

2026 Fall Product Program

Troop and Juliette Product Manager



Table of Contents

Using this Guide	3
Juliette Members	4
Important Dates	4
What is a Product Program?	5
Program Guidelines	5
Troop Planning	6
Recognitions	7-9
Fall Product Program Credits	10
Care to Share Program	10
Girl Participation	11
Financial Literacy Badges	12-13
Helping Girls Promote their Business	14
M2OS	14
Online Safety	15
Girl Delivery	16
Ordering Product	17
Distributing Customer Orders to Girls	18
Money Handling	19-21
Pathway Cards	22
In-Person Customer Payment Collection	23
Missing Funds	24
Wrapping Up the Program	25
Troop Timeline Checklist	26

Thank You

Thank you for volunteering as a Troop/Juliette Product Manager (TPM/JPM)! Your support helps Girl Scouts participate in GSOSW-sponsored product programs, build important life skills, and earn funds for their Girl Scout experience. The Fall Product Program also provides startup funds and supports enriching Girl Scout programs across Girl Scouts of Oregon and Southwest Washington. For questions regarding specific council-related details, contact your service unit product manager (SUPM) or email GSOSW at answers@girlscoutsw.org. For questions regarding M2OS or other general sale questions, contact M2 Customer Care at 800-372-8520.

Welcome to the annual Fall Product Program!

The Fall Product Program is a short, fun way for Girl Scouts to build life skills and earn money for activities early in the year. Girls practice goal setting, decision-making, money management, people skills, and business ethics.

Quick Reference Info

M2OS: gsnutsandmags.com/gsosw

M2 Customer Care: 800-372-8520

Permission & Ethics Pledge: ethics.girlscoutsosw.org

GSOSW Customer Care: answers@girlscoutsosw.org or 800-338-5248

Using this Guide

New this season! We've combined the Troop Product Manager and Juliette Product Manager guides into one guide for an improved experience. We've also updated some of the language used to describe key volunteer roles. For the purposes of this guide: A **traditional troop** is a group with three or more youth members and is supported by one or more troop product managers (TPMs). A **Juliette** is a Girl Scout who participates independently and may be supported by a Juliette product manager (JPM).

Most program information applies to both traditional troops and Juliettes. When instructions apply only to one participation type, they will be marked with an * symbol. When information applies to both TPMs and JPMs, we will use the term **product managers**. Because M2OS requires every participant to be assigned to a troop, the word troop may refer to either a traditional troop or a Juliette in this guide, unless otherwise noted.

Juliette Members

Juliettes are Girl Scouts who participate in the Girl Scout experience individually, with the support of a Juliette mentor. As Girl Scouts has evolved and girls participate in Girl Scouting in many different formats outside of a troop model, Juliette participation in product programs has evolved as well.

What's the Same? From the Girl Scout's standpoint, the experience is the same. Girl Scouts set goals, take orders, deliver product, collect money, earn recognitions, and build skills for life through participating in Girl Scout product programs. The adult supporting a Juliette will serve as the Juliette product manager (JPM) and is responsible for getting trained, working in M2OS, maintaining records, depositing money and communicating with the SUPM as needed.

What's Different? Per GSUSA and IRS regulations, the proceeds from the Fall Product Program are not the property of the individual. Juliettes deposit the full dollar amount of all product sold into GSOSW's U.S. Bank account. Juliettes earn "Pathway Cards" that are separate from Fall Product Program Credits based on their sales, but are used in nearly the same way.

Important Dates

The Fall Product Program runs September 21–November 15!

August 17	SUPMs begin delivering TPM/JPM training
September 14	Volunteers gain access to M2OS
September 21	Families gain access to M2OS
September 21	In-person sales begin
September 21	Online Girl Delivery and direct ship sales begin
October 11	Paper order entry due from Girl Scouts
October 12	Paper order entry due from TPM/JPM
October 13	Paper order entry review by SUPM
October 13	Online Girl Delivery ordering ends
October 28–30	Delivery Day to SUPMs, distribute to troops/Juliettes
November 15	Fall Product Program ends
November 15	Reward selections due from Girl Scouts
November 17	Girl money due to troop
November 17	Reward selections due from troop
November 20	Money due from troop to U.S. Bank
November 23	<i>Product Program Missing Funds Reports</i> due
January 2027	Recognitions shipped to SUPM and distributed to troops/Juliettes

What is a Product Program?

Twice a year, Girl Scouts participate in programs developed by Girl Scouts of the USA (GSUSA) to provide girls with opportunities to explore being entrepreneurs. Girl Scouts get a chance to discover what it takes to run a small business using in-person and online platforms to sell to their friends, family and community. The Fall Product Program and Girl Scout Cookie Program provide Girl Scouts with the opportunity to learn by doing. Every step that they take during these programs helps them build skills—like goal-setting and money management—they can use for a lifetime.

