

2023 Fall Product Program Guide



OWN YOUR
magic

girl scouts
of eastern
massachusetts

Welcome

The Fall Product Program gives troops a chance to earn startup money for their Girl Scout year. They can use the funds they earn to enjoy new and exciting opportunities right away. Family & friends can stock up on magazines, nuts, chocolate, candies while supporting their favorite Girl Scout.

This program introduces Girl Scouts to the five key skills they will perfect during the upcoming cookie program and throughout their lives: goal setting, decision making, money management, people skills, and business ethics. Girl Scouts earn exciting recognitions and troops earn 15-20% of every dollar!

Why Girl Scout Troops Participate

Girl Scout Fall Product entrepreneurs learn valuable skills that set them up for success in life, while earning money to fund activities like troop travel, camping, community service projects, and more. The Girl Scouts Fall Product Program also helps finance our Movement, helping GSEMA maintain over 17 properties and deliver comprehensive programs to Girl Scouts throughout the year. The Fall Product Program is:

Quick: A brief, four-week money-earning program at the start of the Girl Scout year. On average, troops earn \$201 which funds supplies and activities.

Easy: Girl Scouts choose how to participate: in person with paper order cards or with online ordering—both feature girl delivery, digital sales only, or a combination of all the options. M2, the online ordering platform, makes navigating, tracking, and managing orders simple for troops.

Troop Funds: Girl Scouts sell delicious products to earn money for troop activities such as field trips, uniforms, supplies, badges, and more.

Essential Skills: When Girl Scouts participate in the fall product program, they develop five essential business skills: goal setting, decision making, money management, people skills, and business ethics.

Superior Products: We offer 16 delicious nuts and candies (with additional online exclusives), and a wide selection of magazines (digital and print). Products make great holiday/appreciation/host gifts.

Troops must participate in both the GSEMA Fall Product and Cookie Programs to receive approval for additional money-earning activities during the troop year.



When Girl Scouts create an avatar, send 18+ emails, use the “Share My Site” function, and reach \$350 in total sales, they can earn this awesome customized patch.

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New for the 2023 Fall Product Program

- Fall Product Program theme is Own Your Magic.
- The mascot is the ocelot.
- New products:
 - Cheddar & Caramel Crunch
 - Mushroom Friends Holiday Tin (contains chocolate covered pretzels)
 - Peace Out Girl Scout Tin (contains mint treasures)
 - A Girl Scout-themed Mini BarkBox (online only). Each box contains a custom Pose & Play Beret dog toy as well as one canister of one of a kind Berry Trios Bark + Girl Scouts dog treats.
 - Tervis Tumblers: a wide selection of premium insulated tumblers and water bottles.



Returning Features

- Troop Fall Product Coordinators send access email messages via M2 to the Girl Scout's guardian's email that will contain the link for Girl Scouts to set up their M2 accounts.
- Help your service unit earn a cash bonus! Service Units earn a cash bonus of \$30 for each troop that sells \$1300 or more in total sales. A Service Unit Fall Product Mentor must have been in place by July 21, 2023.
- Troop Treasure! Troops have the opportunity to earn a customized patch.
- GSEMA pays for 50% of customer shipping costs for online nut and candy orders over \$40!
- Girl Scouts and volunteers can create avatars of virtual likeness in M2.
Bonus: Girl Scouts can earn virtual rewards online for some added fun.



Super Sellers Club

When Girl Scouts sell 100 items (nuts, chocolates and/or magazines), they earn their way into the Super Sellers Club! Members earn an exclusive T-shirt and Super Sellers patch! Those who reach this level will also have a chance to win an extra-large plush ocelot.



