



Planning Your "Ideal Year of Cub Scouting" Program Budget

A Cub Scout Pack's Annual Budget Plan

What is the "ideal year of Cub Scouting" plan? It is implementing the elements of a complete annual Cub Scouting program for youth, committing as a pack to incorporate these elements, and then providing adequate funding for them. Even more, it is committing to implementing the plan with the entire pack: Cub Scouts, leaders, and families, by raising enough dollars to fund the "ideal year of Cub Scouting." The result is a well-managed, well-financed unit.

The steps to an "ideal year of Cub Scouting" are:

1. Plan the pack's complete annual program.
2. Develop a budget that includes enough income to achieve the program.
3. Identify all sources of income (den dues and any traditional pack activities), and then determine the amount of product sale and the sales goal per youth member that will be needed to reach the income goal.
4. Gain commitments from parents, leaders, and all Cub Scouts.

If you like to raise money every month, plan your program as you go, limit your activities based on the unit's income, or not involve the youth members in the planning process, then this format might not be for you! Those leaders who want a meaningful, exciting youth program that achieves the objectives of Cub Scouting will find this format the ideal way to go.

BASIC EXPENSES

1. **Registration Fees.** When a boy joins, normally the unit asks him to pay the full \$10 national registration fee* regardless of the time in the unit's charter year. The unit sends to the council the prorated amount for those remaining months.

Note that fees are figured on a monthly basis:

1 month 85c; 2 months \$1.70; 3 months \$2.55; 4 months \$3.40; 5 months \$4.25; 6 months \$5.10; 7 months \$5.95; 8 months \$6.80; 9 months \$7.65; 10 months \$8.50; 11 months \$9.35; 12 months \$10.

The balance of the boy's fee is kept in the unit treasury to supplement his dues in paying the next full year's fee. This procedure is used at charter renewal.

2. **Unit Charter Fee.** Packs are required to pay an annual charter fee of \$20. This fee is submitted with the pack's annual charter renewal and defrays the expenses for their general liability insurance.
3. **Boys' Life.** *Boys' Life* magazine, the official publication of the Boy Scouts of America, is available to all members at \$12, which includes a subscription to *Boys' Life* magazine. (Prorated fees are available for youth who join a unit during the year.) Every boy should subscribe to *Boys' Life* because of the articles related to your unit's monthly program. It is part of a boy's growth in Scouting, and research proves he will stay in Scouting longer if he reads *Boys' Life*.
4. **Unit Accident Insurance.** Protecting leaders and parents from financial hardship due to high medical bills from an unfortunate accident involved in Scouting. Specific details on insurance programs are available from the local council.
5. **Advancement and Recognition.** Every Cub Scout should earn and advance a rank and receive the patch for that rank each year. Cub Scouts will earn multiple activity badges in addition to their rank advancements. The Cub Scout advancement program has many elements including Points, immediate recognition patches, outdoor awards, and Academics and Sports belt loops and pins.
6. **Activities.** Critical to the successful "ideal year of Cub Scouting" is a complete program. Traditionally, such activities as Cub Scout activities are included.

trips, and district or council activities are financed by the boy and his family over and above the dues programs. It is suggested these outings be built into the unit's budget.

7. **Cub Scout Day Camp, Cub Scout Resident Camp, Family Camping.** Central to a complete Cub Scouting year are summer council opportunities abound for Cub Scouts and their families to have exciting, program-rich summer experiences.
8. **Program Materials.** Each pack needs to provide certain program materials. Depending on the type of unit program, these could be program supplies, Den Meeting in a Box kits, craft tools and supplies, U.S. flag, pack and den flags, camping equipment, videos and books. (Note: Packs may not hold title to property. Only chartered organizations or the local council legally can own property.)
9. **Training Expenses.** Trained leaders are key to delivering a quality and safe program. Adult and youth leader training should be included in the annual pack expense.
10. **Full Uniforms.** Traditionally, the individual pays for the uniform. We suggest that these expenses become part of the total cost of "individual youth accounts," units can determine a fund-raising goal for new Scouts who need uniforms, etc. The full Cub Scout uniform!
11. **Reserve Fund.** The reserve fund might be established by a gift or loan from the chartered organization, by members of the council, or by a fund-raising project. The reserve fund should be intended for unexpected expenses. A new member's initial expenses may be met from the reserve fund.
12. **Other Expenses.** These could include a gift to the World Friendship Fund, meeting refreshments, and/or contingency funds.

SOURCES OF INCOME

"One fund-raiser per year" is a central theme of the "ideal year of Cub Scouting." Rather than nickel-and-dime families every week, one fund-raiser per year would cost for the complete year up front. Ideally, all income would come from den dues and one fund-raising program at the beginning of the year. A spring fund-raiser could be included, but with the proceeds dedicated to each youth member's individual camping account.

Some Important Points:

Paying your own way. This is a fundamental principle of the Boy Scouts of America. It is one of the reasons why no solicitations (requests for money from individuals or the community) are permitted by Cub Scout packs. Young people in Scouting are taught early on that if they want something, they must earn it. This principle is among the reasons that adults who were Scouts are found to have higher incomes. The financial plan of any youth member's participation by a Cub Scout in a regular dues plan.

