



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 1533_fbi_2023.xlsm

Website:

Phone Number:

Mailing Address:

Municipality: **State:** **Zip:**

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
PASQUALE		PIPI	12/31/2024	ppipi@barnegat.net

Chief Administrative Officer

MARTIN		LISELLA		mlisella@barnegat.net
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Chief Financial Officer

THOMAS		LOMBARSKI		tomL@barnegat.net
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Municipal Clerk

DONNA		MANNO		clerk@barnegat.net
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Registered Municipal Accountant

JERRY		CONATY		jconaty@hfacpas.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
JOSEPH		MARTE	12/31/2023	jmarte@barnegat.net
ALBERT		BILLE	12/31/2025	abille@barnegat.net
ALFONSO		CIRULLI	12/31/2023	acirulli@barnegat.net
WILLIAM		FARMER	12/31/2024	wfarmer@barnegat.net

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2022 Calendar Year Property Tax Levies - ALL entities levying property taxes

	Calendar Year Tax Rate	Calendar Year Tax Levy	% of Total Levy	Avg Residential Taxpayer Impact
Municipal Purpose Tax	0.951	\$24,606,717.62	33.76%	\$2,529.20
Municipal Library			0.00%	\$0.00
Municipal Open Space	0.010	\$258,737.00	0.36%	\$26.60
Municipal Arts and Culture			0.00%	\$0.00
Fire Districts (avg. rate/total levies)			0.00%	\$0.00
Other Special Districts (total levies)			0.00%	\$0.00
Local School District	1.416	\$36,640,632.00	50.27%	\$3,765.87
Regional School District			0.00%	\$0.00
County Purposes	0.370	\$9,577,490.52	13.14%	\$984.02
County Library	0.037	\$942,574.99	1.29%	\$98.40
County Board of Health	0.019	\$497,739.51	0.68%	\$50.53
County Open Space	0.014	\$356,915.76	0.49%	\$37.23
Other County Levies (total)			0.00%	\$0.00
Total (Calendar Year 2022 Budget)	2.817	\$72,880,807.40	100.00%	\$7,491.85

Total Taxable Valuation as of October 1, 2022 \$2,659,511,900.00
 (To be used to calculate the current year tax rate)
 Current Year Average Residential Assessment \$265,951.19

Prior Year to Current Year Comparison

Comparison - Municipal Purposes Tax Rate

Prior Year	Current Year	% Change (+/-)
0.951	0.961	1.05%

Comparison - Municipal Purposes Tax Levy

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$24,606,717.62	\$25,558,730.06	3.87%	\$952,012.44

Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$2,529.20	\$2,555.79	1.05%	\$26.60

Sheet UFB-1

Current Year 2023 Budget

Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	ACTUAL	\$25,558,730.06
Municipal Library		
Municipal Open Space	ACTUAL	\$265,951.19
Municipal Arts and Culture		
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District	ESTIMATED	\$37,556,647.80
Regional School District		
County Purposes	ESTIMATED	\$11,715,962.40
County Library	ESTIMATED	
County Board of Health	ESTIMATED	
County Open Space	ESTIMATED	
Other County Levies (total)		
Total ESTIMATED amount to be raised by taxes		\$75,097,291.45
Revenue Anticipated, Excluding Tax Levy		7,581,194.57
Budget Appropriations, before Reserve for Uncollected Taxes		32,088,562.55
Total Non-Municipal Tax Levy		\$49,538,561.39
Amount to be Raised by Taxes - Before RUT		\$74,045,929.37
Reserve for Uncollected Taxes (RUT)		\$1,051,362.08
Total Amount to be Raised by Taxes		\$75,097,291.45
% of Tax Collections used to Calculate RUT		<u>98.60%</u>
If % used exceeds the actual collection % then reference the statutory exception used		
Tax Collections - ACTUAL as of Prior Year		
Total Tax Revenue, Collections CY 2022		73,429,461.27
Total Tax Levy, CY 2022		74,271,692.41
% of Taxes Collected, CY 2022		<u>98.87%</u>
Delinquent Taxes - December 31, 2022		<u>\$699,384.82</u>

USER FRIENDLY BUDGET SECTION - ANTICIPATED REVENUE SUMMARY (ALL OPERATING FUNDS)