Fall Product Program Calendar

Prep Talks

| | |
|--------------|---|
| September 6 | Exclusive for new troops – Online Prep Talk (7 PM) |
| September 7 | Online Prep Talk (via Zoom): <i>How to Get Started</i> (12 PM or 7 PM) |
| September 20 | Online Prep Talk (via Zoom): <i>How to Get Started</i> (7 PM) |
| October 10 | Online Prep Talk (via Zoom): <i>Wrapping Up</i> (7 PM) topics covered: How to submit nut/candy orders, recognitions, product delivery, reports <i>Zoom Links for each session can be found on GSEMA's Fall Product Program page</i> |

During the Program

| | |
|--------------|---|
| September 11 | Troop Fall Product Coordinators receive M2 registration emails |
| September 18 | Fall Product Program begins. Coordinators send M2 registration emails to MY24 registered Girl Scouts. |

Wrapping Up the Program

| | |
|----------------|---|
| October 20 | Deadline for submitting Troop Bank Account Information Forms, Troop Fall Product Coordinator Agreements, and Recognition Opt-out Forms (9 AM); and registering Girl Scouts to participate in the Fall Product Program |
| October 22 | Fall Product Program ends. Deadline (11:59 PM) for Girl Scouts to enter paper order card sales and recognition choices into M2. All online direct ship and girl delivery orders end. |
| October 23 | Deadline (11:59 PM) for Coordinators to enter paper order card sales and recognition orders into M2 |
| November 2 | Automatic withdrawal of funds from troop bank account (100% balance due) |
| November 13-14 | All Girl-Delivered and paper order card product (nut/candy) delivered to Service Unit Fall Product Mentors for distribution to troops |
| TBA | Recognitions deliver to Service Unit Fall Product Mentors |

Stay in the Know: GSEMA Communications

Weekly Sunday Emails: Our Sunday weekly emails will remind volunteers about upcoming deadlines and provide helpful tips for a successful program.

Band App: New! GSEMA will provide real-time program updates and reminders via the Band app.

In a Nutshell: A general overview guide of the Fall Product Program. [View it online!](#)

Online Fall Product Troop Guide: This online guide is a one-stop shop for all program policies and procedures. It will be updated as necessary throughout the fall season.

Meet the Product



A Fruit Slices \$7 *gf*

Fat free! Assorted naturally & artificially fruit flavored chewy candy. 10.5oz. Bag



B Honey Roasted Peanuts \$7 *gf* *UD*

Peanuts roasted with a touch of honey. 9oz. Poptop Can



C Dulce de Leche Ovals \$7 *gf* *UD*

Fresh, milky caramel surrounded by smooth milk chocolate. 5.1oz. Box



D Dark Chocolate Mint Penguins \$7 *gf* *UD*

Rich dark chocolate penguins bursting with frosty mint. 6oz. Box



E Peanut Butter Bears \$7 *gf* *UD*

Milk chocolate bears with a smooth peanut butter filling. 6oz. Box



F Peanut Butter Trail Mix \$7 *UD*

Peanuts, peanut butter gems, peanut butter mini cups, mini pretzels and cashews. 7oz. Bag



G Dark Chocolate Caramel Caps w/ Sea Salt \$8 *UD*

Dark chocolate covered caramel topped with sea salt. 6oz. Box



H English Butter Toffee \$8 *UD*

Crunchy handcrafted toffee drenched in milk chocolate. 6oz. Box



I Cheddar Caramel Crunch \$8 *UD*

Cheese crackers, cheese corn sticks, mini pretzels, caramel cheddar corn puffs. 6.5oz. Bag



J Deluxe Pecan Clusters \$8 *UD*

Roasted pecans covered in caramel and milk chocolate. 5oz. Box



K Chocolate Covered Raisins \$8 *UD*

The plumpiest raisins covered in smooth milk chocolate. 10oz. Poptop Can



L Dark Chocolate Peppermint Pretzels \$8 *UD*

Crunchy pretzels coated in rich dark chocolate and sprinkled with peppermint pieces. 6.5oz. Bag



M Chocolate Covered Almonds \$9 *UD*

Crunchy almonds covered in milk chocolate. 10oz. Poptop Can



N Whole Cashews \$10 *gf* *UD*

A classic favorite roasted and salted with sea salt. 8oz. Poptop Can



O Chocolate Covered Pretzels w/ Holiday Tin \$11 *UD*

A favorite sweet and salty snack. Crunchy pretzels covered in smooth milk chocolate. 6.5oz. Holiday Tin



P Mint Treasures w/ Girl Scout Tin \$12 *gf* *UD*

Creamy milk chocolate with a refreshing mint filled center. 6oz. Tin

UD = Kosher *UD* = Kosher, Dairy *gf* = Naturally Gluten Free *CAUTION: ALL products processed on shared equipment with peanut and tree nut containing products.

