



# State of New Jersey Local Government Services

**Year:**  **Municipal User Friendly Budget**

**MUNICIPALITY:**

**Municode:**  **Filename:** 1803\_fbi\_2018.xlsm

**Website:**

**Phone Number:**

**Mailing Address:**

[Email the UFB if not using Outlook](#)

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

### Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Kevin		Sooy		mayor@bernardsvilleboro.org

### Chief Administrative Officer

Ralph		Maresca		rmaresca@bernardsvilleboro.org
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### Chief Financial Officer

Ralph		Maresca		<a href="mailto:rmaresca@bernardsvilleboro.org">rmaresca@bernardsvilleboro.org</a>
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### Municipal Clerk

Anthony		Suriano		asuriano@bernardsvilleboro.org
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### Registered Municipal Accountant

Robert		Swisher		rswisher@scnco.com
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### Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Jeffery	J	DeLeo	12/31/2018	jdeleo@bernardsvilleboro.org
John		Donahue	12/31/2018	jdonahue@bernardsvilleboro.org
Michael		Sullivan	12/31/2019	msullivan@bernardsvilleboro.org
Chris		Schmidt	12/31/2019	cschmidt@bernardvilleboro.org
Thomas		O'Dea	12/31/2020	todea@bernardsvilleboro.org
Christine		Zamara	12/31/2020	czamarra@bernardvilleboro.org

**USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN**

<u>2017 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2018 Budget</u>		
	<u>Calendar Year</u>	<u>Calendar Year</u>	<u>% of</u>	<u>Avg Residential</u>	<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
	<u>Tax Rate</u>	<u>Tax Levy</u>	<u>Total Levy</u>	<u>Taxpayer Impact</u>			
Municipal Purpose Tax	0.416	\$9,461,790.27	21.59%	\$3,328.42	Municipal Purpose Tax	ACTUAL	\$9,746,218.44
Municipal Library	0.033	\$770,863.34	1.76%	\$264.03	Municipal Library	ACTUAL	\$772,290.56
Municipal Open Space	0.020	\$454,911.00	1.04%	\$160.02	Municipal Open Space	ESTIMATED	\$448,663.00
Fire Districts (avg. rate/total levies)			0.00%	\$0.00	Fire Districts (total levies)		
Other Special Districts (total levies)			0.00%	\$0.00	Other Special Districts (total levies)		
Local School District			0.00%	\$0.00	Local School District		
Regional School District	1.102	\$25,047,057.00	57.15%	\$8,817.11	Regional School District	ESTIMATED	\$25,547,998.14
County Purposes	0.325	\$7,389,311.27	16.86%	\$2,600.33	County Purposes	ESTIMATED	\$7,537,097.50
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.031	\$700,039.41	1.60%	\$248.03	County Open Space	ESTIMATED	\$714,040.20
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2017 Budget)</b>	<b>1.927</b>	<b>\$43,823,972.29</b>	<b>100.00%</b>	<b>\$15,417.95</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$44,766,307.84</b>
Total Taxable Valuation as of October 1, 2017 <u>\$2,274,557,257.00</u> (To be used to calculate the current year tax rate) Current Year Average Residential Assessment <u>\$800,101.00</u>					Revenue Anticipated, Excluding Tax Levy <u>4,652,803.52</u> Budget Appropriations, before Reserve for Uncollected Taxes <u>13,374,682.65</u> Total Non-Municipal Tax Levy <u>\$34,247,798.84</u> Amount to be Raised by Taxes - Before RUT <u>\$42,969,677.97</u> Reserve for Uncollected Taxes (RUT) <u>\$1,796,629.87</u> Total Amount to be Raised by Taxes <u>\$44,766,307.84</u>		
<u><b>Prior Year to Current Year Comparison</b></u>					% of Tax Collections used to Calculate RUT <u>95.99%</u>  If % used exceeds the actual collection % then reference the statutory exception used		
<u><b>Comparison - Municipal Purposes Tax Rate</b></u>					<u><b>Tax Collections - ACTUAL as of Prior Year</b></u>		
	Prior Year	Current Year	% Change (+/-)		Total Tax Revenue, Collections CY 2017		<u>43,634,935.21</u>
	0.416	0.436	4.76%		Total Tax Levy, CY 2017		<u>43,941,146.28</u>
<u><b>Comparison - Municipal Purposes Tax Levy</b></u>					% of Taxes Collected, CY 2017		<u>99.30%</u>
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	Delinquent Taxes - December 31, 2017		<u>\$302,685.26</u>
	\$9,461,790.27	\$9,746,218.44	3.01%	\$284,428.17			
<u><b>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</b></u>							
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)			
	\$3,328.42	\$3,486.84	4.76%	\$158.42			