Program Guidelines

- Only girls registered for the 2027 Girl Scout membership year (October 1, 2026-September 30, 2027) can participate in the Fall Product Program.
- Product managers and guardians must have no outstanding *Product Program Missing Funds Reports* or financial restrictions.
- *Traditional troops must have met all qualifications required of a troop in good standing, which include having at least two registered, unrelated and background-checked leaders who've completed all required trainings, the minimum number of girl members required for a troop, a current bank account and a Troop Financial Report (form 108) submitted to their SU treasurer. Does not apply to JPM/Juliette participants.
- Juliette product managers (JPM) may support youth from no more than two households.
- Product managers complete 101 training which includes access to the Fall Troop Product Manager Agreement, along with 201 training provide by your service unit product manager.
- After receiving your M2OS access email, log in, watch the M2OS system video, and create your volunteer Avatar. Set up your account and make sure all registered girls are listed. Contact 800-338-5248 or email answers@girlscoutsosw.org if any of your troop members are missing in the system.
- Each Girl Scout must have a completed 2026 Fall Program Permission & Ethics Pledge on file, signed by a caregiver, in order to participate in the program.
- Product managers are required to give receipts to families each time money or product exchanges hands.
- Caregivers are financially responsible for product they have ordered and signed for.
- Product(s) cannot be returned to the troop, SU or to GSOSW for any reason.

Troop Planning

Troop Goal-Setting and Family Information Meetings

Troop goal-setting meetings are an important part of your troop's success and a girl-led experience. Clear and frequent communication is essential. TPMs should organize a troop meeting as early as possible so girls can set goals for their participation in the product program. There should also be opportunities for the troop to meet with families to share these goals and talk about how adults can support the troop on their journey. Family participation in this process is the key to a successful product program. After these meetings, girls and families should have a clear understanding about the goals of the troop and how they can support that momentum while also evaluating their individual ability to contribute. Troops should work together to value all contributions, including from girls and families who elect not to participate in the product program. While Juliettes may not need a family meeting, a goal-setting and planning meeting is highly encouraged. This is especially true when the JPM is not a primary caregiver, or when you'll be coordinating with adults from separate households.

Troop Goal Setting

- Plan sales strategies.
- Set individual and troop goals.
- Decide what the troop/Juliette will do with the proceeds/Pathway Card.
- Come up with a plan of what to do if goals are not met.

Topics That Can be Covered in These Information Opportunities:

- Overview of the program.
- Clearly express that participation is 100% voluntary. At no time should girls or families feel obligated or pressured to participate.
- How the product manager intends to communicate with girls and families.
- Families should be given the opportunity to complete the online [2026 Fall Program Permission & Ethics Pledge](#). This is required before a girl can participate and receive program sales materials.
- Encourage families to log into M2OS even if only to enter their paper order cards and make girl recognition selections.
- As a group, review the approved selling methods for the Fall Product Program as described in the [2026 Fall Product Program Family Guide](#). It's important to cover shared expectations and to call out appropriate public-facing activities.
- Clarification of troop-specific deadlines for submitting orders, recognition selections and collection of payments in order to stay within GSOSW deadlines.
- Discuss how and when product will be distributed to girls.
- Express how recognitions will be distributed to troops and families.
- Convey the importance of keeping good records, e.g. receipts for product and money.
- Discuss available recognitions and how [Fall Product Program Credits](#) can be used.
- This is a great opportunity for product managers and leaders to share ways they need support from families.

Recognitions

In addition to contributing to troop proceeds and Pathway Cards, girls also earn individual recognitions for their efforts during the Fall Product Program. Girls can see what is available on the back of their order card, as well as [Pages 8–9](#) of this guide and [Pages 6–7](#) of the 2026 Fall Product Program Family Guide. While the system automatically calculates what each Girl Scout has earned based on their sales, selections must be made in M2OS by November 17 at 11:59 p.m. PT to complete the process.

- Selections must be made in M2OS to complete the process.
- We encourage girls to select their recognitions in M2OS early in the program. All recognitions are cumulative.
- At some levels, the girl will need to choose between [Fall Product Program Credits](#) OR a recognition. A girl can choose credits at one level, but a physical recognition at another level.
- The girl can never receive both the physical item and the credits on the same sales level. Exception: Girls receive any related patch offered at a sales level regardless of physical item or credit selection.
- If selections aren't made, the physical recognition will be the default and this election cannot be undone.
- Fall Product Program Credits are chosen and mailed separately from Pathway Cards earned by Juliettes.

***Note:** Recognitions are subject to minimums and possible substitutions may be made. Items received may not appear exactly as shown in pictures.*

Giant Kangaroo Drawing

Girls will be eligible to win a GIANT kangaroo plush by making \$400 in total sales, sending 25+ emails through M2OS, and creating an avatar. Any girl that meets those criteria will put in a drawing to win the giant kangaroo plush.



Goal Setting

Girls learn to rise up as goal setters, both individually and with their sister Girl Scouts, developing cooperation and team building skills along the way!



Decision Making

Girls become decision makers who decide how to spend their Fall Product Program proceeds, using critical thinking and problem-solving techniques.



Money Management

Girls become money managers and determine the real costs associated with the goals they want to achieve. They manage their participation level, gaining practical life skills and improving their financial literacy!



People Skills

Girls practice communication skills by asking their families and communities to help them reach their goals while educating them on the importance of Girl Scouts.



Business Ethics

Girls grow to appreciate the value of responsibility and honesty while becoming entrepreneurs and running their own businesses!