[\(allergen and nutritional information\)](#)

Exclusive Online Offers

6 oz Almond Cran-Orange Crunch
15 oz Gourmet Blend

20 oz Gourmet Caramel Corn w/Almonds & Pecans
6 oz Mint Treasures in the Girl Scout Uniform Tins

View the [complete list](#) of delicious products!

Get Started in Five Steps

1. Complete the Required Paperwork

All Girl Scouts and volunteers must be registered Girl Scouts for the 2023-24 membership year, and volunteers MUST have a current and approved GSEMA CORI background check, valid for the duration of the program.

- [Troop Fall Product Coordinator Agreement](#)
- [2023-24 Troop Bank Account Information Form](#) (Once troop submits the bank form for the 2023 Fall Product Program, they do not need to submit it again for the 2023-24 Cookie Program.)
- Caregivers must complete a [2023-24 Annual Girl Permission Form](#). The troop leader keeps this paperwork in their files; it is not submitted to GSEMA.

2. Gather Materials for Girl Scouts

- Service Unit Fall Product Mentors will provide Troop Fall Product Coordinators with one “In a Nutshell” guide, one receipt booklet, and enough order cards and money envelopes for all Girl Scouts in the troop.
- If you need to be introduced to your Service Unit Fall Product Mentor, please email customercare@gsema.org.

3. Participate in Fall Product Prep Talks and Review M2 Tutorials

- Our first [one-hour Prep Talk](#) Troop Fall Product Coordinators will learn how to get started, what’s new in the program, and what to expect.
- Can’t make the scheduled date or time? All [one-hour Prep Talks](#) are recorded and posted on our webpage.
- M2 tutorials are quick online topical videos to guide you through all important tasks in M2. These are located on our webpage and in M2.

4. Set Troop Goals and Hold a Family Meeting

One of the most important aspects of the Fall Product Program is working with Girl Scouts to develop a troop activity plan for the Girl Scout year, create a budget, and set goals to fund the plan. Conduct a (virtual or in person following [GSEMA Meeting Guidelines](#)) Fall Product Program training meeting with Girl Scouts and families. Working with families is key for the success of the troop!

- Remind families that their Girl Scout needs to be registered for the 2023-24 membership year in order to participate in the program.
- Discuss what programs, trips, and activities the Girl Scouts want to participate in. Visit gsema.org/programs for ideas.
- Work with the Girl Scouts to set troop and individual goals.
- Use the [GSEMA Troop Budget Plan spreadsheet](#) to help create your budget.

- Review selling opportunities (paper order cards and online).
- Ask families for help during the Fall Product Program season and guide them through setting up their Girl Scout's online shop in M2.
- Communicate key dates and deadlines with families.
- Invite Girl Scouts to make a fun video together to post on their online shop.
- Provide each Girl Scout with a [Fall Product Program order card](#) and a money envelope.

5. Log Into M2

- M2 is the Fall Product ordering system. Volunteers use M2 to place orders, review recognitions, run reports, and view their troop's progress. Girl Scouts and families use M2 to create their goals, send ecards, sell product, and more.
- Troop Fall Product Coordinators will send all Girl Scouts registered for the 2023-24 membership year an email invitation to sign up for M2 starting on September 18.
- Girl Scouts who register after September 18 will receive an email within 48 business hours of registering.
- Volunteers will receive registration emails within 48 business hours of submitting the required paperwork (Fall Troop Coordinator agreement and bank account form information form) and 2024 membership and valid CORI have been verified. Once the profile is set up the Coordinator is ready to start entering orders.

If Coordinator paperwork is submitted after September 18, registration emails will send on a rolling basis (please allow 48 business hours from time of submission).

