



How to Earn Money

Many posts decide to purchase equipment, take a trip, or plan a special project that requires additional funds. Explorers who pay their own way will appreciate the equipment or trip more than those who don't. The decision to plan a money-earning project should be made by the entire post. Once a money-earning project has been approved, all the participants should participate in the project.

Posts should not seek contributions because this violates the policy of paying your own way and is against Learning for Life policy.

Planning a Money-Earning Project

In planning a money-earning project, your post should follow these guidelines:

- **Determine whether you really need the money.**

First, review your current budget to be sure that participants' dues will not be sufficient for your needs. If they aren't, determine how much money you need to raise for which specific needs.

Then, develop a specific budget based on your needs and goals.

- **Be realistic.**

Consider carefully what your participants will actually do. Explorers have not been very successful with selling products door-to-door. Posts are more successful with one-time projects, such as a dinner or car wash.

- **Decide how funds will be accounted for.**

Decide in advance whether all funds raised will go into the post general funds, into individual Explorer accounts (within the post account) based upon hours worked and profits made, or a percentage into the post general funds and the balance into individual Explorer accounts. Explorer accounts belong to the post and can be used by an Explorer only to defray his or her share of costs of post activities.

- **Look for a need.**

Find out whether there is a service or project your

community or participating organization might need. Ask questions—you might be surprised. Some organizations in your community may be delighted to pay your post to do a special project or service as long as the project doesn't put someone out of work.

- **Get parents involved.**

Parents are excellent resources for ideas. They might also be willing to provide leadership or assistance.

- **Review your money-earning project with Learning for Life policy and your participating organization.**

Check the Learning for Life policy, and check with your participating organization to be sure the money-earning project is appropriate. The Learning for Life money-earning policy is:

- The plans and the dates for your project will not conflict with any programs of your participating organization, Learning for Life, or United Way.

- Your plan should be in harmony with local ordinances, free from any stigma of gambling, and consistent with the ideals and purposes of Learning for Life.
- If a commercial product is to be sold, it should be sold on its own merits and not merely on the basis of “helping Exploring.”
- Those selling need to act as individuals without attempting to capitalize on the goodwill of Exploring to promote sales.
- The buyers, even if they are family and friends, should be able to receive their money’s worth from the product, function, or service.
- The project should be carried out in a manner that does not infringe on the rights of other Explorer posts in the same area or on the right to a livelihood of local business people and their employees.
- If any contracts should be signed, they should be signed by an individual without binding or committing Learning for Life in any way.

- **Beware of promotional schemes or questionable product sales gimmicks.**

Carefully check out the product and the reputation of its supplier before you become involved.

- **Develop a plan for your money-earning project.**

Once you decide on a project, write a specific plan of who does what and of how the money is handled. Be sure that post participants,

parents, your participating organization, and Learning for Life understand and approve your project. This is for your protection.

- **Obtain all necessary approvals before beginning your project.**

Be sure to obtain any necessary licenses, approvals, health regulations, and other permissions in advance.

- **Complete a project appropriately.**

After the project is completed, thank those involved, return any unsold products or borrowed equipment, and provide for proper accounting of funds.

Ideas for Money-Earning Projects

The following ideas are post projects, not individual employment efforts. All funds for goods and services should be paid to the post to avoid conflict with tax and employment laws. The post is a nonprofit organization; individual participants are not. Be sure the financial arrangements of your project do not violate child labor laws, income- or sales-tax regulations, or employment regulations.

- Wash cars (perhaps at an employee parking lot), wash private airplanes (at a small airport), or wash boats (at a marina). Employees could pay as they come to work so that the post would have all day to wash and/or wax these vehicles.
- Control traffic; park cars; operate a checkroom, nursery, or concession stand; sell programs, take tickets, serve as ushers, and perform other services at community or

sports events, including cleanup when activities are over.

- Stage a pancake breakfast, spaghetti dinner, or similar event. Aim for the unusual such as wild game dinners, chili cook-offs, barbecues, and so on.
- Offer a birthday party service. Plan games, dress as clowns, provide refreshments, supervise activities, and so on.
- Organize a color guard, drill team, band, dance group, or other entertainment for conventions or community affairs. Be sure the chamber of commerce and convention bureau know you are available.
- Produce a play, carnival, fashion show, or booth show, selling tickets or space to other organizations.
- Conduct or be part of a garage sale, rummage sale, auction, flea market, swap meet, or other similar activity. Operate garage sales for neighborhoods or community organizations on a commission basis.
- Operate a Christmas tree lot, including making and selling wreaths, door decorations, or other holiday items. Wrapping gifts at a booth, a retail store, or a mall is another service that a post can do to raise funds.
- Check with owners of vacant property for cleanup or beautification projects.
- Perform services for businesses or organizations, such as stuffing envelopes, assembling kits, and so on.
- Collect aluminum, paper, glass, or other recyclable materials. Be sure you have a

