FINANCE AND FUNDRAISING GUIDEBOOK

ARIZONA DECA

WHAT IS CHAPTER FINANCE?

Chapter finance is how your chapter raises, tracks, and spends money to give members opportunities. Fundraising is part of it, but finance also covers budgeting, getting approval, handling money correctly, building sponsorships, and handing a healthy account to next year's officers. A strong finance plan decides how many members can afford conferences, competitive events, chapter activities, and community projects.

WHY DOES FINANCE MATTER?

Every opportunity your chapter offers costs money: SCDC and ICDC registration, hotels, travel, competition materials, chapter events, and recognition. When members can't cover these costs, they miss out, no matter how talented they are. A chapter with a strong fundraising plan removes cost as a barrier and turns more members into competitors, leaders, and award winners.

Effective fundraising allows your chapter to:

Increase access:	Lower or cover conference costs so every member can compete, not just the ones who can afford it.
Grow membership:	Use funds for recruitment events, chapter materials, and activities that bring new members in.
Build community partnerships:	Connect with local businesses that become long-term sponsors, judges, and mentors.
Develop members:	Fundraising teaches sales, marketing, budgeting, and leadership, the same skills DECA competitive events test.
Create stability:	A funded chapter can plan ahead instead of scrambling before every deadline.

The goal: raise money intentionally, handle it responsibly, and spend it where it creates the most member impact.

STEP 1: BUILD YOUR BUDGET FIRST

Never start a fundraiser without knowing what you're raising money for. A clear goal motivates members and makes your ask more convincing to donors and sponsors.

List your expenses for the year:

- SCDC registration, hotel, and travel per member
- ICDC costs for qualifying members
- Chapter meetings, socials, and recruitment events
- Competitive event materials (printing, binding, props)
- Chapter apparel and promotional materials
- Community service project costs

Then set your goal:

1. Add up total expenses.
2. Subtract what members, your school, or your district already cover.
3. The remainder is your fundraising goal.
4. Divide the goal across 3 to 5 fundraisers through the year instead of relying on one.

Example:

If your chapter wants to cut $50 off SCDC costs for 60 members, your goal is $3,000. That number goes on every flyer, post, and sponsor email.

$50 × 60 members = $3,000

STEP 2: GET APPROVAL AND HANDLE MONEY CORRECTLY

This is the step chapters skip, and it causes the biggest problems. In Arizona, money raised by student clubs is legally defined as student activities money under A.R.S. 15-1121, and it must follow your district's rules.

Before any fundraiser:

- Get written approval from your advisor and school administration. Most districts require a fundraiser approval form.
- Confirm your district's specific rules. Some districts restrict certain activities. For example, Chandler Unified prohibits door-to-door sales by student activity clubs.
- Check your school's fundraiser calendar so you don't overlap with other clubs selling the same product.

Handling money:

- Deposit all funds into your school's Student Activities account through your bookstore or business office. Never hold cash at home or in personal accounts.
- Turn money in promptly. Many schools require deposits daily or after each event, not at the end of the fundraiser.
- Get a receipt for every deposit and every purchase.
- Use two people for every cash count.
- Use school-approved payment methods only. Ask your bookstore before using Venmo, Cash App, or any personal payment account.

Find your district's rules:
Search "[your district name] student activities handbook" or ask your school bookstore manager.

STEP 3: CHOOSE THE RIGHT FUNDRAISERS

The best chapters run a mix of fundraisers so they aren't asking the same people for money over and over.

Type	Effort	Upfront Cost	Best For
Product sales	Medium	Low to none	Large chapters, fall season
Restaurant nights	Low	None	Quick wins, community visibility
Digital fundraisers	Low	None	Reaching family outside Arizona
Events	High	Medium	Building school spirit and DECA awareness
Sponsorships	Medium	None	Largest dollar amounts, long-term partners
Tax credit donations	Low	None	Arizona-specific, high return

PRODUCT SALES

Product sales work because people get something in return. Profit grows directly with participation, so success depends on how many members sell.

World's Finest Chocolate

- Groups earn 40% profit on smaller orders and 50% profit on orders over 200 cases.
- At 50% profit, a $2 bar box earns $40 profit per box sold. Their formula: sellers × boxes per seller × profit per box.
- No upfront cost for public schools, with payment terms after the sale.
- Link: https://worldsfinestchocolate.com/fundraising/schools
- Blog with planning tips: https://worldsfinestchocolate.com/fundraising-ideas

Krispy Kreme

- In-shop fundraising (pre-sell dozens, pick up and deliver) or Digital Dozens (sell online, supporters get an email code to redeem in a shop).
- Minimum purchase of 25 items. Shops need at least 72 hours lead time.
- Pricing depends on your local shop. Check it on their site before setting your selling price.
- Link: https://krispykreme.com/fundraising

Tips for product sales:

- Set a minimum per member (for example, 1 box each) and reward top sellers.
- Sell at school events, games, and open houses with an approved table.
- Track sales per member in a shared sheet so nobody falls behind unnoticed.