**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	Sewer Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	35.73%	\$592,300.68	\$1,657,750.98	\$2,250,051.66	\$1,892,301.66		\$357,750.00					
08	Local Revenue	-4.81%	(\$27,753.36)	\$577,079.36	\$549,326.00	\$528,326.00		\$21,000.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$662,172.00	\$662,172.00	\$662,172.00							
08	Uniform Construction Code Fees	-18.69%	(\$89,057.33)	\$476,557.33	\$387,500.00	\$387,500.00							
	<b>Special Revenue Items w/ Prior Written Consent</b>												
11	Shared Services Agreements	#DIV/0!	\$0.00		\$0.00								
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-49.59%	(\$41,250.36)	\$83,184.36	\$41,934.00	\$41,934.00							
08	Other Special Items	-4.24%	(\$37,461.59)	\$883,031.45	\$845,569.86	\$845,569.86							
15	Receipts from Delinquent Taxes	-45.54%	(\$246,672.78)	\$541,672.78	\$295,000.00	\$295,000.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	-9.74%	(\$1,190,446.59)	\$12,216,255.30	\$11,025,808.71	\$9,775,808.71		\$1,250,000.00					
07	Minimum Library Tax	-3.65%	(\$28,163.05)	\$770,863.34	\$742,700.29	\$742,700.29							
54	Open Space Levy Tax	-1.63%	(\$7,430.86)	\$456,063.86	\$448,633.00		\$448,633.00						
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	<b>Total</b>	<b>-5.87%</b>	<b>(\$1,075,935.24)</b>	<b>\$18,324,630.76</b>	<b>\$17,248,695.52</b>	<b>\$15,171,312.52</b>	<b>\$448,633.00</b>	<b>\$1,628,750.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

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

FCOA	Budgeted Full-Time	Positions Part-Time	% 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	Sewer Utility	Utility	Utility	Utility	Utility	Utility
20	15.00	4.00	-8.60%	(\$121,862.00)	\$1,416,712.00	\$1,294,850.00	\$1,294,850.00								
21	1.00	1.00	0.42%	\$1,230.00	\$293,950.00	\$295,180.00	\$295,180.00								
22	2.00	8.00	4.69%	\$10,460.00	\$223,250.00	\$233,710.00	\$233,710.00								
23			13.33%	\$153,000.00	\$1,147,500.00	\$1,300,500.00	\$1,300,500.00								
25	26.00	18.00	5.23%	\$145,906.00	\$2,787,524.00	\$2,933,430.00	\$2,928,180.00	\$5,250.00							
26	14.00	4.00	-3.37%	(\$79,977.36)	\$2,371,142.36	\$2,291,165.00	\$2,279,300.00	\$11,865.00							
27			39.69%	\$46,919.00	\$118,200.00	\$165,119.00	\$135,200.00	\$29,919.00							
28	2.00		-13.76%	(\$53,574.00)	\$389,454.00	\$335,880.00	\$335,880.00								
29			2.00%	\$18,317.00	\$918,085.00	\$936,402.00	\$936,402.00								
30			#DIV/0!	\$125,000.00		\$125,000.00	\$125,000.00								
31			5.35%	\$67,000.00	\$1,252,300.00	\$1,319,300.00	\$274,100.00			\$1,045,200.00					
32			#DIV/0!	\$0.00		\$0.00									
35			#DIV/0!	\$0.00		\$0.00									
36			3.35%	\$40,389.65	\$1,203,957.00	\$1,244,346.65	\$1,162,346.65			\$82,000.00					
37			#DIV/0!	\$0.00		\$0.00									
42			0.00%	\$0.00	\$106,000.00	\$106,000.00	\$106,000.00								
43			#DIV/0!	\$0.00		\$0.00									
44			16.37%	\$212,122.00	\$1,295,511.00	\$1,507,633.00	\$700,000.00		\$448,633.00	\$359,000.00					
45			0.48%	\$6,550.00	\$1,357,000.00	\$1,363,550.00	\$1,221,000.00			\$142,550.00					
46			#DIV/0!	\$0.00		\$0.00									
48			#DIV/0!	\$0.00		\$0.00									
50			4.83%	\$82,740.72	\$1,713,889.15	\$1,796,629.87	\$1,796,629.87								
55			#DIV/0!	\$0.00		\$0.00									
Total	60.00	35.00	3.94%	\$654,221.01	\$16,594,474.51	\$17,248,695.52	\$15,124,278.52	\$47,034.00	\$448,633.00	\$1,628,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**USER FRIENDLY BUDGET SECTION  
STRUCTURAL BUDGET IMBALANCES**

<i>Revenues at Risk</i>	<i>Non-recurring appropriation reductions</i>	<i>Future Year Appropriation Increases</i>	<i>Structural Imbalance Offsets</i>	<p align="center"><b>Line Item.</b> Put "X" in cell to the left that corresponds to the type of imbalance.</p>	<p align="center"><b>Amount</b></p>	<p align="center"><b>Comment/Explanation</b></p>
<b>X</b>				State Aid	\$662,172.00	There is a concern that the state may further reduce aid to the municipality as has been done in thepast.
	<b>X</b>			Pension Costs	\$887,346.00	Failure to adequately fund the state's portion of the pension could lead to higher costs being contributed locally.

## ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

<u>Property Tax Assessments - Taxable Properties (October 1, 2017 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2017 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	128	\$24,627,200.00	1.10%	15A Public Schools	3	\$32,891,300.00	24.34%
2 Residential	2,534	\$1,876,573,500.00	83.66%	15B Other Schools	1	\$6,125,100.00	4.53%
3A/3B Farm	232	\$145,859,200.00	6.50%	15C Public Property	55	\$36,475,980.00	26.99%
4A Commercial	167	\$168,935,300.00	7.53%	15D Church and Charities	12	\$17,862,600.00	13.22%
4B Industrial	26	\$19,128,600.00	0.85%	15E Cemeteries & Graveyards	4	\$1,910,200.00	1.41%
4C Apartments	4	\$3,560,700.00	0.16%	15F Other Exempt	23	\$39,870,800.00	29.50%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property		\$4,483,157.00	0.20%				
<b>Total</b>	<b>3,091</b>	<b>\$2,243,167,657.00</b>	<b>100.00%</b>	<b>Total</b>	<b>98</b>	<b>\$135,135,980.00</b>	<b>100.00%</b>
<b>Average Ratio (%), Assessed to True Value</b>				<b>98.27%</b>			
<b>Equalized Valuation, Taxable Properties</b>				<b>\$2,282,657,634.07</b>			
<b>Total # of property tax appeals filed in 2017</b>				<b>County Tax Board</b>			
				<b>13.00</b>			
				<b>State Tax Court</b>			
				<b>7.00</b>			
<b>Number of 2017 County Tax Board decisions appealed to Tax Court</b>				<b>3.00</b>			
<b>Number of pending property tax appeals in State Tax Court</b>				<b>6.00</b>			
<b>Amount paid out by municipality for tax appeals in 2017</b>				<b>\$16,028.30</b>			
				Percentage of Exempt vs. Non-Exempt Properties <span style="float: right;">6.02%</span>			

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements</u>				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2017 Total Tax Rate
G Commercial/Industrial Exemption	Not Applicable			
I Dwelling Exemption				
J Dwelling Abatement				
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement				
<b>Total 5 Yr Exemptions/Abatements</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

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

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>				
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2017 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2017 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2017 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2017 Total Tax Rate
Not Applicable																			
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	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00
Mark "X" if Grand Total					Total Long Term Exemptions - GRAND TOTAL		\$0.00	\$0.00	\$0.00	Total Long Term Exemptions - GRAND TOTAL		\$0.00	\$0.00	\$0.00	Total Long Term Exemptions - GRAND TOTAL		\$0.00	\$0.00	\$0.00

**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			0.00					
Supervisory Staff (Department Heads & Managers)	9.00	2.00	1,329,654.04	\$1,037,885.70	\$15,875.23	\$76,180.81	\$147,538.86	\$52,173.44
Police Officers (Including Superior Officers)	20.00	1.00	2,529,731.23	\$1,807,121.76	\$241,271.83	\$180,712.18	\$276,040.68	\$24,584.78
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	16.00	0.00	1,361,271.82	\$930,700.08	\$132,388.50	\$67,010.41	\$158,872.73	\$72,300.10
All Other Non-Union Employees not listed above	13.00	74.00	1,398,002.94	\$1,200,541.07	\$12,022.16	\$27,978.21	\$96,926.11	\$60,535.39
<b>Totals</b>	<b>58.00</b>	<b>77.00</b>	<b>6,618,660.03</b>	<b>\$4,976,248.61</b>	<b>\$401,557.72</b>	<b>\$351,881.61</b>	<b>\$679,378.38</b>	<b>\$209,593.71</b>

Is the Local Government required to comply with NJSA 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**