FCOA		% Difference Current vs. Prior Year	\$ Difference Current vs. Prior Year	Total Realized Revenue (Prior Year)	Total Anticipated Revenue (Current Year)	General Budget	Open Space Budget	Arts and Culture Trust Fund	Water/Sewer Utility	Utility	Utility	Utility	Utility
08	Surplus	73.17%	\$1,502,575.00	\$2,053,556.00	\$3,556,131.00	\$2,995,000.00			\$561,131.00				
08	Local Revenue	-10.89%	(\$913,183.95)	\$8,384,245.09	\$7,471,061.14	\$821,061.14			\$6,650,000.00				
09	State Aid (without offsetting appropriation)	5.08%	\$53,284.78	\$1,048,932.00	\$1,102,216.78	\$1,102,216.78							
08	Uniform Construction Code Fees	-1.08%	(\$11,385.00)	\$1,056,385.00	\$1,045,000.00	\$1,045,000.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	-20.30%	(\$20,370.33)	\$100,370.33	\$80,000.00	\$80,000.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-18.60%	(\$73,623.50)	\$395,771.05	\$322,147.55	\$322,147.55							
08	Other Special Items	-23.19%	(\$158,696.90)	\$684,466.00	\$525,769.10	\$525,769.10							
15	Receipts from Delinquent Taxes	-1.34%	(\$9,384.82)	\$699,384.82	\$690,000.00	\$690,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	1.09%	\$275,396.45	\$25,283,333.61	\$25,558,730.06	\$25,558,730.06							
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00								
54	Open Space Levy Tax	2.79%	\$7,214.19	\$258,737.00	\$265,951.19		\$265,951.19						
56	Arts and Cultural Levy Tax	#DIV/0!	\$0.00		\$0.00								
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	Total	1.63%	\$651,825.92	\$39,965,180.90	\$40,617,006.82	\$33,139,924.63	\$265,951.19	\$0.00	\$7,211,131.00	\$0.00	\$0.00	\$0.00	\$0.00

USER FRIENDLY BUDGET SECTION - APPROPRIATIONS SUMMARY (ALL OPERATING FUNDS)

FCOA	Budgeted Positions		% Difference Current v. Prior Year	\$ Difference Current v. Prior Year	Total Modified Appropriation for Service Type (Prior Year)	Total Appropriation for Service Type (Current Year)	General Budget	Public & Private Offsets	Open Space Budget	Arts and Culture Trust Fund	Water/Sewer Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government	15.00	6.00	5.72%	\$448,500.00	\$7,838,100.00	\$8,286,600.00	\$2,733,900.00			\$5,552,700.00					
21	Land-Use Administration	4.00	1.00	9.17%	\$15,050.00	\$164,150.00	\$179,200.00	\$179,200.00								
22	Uniform Construction Code	9.00		7.57%	\$88,250.00	\$1,165,850.00	\$1,254,100.00	\$1,254,100.00								
23	Insurance			21.16%	\$468,000.00	\$2,212,000.00	\$2,680,000.00	\$2,680,000.00								
25	Public Safety	52.00	30.00	6.14%	\$536,841.38	\$8,743,251.92	\$9,280,093.30	\$9,266,800.00	\$13,293.30							
26	Public Works	21.00	2.00	11.91%	\$463,941.14	\$3,895,533.11	\$4,359,474.25	\$4,349,100.00	\$10,374.25							
27	Health and Human Services			13.84%	\$6,000.00	\$43,350.00	\$49,350.00	\$49,350.00								
28	Parks and Recreation	1.00	12.00	31.01%	\$100,792.23	\$325,067.40	\$425,859.63	\$167,000.00	\$258,859.63							
29	Education (including Library)			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
30	Unclassified			-15.56%	(\$28,128.04)	\$180,719.60	\$152,591.56	\$140,000.00	\$5,500.00	\$7,091.56						
31	Utilities and Bulk Purchases			6.34%	\$59,000.00	\$931,000.00	\$990,000.00	\$990,000.00								
32	Landfill / Solid Waste Disposal			2.46%	\$22,000.00	\$894,000.00	\$916,000.00	\$916,000.00								
35	Contingency			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
36	Statutory Expenditures			11.10%	\$418,925.00	\$3,774,865.00	\$4,193,790.00	\$3,895,315.00								
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	Shared Services			1.67%	\$13,000.00	\$780,750.00	\$793,750.00	\$793,750.00								
43	Court and Public Defender	3.00	1.00	4.57%	\$14,100.98	\$308,499.02	\$322,600.00	\$322,600.00								
44	Capital			-4.24%	(\$130,007.00)	\$3,068,487.00	\$2,938,480.00	\$1,715,000.00	\$298,480.00		\$925,000.00					
45	Debt			22.04%	\$430,099.00	\$1,951,657.00	\$2,381,756.00	\$2,008,800.00			\$372,956.00					
46	Deferred Charges			-20.44%	(\$93,000.00)	\$455,000.00	\$362,000.00	\$300,000.00			\$62,000.00					
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes			-0.63%	(\$6,693.79)	\$1,058,055.87	\$1,051,362.08	\$1,051,362.08								
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
	Total	105.00	52.00	7.48%	\$2,826,670.90	\$37,790,335.92	\$40,617,006.82	\$32,812,277.08	\$327,647.55	\$265,951.19	\$0.00	\$7,211,131.00	\$0.00	\$0.00	\$0.00	\$0.00

