



**CTSO  
FINANCIAL  
LEADERSHIP  
ACTIVITIES**



# Chapter 1: Where to Start

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## Introduction

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Once a chapter of a Career and Technical Student Organization (CTSO) has been established, the next step is to develop a plan of what the chapter wants to accomplish, what they want to do as a group. This plan, known as a Program of Work, contains activities that are a reflection of the goals of both the chapter and the individual student members.

Every CTSO has broad national and state Programs of Work established by the individual national and state offices, and chapters can adopt portions of these Programs of Work for implementation at the local level. While Programs of Work will vary from organization to organization and chapter to chapter, there are seven basic elements common to all CTSOs that make up a balanced Program of Work:

- **Professional Development** – CTSOs are designed to help prepare students to assume positive leadership positions in their school, community, and, eventually, in the workplace. In order to fulfill that mission, students need a strong combination of technical skill and postsecondary workforce readiness skills (e.g., the abilities to think critically, problem solve, work with a team, etc.).
- **Employment** – While activities in the area of professional development serve to develop and enhance students' postsecondary workforce readiness skills, the opportunities to also finely tune the technical skill cannot be overlooked. Through the employment activities, students can gain a greater understanding of high quality job practices and attitudes, while at the same time gaining more opportunities for employer contact and eventual employment. At the chapter level, employment opportunities may include job shadowing experiences or internships/externships. This particular area may look different if a chapter is a middle school; but advisors should encourage students take advantage of opportunities to explore the "world of work" as much as possible.
- **Community Service** – At the national level, every CTSO has a community service partner or charity with whom they work. At the local level, chapters can forge bonds with community programs where chapter members can work to develop a lifetime commitment to community service while making an immediate impact on the lives of others.
- **Public Relations** – Chapters should promote the work of its members as well as highlight the professional, powerful and positive contribution career and technical education students do to improve their community, state, nation and world.
- **Social Activities** – Of course, part of any student organization is to have fun and increase social interaction – not just within a school, but throughout the community. Activities that address this social aspect of students are essential to maintaining a healthy chapter.

- **Local/District/Regional/State/National Conferences** – The various conferences offered by the various student organizations provide students the opportunity to demonstrate their skills and be recognized for them through competitive activities in occupational areas and leadership. They also provide opportunities for students to make valuable contacts for future employment with business and industry professionals who serve on technical committees, as judges, or even mentors. When developing a complete program of work, attendance at these functions should be considered, and encouraged and planned for (especially when it comes to including them in the chapter’s budget).
- **Financial Leadership** – Most programs of work will include activities that have a cost associated with them – whether in fees, supplies, or time – and students need to be made aware of the expenditures that need to be made to achieve their goals. Students should, with the guidance of the advisor, should develop plans to obtain the required funding.

When developing a Program of Work, it’s critical that a chapter consider as many school and community calendars as possible to avoid potential conflicts. School-sponsored events, athletics, holidays and vacations and special school functions should be taken into account. Chapter members should reach out to community groups like the school board, city council and local chambers of commerce and become familiar with their calendars. By considering other groups and activities, a chapter can avoid potential conflicts while establishing and building mutually beneficial relationships with business, industry and community leaders. Inviting those key players to chapter events is also a good idea to develop positive public relations.

As the Program of Work is developed, a chapter needs to be cognizant of the costs associated with each activity (monetary, personnel, facilities, etc.). Once the activities have been decided upon and their costs have been identified, it’s time to address the Financial Leadership Activities that a chapter will undertake to acquire the funding/resources needed.

### Financial Leadership Activities - A Definition

When it comes to school activities, the mention of the word “fundraising,” rarely elicits shouts of joy, and more than likely will result in glassy stares and groans of agony - from students and teachers alike. Usually more of a burden than a blessing, traditional “fundraisers” miss out on a golden opportunity to have a positive impact on students. That’s where Financial Leadership Activities come in. From project management to forecasting profits, setting timelines, working in teams and being accountable for results, financial leadership activities helps teach many skills that will be needed in the workplace and life.