	<b>Current Year # of Covered Members (Medical &amp; Rx)</b>	<b>Current Year Annual Cost Estimate per Employee</b>	<b>Total Current Year Cost</b>	<b>Prior Year # of Covered Members (Medical &amp; Rx)</b>	<b>Prior Year Annual Cost per Employee (Average)</b>	<b>Total Prior Year Cost</b>
<b><u>Active Employees - Health Benefits - Annual Cost</u></b>						
Single Coverage	18.00	\$10,954.92	\$197,188.56	15.00	\$11,713.82	\$175,707.30
Parent & Child	3.00	\$19,714.66	\$59,143.98	2.00	\$19,129.32	\$38,258.64
Employee & Spouse (or Partner)	8.00	\$21,909.84	\$175,278.72	10.00	\$14,482.61	\$144,826.10
Family	22.00	\$30,771.86	\$676,980.92	19.00	\$30,907.07	\$587,234.33
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>51.00</b>		<b>\$1,108,592.18</b>	<b>46.00</b>		<b>\$946,026.37</b>
<b><u>Elected Officials - Health Benefits - Annual Cost</u></b>						
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 - )						
<b>Subtotal</b>	<b>0.00</b>		<b>\$0.00</b>	<b>0.00</b>		<b>\$0.00</b>
<b><u>Retirees - Health Benefits - Annual Cost</u></b>						
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 - )						
<b>Subtotal</b>	<b>0.00</b>		<b>\$0.00</b>	<b>0.00</b>		<b>\$0.00</b>
<b>GRAND TOTAL</b>	<b>51.00</b>		<b>\$1,108,592.18</b>	<b>46.00</b>		<b>\$946,026.37</b>

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)?**

<b>Yes</b>
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**Is prescription drug coverage provided by the SHBP (Yes or No)?**

<b>Yes</b>
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**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
PBA	465.00	\$203,938.72	X		
Public Works	510.00	\$139,752.58	X		
Police Chief	160.00	\$95,509.04		X	
Supervisor, Buildings and Grounds	205.00	\$82,858.29		X	
Supervisor, Engineering	145.00	\$77,074.11		X	
Borough Clerk	75.00	\$25,009.61		X	
Administrator/CMFO	110.00	\$75,747.09		X	
Department Head, Recreation	100.00	\$31,400.31		X	
Road Foreman	130.00	\$42,231.57		X	
<b>Totals</b>	1900.00	\$773,521.32			
<b>Total Funds Reserved as of end of 2017</b>		\$641,198.64			
<b>Total Funds Appropriated in 2018</b>		\$125,000.00			

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

			Current Year	2019	2020	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt		\$0.00				
Regional School Debt	\$19,196,044.13	\$0.00				
Utility Fund Debt						
Sewer	\$1,465,000.00	\$0.00				
0		\$0.00				
0		\$0.00				
0		\$0.00				
0		\$0.00				
0		\$0.00				
<u>Municipal Purposes</u>						
Debt Authorized	\$200.00	\$200.00				
Notes Outstanding		\$0.00				
Bonds Outstanding	\$13,705,000.00	\$13,705,000.00				
Loans and Other Debt		\$0.00				
<b>Total (Current Year)</b>	<b>\$34,366,244.13</b>	<b>\$13,705,200.00</b>				
Population (2010 census)	<u>7,750</u>					
Per Capita Gross Debt	<u>\$4,434.35</u>					
Per Capita Net Debt	<u>\$1,768.41</u>					
3 Yr. Average Property Valuation		<u>\$2,306,394,148.00</u>				
Net Debt as % of 3 Year Avg Property Valuation		<u>0.59%</u>				
Utility Fund - Principal			\$108,000.00	\$112,000.00	\$111,000.00	\$1,134,000.00
Utility Fund - Interest			\$34,550.00	\$32,557.26	\$30,512.01	\$206,268.31
Bond Anticipation Notes - Principal						
Bond Anticipation Notes - Interest						
Bonds - Principal			\$896,000.00	\$956,000.00	\$980,000.00	\$10,873,000.00
Bonds - Interest			\$325,000.00	\$307,768.50	\$290,223.00	\$1,908,110.00
Loans & Other Debt - Principal						
Loans & Other Debt - Interest						
<b>Total</b>			<b>\$1,363,550.00</b>	<b>\$1,408,325.76</b>	<b>\$1,411,735.01</b>	<b>\$14,121,378.31</b>
Total Principal			\$1,004,000.00	\$1,068,000.00	\$1,091,000.00	\$12,007,000.00
Total Interest			\$359,550.00	\$340,325.76	\$320,735.01	\$2,114,378.31
% of Total Current Year Budget			<u>7.91%</u>			
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other						
Total Capital/Equipment Leases						
Total Other						
Bond Rating	Moody's	Standard & Poors	Fitch			
Rating						
Year of Last Rating						
<b>Mark "X" if Municipality has no bond rating</b>						





**USER FRIENDLY BUDGET SECTION - Notes**

(Press ALT-Enter to go to a new line in each cell)
