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Frequently Asked Questions

What is the Boy Scouts of America Discover® Prepaid Card (the “Scout Card”)?

The **Boy Scouts of America Discover Prepaid Card** is a prepaid spending card that Scouts can use everywhere Discover cards are accepted. Because it’s a prepaid card, spending is limited to the amount of money loaded onto the card and purchases reduce the Scout Card’s available balance.

Where can I use my Boy Scouts of America Discover Prepaid Card?

You can use your card to make purchases everywhere Discover cards are accepted. You can also use your card to withdraw cash from ATMs in cases where cash is absolutely needed; however, it’s recommended to use your Scout Card like cash to accurately track and manage your spending.

Is the Boy Scouts of America Discover Prepaid Card a credit card?

No. The Scout Card is simply a prepaid card. A prepaid card looks similar to a credit card because both have the Discover mark on the front and hologram strip on the back. Cardholders do not have a line of credit, however, but rather a balance of funds preset by the cardholder or the adult in charge. Scouts can only use the card to access the amount loaded onto the card; however, to a merchant, the card functions just like a credit card, so merchants process authorizations of the card in the same manner.

Is the Boy Scouts of America Discover Prepaid Card similar to a debit card?

Yes and no. The Scout Card is similar to a debit card in that the spending power is limited by the amount of funds loaded onto the card and the available balance is debited with each transaction, just like a bank account. However, unlike a debit card, the **Boy Scouts of America Discover Prepaid Card** does not access a bank account or require the cardholder to set up a banking relationship.

Why would I get the Boy Scouts of America Discover Prepaid Card instead of using my bank debit card or a credit card?

The **Boy Scouts of America Discover Prepaid Card** can be used as a budgeting tool for spending by Scouts. When a Scout is accessing funds, they are not dipping into a bank account, where it might be easy to overspend. With the Scout Card, the parent and Scout decide together the amount to spend and where to spend it. Parents can transfer just that amount of money from another account to the card, but both the parent and Scout can monitor the balance and purchases by reviewing online statements, by calling the voice response telephone service, or from their mobile phone. Additionally, the card has a cardholder website (www.scoutsarethrifty.com) with many other features, tools, and resources that are all designed to promote a lifestyle of being thrifty. Not many debit or credit cards can say this.

Where can I get the Boy Scouts of America Discover Prepaid Card?

The Scout Card is available online at www.scoutsarethrifty.com.

Who can use the Boy Scouts of America Discover Prepaid Card?

The **Boy Scouts of America Discover Prepaid Card** may only be used by the Scout in whose name the card is issued. You must be at least 13 years old to get a card and parents may purchase a card for their Scout 30 days prior to the Scout’s 13th birthday.

What are the differences between what parents can do and what Scouts can do with the card?

The card is designed to give Scouts a tool to spend, manage, and track their money. Scouts can do as little or as much as parents choose, but it's recommended parents control loading money onto the cards, as well as control spending limits. Parents can add money to the Scout Card from a US-based checking or savings account. Parents and Scouts can add money to the account by:

1. Setting up direct deposit through their employer, or
2. Adding cash instantly through the use of a Green Dot® MoneyPak®.

Parents and Scouts can print out a direct deposit form by selecting the "Direct Deposit Form" option from the menu on the website after they log into their account. Parents can also set spending limits based on single purchases or daily limits, among other options. Parents may also set up notifications based on purchases, reaching balance thresholds, and the like.

Whose name is embossed on the card?

The name of the Scout will be embossed on the card.

Can a parent set up a second Scout on the account?

Parents may establish separate accounts for each Scout in their family – up to four cards per parent account. Each Scout will receive his or her own account, with a unique card number. Parents will be able to add money and monitor each account separately. Any Scout 13 years or older may have a **Boy Scouts of America Discover Prepaid Card**.

How do I change my personal information?

If you need to change any information about your personal profile, you can do that through the website at www.scoutsarethrifty.com. After logging in, choose "Password" under the "User Profile" menu item.

Are there any fees for the Boy Scouts of America Discover Prepaid Card?

Yes. There is a one-time fee for the card order and first load, and there is a monthly maintenance fee for all cards. All of the fees may be reviewed at www.scoutsarethrifty.com; keep in mind that other than the initial order/load fee and monthly maintenance fees, additional fees are incurred only when the card is not being utilized properly by the Scout.

What's in it for the Boy Scouts of America?

Imagine 1 million Boy Scouts using the Scout Card every day in the marketplace. With millions of swipes taking place in thousands of locations nationwide, the Boy Scout brand will be presented to moms and dads, brothers and sisters, who might not otherwise have the Boy Scouts at top of mind. Having the Scout Card in a wallet injects the Boy Scout brand into places not normally reached.

Does the Boy Scouts of America receive any of the revenues?

Yes. The Boy Scouts of America receives \$1 per card, per month from the monthly maintenance fee. The national council and local councils split this revenue 50/50.

What if I want to spread the word about this program? Are there marketing materials I can use?

Of course! There is an online toolkit with fliers, letter and email templates, and digital resources for anyone interested in spreading the word. Just visit www.Scouting.org/BSAprepaid and access all of the information you need. Thank you in advance for spreading the word!

What specific promotional materials are available for distribution?

The toolkits include promotional fliers, template emails, and social media status updates. Feel free to take any of the information available and customize as needed. Please send an email and flier to as many people in your community as possible.

Can a local council create its own materials to distribute?

Sure, but the promotional materials found in the online toolkit are a great place to start. These materials are designed to be edited and personalized as needed. If there is a need to develop a completely separate piece, please send a copy of the material to corporatealliances@scouting.org for a quick review and approval to ensure that the use of BSA and Discover marks are consistent with brand guidelines. Any unauthorized use of BSA, Discover, or mFunds marks is prohibited and strictly enforced.

Where do I go if I have questions about the Boy Scouts of America Discover Prepaid Card?

For questions related to your unit (e.g., den, pack, patrol, troop, team, or crew), please contact your unit leader directly.

For BSA council-related questions, please contact your local district executive through your unit leader.

For BSA national-related questions, please call the National Help Desk at 972-580-2267 or email corporatealliances@scouting.org and someone will be glad to assist you.

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