Troop Proceeds & Other Recognitions

- Troops earn 15% of every dollar sold for both online and paper order card sales.
- Junior, Cadette, Senior, and Ambassador troops may choose to opt-out of the recognition program to earn an additional 5% (totaling 20%) of each dollar sold.
 - Troops opting-out of recognitions are **not eligible** for theme patches.
 - After receiving a unanimous decision from *every* Girl Scout in the troop, the Coordinator must sign the on-line [Opt-out Form](#) and submit to GSEMA by October 20, 2023.
 - Troops opting-out of recognitions are eligible to earn the Crossover Patch and Personalized Patch.

Troop Treasure

Troop Fall Product Coordinators have the opportunity to earn recognitions, too. If the troop sells \$1,300 or more in total sales and sends the Parent/Adult Email Campaign (PAEC), coordinators earn their own personalized Avatar patch.

Service Unit Fall Product Mentor Bonus

Service Units have the opportunity to earn a cash bonus during the Fall Product Program! A service unit can earn \$30 per participating troop if it meets the following requirements:

- Confirm a Service Unit Fall Product Mentor by July 21, 2023.
- Total \$1,300 or more of product sold.

Girl Scout Recognitions

The Girl Scout Fall Product Program always includes the important component of a goal-oriented recognition program designed to help Girl Scouts understand the ideas of setting and achieving goals that benefit their troop, while recognizing their individual efforts.

- [Girl Scout recognition program details](#) are provided on the insert of the [Fall Product order card](#).
- Recognitions are cumulative. For example: If a Girl Scout sells 40 Nut/Candy items they will earn the 40+ level recognition, the 30+ level recognition and the 15+ level recognition.
- Orders must be entered into M2 by October 23, 2023, for the orders to count toward recognitions.
- Girl Scouts receive this exclusive Crossover Patch in the spring when they sell 15+ Fall products AND 25+ Cookie packages. Note: The Crossover Patch will be included with the Cookie Program recognitions (spring 2024).



Virtual Rewards and Personalized Patch

Girl Scouts can earn **virtual rewards** for additional fun in M2. The more Girl Scouts earn, the more they can fill their virtual room with trophies and rewards.

Girl Scouts choose an adventure for their avatar for this **personalized patch reward**. They can choose a wooded or waterfall themed background featuring an Ocelot. This is earned by sending 18+ emails and using the “Share My Site” function in M2. Patches are shipped directly to Girl Scouts within 6 weeks of submitting.



Ways to Participate

| Sale Option | Order/Money Collection Method | Delivery |
|---|---|---|
| In-Person Nuts & Candy | <ul style="list-style-type: none"> Distribute paper order cards to Girl Scouts to collect orders Family/Girl Scout enters paper orders into M2 Girl Scouts submit collected funds to troop | <ul style="list-style-type: none"> Products are distributed to troops in November Girl Scouts deliver products to customers |
| Online Girl-Delivered Nuts & Candy | <ul style="list-style-type: none"> In M2, Girl Scouts create avatars, and share online storefront via personalized emails/social media/text messages Customers pay via credit card, and orders are automatically credited to girl in M2 | <ul style="list-style-type: none"> Products are distributed to troops in November Girl Scouts deliver products to customers |
| Online Direct-Ship Nuts & Candy (including online exclusive products) and Magazines | <ul style="list-style-type: none"> In M2, Girl Scouts create avatars, and share online storefront via personalized emails/social media/text messages Customers pay via credit card (including shipping fees for nut/candy), orders are automatically credited to Girl Scout in M2 | Orders are shipped directly to customer |



Girl Scout Daisy and Brownie Troop 70830 from Plymouth was the top selling 2022 Fall Product Program troop, earning \$1,865.70 in troop profit. The troop used the proceeds to kick off their year planning badges and journeys, activities which included dinner out with the older scouts, a field trip to the planetarium, a trip to Shelly's Tea Room and a fall camping trip to Camp Favorite.



Quintess from from Nantucket Girl Scout Cadette Troop 67930 was the 2022 Top Fall Entrepreneur. She sold 431 products and earned \$571.65 for her troop.



