donation and gives permission for the volunteer to designate its use, then the volunteer can direct council to disperse the money, as long as it conforms to the IRS rules outlined in the following section (designation parameters). If the donor corporation has restrictions or directions on the donation, council will follow its guidelines exactly.

If the corporation allows, the volunteer may designate the allocation of the money, keeping these parameters in mind:

- The volunteer may assign the funds to specific accounts administered by council
- The volunteer may assign part of the funds to a specific troop (as long as the troop has met "full participation" in council product programs as listed on page 10 above and has an Annual Troop Finance Report from the previous year on file or to a local service unit following these rules:
 - The first \$250 may go directly to the troop or service unit
 - The remainder of the grant must be allocated between the troop or service unit and the council up to an annual maximum from all grants equaling \$250.00 per registered Girl Scout member of the troop or service unit (as of the time of allocation) up to a maximum of \$5,000, in aggregate, to the troop or service unit, including the first \$250. Annual Maximums are calculated for the Girl Scout year (October 1 through September 30 of any given year).
 - Donations in excess of the maximum limits remain with the council
 - The maximum allocation limits are annual limits
 - If the volunteer has not designated how the allocation should be used, the full amount will be designated as GSSNE general operating funds

- Clarified:** Donations from corporate volunteerism programs must meet the following requirements:
- IRS rules require all corporate volunteerism donations be processed through the GSSNE finance department as the only 501©(3) entity. If the donation check is sent to a volunteer, the volunteer must send the check to GSSNE for processing and allocation.
 - The funds will be allocated by council to general operating purposes unless the volunteer, on whose generosity the funds were contributed to council, requests to be involved in the allocation process. If the volunteer wishes to guide the allocation of the funds, the following options could be considered:
 - General Operating fund
 - Camperships
 - Membership assistance
 - Camp Hoffman endowment
 - Camp operations
 - Capital projects
 - Troop program assistance (newly established)
 - If the corporation's volunteer program allows, and the volunteer wishes to request funds be allocated to a particular troop or service unit, the volunteer **MUST** submit a copy of the donor corporation's volunteerism program. If the donor corporation has no restrictions on the donation and gives permission for the volunteer to designate its use, then the volunteer can direct council to disperse the money, as long as it conforms to the IRS rules outlined in the following section (designation parameters). If the donor corporation has restrictions or directions on the donation, council will follow its guidelines exactly.

Designation Parameters (Added) page 15

- If the corporation allows, the volunteer may designate the allocation of the money, keeping these parameters in mind:
- The volunteer may assign the funds to specific accounts administered by council

- The volunteer may assign part of the funds to a specific troop (as long as the troop has met “full participation” in council product programs [as listed on page 14 above](#) and has the most recent year’s Annual Troop Finance Report on file with GSSNE) or to a local service unit following these rules:
 - The first \$250 may go directly to the troop or service unit
 - The remainder of the grant must be allocated between the troop or service unit and the council up to an annual maximum from all grants equaling \$250.00 per registered Girl Scout member of the troop or service unit (as of the time of allocation) up to a maximum of \$5,000, in aggregate, to the troop or service unit, including the first \$250. Annual Maximums are calculated for the Girl Scout year (October 1 through September 30 of any given year).
 - Donations in excess of the maximum limits remain with the council
 - The maximum allocation limits are annual limits
 - If the volunteer has not designated how the allocation should be used, the full amount will be designated as GSSNE general operating funds

FISCAL STANDARDS

Delinquent Bank Accounts (Added) page 16

When troop accounts are delinquent, banks may reach out to GSSNE instead of the volunteer signatories. Due to privacy laws, their communication may contain limited information making it difficult or impossible for GSSNE to identify the troop in question. To remedy this, all troops and service units should register their bank accounts with GSSNE after opening or making changes to an account so the troop/service unit can be contacted. GSSNE reserves the right to take ownership of an account at risk of being closed by the bank. Signatories will be removed from the account and GSSNE will be the sole owner.

Financial Accountability Overview (Updated) page 18

Original: Those assuming responsibility or oversight of any Girl Scout monies within GSSNE are accountable to GSSNE for those funds. All adults handling money must be registered members of GSSNE and have valid background screenings on file including the national background check and the CORi screening for Massachusetts residents and volunteers. Volunteers are responsible for complying with all financial, fund raising and money-earning policies and procedures including those related to, but not limited to:

Updated: Volunteers assuming responsibility or oversight for any Girl Scout monies within GSSNE (including all bank account signatories and troop leaders of a troop account, and SUMS and account signatories if service unit account) are accountable to GSSNE for those funds and as of October 1, 2023, must complete GSSNE Finance Training. All adults handling money must be registered members of GSSNE and have valid background screenings on file including the national background check and the CORi screening for Massachusetts residents and volunteers. Volunteers are responsible for complying with all financial, fund raising, and money-earning policies and procedures including those related to, but not limited to:

Financial Reporting Policy (Updated) page 18

Deadline for Annual Finance Reports

Original: June 30 annually

Updated: August 31 annually

INSURANCE: MEMBER COVERAGE

Coverage (Added) page 19

Mutual of Omaha’s Girl Scout Basic Plan 1 also covers travel directly to and from the covered activity.

