



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 0107_fba_2022.xlsm

Website:

Phone Number:

Mailing Address:

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

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Lisa		Jiampetti	12/31/2024	jiams208@comcast.net

Chief Administrative Officer

Lisa		Jiampetti		jiams208@comcast.net
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Chief Financial Officer

Jodi		Kahn		jodik@eggharborcity.org
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Municipal Clerk

Meg Steeb				megs@eggharborcity.org
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Registered Municipal Accountant

Leon		Costello		lcostello@ford-scott.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Karl		Timbers	12/31/2023	k.timbers@eggharborcity.org
Kim		Hesse	12/31/2024	k.hesse@eggharborcity.org
Mason Jr.		Wright	12/31/2023	masonwrightjr@yahoo.com
Steven		Dash	12/31/2022	s.dash@eggharborcity.org
Donna		Heist	12/31/2023	donnaheist@icloud.com
Mattia		Brown	12/31/2022	m.brown@eggharborcity.org
Scott		Trythall	12/31/2022	s.trythall@eggharborcity.org
Kasey		Attinease	12/31/2022	k.attinease@eggharborcity.org
Joseph Jr.		Ricci	12/31/2024	j.riccijr@eggharborcity.org

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2021 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2022 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	2.299	\$4,557,628.79	44.00%	\$2,758.80	Municipal Purpose Tax	ACTUAL	\$4,574,754.52
Municipal Library			0.00%	\$0.00	Municipal Library		
Municipal Open Space			0.00%	\$0.00	Municipal Open Space		
Municipal Arts and Culture			0.00%	\$0.00	Municipal Arts and Culture		
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	1.632	\$3,236,755.00	31.25%	\$1,958.40	Local School District	ACTUAL	\$3,478,439.00
Regional School District	0.723	\$1,433,762.00	13.84%	\$867.60	Regional School District	ACTUAL	\$1,572,834.00
County Purposes	0.500	\$991,038.22	9.57%	\$600.00	County Purposes	ESTIMATED	\$1,000,000.00
County Library	0.038	\$74,895.10	0.72%	\$45.60	County Library	ESTIMATED	\$85,000.00
County Board of Health	0.027	\$53,088.69	0.51%	\$32.40	County Board of Health	ESTIMATED	\$55,000.00
County Open Space	0.006	\$10,501.57	0.10%	\$7.20	County Open Space	ESTIMATED	\$10,000.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2021 Budget)	5.225	\$10,357,669.37	100.00%	\$6,270.00	Total ESTIMATED amount to be raised by taxes		\$10,776,027.52
Total Taxable Valuation as of October 1, 2021 <u>\$198,937,400.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy 2,496,217.97		
Current Year Average Residential Assessment <u>\$120,000.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes 6,833,899.88		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy \$6,201,273.00		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT \$10,538,954.91		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) \$237,072.61		
2.299	2.299	0.00%			Total Amount to be Raised by Taxes \$10,776,027.52		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT <u>97.80%</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$4,557,628.79	\$4,574,754.52	0.38%	\$17,125.73				
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					<u>Tax Collections - ACTUAL as of Prior Year</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Revenue, Collections CY 2021 10,229,222.86		
\$2,758.80	\$2,758.80	0.00%	\$0.00		Total Tax Levy, CY 2021 10,398,430.39		
					% of Taxes Collected, CY 2021 <u>98.37%</u>		
					Delinquent Taxes - December 31, 2021 <u>\$17,042.12</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	10.38%	\$32,697.04	\$315,000.00	\$347,697.04	\$215,000.00			\$132,697.04				