At this point, is critical to be clear on one fact: Financial Leadership Activities, while they do raise money for a specific purpose, are NOT the same as fundraisers. Yes, they both can generate funding for a chapter, but that’s where the similarity ends. For the most part, fundraising usually involves the sales of various products (e.g., candy, magazines and gift-wrap) or performing a service (e.g., car wash) are among the most popular. With this traditional model, students take orders, turn in order forms/money and then deliver the products to the customer, or they stand in a shopping center parking lot all day getting all wet and soapy. But this model begs the question: What do the students learn from participating in the fundraising activity? What relevance does this have to a CTE program? Quite often the answers would be: “Not much,” and “None.”

That's why CTSOs utilize Financial Leadership Activities. Far more than simple fundraising, Financial Leadership Activities help develop students' abilities to plan, promote, manage, budget and account for the costs/income for an event or activity. Whereas a "fundraiser" comes as a "complete turnkey solution," Financial Leadership Activities require the students to first establish a set of goals, develop a list of activities to meet those goals (Program of Work), and determine resources required and how those resources will be acquired.

In order to have maximum impact on the students, Financial Leadership Activities should be a natural outgrowth of the CTE program. The activities should be tied directly to the chapter's Program of Work, and yet be meaningful to the students, to the chapter as a whole, to the school, and the community. The activities should be rigorous and relevant, utilizing the skills and knowledge the students learned through their CTE experience, allowing students to develop as leaders by building skills in communication, organization, planning, and evaluation.

Financial Leadership Activities should be viewed as another learning experience. As a piece of the Program of Work, Financial Leadership Activities help create a positive learning environment by establishing a well-defined sense of purpose within a classroom or CTE program. Students learn how to accept responsibility, work as a team, manage multiple tasks (budgeting, promotion, etc.), and how to deal with successes and failures.

# Chapter 2: Financial Leadership Activities

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## Where to Start?

After developing a Program of Work, the CTSO chapter should work with the advisor to determine a budget for the school year to cover the costs of ALL the chapter's activities, including travel to competitions, official attire or contest uniforms, curriculum, equipment or other materials. With that total in mind, it should be determined what portion of the budget can be provided through student payment, a student activity fee or other source of funding. The balance can then be raised through implementing Financial Leadership Activities. Chapters should avoid falling into the trap of either being involved in a never-ending financial leadership activity, or engaging in "emergency" activities to raise funds due to a lack of planning. A chapter should try to focus on one or two activities rather than an ongoing series of smaller activities to address its needs.

Here are some questions a chapter should consider in developing Financial Leadership Activities:

- Is the activity a natural outgrowth of our CTE program?
- Will school/district administration approve of the activity?
- How much will the activity cost up front?
- Are there sufficient funds available to cover expenses? If not, where will the funds come from?
- What materials are needed? Does the chapter have access to them?
- Will the chapter need assistance from the school or community?
- Do ALL chapter members have a part to play in the activity?
- What happens if there is inclement weather?
- What kind of return can the chapter expect from its investment in this activity? (If an activity will cost more than the chapter can recoup, why do it? Are there other benefits other than money that can be gained?)

## After the Activity

Once an activity has been completed, it's critically important that the chapter members reflect, debrief, evaluate and report their success/challenges they had. After all, this is one of the key distinctions between this and a traditional "fundraiser" (after all, when was the last time students reflected on the success/failure of a magazine sale?). Some questions to consider during this reflection:

- Was the activity completed within budget?
- Was the school/community responsive? What was their feedback?
- Did the project conflict with other events?
- Based on original expectations, was the activity a success? If not, why not?

In addition to keeping good financial records, it's a good idea to keep a written record of ideas, opinions and after-thoughts so future chapter members will have a database upon which to draw when planning future events and activities. When recording the information, make sure the students are frank and honest; record what went wrong (e.g., not enough time, money, materials, people, publicity, etc.) as well as what went right. Be sure the chapter members include names and contact information for future use. And...be sure to have the chapter acknowledge and thank those individuals and companies who contributed to the activity or event. A little positive public relations can go a long way in building long, lasting relationships.

It's a good idea to review the organization's budget with the principal or other school official to ensure that it aligns with school policy and procedure.