Coverage Update (Added) page 19

Effective October 1, 2023 – additional insurance for non-members and/or overnight trips (within the USA), will no longer be required. The coverage enhancement will be automatic in two scenarios:

- **Non-member participation.** Non-member participation is automatically covered under Mutual of Omaha’s Basic Plan 1. A non-member participant is any person invited to attend or participate in a Girl Scout approved/supervised event. Adults who have regular interaction with Girl Scouts or travel with Girl Scouts must be currently registered Girl Scout volunteers.
- **Trips longer than two overnight stays.** All domestic trips within the USA, regardless of time duration, are automatically covered under Basic Plan 1. There is no longer a time element involved.

Member Claims

(Clarified)

page 20

Original:

Accidents during a Girl Scout activity that require medical treatment must be promptly reported to council by troop leadership using the Confidential Crisis Report form found on the FORMS tab at GSSNE.org.

An insurance claim form for medical reimbursement is available in English and Spanish on the FORMS tab at GSSNE. Once there, use the search box to find “GSUSA Claim form” (either English or Spanish). Our insurer, Mutual of Omaha, requires that GSSNE process the form.

Clarified:

Accidents during an adult-supervised Girl Scout activity that require medical treatment must be promptly reported to council by troop/service unit leadership using the Confidential Crisis Report form found on the FORMS page at GSSNE.org.

An insurance claim form for medical reimbursement is available in English and Spanish on the FORMS page at GSSNE. Once there, use the search box to find “GSUSA Claim form” (either English or Spanish). The claimant completes their portions of the form before sending it to GSSNE for signature. GSSNE will send it back to the claimant for submission to Mutual of Omaha.

Insurance FAQs

(Added)

page 20

For more details, visit the FORMS page at GSSNE.org. Once there, use the search box to find “Mutual of Omaha Insurance Brochure” (either English or Spanish). For assistance in selecting proper additional insurance for your situation, contact GSSNE’s Customer Care. For questions about an existing claim, contact Mutual of Omaha directly at 1-800-524-2324 between the hours of 8am to 4:30pm Central time.

Travel Insurance

(Updated)

page 20

Original:

For trips of more than two consecutive nights or for overseas trips, troops must obtain additional insurance. The cost is nominal (approximately \$5.00 for up to 45 people covered) and can cover both accident and illness. At least three weeks before the trip, please submit the Mutual of Omaha Purchase of Additional Insurance form found at the bottom of the FORMS page at GSSNE.org.

Updated:

The purchase of additional insurance for travel is only required for international trips (outside the contiguous USA) and covers accidents and illness. At least three weeks before the trip, please submit the Mutual of Omaha Purchase of Additional Insurance form found at the bottom of the FORMS page at GSSNE.org. Mutual of Omaha’s Basic Plan 1 covers accidents for all domestic trips regardless of duration. To obtain insurance that includes coverage for sickness, please select Plan 3B for “Domestic Travel”.

Non-Registered Participant Insurance

(Added)

page 20

At a Girl Scout event (such as a bridging ceremony or a “Bring-a-Friend” event), non-members who are invited to the event by a troop leader or council staff member and attend the event, are covered under Mutual of Omaha’s Basic Plan 1. Please note, if an adult has regular interaction with Girl Scouts, they must be a registered member.

Siblings / Tagalongs

(Updated)

page 20

Original:

For tagalongs (brothers, sisters, friends) to be present at a Girl Scout meeting or troop event, the following conditions must be met:

- A designated registered adult member must be assigned to their supervision and care during the meeting time. This adult may NOT be involved in conducting the Girl Scout meeting but must be solely involved with the tagalong(s).
- The tagalong and their caregiver must be covered by GSSNE accident insurance. The request for additional / event insurance must be made to GSSNE BEFORE the meeting(s) is/are held and GSSNE needs at least 10 business days to process the request. The cost for this insurance must be paid for by the troop.
- If a tagalong is a registered member of a different troop, but not the proper age for the activity, and is not participating as part of a service project, additional coverage is required through Mutual of Omaha Insurance.
- Tagalongs are NOT permitted to participate in any troop or service unit meeting, event, or activity unless it is a Bring-a-Friend event. Additionally, tagalongs are NOT permitted at any Girl Scout PROGRAM (those listed in the Program schedule) unless the program specifies “bring a friend”.

Updated:

For tagalongs (brothers, sisters, friends) to be present at a Girl Scout meeting or troop event, the following conditions must be met:

- A designated adult must be assigned to their supervision and care during the meeting time. This adult may NOT be involved in conducting the Girl Scout meeting but must be solely involved with the tagalong(s).
- The non-members are automatically covered by Mutual of Omaha's Basic Plan 1 if they are at the troop meeting or event.
- Tagalongs are NOT permitted to participate in any troop or service unit meeting, event, or activity unless it is a Bring-a-Friend event.

Vehicle Rentals

(Updated)

Page 20

Original: The loan, rental, or chartering of a bus or van to transport Girl Scouts for troop, group, or service unit events or activities **must have council pre-approval**. Please refer to GSUSA Volunteer Essentials for standards on TRANSPORTING GIRL SCOUTS.

Updated: There are times when you may wish to rent a car or minivan to transport Girl Scouts for troop, group, or service unit events or activities. **Council pre-approval is not required**. Please refer to GSUSA's Safety Activity Checkpoints for standards on TRANSPORTING GIRL SCOUTS including guidance on 15 passenger vans.