How Girl Scouts Participate

Online Direct Ship & Online Girl Delivery Orders

- Girl Scouts and their families log into the M2 database starting September 18, where Girl Scouts can safely sell online to customers.
- In M2 Girl Scouts:
 - Create their own Avatar that look just like them and earn virtual rewards online.
 - Create their own online store. They can upload photos and videos to share goals and make sales pitches. Girl Scouts can use their avatar to personalize messages.
 - Send friends and family emails with links to shop for magazines and nuts/chocolates. They can hear the special message recorded by their favorite Girl Scout.
 - Use “Share My Site” to share invitations to shop their stores via social media and texts.
 - Track sales and view/select recognitions.
- Troop Fall Product Coordinators will send all Girl Scouts registered for the 2023-24 membership year and M2 registration email on September 18, via their caregiver’s email.

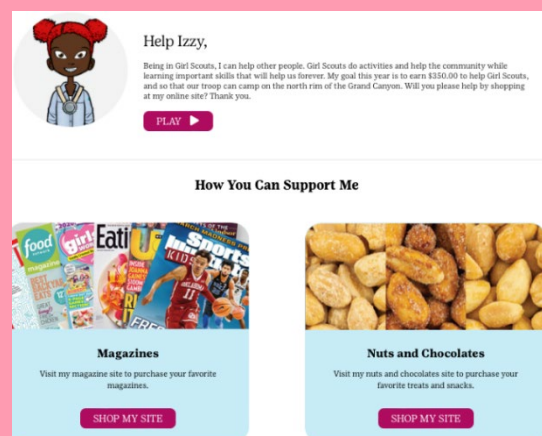


If a Girl Scout registers after September 18 registration emails will be sent on a rolling basis (please allow 48 business hours from time of registration to when email is sent).

Girl Scouts develop social media, marketing, and communication skills, and learn virtual business promotion and managing methods!

How Customers Order Online

Customers browse and pay for their order online. Orders can be shipped directly to them, or they can choose to have the order delivered by the Girl Scout around Thanksgiving. (The customer must choose the “Girl Delivery” shop when shopping online for the girl delivered option.)



50% off shipping! GSEMA pays for 50% of customer shipping costs for all online orders over \$40.

Paper Order Cards

- Girl Scouts use [paper order cards](#) to collect nut and candy orders and payment from friends and family.
- Girl Scouts/caregivers enter orders in M2 by October 22.
- Coordinators enter/review orders in M2 by October 23 and collect payments from Girl Scouts then deposit into troop bank account.
- Nut and candy product will be delivered to Service Unit Fall Product Mentors on November 13/14 for delivery to customers before Thanksgiving.
- GSEMA recommends that Coordinators review all orders entered into M2 to verify accuracy and confirm that the troop has collected the proper amount of funds to pay for the orders entered.

Helping Girl Scouts Reach Their Goals

Before Girl Scouts begin selling Fall Products, it's important that they have a clear plan, as well as individual and troop goals. One of your opportunities as a volunteer is to facilitate member-led financial planning, which may include the following steps:

- 1. Set goals for money-earning activities.** What do troop members hope to accomplish in the Fall Product program? 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 such as the [GSEMA Troop Budget Plan spreadsheet](#) 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 Program proceeds, and so on). Use this to help plan your troop budget and Fall Product Program year.
- 3. Determine how much the group needs to earn.** Subtract expenses from available income to determine how much money your troop needs to earn to meet their goals.
- 4. Make a plan.** The troop can brainstorm and make decisions about its financial plans. Will Fall Product and other product programs—if approached proactively and energetically—earn enough money to meet the group's goals? If not, which money-earning activities might offset the difference in anticipated expense and anticipated income? Will more than one money-earning activity be necessary to achieve the troop's financial goals? In this planning stage, engage the group through the processes (Girl Scout-led, learning by doing, and cooperative learning) and consider the value of any potential activity. Have them weigh feasibility, implementation, and safety.
- 5. Write it out.** Once the group has decided on its financial plan, describe it in writing. This will be helpful not only for troop members but for family volunteers to see how much money the troop is earning and how it's helping the Girl Scouts fund their adventures!