RESTAURANT NIGHTS (DINE AND DONATE)

The restaurant handles almost everything. Your job is promotion. Turnout decides the payout.

Chipotle

- Donates 25% of event sales to your cause.
- Apply at: https://chipotle.com/fundraisers
- During setup you can have the check made payable to your school district and school, which skips the W-9 requirement.
- Every fundraiser gets a unique code so supporters can order online for pickup.
- Questions: fundraisers@chipotle.com
- Groups can apply again six months after their last fundraiser.

Tips for restaurant nights:

- Pick a weeknight dinner window when families eat out.
- Choose a location close to your school.
- Promote 2 weeks out, again 2 days out, and the day of.
- Ask teachers to share the flyer and offer a raffle entry to members who post their receipt.
- Run one per semester at different restaurants so supporters don't burn out.

DIGITAL FUNDRAISERS

Digital fundraisers let members sell to grandparents, relatives, and family friends anywhere in the country, with no product to deliver.

Double Good Popcorn

- Organizations keep 50% of sales.
- Each member downloads the Double Good app, enters your event code, and creates a Pop-Up Store to share by text and social media.
- Popcorn ships directly to the buyer. No handling, no delivery.
- Fundraisers usually run for a short window (about 4 days), which creates urgency.
- Link: https://www.doublegood.com

Tips for digital fundraisers:

- Kick off at a chapter meeting so every member sets up their store in the room.
- Share a leaderboard during the window to drive competition.
- Give members a ready-to-send text message so sharing takes 30 seconds.

ARIZONA PUBLIC SCHOOL TAX CREDIT

This is the most underused fundraising tool in Arizona. Any Arizona taxpayer can donate to a public school's extracurricular activities and get the full amount back as a credit on their state taxes.

How it works:

- Maximum credit: $400 for married couples filing jointly, $200 for single filers.
- Donors don't need a child at your school.
- Donations made through April 15 can count toward either the previous or current tax year.
- Donors claim it on Arizona Form 322 using your school's CTDS number.
- Checks are made payable to the school, not the chapter.

How to use it for your chapter:

1. Confirm with your bookstore or principal that DECA is listed as an eligible extracurricular activity.
2. Get your school's tax credit donation form and CTDS number.
3. Ask donors to designate "DECA" on the form.
4. Push hardest from November through April 15.

Links:

- Arizona Department of Revenue: https://azdor.gov/tax-credits/public-school-tax-credit
- Form 322: https://azdor.gov/forms/tax-credits-forms/credit-contributions-made-or-fees-paid-public-schools

Pitch line for families: "You can support our DECA chapter at zero cost to you. Your donation comes back dollar for dollar on your Arizona taxes."

CHAPTER EVENTS

Events raise money and build DECA's visibility at your school at the same time.

Ideas:

- Teacher vs. student competitions (basketball, trivia, dodgeball)
- Shark Tank style pitch nights with ticketed entry
- Concession stands at school games (with approval)
- Car washes at a partner business
- Raffles (check your district's rules first; some restrict them)
- Silent auctions with donated items from local businesses

Tips:

- Budget event costs before committing. An event that costs $400 and raises $500 isn't worth the hours.
- Get items and space donated whenever possible.
- Pair events with your chapter's social media to recruit new members at the same time.

SPONSORSHIPS AND BUSINESS PARTNERSHIPS

Sponsorships bring in the largest amounts and create relationships that last for years. Businesses support DECA because you're developing their future employees and customers.

What to ask for:

- Monetary sponsorship
- Volunteer judges for competitive event practice
- Guest speakers for chapter meetings
- Job shadowing or internship opportunities
- Event space or services

Who to contact first:

- Businesses owned by members' families and friends (warm leads convert best)
- Local banks and credit unions
- Car dealerships, real estate offices, insurance agencies
- Restaurants and retailers near your school
- DECA alumni from your school

Avoid asking for random in-kind items. A direct ask for funding or a clear partnership is more professional and easier for a business to approve.

How to reach out:

1. Build a list of 20 to 30 local businesses.
2. Find a decision maker's name and email (owner, manager, or marketing lead).
3. Send a short, personalized email. Mention their business by name.
4. Attach a one-page sponsorship sheet with tiers.
5. Follow up after 5 to 7 days if you don't hear back.
6. Log every contact in a shared tracker so two members never email the same business.