**USER FRIENDLY BUDGET SECTION
STRUCTURAL BUDGET IMBALANCES**

Revenues at Risk	Non-recurring appropriation reductions	Future Year Appropriation Increases	Structural Imbalance Offsets	Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
				Reserve for Insurance	\$355,769.10	funds were reserved and now used to offset the large 22.8% SHBP increase for 2023

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2022 Value)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	2,381	\$64,733,800.00	2.43%
2 Residential	9,735	\$2,393,820,200.00	90.01%
3A/3B Farm	55	\$5,287,500.00	0.20%
4A Commercial	222	\$160,525,100.00	6.04%
4B Industrial	6	\$2,686,200.00	0.10%
4C Apartments	2	\$32,459,100.00	1.22%
5A/5B Railroad	1	\$0.00	0.00%
6A/6B Business Personal Property		\$0.00	0.00%
Total	12,402	\$2,659,511,900.00	100.00%

Property Tax Assessments - Exempt Properties (October 1, 2022 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	15	\$81,074,900.00	31.64%
15B Other Schools	0	\$0.00	0.00%
15C Public Property	1,089	\$93,499,400.00	36.49%
15D Church and Charities	29	\$11,807,600.00	4.61%
15E Cemeteries & Graveyards	4	\$397,900.00	0.16%
15F Other Exempt	200	\$69,432,000.00	27.10%

Total	1,337	\$256,211,800.00	100.00%
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Average Ratio (%), Assessed to True Value	74.42%
Equalized Valuation, Taxable Properties	\$3,573,652,109.65

Total # of property tax appeals filed in 2022	County Tax Board	3.00
	State Tax Court	2.00

Number of 2022 County Tax Board decisions appealed to Tax Court	
Number of pending property tax appeals in State Tax Court	2.00

Amount paid out by municipality for tax appeals in 2022	\$0.00
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Percentage of Exempt vs.
Non-Exempt Properties 9.63%

Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements

	# of Parcels	PILOT		Taxes if Billed in Full 2022 Total Tax Rate
		Billing/Revenue	Assessed Value	
G Commercial/Industrial Exemption				
I Dwelling Exemption				
J Dwelling Abatement				
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption	5	\$177,466.00	\$18,390,300.00	\$518,054.75
O Multiple Dwelling Abatement				
Total 5 Yr Exemptions/Abatements	5	177,466.00	18,390,300.00	518,054.75

**USER FRIENDLY BUDGET SECTION
Long Term Tax Exemptions**

Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions				
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2022 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2022 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2022 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2022 Total Tax Rate
WHISPERING HILLS	Air Housing	\$37,695.00	\$3,823,000.00	\$107,930.25															
LAUREL OAKS I	Air Housing	\$50,720.00	\$4,948,500.00	\$139,599.25															
LAUREL OAKS II	Air Housing	\$16,345.00	\$1,694,300.00	\$47,728.43															
PATRIOT COVE	Air Housing	\$29,117.00	\$3,266,000.00	\$92,003.22															
BARNEGAT SENIOR APTS	Air Housing	\$43,589.00	\$4,656,500.00	\$131,173.61															
Total Long Term Exemptions - Column Total		177,466.00	18,390,300.00	518,054.75	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00
Mark "X" if Grand Total	X																		
					Total Long Term Exemptions - GRAND TOTAL		\$177,466.00	\$18,390,300.00	\$518,054.75										