When talking with administration, be sure to differentiate any chapter Financial Leadership Activities from the standard run-of-the-mill fundraisers by focusing on how it addresses the various leadership components (planning, promotion, communication, management, budgeting, and accountability).

## Financial Leadership Activity Checklist

Here are some items to consider when developing Financial Leadership Activities:

- Obtain a copy of the school/district policy regarding fundraising
- Brainstorm ways to raise funds that relate to the CTE program
- Request approval of any contracts for goods or services
- Be familiar with any school insurance available to protect against liability
- Inventory merchandise to be sure what was ordered was received
- Check with companies for their return policy of any unsold goods
- Require strict accounting of all funds handled
- Provide adult supervision for all financial leadership activities
- Establish clear timelines and deadlines for the activity
- Have students organize work teams so a few students don't do all of the work
- Plan for safety and monitor safe work practices during all activities
- Employ a code of conduct for students who are participating
- Have students implement good financial procedures
- Assign one or two people to handle all receipts, expenditures and accounting
- Establish deadlines for any money to be turned in
- Require receipts for any chapter purchases



## Chapter 3: Ideas

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Sometimes what to do for a financial leadership activity is as difficult as knowing where to begin. What follows is a list of activities CTSO chapters have used. Many of these ideas are great as “fundraisers,” but become so much more powerful when treated as Financial Leadership Activities. Remember that in order to be a true Financial Leadership Activity, the students should plan, promote, execute and reflect/report on the activity and what they learned.

While some Financial Leadership Activities may be solely that - geared toward raising funds - the activities themselves may also fit the bill for activities in other areas of the Program of Work (e.g., community service, social activities, public relations). Keep in mind that while a Financial Leadership Activities should be learning experiences, there’s nothing that says they can’t be fun, too! What follows are some activities some CTSOs have used.

### Service/Rent-Some-Muscle

Service and “Rent Some Muscle” activities could easily qualify as community service and public relations activities as well as financial Leadership Activities. These types of activities usually physical labor on the part of the chapter’s members.

- Shovel snow, do yard work, rake leaves, plant flowers for donations
- Wash and wax cars
- Ask a local business to match funds raised through a car wash held in a corner of its parking lot.
- Change snow tires on cars/perform fluid checks/air pressure checks for donations
- Build small storage sheds/green houses for the community
- Build benches for school hallways and commons
- House cleaning for donations
- Before a school dance, host a beauty salon for hair, nails, makeup
- Conduct a bottle drive / collect aluminum cans
- Create programs for school events, charge for service or sell ads (see below)
- Santa Ideas
  - ▷ Rent-a-Santa
  - ▷ Visiting Santa
  - ▷ Breakfast with Santa
  - ▷ Picture with Santa

## Events

These are some ideas for events a chapter can hold/host. Again, these can also easily fall into the category of community service, public relations, or social activities. Many can be held by themselves or in conjunction with other school or community activities.

- Dog Wash (like a car wash but for the puppies!)
- Battle of the Bands
- Cutest Dog/Ugliest Dog Beauty Pageant
- Pumpkin Carving Event / Carving Contest
- Fashion Show – For business attire, prom wear, or for fun – most creative recycled clothing, or for clothes made from paper or duct tape
- Trick or Treating for Donations – CTSO can dress in work attire and trick-or-treat for donations.
- Haunted House/Forest
- Casino Night
- Dodgeball or Basketball Tournament (e.g., students vs. teachers)/Student/Parent Baseball/Softball game
- Host a 5K Fun Run/Walk-a-thon/Dance Marathon/Bowl-a-thon/Lock-in/Bike Race
- Talent Show
- Community Potato Bake/Pancake Breakfast/Spaghetti Dinner/Cook-Off (Best BBQ, Best Chili, etc.)
- Sponsor/Participate Homecoming Carnival
- Pie-in-the-Face/Dunk Tank booth/event
- Benefit Dinner (20+ Plates and Keynote/Comedic Speaker)
- Silent Auction with donations from local businesses
- Hat Day/Pajama Day/Casual Clothes Day/Crazy Hair Day
- Business or Leadership Conference
- Community Garage Sale with proceeds to benefit the CTSO chapter
- Penny War – Pennies = 1 point, Nickels = -5 points, Dimes = -10, etc. Winner gets a pizza party, ice cream social, etc.
- Charity Ball, a Sock-Hop, Halloween Party or Masquerade Ball

- Host a Golf Tournament where businesses sponsor individual holes
- Host a Goofy Golf Tournament where activities include teeing off a saddle, putting with a pool cue, teeing with the opposite hand and teeing-off while standing in a tire.
- Host a dance at local feeder schools to boost interest in organization

## Different Ideas

Here are some “off the wall” ideas that may give a special spark to your activity!

