



Financial Guidance for Parents/Carers/Guardians

Supporting a child's football journey can be one of the most rewarding investments a parent, carer or guardian makes, but it's vital to ensure the team and club are well-managed financially.

Unfortunately, some people involved in our game are using their positions within a team or club for their own financial gain. Here is a guide to help parents, guardians & carers ensure they are taking the necessary precautions to avoid losing any personal donations or subscriptions, and that their son or daughter's team/club is operating with financial integrity.

Understand the Costs

Be clear on what you're paying for:

- **Subs / Fees:** Are fees collected weekly or monthly, and is this for 12 months?
- **Kit & Equipment:** Strips (home & away), footballs, training equipment, training kit, i.e. t-shirts, shorts, tracksuits.
- **Training & Coaching:** Hire of facilities, changing rooms, third-party coaching, or specialised coaching.
- **Travel & Tournaments:** Transport, accommodation, meals
- **Wages/Salaries** – are Club coaches or staff (Chairman/Club Manager) entitled to pay themselves a weekly or monthly wage, and are you aware of the sums involved, and do you agree?
- **Coaching Expenses** – does the club pay for coaches' kit, travel expenses, Coach Education courses, First Aid training, etc.
- **Miscellaneous:** Fundraisers, social events, or additional club commitments.

CHECKLIST

- Has the team/club provided you with a clear statement of what any income is to be used for? Is there a club constitution that outlines the club's aims and objectives?
- Do NOT pay cash to individuals. This is not recommended practice, as there is no financial audit trail if funds are unaccounted for. Does the Club use reputable subs collection platforms such as TeamFeePay?
- All player subs payments should be made to a bank account held in the name of the Club. NEVER pay into a personal account.
- If you are asked to change payment details and pay into a new account, always confirm with the Club Treasurer that the change is genuine.
- Bank accounts for individual teams are NOT recommended.
- Is your child's team part of a larger club? Does the management committee or the Club Treasurer know about the team's account?
- Is the Club registered with OSCR (Office of the Scottish Charity Regulator) - www.oscr.org.uk ? Anyone can check whether their child's club is listed on the website above. The club may be a registered charity or an SCIO (Scottish Charitable Incorporated Organisation).
- Does the Club hold regular meetings with parents? Does it present accounts – including reviewing income and expenditure reports, annual statements, audited accounts and bank statements?
- Parents can request to see evidence of the account signatories – clubs should avoid using signatories who are from the same family, married, or in a relationship.
- Parents should pay subscriptions via online banking, NOT in cash. Payments should be on time and referenced to identify the player and his team/age group, for example **Smith, Joey 2010**



Strong financial governance is essential to safeguard funds, build trust, and prevent misuse.