**USER FRIENDLY BUDGET SECTION
BUDGETED PERSONNEL COSTS**

Organization / Individuals Eligible for Benefit	# of Full-Time Employees	# of Part-Time Employees	Total Personnel Cost	Base Pay	Overtime and other Compensation	Pension (Estimate)	Health Benefits Net of Cost Share	Employment Taxes and Other Benefits
Governing Body		5.00	52,479.38	\$48,750.00				\$3,729.38
Supervisory Staff (Department Heads & Managers)	10.00		2,119,363.45	\$1,375,034.44	\$183,120.00	\$220,005.51	\$222,004.68	\$119,198.81
Police Officers (Including Superior Officers)	53.00	2.00	12,196,573.89	\$7,447,230.83	\$779,000.00	\$2,373,414.00	\$967,622.40	\$629,306.66
Fire Fighters (Including Superior Officers)			0.00					\$0.00
All Other Union Employees not listed above	55.00	7.00	6,939,029.95	\$4,445,536.10	\$225,347.28	\$537,546.00	\$1,373,278.00	\$357,322.58
All Other Non-Union Employees not listed above	3.00	28.00	458,631.59	\$337,785.00	\$10,275.00	\$11,850.00	\$72,095.00	\$26,626.59
Totals	121.00	42.00	21,766,078.25	\$13,654,336.37	\$1,197,742.28	\$3,142,815.51	\$2,635,000.08	\$1,136,184.02

Is the Local Government required to comply with N.J.S.A. 11A (Civil Service)? - YES or NO

NO

Note - **Base Pay** is the annualized rate of pay to which overtime (if eligible) and/or pension is calculated. Either calculation is fine at the discretion of the Local Unit. Overtime and other compensation is any other item that is charged as a salary and wage expense but not included in Base Pay.

USER FRIENDLY BUDGET SECTION - HEALTH BENEFITS

	Current Year # of Covered Members (Medical & Rx)	Current Year Annual Cost Estimate per Employee	Total Current Year Cost	Prior Year # of Covered Members (Medical & Rx)	Prior Year Annual Cost per Employee (Average)	Total Prior Year Cost
Active Employees - Health Benefits - Annual Cost						
Single Coverage	20.00	\$14,449.32	\$288,986.40	26.00	\$12,463.32	\$324,046.32
Parent & Child	10.00	\$25,864.32	\$258,643.20	6.00	\$22,465.44	\$134,792.64
Employee & Spouse (or Partner)	17.00	\$28,898.64	\$491,276.88	15.00	\$24,797.16	\$371,957.40
Family	50.00	\$40,313.64	\$2,015,682.00	49.00	\$34,798.68	\$1,705,135.32
Employee Cost Sharing Contribution (enter as negative -)			(\$480,000.00)			
Subtotal	97.00		\$2,574,588.48	96.00		\$2,535,931.68
Elected Officials - Health Benefits - Annual Cost						
Single Coverage			\$0.00			\$0.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)			\$0.00			\$0.00
Family			\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	0.00		\$0.00	0.00		\$0.00
Retirees - Health Benefits - Annual Cost						
Single Coverage			\$0.00			\$0.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)			\$0.00			\$0.00
Family			\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	0.00		\$0.00	0.00		\$0.00
GRAND TOTAL	97.00		\$2,574,588.48	96.00		\$2,535,931.68

Note - other health insurances such as dental and vision are not included in this analysis unless included in the employees total premium. Therefore, the total from this sheet may not agree with the budgeted appropriation.

Is medical coverage provided by the SHBP (Yes or No)?

YES

Is prescription drug coverage provided by the SHBP (Yes or No)?