Program Recognitions

Nuts, Candy, Magazines & More



Ready to Explore! Patch
12+ Total Items



Explore in Color Pen &
Theme Stickers
24+ Total Items



Theme Necklace
36+ Total Items



Goal Getter Patch and
Choice Small Plush **OR**
\$6 Program Credits
48+ Total Items



Mystery bag of Four 3-D
printed animals **OR**
\$7 Program Credits
60+ Total Items



Mystery Tie-Dye Bao Bun **OR**
\$8 Program Credits
80+ Total Items



Theme T-Shirt **OR**
\$17 Program Credits
100+ Total Items



Large Plush **OR**
\$20 Program Credits
125+ Total Items



Explore & Go Water bottle
with stickers **OR**
\$22 Program Credits
150+ Total Items



Self Care Kit **OR**
\$27 Program Credits
200+ Total Items

Bonus



Kangaroo Patch

3+ Mags and More Items



2026 Patch

18+ Emails through M2OS



Care to Share

5+ Gift of Caring items



Online Patch

Upload a video to M2OS

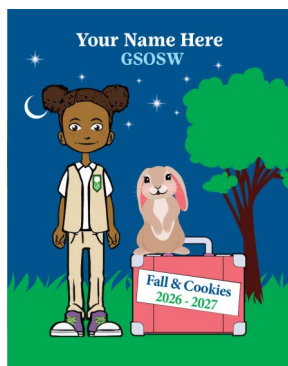
Personalized Patches



Personalized Patch

1. Create your avatar
2. Send 18+ emails through M2OS
3. Sell \$375 in total sales
4. Choose your avatar and background design!

*Troop leaders earn for \$1200 in total troop sales and sending a parent email through M2OS.

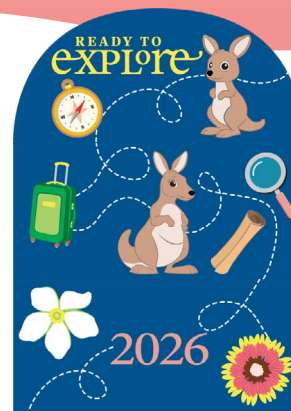


Crossover Patch

Girls earn this patch when they send 18+ emails & create an avatar in M2OS during the Fall Product Program **and** sell 300 packages of cookies during the 2027 Cookie Program.

Crossover Patch

Earn The Complete Set!



Fall Product Program Credits

Fall Product Program Credits are credits that girls earn and may use with Girl Scouts of Oregon and Southwest Washington in many ways. Program Credits earned during the 2026 Fall Product Program are valid upon receipt through September 15, 2028. Fall Product Program Credits will be sent directly to the girl. Families are encouraged to review their MyGS accounts now to verify that GSOSW has the correct mailing address on file. Fall Product Program Credits may be earned by all participants in the program based on their sales. Pathway Cards also fall under the Program Credit umbrella as well but are only earned by Juliettes. JPMs, please see [Page 22](#) for more information on Pathway Cards.

Fall Product Program Credits can be used towards:

- Girl membership renewal.
- GSOSW Girl Scout Shop purchases.
- GSOSW-sponsored events.
- Travel (troop travel, travel patrols, Destinations or council-sponsored travel; not individual trips).
- Service unit events.
- Girl Scout camp (day and overnight).
- Supplies needed for Girl Scout Gold Award projects.

Care to Share Program

Customers who would like to support Girl Scouts can also give the gift of nuts/candies to Operation Gratitude. Orders for donation of nuts/candies count toward girl nut/candy recognitions and troop proceeds. Girls will earn the Care to Share patch with at least five donations! When Care to Share products are ordered by customers, the product is sent directly to Operation Gratitude. The customer and troop do not receive the physical product.



Girl Participation

Nuts/Chocolates Sales

Sales Type	Order Process	Delivery to Customers	Money Collection
In-Person	Girls use an order card to collect orders from customers. Family/troop enters orders into M2.	Delivered by girls to customers.	Girls collect money from customers upon delivery. Girls turn in money to the troop.
Online: Direct-Ship	Girls create their personalized storefront in M2OS and send emails/share the link with friends and family. Orders are automatically credited to the girl in M2OS.	Shipped directly to the customer. (1–2 weeks standard delivery time frame after order processing. Customers have the option for expedited shipping.)	Customers pay online, including the cost of shipping.
Online: Girl-Delivery	Girls create their personalized storefront in M2OS and send emails to friends and family. Orders are automatically credited to the girl in M2OS.	Delivered by girls to customer.	Customers pay online.
Donation	Customers may place a donation order alongside any other ordering method, and sales are credited to the girl.	Council will coordinate delivery to Operation Gratitude.	For both paper order cards and online orders, customers pay for donations at the time of order.

Magazine and More Sales

Sales Type	Order Process	Delivery to Customers	Money Collection
Online	Girls create their personalized storefront in M2OS and send emails to friends and family. Orders are automatically credited to the girl in M2OS.	Shipped directly to the customer (6–8 weeks standard delivery time frame after order processing).	Customers pay online, including the cost of shipping.

Girl Scout Financial Literacy Badges and Learning Objectives

Our Vision

Girl Scouts develop money skills through understanding budgeting, investing, and financial planning.

