Rev. 10/2026

NEW JERSEY STATE FIREFIGHTER'S ASSOCIATION

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Treasurer Manual

I N T R O D U C T I O N

This manual is for the education and instruction of local officers. It is recommended that the up-to-date Compendium and the By-Laws of Local Firefighter's Relief Associations are read by all Officers.

The purpose of this manual is to bring a better understanding of the various responsibilities of all local officers and to assist in submitting all the forms needed for the operation of the New Jersey State Firefighter's Association.

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Directions to State Office

New Jersey State Firefighter's Association
1711 Route 34 South
Wall Township, NJ 07727

From the Garden State Parkway:
Take the Garden State Parkway (North or South) to Exit 98, follow signs for Route 34 North. Follow Route 34 North for 2 traffic lights to Airport Blvd. Take the jug handle to cross Route 34 and continue to the first right, which is the entrance to our parking lot. The building entrance is off the parking lot.

From Route 195:
Take Route 195 East to Exit 35B. Follow signs for Route 34 North. Follow Route 34 North for 2 traffic lights to Airport Blvd. Take the jug handle to cross Route 34 and continue to the first right, which is the entrance to our parking lot. The building entrance is off the parking lot.

From Route 18:
Take Route 18 South to Exit 19B. Merge onto Route 34 South. At Route 34/Route 33 traffic circle take the first exit and follow Route 34 South for 2 traffic lights. Turn right onto Airport Blvd. and continue to the first right, which is the entrance to our parking lot. The building entrance is off the parking lot.

Records Retention Schedule

The following retention requirements exist for local relief associations:

A.	Financial Records:	Retain for 7 Years
B.	Account Ledgers:	Must be Permanently Maintained.
C.	Bank Books, Statements, checks, deposit slips, and similar financial transaction documents:	Retain for 7 years.
D.	Yearly Financial Report:	Must be Permanently Maintained.
E.	Monthly Financial Report:	Retain for 3 Years
F.	Relief Applications:	Retain for 7 Years
G.	Correspondence:	Generally, 3 years
H.	Minutes:	Must be Permanently Maintained
I.	Abridged Minutes:	Retain 1 Year
J.	Membership Records (Master List):	Retain 3 Years
K.	Active Membership Report (Green Sheets):	Retain 3 Years
L.	OPRA Request and Responses:	Retain 3 Years

Electronic Correspondence – As previously discussed, electronic communications should be maintained on Local Association accessible networks so that such communications regarding Association business can be preserved. If they have not done so already following my January 2022 communication Local Associations should immediately work with their municipality, fire district, fire department or fire company to establish these files. Association members should avoid using electronic communication options, such as text messaging, to conduct Association business because of the difficulties with preservation requirements.

While it is fine to have documents scanned as a backup, any document identified above with a lifetime preservation period must be maintained in a hardcopy form. Efforts to protect the documents from fire and flood damage should be made. Associations should also be wary of the electronic system being used for a backup. For example, a series of government agencies previously backed-up documents to disks and compact discs and are now experiencing difficulties finding computers that still read such devices. Further, "the cloud" is simply another computer in another location and efforts must be taken to ensure that all privacy is maintained if documents are being scanned and stored electronically.

Should you have any questions on the above or a document not listed, please call the State Office.

Updated: February 2023

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T R E A S U R E R

As per Procedure V, Sections 3 and 4 of the By-Laws of the Local Firefighter's Relief Association, the following is an explanation of duties and responsibilities assigned to the Treasurer.

TREASURER'S RECORDS

All Local Association Books/Records Must be Kept in New Jersey.

1. Journal

   a. It shall be the responsibility of the treasurer to maintain a journal of all money transactions of the local Relief Association.

   b. The Journal must be in a Bound Book or Computer-Generated Reports placed in a binder.

   c. The journal shall consist of receipts, disbursements, and total balance.

2. Treasurer's Meeting Report

   a. It shall be the responsibility of the Treasurer to make a report of all accounts with balances to the local Board of Representatives at regular scheduled meetings.

   b. A copy of this report is to be retained by the Secretary and placed on file and be made part of the meeting minutes (including total balance in the minutes).

3. Checks

   a. It shall be the responsibility of the Treasurer to see that all checks have at least three (3) signatures affixed upon being issued, including the Treasurer.

   b. **Checks must not be pre-signed**.

   c. All four Officers must be authorized signers on all accounts. The Treasurer must make all changes as soon as there is a change in any Local Officers.

   d. Each check issued should have a description of what the check is being issued for in the memo line of the check (i.e., relief, administrative expense, or convention expense).