- Couch Potato Raffle/Armchair Quarterback Raffle – Put a couch at the 50 yard line of a local school football game and raffle off these VIP seats.
- Hold a “Principal for a Day” or “Teacher for a Day” raffle
- Offer a Dinner and Play Package with the school’s theatre program or community theatre
- A Flocking! A Flocking of Flamingos! In this activity, put dozens of plastic flamingos all over someone’s yard along with a note that says for a small fee these flamingos could relocate to another yard of their choice.
- Sleep-In Event
- Finals Care Packages – send a letter to parents asking them to purchase a “CARE” package with goodies to get their student through finals.
- Raffle off Valentines Day Weekend
- Create and sell a cookbook from teachers/students favorite recipes
- Host a BYOBanana (Ice Cream Social)
- Sponsor athletic event half-time activities (free throw contest, field goal contest, three-point contest, etc.)
- Host A Luau! Sell Hawaiian-themed items in school colors
- Conduct a Letter Writing Campaign
- Sponsor a matching gift program with local businesses
- Host a Poverty/Hunger Awareness week event
- Host a “Dress the Principal” Day
- Get sponsors to donate for every point scored in the local game
- Write a class storybook and sell copies
- Ugly Tie Contest

- Karaoke Night
- Teachers Turkey Day - Students pay for paper feathers that teachers pin on and wear for the day. The teacher with the most feathers wins a prize.
- Biggest Turkey Teacher - Get five teachers to agree to compete to wear a turkey costume the entire day before Thanksgiving break if he/she were voted the Biggest Turkey Teacher. Tickets (votes) sell for \$0.25 each or 5 tickets for \$1.00.
- “Tape a Coach” to the school flagpole and have the students donate money to have their “favorite” coach duct taped to the flagpole during lunch.
- “Pucker Up and Kiss the Pig” has students vote which teacher they’d like to “kiss a pig” by dropping spare change and put it in a jar for that teacher. The one with the most money had to “Pucker up and Kiss the Pig” in front of the student body at an assembly.
- Pie in the Eye has teachers and students compete who can raise more money and winners get to hit the loser in the face with a cream pie.

## Sales

Sales are the staple of ordinary fundraising efforts everywhere. However, when looked at the activities through the lens of a Financial Leadership Activity, and tied to a chapter’s Program of Work, these ideas take on new relevance to a chapter. They could also be used as community service and public relations activities as well.

- Sell donated formal dresses at a Prom Dress Sale/Recycled Prom Dresses
- Sell used/donated books, CDs and video games
- Sell concessions at school play or sporting events
- Window/Door Decorating (Homecoming/Holidays)
- Offer a catering service for special events
- Put on a banquet for a community group
- Create and sell Holiday Cards
- Sell ads to local community members and businesses and placing these ads in school-related programs such as programs for sports tournaments and other school activities
- Make and sell custom T-shirts – for example, with the school song or mascot on the back, or custom-made tie-dyed shirts) / Rally Towels
- Candy Grams (all holidays)
- Candid photos around campus

- Host an Orange Crush Day -- Send a can of Orange Crush to a friend with a note "I have a Crush on You".
- Sell space in the organization's display case to local businesses
- Sell advertising space on team T-shirts
- Set up an on-line store to sell school apparel

# Chapter 3: Policies & Procedures

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## Introduction

When it comes to any financial leadership activity, it's important to be creative and have fun, but before a chapter undertakes any financial activity there are several things that need to be considered with regard to policies and procedures:

- Get approval in advance from the proper authorities. Depending on the type of project and the location, these authorities may include school principals, businesses, city/municipal agencies, churches, etc.
- Check with school administration on school policies or procedures for handling money.
- Issue receipts for any goods provided to others and have a system to record all transactions.
- Check the school policies and be sure each activity a chapter undertakes falls within the guidelines. Obtain written approval from the principal for any fund-raising activity. As said before, if a chapter can demonstrate how the activity emphasizes leadership development skills, it may be more likely to be approved!