Award/Badge	What Girl Scouts Learn
Daisy (Grades K-1) Money Explorer 	How much paper bills and coins are worth and how to use money
Daisy (Grades K-1) My Money Choices 	How to know the difference between what they need and what they want and how to make choices about the money they spend
Brownie (Grades 2-3) Budget Builder 	How to make smart budget decisions by learning how much things cost, the difference between wants and needs, and how to be thrifty
Brownie (Grades 2-3) My Own Budget 	How to create a real-life budget to spend on things they want or need now, save for something they want or need later, and share to help others
Junior (Grades 4-5) Budget Maker 	How to create a budget to spend, save, and share and understand how financial services work
Junior (Grades 4-5) My Money Plan 	How to earn an income, make it grow by saving and investing, and protect their money and information

Award/Badge	What Girl Scouts Learn
Cadette (Grades 6–8) Budget Manager	 How to make smart money decisions that reflect their values, explore their money habits, and know how to track their spending
Cadette (Grades 6–8) My Dream Budget	 How to create a budget for their future based on earning power, living expenses, and giving back
Cadette (Grades 6–8) My Money Habits	 How to invest, manage their spending habits, be a safe and savvy spender, and make informed money decisions
Senior (Grades 9–10) Savvy Saver	 How to be financially savvy by understanding income, planning expenses, reducing financial risk, and being disciplined in saving for their goals—including a big purchase
Senior (Grades 9–10) My Financial Power	 How to have strategies for their financial stability, including how to earn money, what it means to invest, how inflation works, and how to give back to a community
Ambassador (Grades 11–12) Financial Planner	 How to explore expenses, build and keep good credit, make informed decisions about borrowing money, and commit to financial responsibility
Ambassador (Grades 11–12) My Financial Independence	 How to avoid financial pitfalls and prepare a financial plan while they learn to be independent, think of where they'll live, what their daily needs will be, and how to invest and share with others

Scan for more
on badges



Helping Girls Promote Their Business

There is so much opportunity for girls to be creative during the Fall Product Program. Adults are encouraged to share the valuable insight their personal business experience can offer girls. Encourage girls to think without limits on how they want to grow their small business. The five skills (outlined on [Page 7](#)) are at the heart of Girl Scout product programs, and serve as a road map to highlight the main purpose of product programs—to help girls explore being an entrepreneur!

Suggestions and Promotion Techniques

Check out the digital resources in M2OS, including customizable business cards, door hangers, fliers, and more!

- Be careful when leaving door hangers or products at a residence. Do so in a less conspicuous place in case the resident won't be able to check outside for awhile.
- Girls can make a sign for their caregivers' workplace and include a stack of business cards.
- Keep materials at hand in the car for those surprise connections in public.
- Give girls a chance to practice their personalized sales pitch and record it as a video! Add the video to girl storefronts in M2OS and for promotional posts on social media. Pair this personalized tool with approved online social media posting guidelines to keep girls in the driver's seat.
- Role play with girls, giving them a chance to practice engaging with customers.
- Make phone calls easier to navigate by helping girls create a script to engage their customers.
- Review the available products with girls and even practice placing orders together so the girl has an idea of the customer experience.

M2OS

Our Fall Product Program partner M2 has been supporting Girl Scout councils for many years and has a reputation of providing excellent service. Their online platform, M2OS, is used to facilitate the Fall Product Program. There are various ways to leverage this platform. While not required, there are many features that girls and families can utilize.

M2 Customer Service can assist you with any questions or concerns regarding the M2OS system at 800-372-8520.

Tips on Using M2OS:

- Upon signing in, girls will need to watch an introduction video, create an avatar, and add at least one customer email address to proceed. This email can be any customer. If girls don't intend to use the site for online sales, they can feel free to use a household email, close friend or family member. That person will receive a sales invitation. Girls are not required to add any additional email addresses.
- After girls have completed their initial log in, they'll receive a unique code that represents the girl's site. We recommend families make note of this number for future use.
- The site will also provide links to easily promote girls' sites on social media.
- Users can switch the site to show in Spanish at any time by choosing "View in Español".
- A girl's avatar has a "room" on the site and accessories for the room are earned after completing different actions and milestones for a fun girl experience.
- All deadlines associated with M2OS are 11:59 p.m. Pacific Time.

Online Safety

The safety of Girl Scouts is important to us, including online. Girl Scouts should never post identifying information (full names, phone numbers, addresses etc.) online.

Promoting vs. Selling

Girl Scout product programs intentionally put girls in the driver's seat, and to ensure they get the most from this entrepreneurial experience, girls do the selling, not adults. Adults can support girls by promoting their participation, rather than doing the selling for them. This is a subtle but important difference:

- **Promoting:** "Olivia is selling Girl Scout candy and nuts! To find out more, visit her sales website ... or let us know if you are interested so Olivia can reach out."
- **Selling:** "Hello! Olivia is selling Girl Scout candy and nuts! Put your order in the comments and I'll get back to you with the totals."

Use of Girl Scout Trademark

Use of the Girl Scout trademark or trademarked images is prohibited without the express written permission of Girl Scouts of the USA. If you wish to work in partnership with a local community business partner in relation to Girl Scout product, please email answers@girlscoutsosw.org.

Girl Delivery in M2OS

Girl delivery is a versatile feature offered for online customer orders for those that would like to use a credit or debit card for payment and live close enough for the girl to deliver nut and candy products in person.

- Girls can choose whether a customer receives a Girl Delivery link or a Direct Ship link by simply unchecking the appropriate box when entering the customer's email address into M2OS.
- If a family does not wish to provide girl-delivery orders to customers, they should adjust the messaging sent to the customer to discourage customers from electing that option.
- A customer self-selects a girl-delivery order vs. a direct-shipped order.
- Customers using girl delivery both order and pay for their product online. No payment is collected at delivery.
- Families must review their girl's sales page regularly to see who has placed a girl-delivery order.
- Girl-delivery orders are automatically included in the troop order. They should **NOT** be manually entered by the family or troop in M2OS.
- If a girl-delivery order was inadvertently duplicated manually and was not corrected by October 13, the troop/family is responsible for the cost of that duplicate product.