- source who will buy your collections, and find out how the recyclable must be prepared.
- Mow, rake, weed, trim, and clean up yards of homeowners or businesses.
 - Operate a nursery or day care center during community events.
 - Clean stadiums, fairgrounds, or other facilities after public events.
 - Distribute newsletters or promotional fliers (don't necessarily endorse their product or cause).
 - Operate a weekend kennel, walk dogs, or provide other pet-related services.
 - Sell or collect plant specimens.
 - Pick fruits or vegetables.
 - Catch or raise fish bait to sell.
 - Shovel snow and treat icy walkways or parking lots.
 - Sell magazine subscriptions.
 - Design and sell T-shirts and similar promotional items.
 - Perform household repairs, cleaning, painting, and similar services.
 - Take photos at dances or conventions.
 - Organize ski swaps, part sales, or similar functions for a commission or booth rental.
 - Recycle the parts from defective products for a business or industry.
 - Clean irrigation ditches, gates, or drains.
 - Provide a crew for harvests or other events requiring temporary workers.
 - Sign up with temporary service bureaus.
 - Check vacationers' homes. Take care of yards, pets, mail, and so on, while they are away.
 - Wash and maintain boats in marinas while owners are away.
 - In resort areas, check and provide outside maintenance of vacation homes.
 - Construct and maintain fences for farmers or ranchers.
 - Operate a coffee/food service at construction sites, freeway rest areas, or harvest locations.
 - Organize a high school fashion show for a department store.
 - Plant a garden on vacant land and sell produce at a roadside stand (with permission).
 - Help people planning to move with packing, loading, garage sales, and cleanup.
 - Maintain yards of vacant homes that are for sale. (Check with real estate agencies.)
 - Check with political parties about providing meals, cleanup, or other services at rallies or picnics.
 - Clean private beaches for resorts or homeowners.
 - Sell programs or souvenirs at parades or celebrations.
 - Offer to decorate floats for parades.
 - Offer to run day care centers, staff day camps, help at summer camps, or help with similar events for churches and community organizations.
 - Put on plays or run activities for youth groups.

MONEY-EARNING APPLICATION

Please submit this application to your Learning for Life service center well in advance of the proposed date of your money-earning project. Read the 10 guidelines on the other side of this form. They will help you answer the questions below.

(Official stamp)

□ Post No. _____

□ Group No. _____ Participating Organization _____

Community _____

Submits the following plans for its money-earning project and requests permission to carry them out.

What is your group/post money-earning plan? _____

How much do you expect to earn from this project? _____ How will this money be used? _____

Does your participating organization give full approval for this plan? _____

What are the proposed dates? _____

Are tickets or a product to be sold? Please specify.

Have you checked with neighboring participating organizations to avoid any overlapping of territory?

Is your product or service in direct conflict with that offered by local merchants?

Are any contracts to be signed? _____ If so, by whom? _____

Give details. _____

Is your group/post on the budget plan? _____

How much does your group/post have in its treasury? _____

Signed: _____ (Institution Head) Signed: _____ (Advisor/Lead Teacher)

Signed: _____ (Chain/School Principal) Signed: _____ (Address of Chain/Principal)

FOR USE OF LEARNING FOR LIFE FINANCE COMMITTEE: Telephone _____

Approved by _____ Date _____

Approved subject to the following conditions: _____

10 GUIDELINES TO MONEY-EARNING PROJECTS

The way in which a group/post earns money to carry out its program is of great importance in the education of youth.

Whenever your group/post is planning a money-earning project, this list can serve as your guide. It will be helpful to you as you fill out the application. If your answer is "yes" to all the questions that follow, it is likely that the project conforms to Learning for Life standards and will be approved.

1. Have your group/post committee and participating organization approved your project, including the dates and the methods?

There should be a real need for raising money based on your group's/post's program. We should not engage in special money-earning projects merely because someone has offered us an attractive plan. It's important to remember that individual youth are also expected to earn their own way. The need should be over and above normal budget items covered by dues.

2. Do your plan and corresponding dates avoid competition with money-raising efforts and policies of other group/posts and/or your participating organization?

Check with your institution head to make certain that your organization agrees on the dates and type of fund-raiser.

3. Does your plan comply with local ordinances; is it free from any association with gambling; and is it consistent with the ideals and purposes of Learning for Life?

Money-raising projects that include the sale of raffle tickets are *in violation* of this policy.

This question can be answered only in terms of specific proposals. If there is any question of its suitability, contact your local Learning for Life service center for assistance.

4. If a commercial product is to be sold, will it be sold on its own merits and without reference to the needs of Learning for Life, either directly (during sales presentations) or indirectly?

Teaching youth to become self-reliant and to earn their own way is an important part of training them.

5. If tickets are sold for any function other than a Learning for Life event, will they be sold by your youth as individuals without depending on the goodwill of Learning for Life to make this sale possible?

6. Even when sales are confined to parents and friends, will they get their money's worth from any product they purchase, function they attend, or services they receive from your group/post?

Here again is the principle of value received—a sale standing on its own merit—so that the recipients are not in any way subsidizing either Learning for Life or the participant. Youth must learn to pay their own way and to honestly earn the money to do it. You cannot permit anyone to use the good name of Learning for Life to sell a product.

7. If a project is planned for a particular area, do you respect the right of other Learning for Life groups/posts in the same neighborhood?

It's a courtesy to check with neighboring groups/posts or the local service center to coordinate the time of your project and to see that you aren't covering their territory. Your service team member can help you with this.

8. Is it reasonably certain that people who need work or business will not lose it as a result of your group's/post's plan?

Your group/post should neither sell nor offer services that will damage someone's livelihood. If possible, check with the people who may be affected.

9. Will your plan protect the name and goodwill of Learning for Life and prevent it from being capitalized on by promoters of shows, benefits, or sales campaigns?

Because of Learning for Life's good reputation, customers rarely question the quality or price of a product. Unchecked, the network of Learning for Life groups/posts could become a booby of commercial interest to the neglect of character building and citizenship training.

10. If any contracts are to be signed by your group/post, will they be signed by an individual without reference to Learning for Life and in no way appear to bind Learning for Life or the participating organization to any agreement of financial responsibility?

Before any person in your group/post signs a contract, he/she must make sure the venture is legitimate and worthy. If a contract is signed, he/she is personally responsible. He/she cannot sign on behalf of Learning for Life nor may he/she bind the participating organization without its written authorization. If you're not sure, check with your local Learning for Life service center for help.