4. Bank Statements

   a. All bank statements for all accounts must be maintained within the Treasurers Records.

   b. Please VERIFY that the name on the Bank Statements reads New Jersey State Firefighter's Association – NAME OF THE LOCAL RELIEF.

   c. Bank Statements must be checked monthly for any discrepancies compared to the treasurer's journal.

   d. Bank Statements for all accounts must be sent to the State Office monthly or quarterly either directly from the Bank or emailed to localreports@njsfa.com or bankstatements@njsfa.com.

   e. When sending the bank statements to the state office please include or make sure the monthly bank statements have the copies of the cashed checks issued for that month (if the bank does not automatically do this you might need to go on your bank's online system to print them with the copies of the checks). And have signatures of two (2) of the officers.

5. Investments

   a. It will be the responsibility of the Treasurer to properly maintain the documents of investments.

   b. Any change or alteration in said investments must have three (3) signatures for the transaction thereof and needs to be documented in the next local meeting's minutes. All changes made should be listed in the Treasurer's Meeting Report.

If you have any additional questions, please call the State Office for assistance to speak to the State Association Treasurer to help with investments.

REPORTS

6. Quarterly Reports

Form # 110

a. All Relief physically paid (checks written and dated) during the quarter being reported.

b. Located on the Treasurer Reports tab.

c. **Must be completed online on the NJSFA website.**

d. Enter the company number and the Firefighter's Line Number (the name will auto populate) or use the pull-down tab to find the Firefighter (use FF Line Number for all widowers).

e. Then enter the amount of relief that was paid.

f. If no relief was paid click the box on top next to No Relief to Report, then click save.

g. Remember to finalize the report.

h. Reports are due after each quarter is completed **(April 30th, July 30th, October 30th, and January 30th).**

i. There is a new year to date report available under the Treasurer Reports tab which is used for local use only.

7. Delegate and Life Member Expense Vouchers (Pink & Blue)

Form # 106 & 107

a. Forms are online under the Secretary and Treasurer's Tab.

b. Anyone who attends the Convention and receives payment will be listed on these forms. The information will be auto populated from the convention registration. The check numbers and check amounts will need to be inputted for each member attending the convention.

c. Delegates and Life Members are being reimbursed for some of the expenses incurred for attending the Convention Sessions (checks must be issued **AFTER** the Convention).

d. County Convention Expense Allowance Form is found on the NJSFA Website under forms (lists per county what the up to rate is for each member attending).

e. The Treasurer must make sure that the amounts and Totals are correct as this information is entered by the State Office into your Local Finance Report.

f. President, Secretary, and Treasurer must sign this form.

g. Must be submitted by **November 1st**.

h. Hard copy must be submitted to the State Office, can be scanned, and emailed to localreports@njsfa.com.

8. Convention Expense Affidavit

Used for Delegates or Alternates and Life Members.

a. Make sure that you are using the most recent version {Rev. 10-26} of this form. No old form can be used (the most recent version of the form is available online under the forms tab on the State Website).

b. It is the responsibility of the Secretary or Treasurer to see that the affidavits are properly executed, including check numbers and signatures of all recipients and officers.

c. Every Delegate or Alternate and Life Member that attends the Convention and receives payment from the Local Association for attending must fill this out. They are attesting that they attended one or both sessions of the Convention and whether they stayed overnight or commuted.

d. To avoid receiving a 1099 tax form for payments over $2000, copies of receipts/expenses for the Convention can be attached to this affidavit reducing the net amount below the $2000 threshold.

e. If you receive Administrative Expense money in December, you cannot offset any of that with receipts/expenses for the Convention. If the amount of Administrative Expenses is over $2000 or the combined Administrative and net Convention expense adds up to over $2000, a 1099 tax form must be issued.

f. Upon completion, the affidavits are to be kept by the **Local Treasurer** as part of the financial records (they will be reviewed during the next field exam).

g. They do not need to be sent to the State Office.