What to Do If a Girl-Delivery Order Should Not Proceed

Before the troop order is placed: Families should call the M2 customer service line at 800-372-8520 to get the order reversed and refunded. The customer can then go back and place a new order as direct ship if desired.

After the troop order is placed: There is no way to reverse the order after this time. Once the order has been submitted by GSOSW to the vendor, the product will be ordered. The product is the responsibility of the girl, and the family will need to coordinate directly with the customer to get the product to the customer somehow.

Ordering Product

If a girl sells in person—whether in addition to or instead of online sales—the girl/troop must enter those paper orders into M2OS to ensure the product is ordered from the vendor. The girl/family makes these entries by October 11 at 11:59 p.m. PT.

- **Online orders are automatically added to M2OS. They do not need to be manually entered.**
- Customers are able to make online shipped orders until November 15.
- Online Girl Delivery orders end on October 13, and will automatically add to the troop order.
- All online orders continue to count towards troop funds/pathway cards and girl recognitions.
- Clearly communicate with families about ordering deadlines and send reminders to ensure you have enough time to review and submit your troop's or Juliette's orders by GSOSW deadlines.
- Clearly communicate to families a plan for obtaining copies of girls' paper order cards to ensure all orders get filled. We discourage you from taking possession of original paper order cards, as this increases the risk of lost cards, which would be a significant challenge.

Family Entry of a Girl's Paper Order Into M2OS

To enter a girl's paper order card:

1. Log into the M2OS system and click on Manage Paper Orders from the dashboard.
 2. Enter the quantities from the paper order card and click Update.
- If a family needs to edit the quantities after the order has been entered, simply repeat the steps above and click Update.
 - Families are unable to make adjustments after 11:59 p.m. Pacific Time on October 11, 2026.
 - Troops then have access to make corrections on October 12.
 - No changes can be made after 11:59 p.m. Pacific Time on October 13.

Personalized Patches

Girls have the ability to earn a custom patch for reaching \$375 or more in total sales AND sending 18 or more emails and creating their avatar. There are important things to consider when earning this patch:

- The 18+ emails that are part of earning the patch must be sent by the girl through their M2OS storefront. Emails sent from outside M2OS do not count towards the recognition.
- The avatar must be created in M2OS.
- A mailing address needs to be added in the system so the patch can be sent.
- Girls will need to choose which background they would like on their patch.
- As soon as the recognition is earned, the system initiates the patch production and it is mailed direct to the girl.
- If families have trouble with receiving the patch or setting up the girl avatar, they should contact M2OS customer care directly by calling 800-372-8520.

Distributing Customer Orders to Girls

GSOSW will submit troop orders to the vendor on October 14. Products will be shipped to our various warehouses throughout the council. Those products become available to collect by the service unit product manager between October 28-30. Troops and Juliettes obtain the product from their service unit product manager, then sort into girl orders and distribute to families.

When Distributing Product to Girls:

- Always count and recount. Do not rush, and take your time no matter what. If there isn't time to count, then there isn't time to accept the order.
- Families should retain all receipt copies until after recognitions are received.
- Troops provide girls with a money envelope including each girl's balance and the date money is due. As product manager, you are empowered to set your own deadlines to stay in compliance with GSOSW deadlines.
- If girls will have multiple caregivers taking orders, be sure that each picks up their own order. Also ensure that each caregiver signs their own *Permission & Ethics Pledge*.

Be Prepared for Product Pickup

- Encourage families to arrive at the product exchange already aware of what items they should be receiving to fill orders. They can find this information in M2OS:
 1. Choose the *Sales Report* icon on the dashboard.
 2. Print or download the information provided, which includes the items from the *Nut Order Card* and online girl-delivery orders.
- Families will receive exactly what was listed in M2OS from their order card submission, plus product ordered to fulfill girl-delivery orders. The troop does not receive any extra product.
- Encourage families to arrive at the assigned pickup location and time, careful to follow any specific instructions regarding specific pickup locations.
- Families are required to get out of their vehicle and count and sign for the product. It's their responsibility to make sure they have their complete order.
- **Families must not accept orders from the troop without having counted product themselves.**
- Families should thoroughly check and recount the order. GSOSW and the troop are not able to fix shortage errors once signed for. Count, count, and recount before you leave and verify products, as they are similar in can and box size.
- Provide families with a receipt of the items they've been given that is signed by both parties. Once signed and accepted, the family is financially responsible for the signed items.
- If a family must miss a pickup due to an emergency, give them instructions on how to contact you and make alternate arrangements.

Separating Customer Orders

Once families have all the product to fill customer orders, it will need to be separated by customer. All product must be delivered to customers by November 15. This is a fantastic place for girls to be fully engaged. While it may take a little more time to complete the task, having Girl Scouts to take ownership of the process is fundamental to their entrepreneurial experience. Caregivers should be patient and reassuring as girls get acquainted with this process. Anyone who has performed a product inventory knows it can become overwhelming quickly. Review paper order cards to identify customer orders, and identify girl-delivery customer orders. Give Girl Scouts a chance to add their own flair to product delivery, such as including a handwritten note or other expression of gratitude. It is also helpful to create an easy way to identify what the balance due for an order might be. Girl Scouts can consider making calls to customers to coordinate delivery and remind them of any balance due.

***Money Handling**

*Financials are where most of the variations between the traditional troop and Juliette experience vary. Please be carefully review the following pages to understand what is unique for troops or Juliettes.