How to Order Fall Product from Paper Orders

Once the Coordinator is ready to enter their Girl Scout's paper order card orders:

1. Log into M2.
2. Choose the Paper Orders tab.
3. On this screen you will see the names of all the members registered into the troop, select each Girl Scout individually by clicking on the rows to edit paper orders.
4. Enter the Girl Scout's order by adding the number of items of each product in the box on the right of the product name.

Edit Paper Order

Girl Scout Info
Troop: 897
Participant: Morgan, Celeste (Cel)
GSUSA ID: 48324835

Nut Orders
Troop and SU Leaders: Please enter the orders that girls have received in person.

| Product | Price | Qty | Total |
|------------------------------------|--------|-----|-----------------|
| A Fruit Slices | \$6.00 | 20 | \$120.00 |
| B Peanut Butter Monkeys | \$6.00 | 20 | \$120.00 |
| C Dark Chocolate Sea Salt Caramels | \$6.00 | 20 | \$120.00 |
| D Care To Share | \$6.00 | 20 | \$120.00 |
| Total Sales | | | \$480.00 |

Paper Orders

Manage paper orders for this campaign.

1 Select the Troop you will be making paper order entries for:
Troop: 897

2 Paper Order Results:
Click the "+" menu to access additional features and edit the Girl Scout's paper orders. If you don't see a particular girl below, please contact your council to have her added.

| Girl Scout | GSUSA Number | Email | Qty | Sales | Total Sales |
|------------------------|--------------|-------|-----|----------|-------------|
| + Celeste Morgan (Cel) | 48324835 | ■ | 80 | \$480.00 | \$480.00 |
| + Juliette Morgan | 85342572 | ■ | 6 | \$36.00 | \$36.00 |
| + Izzy Truesdall | 888451236 | ■ | 131 | \$786.00 | \$786.00 |

Paper orders may take up to 30 minutes to appear on your sales reports.

5. Click Update at the bottom of the screen to save the order into M2.

Note: Product order must be entered into M2 before recognitions can be calculated. Online orders do not need to be entered manually.

Fall Product Donation Program

Community Caring Program

Girl Scouts can invite their customers to make donations to the Community Caring program when selling both online and using the Order Card. For each \$7 donation, one package of Fruit Slices is donated to local essential charitable organizations. GSEMA will collect all Community Caring orders and facilitate the donations on the Girl Scouts' behalf at the end of the program. Girl Scouts earn a special Share patch for collecting 3+ Community Caring orders.



Alternative Community Caring option: Service Units may choose to donate all of their troop's donation packages of Fruit Slices locally (not through Council). The Mentor must let the Product Program team know by October 20.

Safe Selling Tips and Ideas

Navigating the Virtual World Spaces

Girl Scouts have had to learn how to think outside the box and embrace their virtual entrepreneurship skills. Modern day challenges can help Girl Scouts grow and develop new life skills. Girl Scouts can:

- Host a live presentation and business meeting to practice entrepreneurship skills and to learn how to run their own meeting (suggestion: [request a Zoom room](#) from GSEMA for space) to friends and family.
- Host virtual livestream events on social media to showcase their goals, what they plan on using the earned funds for and to collect product orders from friends and family with their store link.
- Share social media stories, reels and snippets of product on various, safe social media platforms to practice methods of online entrepreneurial skills.
- Use M2 business cards (printouts) to distribute to friends and family via contactless methods.

Product/Recognition Delivery and Distribution

Product Delivery: November 13 & 14

The Service Unit Fall Product Mentor will be accepting delivery of Product on November 13 or 14. Mentors will be accepting delivery of Recognitions TBD. They will notify you when they are ready for pick up. Picking up product & recognitions:

- Before you pick up your product order and Girl Scout recognitions for your troop, print the reports listed below from M2. These will show you what you should be picking up.
 - “Troop Orders” – nut/candy orders (paper order card, girl-delivered)
 - “Troop Rewards” – recognitionsBoth can be found in the “Financials & Reporting” section by clicking the “Reports” link and navigating to the “Special Reports” tab – they will be exported into an excel worksheet.
- If you notice anything missing or broken alert your Mentor at that time.