08	Local Revenue	579.42%	\$1,954,271.40	\$337,281.56	\$2,291,552.96	\$297,000.00			\$1,994,552.96				
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$473,461.00	\$473,461.00	\$473,461.00							
08	Uniform Construction Code Fees	-38.99%	(\$35,463.00)	\$90,963.00	\$55,500.00	\$55,500.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	#DIV/0!	\$0.00	\$0.00	\$0.00								
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	27.10%	\$227,530.87	\$839,726.10	\$1,067,256.97	\$1,067,256.97							
08	Other Special Items	-30.49%	(\$166,872.23)	\$547,372.23	\$380,500.00	\$380,500.00							
15	Receipts from Delinquent Taxes	-95.38%	(\$154,664.82)	\$162,164.82	\$7,500.00	\$7,500.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-2.42%	(\$113,486.76)	\$4,688,241.28	\$4,574,754.52	\$4,574,754.52							
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00								
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00								
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	23.40%	\$1,744,012.50	\$7,454,209.99	\$9,198,222.49	\$7,070,972.49	\$0.00	\$0.00	\$2,127,250.00	\$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	4.00	13.00	8.23%	\$40,900.00	\$496,900.00	\$537,800.00	\$537,800.00								
21	Land-Use Administration	0.50	2.00	0.00%	\$0.00	\$81,500.00	\$81,500.00	\$81,500.00								
22	Uniform Construction Code	0.50	2.00	1.48%	\$1,000.00	\$67,350.00	\$68,350.00	\$68,350.00								
23	Insurance			-5.19%	(\$45,830.42)	\$882,950.42	\$837,120.00	\$837,120.00								
25	Public Safety	16.00	14.00	4.17%	\$71,300.00	\$1,710,400.00	\$1,781,700.00	\$1,781,700.00								
26	Public Works	7.00	2.00	22.59%	\$328,082.00	\$1,452,108.00	\$1,780,190.00	\$660,190.00			\$1,120,000.00					
27	Health and Human Services			0.00%	\$0.00	\$10,200.00	\$10,200.00	\$10,200.00								
28	Parks and Recreation		15.00	0.00%	\$0.00	\$88,425.00	\$88,425.00	\$88,425.00								
29	Education (including Library)			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
30	Unclassified			55.81%	\$394,976.65	\$707,687.23	\$1,102,663.88	\$1,102,663.88								
31	Utilities and Bulk Purchases			7.70%	\$31,000.00	\$402,500.00	\$433,500.00	\$433,500.00								
32	Landfill / Solid Waste Disposal			-38.42%	(\$182,500.00)	\$475,000.00	\$292,500.00	\$292,500.00								
35	Contingency			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
36	Statutory Expenditures			-3.55%	(\$23,279.00)	\$655,480.00	\$632,201.00	\$611,201.00			\$21,000.00					
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	Shared Services			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
43	Court and Public Defender			-100.00%	(\$76,000.00)	\$76,000.00	\$0.00	\$0.00								
44	Capital			40.00%	\$10,000.00	\$25,000.00	\$35,000.00	\$35,000.00								
45	Debt			-2.10%	(\$27,300.00)	\$1,297,300.00	\$1,270,000.00	\$283,750.00			\$986,250.00					
46	Deferred Charges			-100.00%	(\$40,000.00)	\$40,000.00	\$0.00	\$0.00								
48	Debt - Type 1 School District			#DIV/0!	\$10,000.00	\$0.00	\$10,000.00	\$10,000.00								
50	Reserve for Uncollected Taxes			-12.14%	(\$32,751.52)	\$269,824.13	\$237,072.61	\$237,072.61								
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
	Total	28.00	48.00	5.26%	\$459,597.71	\$8,738,624.78	\$9,198,222.49	\$7,070,972.49	\$0.00	\$0.00	\$0.00	\$2,127,250.00	\$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>	Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
X					Coronavirus Local Fiscal Recovery Fund	\$136,000.00	Only have \$92,000 left of this funding
X					Payment in Lieu of Taxes	\$40,000.00	Will stop once all current abatements phased in, program has been discontinued
X					Reserve for Land Sales	\$44,500.00	Using up balance