While ultimate financial responsibility for product received rests with families, you can set deadlines and communicate often to keep your troop/Juliette on track, including:

- Set deadlines for collecting troop payments that not only align with council deadlines, but take into account volunteer and troop schedules and the time it takes to receive, process, and deposit funds. These collection opportunities may fall outside of regular meeting times. Help your troop stay on track by clearly communicating deadlines and sending timely reminders.
- TPMs may send deadline reminders through the M2OS system in addition to the troop's typical communication platforms.
- We encourage you to update families more than once during the program of what the troop believes a girl's balance due is. This provides an opportunity to ensure everyone is on the same page. See below on how to identify girl balances. Troops are not to cover unpaid girl balances as that deducts from the troops proceeds. If the troop is expecting a different balance than what the family shows, take time as early as possible to address these discrepancies together.
- It is imperative that product managers frequently and accurately update M2OS regarding what each girl has turned in to the troop. Your receipt booklet will be a key tool for this task.
- You will receive preprinted deposit slips from your SUPM at Delivery Day. Use these slips to deposit all in person customer payments into GSOSW accounts.

Money Handling for Juliettes

- All in-person customer payments must be deposited into the GSOSW U.S. Bank account.
- Payments should never be deposited into a personal bank account or collected through personal payment apps, such as Venmo.
- Juliettes are unable to use mobile payment services such as Square and Venmo because these are required to be linked to a Girl Scout bank account, and Juliettes do not have a bank account. To find out more, see our [Mobile Payment Services Guidelines](#).
- Because M2OS does not calculate Juliette proceeds, you will need to manually figure out the amount due to GSOSW and the amount earned on the girl's Pathway Card. See [Pages 22-23](#) for instructions.
- Juliette funds are handled through GSOSW accounts. Use preprinted deposit slips to make deposits.

Determining Girl Balance Due

Families will be able to see the total amount that they are expected to deposit to the troop. This amount does not include Girl Delivery orders, as those were paid online by customers and already credited to the girl's account. Throughout the program, share with caregivers what M2OS shows as due for the girl. This provides an opportunity to address any potential discrepancies either in product order or deposit recording. Once again, be sure to keep track of all signed receipts for exchanges between girls and the troop. Each party should have a signed receipt for every transaction.

To Find a Girls' Balance Due to Troop:

1. Choose the *Banking and Payments* icon from your dashboard.
2. Click the plus sign next to your troop number. Each girl's balance will appear under the Balance header.
3. Once you have collected their balance you can Add Girl Scout Payment from this screen.

Determining Troop Balance Due

Troops will be able to see the total amount that they are expected to deposit to the council account. Remember that this amount will not include online customer orders, as they have already been paid and applied to the specific Girl Scout's account.

Due to GSOSW Account:

1. Choose the Banking and Payments icon from your troop dashboard.
2. A traditional troop's total balance owed appears under the Balance header
3. A Juliette's balance owed appears under the Total Sales header.

***Due to Troop account:**

Troops deposit the amount earned as proceeds directly into their troop bank account as it is collected from girls.

- From the Banking and Payments screen, traditional troops will deposit the amount listed as "Total Proceeds and Bonuses" into the troop bank account.
- Troops earn \$1 per nut/candy item sold in-person, 20% of any nut/candy sales made online and 10% of all magazines and more sales.

*Overpayment to GSOSW Account

Troops should only deposit into the GSOSW U.S. Bank account the amount due to the GSOSW.

- Any troop that has an overpayment to the GSOSW U.S. Bank account under \$1 will not receive reimbursement.
- If the troop pays more than what is owed to GSOSW (including payments collected from customers), GSOSW will process a refund directly into the troop bank account up to two weeks after the Fall Product Program concludes.
- *We are unable to refund Juliette overpayments. If at any time M2OS says you owe more than you believe is correct, reach out to GSOSW staff at answers@girlscoutsosw.org for support before making a deposit.

*Monitoring Juliette Payments

Juliette product managers will need to make some manual calculations and intentionally monitor what is owed to GSOSW and what a girl will earn on their Pathway Card. Use the information below to assist with reviewing units sold, calculating funds owed to GSOSW, and investigating deposits recorded to your troop.

All SalesMagazinesDirect Ship NutsNut Order CardOnline Nuts Girl DeliveredTumblersBarkBoxSpecial ReportsSummary Report

Council Report / Service Unit Report / Troop Report / Girl Scout Report

All Sales : Current Campaign

Girl Scout Report - Dean Arnold (Sean)

Service Unit: 400

Troop: 84

No. of Emails Sent: 20

No. of Shares: 3

	Qty	Total
Online Magazines	3	\$74.00
Direct Ship Nuts	0	\$0.00
Nut Order Card	22	\$132.00
Online Nuts Girl Delivered	0	\$0.00
Tumblers	0	\$0.00
BarkBox	1	\$19.99
Total Sales	26	\$225.99

Review Units Sold

To help calculate how many Pathway Credits will be earned for a girl's sales:

1. From the TPM or Family dashboard in M2OS, select Reports, then the All Sales tab.
2. In the upper right-hand area, there is a box that lists the total quantities sold of all products.
3. The "Online Magazines" total can be compared to the table on Page 22 for magazine sales.
4. To determine the total of nut and candy items sold, total the quantities (under "Qty") of "Direct Ship Nuts", "Nut Order Card", and "Online Nuts Girl Delivered". This total can then be compared to the table for nuts & magazines.
5. The sum of the Pathway Credits earned for magazines, candles, Tervis tumblers, BarkBox and nut/candy units will be what the girl receives on their Pathway Card at the end of the program.