Product and Recognition Distribution to Girl Scouts

- Before sorting product and rewards for your troop, print the reports listed below from M2. These reports will show you what each Girl Scout ordered and what recognitions she earned.
 - “Girl Scout Orders” – nut/candy orders (paper order card, girl-delivered)
 - “Girl Scouts Rewards” – recognitionsBoth can be found in the “Financials & Reporting” section by clicking the “Reports” link and navigating to the “Special Reports” tab – they will be exported into an excel worksheet.
- Do not allow any pickups until you have sorted product and recognitions for everyone.
- Communicate with families a date, time, and location of pick up.
- Be sure the Girl Scouts have their Girl Scouts order form so that they can deliver the correct items to their customers!

NOTE: Avatar personalized patches will be mailed out to the Girl Scout, when earned, by the fall vendor. Please allow up to six weeks for patches to be shipped out once patch image and address are confirmed by caregiver.

Girl Scouts who earn the Crossover patch will receive it in late spring of 2024, after the end of the Cookie Program.

Financial Management

Troop Bank Accounts and Financial Responsibility for Fall Products

Each troop participating in the Fall Product program must establish and maintain a [troop bank account](#). This account will be used to deposit all Fall Product payments collected, retain troop proceeds and make the (ACH) Fall Product payment to the council. Each troop must submit a [Troop Bank Account Information Form](#) to the council as part of getting started in the program. This account information will be collected online and will also be confirmed by Troop Fall Product Coordinators who will take financial responsibility for their troop's Fall Products. [To start an official troop checking account](#):

- GSEMA requires two non-related, registered, and background-checked (CORI) adults to be signers for the group/troop checking account.
- Select the bank and branch location that the troop will use. (Be sure to ask about free checking accounts for nonprofits!)
- Request [Troop Bank Account Authorization](#).
- GSEMA will send a signed authorization letter by mail to the person listed as the first signer on the account.
- Both signers must be present to open the account at the bank, and need to bring the authorization letter and personal identification.

Collecting Fall Product Payments

Collecting payments is part of the Fall Product program process. Doing this well starts with keeping good records. The receipts from M2 can help with keeping track of cash payments. Be sure to use them to document when Girl Scouts/families pick up Fall Products from the troop and when payment is made. Keep track of deadlines well in advance, and make deposits frequently into the troop account.

Troop Payment for Fall Products

GSEMA will direct debit troop bank accounts for Fall Products via ACH on November 2, 2023. Several days prior to the debit date, each troop will receive an email confirming the amount to be debited. On the debit date, the debit will automatically be put through by the council. The amount of the debit will be the cost of the Fall Products **minus** the troop proceeds. Remember that checks deposited to the troop bank account are not immediately available to the troop and require a two-day clearance time. Funds must be fully available on the day of the ACH debit.

ACH Payment Schedule

| Balance Due as of Date | Debit Date | % of Balance Due to Be Debited from Troop Bank Account |
|------------------------|------------|--|
| October 28 | November 2 | 100% |

Any rejected ACH transaction will be re-run automatically two days later at 80% of the original debited amount. If the payment is rejected again, the troop will be unable to participate in the Cookie Program until original debit amount is paid in full by Bank/ Treasurer's Check or Money Order sent to or dropped off at a GSEMA office.

Troops that fail to pay their balance by the due date may result in the Coordinator's release of volunteer appointment and may result in collection action.

Delinquent Payments

The council will address delinquent payments if payment is not made by a caregiver who has taken responsibility for fall product. In order to receive council assistance and remove troop financial responsibility and repercussions, troops must complete and submit a [Delinquent Payment Form](#) to Travis Sammons at tsammons@gsema.org. Include the supporting documentation:

- Signed Annual Permission Form.
- Signed receipts for fall product (printed from M2 and signed by the person who received the product).
- Any other documentation of communication between the troop and the individual.
- Paperwork must be submitted by October 27.
- Never pay the balance of a delinquent caregiver/family.
- Make sure to keep records of any and all types of communication with adults responsible for product (e.g., emails, receipts, etc.). In the unfortunate event that a caregiver/family becomes delinquent, these documents will become necessary for submitting complete information with the Delinquent Payment Form.