The purpose of student activity funds is to promote the general welfare, education and morale of all the students, and to finance legitimate co-curricular activities of the student organizations. Projects for raising funds should contribute to the educational experience of students and should enhance the instructional program. Usually, there is a board policy/statement that governs the management and control of student activity funds, and how funds can be generated by students. Make sure the chapter is aware of these policies.

Many schools have a forms for organizers to fill out annually that specify the goals and types of activities, the time they will take, how the money will be collected and the number of students involved. When planning an event, keep in mind that students or staff should never be coerced or compelled to participate in the financial leadership activities. Students may be rewarded for participation, but they should not be penalized because of a refusal to participate.

# Chapter 4: The Law

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## Introduction

When it comes to generating funding, CTSO advisors and officers need to be aware of the laws that govern such activities in order to avoid any legal entanglements. When it comes to financial leadership activities, it's better to ask permission beforehand than seek forgiveness after the fact. In some cases, a group may be required to file paperwork with the State of Colorado, and may even have to collect sales tax in certain circumstances.

The Colorado Secretary of State website has a wealth of information on charitable donations and fundraisers. For more information, please visit:

<https://www.sos.state.co.us/pubs/charities/charitableHome.html>

## Chapter 5: CTSO Contacts

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There is a wealth of resources available for chapters. Chief among the resources would be the state and national websites for the individual CTSOs, as well as the state advisor/director who can help identify and locate specific resources. Below are the contact information and website addresses for Colorado's CTSOs.

### **DECA:**

Everett Vaughan  
Email: [everett.vaughan@cccs.edu](mailto:everett.vaughan@cccs.edu)  
Phone: (303) 595-1576  
State Website: [www.deca.cccs.edu](http://www.deca.cccs.edu)  
National Website: [www.deca.org](http://www.deca.org)

### **HOSA:**

Lauren Wojcik  
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State Website: [www.hosa.cccs.edu](http://www.hosa.cccs.edu)  
National Website: [www.hosa.org](http://www.hosa.org)

### **FBLA:**

Jen Girvin  
Email: [jennifer.girvin@cccs.edu](mailto:jennifer.girvin@cccs.edu)  
Phone: 303.595.1583  
State: [www.fbla-pbl.cccs.edu](http://www.fbla-pbl.cccs.edu)  
National: [www.fbla-pbl.org](http://www.fbla-pbl.org)

### **SkillsUSA:**

Julie Wright  
Email: [julie.rife@cccs.edu](mailto:julie.rife@cccs.edu)  
Phone: (720) 418-9311  
State Website: [www.skillsusa.cccs.edu](http://www.skillsusa.cccs.edu)  
National Website: [www.skillsusa.org](http://www.skillsusa.org)

### **FCCLA:**

Robert Van Dyke  
Email: [robert.vandyke@cccs.edu](mailto:robert.vandyke@cccs.edu)  
Phone: 303-595-1581  
State Website: [www.fccla.cccs.edu](http://www.fccla.cccs.edu)  
National Website: [www.fcclainc.org](http://www.fcclainc.org)

### **TSA:**

Tony Raymond  
Email: [tony.raymond@cccs.edu](mailto:tony.raymond@cccs.edu)  
Phone: 720-858-2794  
State Website: [www.cotsa.cccs.edu](http://www.cotsa.cccs.edu)  
National Website: [www.tsaweb.org](http://www.tsaweb.org)

### **FFA:**

Kenton Ochsner  
Email: [kenton.ochsner@cccs.edu](mailto:kenton.ochsner@cccs.edu)  
Phone: (303) 595-1562  
State Website: [www.ffa.cccs.edu](http://www.ffa.cccs.edu)  
National Website: [www.ffa.org](http://www.ffa.org)