Investigating Deposits Recorded to Your Troop

Product managers may review deposits made into the U.S. Bank account at any time.

1. From the Financials & Reporting section of the dashboard, choose Banking and Payment.
2. At the top of the window is a list of Troop Deposits. Compare this information to any teller receipt copies received from visits to the bank.

If it has been 72 business hours since a deposit, and the deposit is not reflected on the account, email answers@girlscoutsosw.org with an image of teller receipts and details about the deposit so the Product Program team can investigate.

Pathway Cards

Because a Juliette's participation in a product program benefits an individual as opposed to a group, how they earn funds for their sales is a little different. Below you will find a table detailing how Pathway Cards are earned by a Juliette based on the total units sold. These funds are not cumulative. Once the sale is over, the Product Program Department (PPD) will verify the Juliette has deposited the correct amount into the U.S. Bank account and will add funds to a Pathway Card.

A Guide to the Funds Earned on the Pathway Card

To help Juliettes strategize in their goal setting, use the table at right to identify what the girl will earn for their sales in units. See [Page 21](#) for instructions on how to view a girl's sales to help track progress in how to view a Juliette's sales to help track progress in meeting goals.

Important Notes Regarding Pathway Cards

- Pathway Cards do not expire as long as a girl is registered by January 1 of each year, or until they transition to a Girl Scout adult member.
- Pathway Cards are mailed directly to the Juliette, but separate from Fall Product Program Credits.
- Program credits can be used in many ways, including Girl Scout travel. Juliettes may use program credits towards group travel experiences including GSOSW-sponsored travel, travel patrols, Girl Scout Destinations, or travel with a troop if they join a troop in the future. Program credits cannot be used towards individual travel.
- Juliettes are issued one physical Pathway Card to be used throughout their Girl Scout experience. If they earn funds in future product programs, those funds will be added to the same card. Please advise Juliettes to keep careful track of the card, and keep detailed notes of spending.

Amounts over minimum (min) will earn Pathway Cards.

Funds are *not* cumulative.

Nuts & Candies

Units sold	Path way Credit	What happens after 140 Units?
5 min - 10	\$5	<i>Credits continue using a formula of \$1.00 x the midpoint of the range after 140 units.</i>
11-20	\$15	
21-30	\$25	
31-40	\$35	
41-50	\$45	
51-60	\$55	
61-70	\$65	
71-80	\$75	
81-90	\$85	
91-100	\$95	
101-110	\$105	<i>Example: Sold 143 units– Midpoint of the range from 141 -150 is 144. Multiply \$1 x 144= \$144.00 in Pathway Credits.</i>
111-120	\$115	
121-130	\$125	
131-140	\$135	

Magazines

# of Subscriptions	Path way Credit	What happens after 30 Units?
2 min - 5	\$5	<i>Credits continue using a formula of \$2.00 x the midpoint of the range after 30</i>
6-10	\$15	
11-15	\$25	
16-20	\$35	
21-25	\$45	
26-30	\$55	

In-Person Customer Payment Collection

Once girls receive the product to fill customer order card and girl-delivery orders, it's time to sort and deliver! Girl Scouts should complete all customer deliveries by November 15 when the program ends.

- Payment for in-person nut/candy orders should **ONLY** be collected from customers when the order is delivered, not in advance.
- Communicate with your troop about what types of payment your troop is accepting. When taking cash, we discourage accepting bills larger than \$20. If you discover you've received counterfeit funds, follow the Counterfeit Policy guidance below.
- If your troop accepts customer checks, the following guidelines apply:
 - Make payable to "Girl Scouts."
 - When accepting a check, note your troop number and girl name in the memo line.
 - Make sure that the check amount is written correctly by comparing the numbers to the spelled out words.
- Once a family has requested product from the product manager by the October 12 deadline, that family is financially responsible for that product. There are no returns or cancellations of product once requested by the troop from GSOSW.
- Families should expect receipts for **ALL** product distributed, as well as money collected from girls. These records represent accountability for both parties and are indispensable should discrepancies need to be researched. If there isn't a receipt, there should not be an exchange.
- Product payments from customers should never be deposited into personal accounts.
- It is a troop's group business decision to utilize Square® or similar systems during the Fall Product Program. Because fall sales are not made in a group environment, utilizing these platforms can be challenging. To find out more, see our [Mobile Payment Services Guidelines \(form #105\)](#) at girlscoutsosw.org/forms for more information. All costs, fees, and liability for the use of these platforms are the responsibility of the troop. *Juliettes are unable to use mobile payment services.

Counterfeit Policy

While we encourage the use of detector pens and not accepting large bills, sadly counterfeit bills are still a possibility during your product program. If you discover or suspect you have a counterfeit bill:

1. Take the bill to your local bank branch. You should be provided a report by the bank teller documenting the event, and they should confiscate the bills.
2. From there, please make a police report with your local authorities.
3. Submit both the bank report and the police report using the [Counterfeit and Third Party Theft Reporting form](#), and we'll attempt to reimburse you. Reimbursements will not be made for bills \$50 or larger.