9. Local Financial Report

Form # 200

a. Annual Local Financial Report is the year ending (12/31) Local Association value and recap of financial activity for that year.

b. It is the responsibility of the Treasurer to follow instructions and complete this report in its entirety (this cannot be done by an outside agency).

c. **The report must be completed online on the NJSFA website.**

d. Located on the Treasurer's Tab

e. At the start of the report, it will state that the report is out of balance, and it will be this way until completed. Some of the information is already filled out from previously submitted reports.

f. When adding names of Officers/Trustees, they cannot be the same names.

g. **Must be completed by February 20th.**

h. Once the report is in balance you can **Finalize** the report and print out clean pages that do not have DRAFT on them.

i. The local audit committee should be using a finalized copy without the word draft when reviewing. The committee should consist of three members that need to sign the report once it has been reviewed and their signatures need to be notarized.

j. Can be emailed to localreports@njsfa.com with all the proper signatures.

k. **Any assistance that is needed to complete this report do not hesitate to contact the state office or the Field Examiner directly or via email.**

l. **Keep a copy of the report for your local records.**

If you have any additional questions, please call the State Office for assistance. See Annual Financial Standing Report – Online Entry Directions for further information **OR** the PowerPoint Explanation of NJSFA Operations & Benefits starting on page 17 (located on the State Website under Forms Tab).

10. IRS 990

a. **THE STATE OFFICE WILL NOW BE FILLING ALL 990'S. The local associations will no longer be handling this and are not allowed to pay an accountant to file 990's going forward.**

b. The State Treasurer will electronically file the 990's on behalf of each local by the May 15th deadline.

c. **Once completed, a copy of the filing will be sent to all the local officers for each association.**

If you have any additional questions, please call the State Office for assistance. See IRS 990 Filing Assistance Letter for further information (located on the State Website under Forms Tab).

11. 1099

The local treasurer will still be responsible for completing the 1099 forms for any local officer who receives over the $2,000 requirement as per the Federal IRS rules. These forms need to be completed by January 31st, and a copy of these forms are to be held with the treasurer's records (they will be reviewed during the next field exam).

SUBSIDY

What does “Subsidy” mean?

The purpose of the Subsidy program is to ensure that all associations regardless of size or financial position maintain the ability to provide meaningful benefits to their members. By establishing a minimum funding threshold, the program promotes equity across associations while preventing financial hardship from limiting essential relief efforts.

The restrictions placed on associations receiving Subsidy are intended to ensure that State-provided funds are used primarily for member benefits rather than administrative or discretionary expenses. Limiting administrative costs and convention reimbursements encourages responsible financial management and prioritizes the core mission of the association.

This approach balances financial support with accountability, ensuring that limited State resources are distributed fairly and used in a manner that maximizes impact for the membership.

ADMINISTRATIVEEXPENSES

Note: Total administrative expenses are limited to 15% (8% for subsidy Associations) of gross receipts from 2% and surplus lines of insurance tax, and interest earned for the current year. Call if you have any questions on how to calculate your percentage. The dollar amount limit changes every year.

Officers and Committee Stipends – must be approved and paid in the December meeting.

There is a CAP of $10,000 per officer which is part of the 15% (8% for subsidy Associations) CAP.

The only approved local committees that may be paid are the Representatives and Trustees and must be based on actual attendance. No other committees/members may be paid.

(Note: Any individual purchases over $500 require preapproval from the State Office).

(Note: ALL computer/electronic purchases regardless of price require preapproval from the State Office).

Approved Others:

ALL PURCHASES MUST BE SOLELY FOR THE USE OF THE RELIEF ASSOCIATION

Computers – see note above
Printers – see note above
Printer supplies – see note above
Repairs to approved Office Equipment – see note above
File Cabinets – see note above
Printing Expenses
Letterheads, Envelopes, meeting notices
Postage
Notary fees - documentation if over $25
Accounting fees - documentation if over $100
Safe Deposit Box Rental - documentation if over $75
Bank Service Charges - documentation if over $100

NON-Approved:

Rental of meeting space
Refreshments for meetings
Memorial or Recognition Items – Flowers, bunting, plaques, etc.
Firematic Equipment
Dues for other Associations
Call if a question on any other type of item is not listed.

You **MUST** have State Office preapproval for Attorney's fees.

Please contact the State Office in the event of an expense not listed or specified above.

GENERAL FUND RULES

Compendium {rev. 9/26 (Constitution and By-laws of the NJSFA) Chapter III - Section 14

a. Failure to file reports on time shall result in no delegates, chiefs, or alternates being seated at the Convention during the year the delinquency occurs.

b. Life Members from a local association that did not file on time, may be Seated but will not receive expenses towards the convention.

c. The officers of the local association that fail to meet the filing deadline on any subsequent form in the same calendar year will not be eligible to receive their expenses or salary for the year the delinquency occurs.

d. The Executive Committee may impose an additional penalty on any local association, and or the withholding of the assessment check. See Revised Statutes 2023, Title 43 Section 17 Firefighter's Relief Association. The penalty was approved at the May 16, 2009, Executive Committee Meeting.