An annual pack participation fee, too often completely contributed by parents, does little to teach a boy responsibility. The unit's entire budget should be covered by the families, either through fund-raising or other means such as dues or fees.

Individual youth accounts. Packs using this method have traditionally had stronger programs with less turnover of youth (Cub Scouts). Individual youth accounts, whereby the pack keeps track of how much a Cub Scout or his family has raised toward his "ideal year of Cub Scouting," are the key to the success of this program. When individual Cub Scouts are credited for their efforts, they develop a sense of personal responsibility.

Money-Earning Projects

Except for council-sponsored product sales, all other money-earning projects require the submission of the Unit Money-Earning Application to the council. To ensure conformity with all Scouting standards on money earning, leaders should be familiar with the eight Guides to Money-Earning Projects on the back of the application, [at the end of this planning guide](#), and in the financial record books.

OTHER HELPS

Additional information concerning pack budget plans, the treasurer's job, camp savings, forms, and records can be found in the Pack Budget Worksheet and the *Cub Scout Leader Book*, No. 33221. It is recommended that Cub Scout packs use one of the commercial software programs. These tools are great for keeping track of individual youth accounts. They are usually advertised in the back of *Scouting* magazine.

"Ideal Year of Cub Scouting" Budget Worksheet

To develop the pack budget, complete the worksheet with the unit leader and committee at the pack's annual program planning conference and the Cub Scouts' parents. Be sure to keep parents involved and informed. The pack's program calendar and budget information need to be shared regularly to families, especially at the start of the program year. By sharing the pack's program plans and budgetary needs, you can help Cub Scouts and their parents gain a greater understanding of just what fun is waiting for them during the pack's entire program year.

The worksheet can be downloaded in two formats:

- A version in [PDF Format](#) to print and complete by hand
- A version in [Microsoft Excel](#) that can be used electronically. (**Note:** This budget worksheet is “protected” without a password to prevent being made to the automatically filled-in blanks. To learn how to change those protected blanks in your version of Microsoft Excel, see the Excel help section. We recommend, that after you make the intended changes, you protect the worksheet to prevent unauthorized changes.)

Guides to Unit Money-Earning Projects

A unit's money-earning methods should reflect Scouting's basic values. Whenever your unit is planning a money-earning project, this guide. If your answer is "Yes" to all the questions that follow, it is likely the project conforms to Scouting's standards and will be approved.

1. **Do you really need a fund-raising project?** There should be a real need for raising money based on your unit's program. Units should not raise money merely because someone has offered an attractive plan. Remember that individual youth members are the primary focus. The need should be beyond normal budget items covered by dues.
2. **If any contracts are to be signed, will they be signed by an individual, without reference to the Boy Scouts of America local council, the Boy Scouts of America, or the chartered organization?** Before any person in your unit signs a contract, the contract must be legitimate and worthy. If a contract is signed, s/he is personally responsible. S/he may not sign on behalf of the local council, nor may he bind the chartered organization without its written authorization. If you are not sure, check with your district executive.
3. **Will your fund-raiser prevent promoters from trading on the name and goodwill of the Boy Scouts of America?** Because of the BSA's reputation, customers rarely question the quality or price of a product. The nationwide network of Scouting units must not become a liability.
4. **Will the fund-raising activity uphold the good name of the BSA?** Does it avoid games of chance, gambling, etc.? Selling lottery tickets is a direct violation of the BSA Rules and Regulations, which forbid gambling. The product must not detract from the BSA's reputation.
5. **If a commercial product is to be sold, will it be sold on its own merits and without reference to the needs of Scouting?** Commercial products must sell on their own merits, not the benefit received by the Boy Scouts. The principle of value received is critical in choosing products.
6. **If a commercial product is to be sold, will the fund-raising activity comply with BSA policy on wearing the uniform?** The uniform must be worn primarily for use in connection with Scouting activities. However, council executive boards may approve use of the uniform for other activities. Typically, council popcorn sales or Scout show ticket sales are approved uniform fund-raisers.
7. **Will the fund-raising project avoid soliciting money or gifts?** The BSA Rules and Regulations state, "Youth members should not solicit money for their chartered organizations, for the local council, or in support of other organizations. Adult and youth members are permitted to serve as solicitors of money in support of personal or unit participation in local, national, or international events." Youth members should not identify themselves as Boy Scouts/Cub Scouts or as a troop/pack participate in The Salvation Army program. This would be raising money for another organization. At no time are units permitted to solicit contributions for unit projects.
8. **Does the fund-raising activity avoid competition with other units, your chartered organization, your local council, and your district?** Consult with your chartered organization representative and your district executive to make certain that your chartered organization is not being harmed by the activity.

The local council is responsible for upholding the Charter and By-laws and the Rules and Regulations of the BSA. To ensure that all fund-raisers MUST OBTAIN WRITTEN APPROVAL from the local council NO LESS THAN 14 DAYS before the fund-raising activity begins.