Procedures for Managing Finances

Handling Product and Money

- Treat all product as if it is money, as your troop is financially responsible for it.
- When caregivers pick up ordered product, be sure to have them count the product before they take possession. Once counted, have them sign off in agreement using either a M2 printout (to access the report: Click “Reports” link (under “Financials & Reporting” section), navigate to the “All Sales” tab and click on the name of any participating Girl Scout to view their sales. Click the “Download PDF” button to print.)
- The agreement should document quantities, product, and payments. Keep this with your records in case of any questions or issues.
- When accepting cash payments from Girl Scouts/families, be sure to make a written/typed receipt for both the troop and the Girl Scouts/families. This is good practice for everyone involved and will make for easier bookkeeping.
- Deposit all sales proceeds into the troop bank account as soon as possible, ideally within one day. When depositing money in ATMs, be sure to obtain receipts for all transactions. You are responsible for the money when it is in your possession.
- Keep discussions on how much money has been earned at an event private for troop discussion and only when not within earshot of the public.
- Accept only credit card/cash as tender. When your troop accepts checks for payment, you are taking responsibility if the customer has insufficient funds. We do not recommend accepting personal checks for this reason. However, Girl Scouts should only accept check payment from customers that are close friends and family and the check should be made payable to the Girl Scout’s caregiver to be deposited into the caregiver’s account and then the caregiver can write one check from their account made payable to the troop.
- If any checks are received, be sure to deposit them immediately into the troop bank account so they clear before payment is due to the council.

Managing Finances

- Each troop is required to set up and use its own [troop bank account](#) for purchasing and selling Girl Scout products.
- Deposit all sale proceeds into the troop bank account as soon as possible; preferably within one day. When depositing money in ATMs, be sure to obtain receipts for all transactions. You are responsible for the money when it is in your possession.
- If any checks are received, be sure to deposit them immediately into the troop bank account so they clear before payment is due to GSEMA.
- Make sure to keep records of any and all types of communication with adults responsible for product (emails, receipts, etc.). In the unfortunate event that an adult/family becomes delinquent.
- **NEVER** pay the balance of a delinquent parent or family. If a family does not pay for the product that they received, complete a [Delinquent Payment Form](#) as soon as you are aware of the situation, and

submit it to GSEMA. The delinquent person is responsible for the payment, not you or your troop; otherwise, your troop will be considered responsible for the balance due.

- If your troop's ACH payment is returned for insufficient funds, GSEMA will charge a \$20 fee.
- Troop overpayments of \$10 or more will be reimbursed; credit balances less than \$5 will not be refunded.
- In the event of a robbery or a fire at home or in a vehicle that affects product or product money for your troop, a claim should be filed with the owner's homeowner or auto insurance for reimbursement. Also, submit a copy of the police report/insured documentation to GSEMA.
- Money collected for product payment should only be used for activities associated with your Girl Scout troop and is not for personal use.
- Troop proceeds are to be used for Girl Scout activities, items, and [programs](#).
- A troop with an outstanding Fall Product balance will not be eligible to receive Girl Scout recognitions until the full balance has been paid.
- Do not actively solicit donations for your troop or for any other organization. Cash collected during the Fall Product Program must be allocated for the Fall Product Program Community Caring Program. Girl Scouts cannot accept cash donations specifically for their troop.
- To remain in good standing with GSEMA, all adults must pay all balances due within the payment schedule. Any adult with an outstanding debt to GSEMA will be unable to continue as a Girl Scout volunteer.

Please also read and follow the procedures in Volunteer Essentials: [Managing Group Finances](#).

Please contact GSEMA Customer Care for Fall Product Program inquiries and details on how to get started at customercare@gsema.org.

For customer order inquiries regarding magazine subscription status and online order status, contact M2 Customer Service at questions@gsnutsandmags.com or 800-372-8520.