Reference below page 17 and 18 to help explain where forms are available and a chart on all forms explaining due dates and who is responsible for them.

If, at any time you need assistance on any problem, please call **1-800-852-0137**, or write New Jersey State Firefighter's Association, **1711 Route 34 South, Wall Township, NJ 07727**, or via email to any one of the State Officers (emails located on the State Website www.njsfa.com).

NOT-SEATED AT STATE CONVENTION

What does "Not-Seated" mean?

Delegates, Chief, or Alternates shall not be seated at the Convention during the year the delinquency occurs.

Exempt Delegate or their Alternate and Life Members may be seated but will not receive expenses towards the convention.

The Officers of the Local Relief Association shall not be eligible to receive their expenses or salary for the year the delinquency occurs.

The Executive Committee may impose an additional penalty on any local association, the withholding of the assessment check. State Statute 43:17-47 permits this to be done.

Although penalties have been enforced your reports are still required to be submitted to the State Office.

Continued failure to file reports on time will lead to further penalties including being put "OUT OF ACCORD."

OUT OF ACCORD

What does "Out of Accord" mean?

The State Office handles all operations.

No new Membership Applications shall be accepted.

Service time stops for Members working toward qualification.

Lost time can never be re-established (no back time).

Local Officers relieved of their positions (if applicable).

All Relief Applications shall be approved by the State Office.

No seating of Delegates at Annual State Convention.

Life Members may attend the Convention but shall not receive expenses.

No salaries shall be paid.

No expenses shall be paid during "Out of Accord

FORMS

Form #	Name of Form	Where Available
100	Application for Membership	All Officer's Tab
101	Application for Relief – One form for all three Local, Special, and Supplementary	Forms Tab
	Relief Application Guidance Document	Forms Tab
103	Local Relief Officers Listing	Secretary's Tab
104	Notice of Delegates and Alternates	Secretary's Tab
105	Notice of Exempt Delegate and Alternate	Secretary's Tab
106/107	Delegate and Life Member Expense Vouchers	Treasurer's and Secretary's Tab
	Delegate Convention Expense Affidavit	Forms Tab
108	Maintenance Form	Treasurer's and Secretary's Tab
110	Quarterly Local Relief Form	Treasurer's Tab
	Health Care Assistance Flyer	Forms Tab
114	Application for Health Care with Instructions	Forms Tab
	Election Petition for State Officer	Forms Tab
	Election Petition for Executive Committee	Forms Tab
	Election Petition for Firemen's Home Manager	Forms Tab
109	Active Membership % Reports (Green Sheets)	Secretary's Tab
	Annual Financial Standing Report	Treasurer's Tab
	Field Exam Secretary's Checklist	Forms Tab
	Field Exam Treasurer's Checklist	Forms Tab
	Open Public Records Request Form (OPRA)	Forms Tab
	Records Retention Schedule	Forms Tab
	Waiver of Membership	Forms Tab
300	Notice of Death	All Officer's Tab

WWW.NJSFA.COM

The above forms are found online on the State Association Website. The ones on the Secretary or Treasurer's Tab need login information (contact the state office for instructions & help logging in). The forms that are labeled Forms Tab are accessed after you click the Forms Tab on the left side of the home screen.

LIST OF REPORTS

Important Reports	Form #	Responsible Officers	Signatures Required	File Online	Date due in State Office
Officers Listing	103	Secretary	None	Yes	February 1st
Financial	200	Treasurer	President Treasurer Audit Comm.	Yes	February 20th
Membership (Green Sheets)	109	Secretary	President Secretary Chief	Yes	February 28th
Convention Delegates – Local Relief / Exempt	104	Secretary	None	Yes	May 1st
Delegate & Life Members Expense Vouchers	106/107	Secretary	President Secretary Treasurer	Yes	November 1st
Quarterly Local Relief Paid	110	Treasurer	None	Yes	April 30th July 30th October 30th January 30th

The reports with Signatures Required the reports can be completed online then printed out signed and either mailed to the state office or scanned and emailed to localreports@njsfa.com hard copies of those reports are required.