

# Scottish Youth FA

## Financial Guidance

### for Parents/Carers/Guardians



Supporting a child's football journey can be one of the most rewarding investments a parent/carer/guardian makes - but it's vital to ensure the team & club are keeping the financial aspects well-managed.

Unfortunately, there are people operating within our game who use the running of a team or a 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 details the aims and objectives of the club?
- Do NOT pay cash to individuals. **This is not recommended practice** as there is no financial audit trail available should funds be unaccounted for. Does the Club use reputable subs collection platforms such as TeamFeePay?
- All player subs payments should be made to a bank account 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 this is a genuine change.
- Bank accounts for individual teams are NOT recommended.
- Is your child's team part of a larger club? Does the management committee or Club Treasurer know about the team account?
- Is the Club registered with OSCR (Office of the Scottish Charity Regulator) - [www.oscr.org.uk](http://www.oscr.org.uk) Anyone can check to see if their child's club is listed using 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? Do they present accounts – this includes reviewing income and expenditure reports, annual statements, audited accounts and bank statements.
- Parents can ask to see evidence of the signatories on the account – clubs should avoid using signatories that are either from the same family, married, or in a relationship.
- Parents should pay subscriptions via digital banking and NOT in cash; payments should be on time and referenced i.e., Smith, Joey 2010



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