Missing Funds

When a girl has not made full payment to the troop by required deadlines, this circumstance is commonly referred to as “Missing Funds.” We know that sometimes, for various reasons, families experience trouble in making their full payments to the troop. In order to protect troop proceeds and fully support both troops and families, we ask troops to enlist the assistance of GSOSW. Troops are asked to submit a *Product Program Missing Funds Report* for families with past-due balances. This helps provide detail and context about the situation. Troops are also instructed not to cover the girl’s amount due, as doing so would deduct from troop proceeds. The *Product Program Missing Funds Report* is a means to accurately support those involved moving forward. Girl Scouts of Oregon and Southwest Washington is committed to assisting our members in navigating their circumstances, but we cannot do so without active communication and participation by the adults involved. Accounts may be turned over to collections if agreements cannot be reached. Unresolved accounts can affect an adult’s status as a volunteer and the girl’s ability to participate in future product programs.

- Girls do not receive individual recognitions until rectified.
- Girl/caregiver may be prohibited or restricted in future product programs if not rectified.
- Repeated delinquencies may result in long-term restrictions.
- For Juliettes, unpaid balances are usually both troop and girl balances, since they are connected to the same account. If the JPM is not the girl’s primary caregiver, the JPM should not cover unpaid family balances. Leave the account underpaid for the amount still owed by the girl/family.

	If a GIRL Has a Past Due Balance	If a TROOP Has a Past Due Balance
Does the troop pay the GSOSW account in full?	NO: Paying GSOSW the amount owed by a girl means the troop has covered the cost. Those funds cannot be recovered by GSOSW.	YES: Shortages or unsold product are the responsibility of the troop and come from the troop proceeds.
Who Submits <i>Missing Funds Report</i>?	TPM submits to Product Program department on behalf of the girl/family.	SUPM submits to Product Program department on behalf of troop.
Report Due	November 23, 2026	November 23, 2026
Repercussion of Unpaid Balance	Girl does not receive recognitions until rectified. Accounts may be turned over to collections if agreements cannot be reached. Girl/caregiver may be prohibited or restricted in future product programs if not rectified. Repeated delinquencies may result in long-term restrictions.	Troop with unpaid balances will not receive recognitions until rectified. Troop ability to participate in future product programs may be impacted. Associated adult volunteers may be limited/restricted in future product program participation or their status as a volunteer.

Wrapping Up the Program

The Fall Product Program ends during a busy time of year for many families, so be sure to stay on top of wrapping up the program!

On or Before November 15:

- Communicate with families about any monies owed and investigate any discrepancies between troop and individual records.
- Take steps to ensure all customer product is delivered by November 15.
- If they have not already done so, have girls indicate recognition selections in M2OS. This must be complete in M2OS by November 17 at 11:59 p.m. PT.
- Remember that online sales can continue to process until November 15. If girls are close to reaching the next goal level, encourage them to consider making another push to customers for last-minute orders.
- Conduct a final audit of completed *Permission & Ethics Pledge* forms for girls.
- Communicate with families about any monies owed and investigate any discrepancies between troop and individual records.

November 15—Program Ends:

- All product should be delivered to customers.
- Final online sales placed by customers.

November 17—Girls Should Provide to Product Manager:

- All payments for product sold in person.
- Recognition selections in M2OS by 11:59 p.m. PT.

January 2027:

Estimate of when recognitions will arrive to troops. Fall Product Program Credits/Pathway Cards are mailed to individual girls. Physical recognitions are provided to service unit volunteers, and then sorted and distributed to troops and Juliettes. Girl Scouts are likely to receive recognitions by the end of January 2027.

Recognition Distribution:

- Recognitions will be shipped directly to SUPMs for distribution in January 2027.
- Please respond quickly to the SUPM's request to pick up recognitions for your troop.
- Arrive knowing what items your troop should receive and count before leaving the SUPM. To determine this information, please use the *Girl Scout Rewards* report.
- Sort items by girl and distribute to girls as soon as possible.

Fall Product Program TPM/JPM Timeline

Please note that all deadlines listed below are the last possible date the activity must occur. As product manager, you may choose to set earlier deadlines in order to meet GSOSW deadlines, while considering your own schedule and the schedule of the troop. Please clearly communicate these deadlines to support your troop in meeting them.

Sept	• Troops host a girl goal-setting and parent information meeting. • Girls who wish to participate must complete online <i>Permission & Ethics Pledge</i>. This is required for in-person and online sales, and before receiving program sales materials. • September 21: Program starts. Girls collect in-person orders (but not yet payment) for nuts/candy. • September 21: Girls are granted access to M2OS. Girls log in, create their avatar, make recognition selections, and share their online storefront with customers.
Oct	• Families record paper orders in M2OS to be added to troop order. • October 11: Girl access to paper order card order entry closes at 11:59 p.m. PT. • October 12: Troop access for order entry of all in-person orders ends. • October 13: Online girl-delivery order placement ends. • October 28–30: Product delivery/pick-up. Troops receive product and distribute to girls. • October 28–November 15: Girls deliver product to customers and collect money for product delivered.
Nov	• October 28–November 15: Girls deliver product to customers and collect money for product delivered. • Troops deposit payments collected from girls. • November 15: Program ends. All product must be delivered to customers and payments collected. • November 15: Online orders for direct shipping end. • Girls make recognition selection in M2OS at applicable levels. • November 17: All girl recognition orders must be submitted in M2OS by 11:59 p.m. PT. All money due to product manager. • November 20: All monies due deposited into GSOSW account by troop.