Sample sponsorship tiers:

Tier	Amount	Recognition
Bronze	**$100**	Name on chapter social media and website
Silver	**$250**	Logo on social media + thank-you post
Gold	**$500**	Logo on chapter shirt + recognition at chapter events
Platinum	**$1,000+**	All of the above + feature post and invitation to chapter awards night

Sample email:

Subject: Partnership Opportunity with [School] DECA

Hello [Name],

My name is [Your Name], and I'm the [Position] of [School] DECA, a career and technical student organization that prepares students for careers in marketing, finance, hospitality, and management.

Our chapter of [#] members competes at the state and international level, and we're looking to partner with local businesses like [Business Name] to make these opportunities accessible to every member. A sponsorship of [amount] would help cover conference costs for students who otherwise couldn't attend.

In return, we'd recognize [Business Name] on our social media, website, and at chapter events. We'd also welcome your team as judges or guest speakers.

I've attached our sponsorship sheet. Would you be open to a quick call this week?

Thank you,
[Your Name]
[Position], [School] DECA
[Email] | [Phone]

After a business says yes:

- Send a thank-you email within 24 hours.
- Post a thank-you on social media (follow the Branding and PR Guidebook).
- Send a handwritten thank-you card signed by officers.
- Send a short recap at the end of the year showing what their money funded.
- Ask them to renew before next year's budget is set.

Your sponsor W-9:
Some businesses need a W-9 before paying. Ask your advisor or school business office for the correct form. Sponsorship checks should be made payable to your school, with DECA in the memo line.

MAXIMIZING CHAPTER IMPACT

Raising money is only half the job. How you spend it decides your chapter's impact.

Spend where it reaches the most members:

- Prioritize lowering SCDC costs for all competitors over funding a few extras for a small group.
- Create a need-based fund so members facing financial hardship can request help privately through your advisor.
- Fund recruitment events that grow membership, since a bigger chapter raises more next year.

Tie fundraising to participation:

- Give members who sell above the minimum a credit toward their own conference costs (confirm this is allowed in your district first).
- Recognize top fundraisers at chapter meetings and on social media.

Show your impact:

- Share results publicly: "Thanks to our sponsors and supporters, 45 members competed at SCDC this year."
- Donors and sponsors give again when they see what their money did.

FINANCE ACROSS OFFICER TRANSITIONS

A strong chapter keeps its finance system running even when officers graduate. Don't make next year's team start over.

Pass on:

- A record of every fundraiser run, what it raised, and what it cost
- Sponsor contact list with status and renewal dates
- Fundraiser approval forms and district contacts
- Templates: sponsorship emails, sponsor sheets, flyers, thank-you notes
- Lessons learned: what worked, what flopped, and why

Tools: Keep everything in a shared Google Drive folder and a simple Google Sheets tracker. Use Trello or Notion to assign tasks and deadlines.

THE ULTIMATE FUNDRAISING CHECKLIST

Planning	☐ Do we have a clear dollar goal and a reason for it?
	☐ Have we checked the school fundraiser calendar for conflicts?
	☐ Have we estimated costs and expected profit?
Approval	☐ Has our advisor approved it?
	☐ Has administration signed the fundraiser approval form?
	☐ Does it follow our district's student activities rules?
Execution	☐ Is promotion scheduled at least 2 weeks out?
	☐ Does every member know their role and minimum?
	☐ Is someone tracking sales and money in real time?
Money	☐ Is all money going into the Student Activities account?
	☐ Are two people counting all cash?
	☐ Do we have receipts for every deposit and expense?
Follow-Up	☐ Have we thanked every donor and sponsor?
	☐ Have we shared results with members and supporters?
	☐ Have we recorded results for next year's officers?

If you can check every box, you're ready to fundraise.

FINANCE IN REVIEW

Element	Standard
Budget	Set before any fundraiser
Approval	Advisor + administration, in writing
Money handling	Student Activities account only
Fundraiser mix	3 to 5 per year across different types
Sponsorships	Tracked in a shared sheet, thanked within 24 hours
Tax credit	Promoted November through April 15
Records	Shared and passed to incoming officers

Three things your chapters should confirm on their own: Krispy Kreme pricing (it changes by shop), whether their school lists DECA as eligible for the tax credit, and their district's rules on raffles and door-to-door sales.

Sources: World's Finest Chocolate: profit calculator post · World's Finest Chocolate: profit tiers · Double Good brochure fundraising · Chipotle Fundraising · Chipotle Fundraising FAQ · Krispy Kreme Fundraising · AZDOR Public School Tax Credit · A.R.S. 15-1121 · Chandler USD Fundraiser Approval Form