YES

**USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY**

Organization/Individuals Eligible for Benefit	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Legal basis for benefit (check applicable items)		
			Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
Non-Union	702.00	135594.78		X	X
AFSCME	422.00	\$110,290.54	X		
White Collar	1248.00	\$277,449.28	X		
PBA	2393.00	\$1,184,073.83	X		
Teamsters	1522.00	\$309,650.97	X		
Totals	6287.00	\$2,017,059.40			
Total Funds Reserved as of end of 2022		\$115,337.26			
Total Funds Appropriated in 2023		\$100,000.00			

UFB-9 Accumulated Absence Liability

USER FRIENDLY BUDGET SECTION - OUTSTANDING DEBT; PER CAPITA AND BUDGET IMPACT

	Gross		Net	Current Year				
	Debt	Deductions		Debt	Budget	2024 Budget	2025 Budget	All Additional Future Years' Budgets
Local School Debt	\$24,295,000.00	\$24,295,000.00	\$0.00	Utility Fund - Principal	\$263,952.00	\$246,733.00	\$213,238.00	\$2,650,854.00
Regional School Debt			\$0.00	Utility Fund - Interest	\$106,297.00	\$98,648.00	\$92,362.00	\$785,200.00
Utility Fund Debt				Bond Anticipation Notes - Principal	\$400,000.00			
Water/Sewer	\$3,436,777.00	\$3,436,777.00	\$0.00	Bond Anticipation Notes - Interest	\$249,700.00			
			\$0.00	Bonds - Principal	\$1,230,000.00	\$1,240,000.00	\$1,100,000.00	\$1,927,000.00
			\$0.00	Bonds - Interest	\$129,100.00	\$92,140.00	\$65,940.00	\$65,820.00
			\$0.00	Loans & Other Debt - Principal				
			\$0.00	Loans & Other Debt - Interest				
Municipal Purposes				Total	\$2,379,049.00	\$1,677,521.00	\$1,471,540.00	\$5,428,874.00
Debt Authorized (BNI)	\$3,100,000.00		\$3,100,000.00	Total Principal	\$1,893,952.00	\$1,486,733.00	\$1,313,238.00	\$4,577,854.00
Notes Outstanding	\$11,000,000.00		\$11,000,000.00	Total Interest	\$485,097.00	\$190,788.00	\$158,302.00	\$851,020.00
Bonds Outstanding	\$5,767,000.00		\$5,767,000.00	% of Total Current Year Budget	5.89%			
Loans and Other Debt			\$0.00					
Total (Current Year)	\$47,598,777.00	\$27,731,777.00	\$19,867,000.00	Description	Debt Not Listed Above			
Population (2020 census)	24,296			Total Guarantees - Governmental				
Per Capita Gross Debt	\$1,959.12			Total Guarantees - Other				
Per Capita Net Debt	\$817.71			Total Capital/Equipment Leases				
3 Year Average Property Valuation		\$3,013,760,558.00		Total Other				
Net Debt as % of 3 Year Average Property Valuation		0.66%		Bond Rating	<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>	
				Rating		AA		
				Year of Last Rating		2019		
				Mark "X" if Municipality has no bond rating				

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

Lead or Recipient Agency	Agency Type	Agency Providing Services To/Receiving Services From	Department	Type of Shared Service	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid
Lead	Municipality	TOWNSHIP OF OCEAN	CONSTRUCTION OFFICE	Uniform Construction Code	Construction Code Official	1/1/2023	12/31/2023	\$40,000.00
Lead	Municipality	TOWNSHIP OF OCEAN	CONSTRUCTION OFFICE	Uniform Construction Code	UCC Inspectors	1/1/2023	12/31/2023	\$45,000.00
Recipient	Municipality	TOWNSHIP OF OCEAN	CONSTRUCTION	Uniform Construction Code	Plumbing Inspector	1/1/2023	12/31/2023	\$60,000.00
Recipient	Municipality	TOWNSHIP OF OCEAN	RECREATION	Parks and Recreation	Recreation Director	1/1/2023	12/31/2023	\$69,750.00
Recipient	Municipality	TOWNSHIP OF STAFFORD	POLICE DISPATCH	Communications		1/1/2023	12/31/2023	\$404,000.00
Recipient	Municipality	TOMS RIVER TOWNSHIP	INFORMATION TECHNOLOGY	Information Technology		1/1/2023	12/31/2023	\$180,000.00
								\$85,000.00
								\$713,750.00
								\$798,750.00

USER FRIENDLY BUDGET SECTION - Notes

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