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

<u>Property Tax Assessments - Taxable Properties (October 1, 2021 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2021 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	1,013	\$3,635,500.00	1.83%	15A Public Schools	5	\$42,939,200.00	32.35%
2 Residential	1,265	\$151,821,500.00	76.32%	15B Other Schools	4	\$4,322,200.00	3.26%
3A/3B Farm			0.00%	15C Public Property	2,212	\$41,101,300.00	30.97%
4A Commercial	154	\$30,841,300.00	15.50%	15D Church and Charities	30	\$16,471,700.00	12.41%
4B Industrial	15	\$5,476,600.00	2.75%	15E Cemeteries & Graveyards	2	\$129,900.00	0.10%
4C Apartments	19	\$7,162,500.00	3.60%	15F Other Exempt	63	\$27,750,700.00	20.91%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property			0.00%				
Total	2,466	\$198,937,400.00	100.00%	Total	2,316	\$132,715,000.00	100.00%
Average Ratio (%), Assessed to True Value				84.77%			
Equalized Valuation, Taxable Properties				\$234,679,013.80			
Total # of property tax appeals filed in 2021				County Tax Board			
				9.00			
				State Tax Court			
				0.00			
Number of 2021 County Tax Board decisions appealed to Tax Court				0.00			
Number of pending property tax appeals in State Tax Court				0.00			
Amount paid out by municipality for tax appeals in 2021				\$1,291.00			

Percentage of Exempt vs.
Non-Exempt Properties 66.71%

<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 2021 Total Tax Rate
G Commercial/Industrial Exemption	2	\$7,371.00	\$480,600.00	\$25,111.35
I Dwelling Exemption				
J Dwelling Abatement				
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement	13	\$39,215.00	\$1,881,000.00	\$98,282.25
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement				
Total 5 Yr Exemptions/Abatements	15	46,586.00	2,361,600.00	123,393.60

**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 2021 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2021 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2021 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2021 Total Tax Rate	
Conifer-Rittenberg Housing	Aff. Housing	\$61,499.16	\$12,856,600.00	\$671,757.35																
Total Long Term Exemptions - Column Total		61,499.16	12,856,600.00	671,757.35	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		\$61,499.16	\$12,856,600.00	\$671,757.35	

**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			29,645.00	\$27,500.00				\$2,145.00
Supervisory Staff (Department Heads & Managers)			613,860.00	\$385,000.00	\$35,000.00	\$40,000.00	\$125,000.00	\$28,860.00
Police Officers (Including Superior Officers)			2,066,266.43	\$1,295,000.00	\$90,000.00	\$310,000.00	\$275,000.00	\$96,266.43
Fire Fighters (Including Superior Officers)			2,910.60	\$2,700.00				\$210.60
All Other Union Employees not listed above			426,403.00	\$345,000.00	\$20,000.00	\$35,000.00		\$26,403.00
All Other Non-Union Employees not listed above			352,620.00	\$300,000.00		\$30,000.00		\$22,620.00
Totals	0.00	0.00	3,491,705.03	\$2,355,200.00	\$145,000.00	\$415,000.00	\$400,000.00	\$176,505.03

Is the Local Government required to comply with N.J.S.A. 11A **(Civil Service)**? - YES or 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
<u>Active Employees - Health Benefits - Annual Cost</u>						
Single Coverage	12.00	\$11,000.00	\$132,000.00	10.00	\$11,745.00	\$117,450.00
Parent & Child	5.00	\$20,000.00	\$100,000.00	4.00	\$21,020.00	\$84,080.00
Employee & Spouse (or Partner)	4.00	\$21,000.00	\$84,000.00	4.00	\$23,485.00	\$93,940.00
Family	7.00	\$30,000.00	\$210,000.00	7.00	\$32,765.00	\$229,355.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	28.00		\$526,000.00	25.00		\$524,825.00
<u>Elected Officials - Health Benefits - Annual Cost</u>						
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
<u>Retirees - Health Benefits - Annual Cost</u>						
Single Coverage	4	\$9,750.00	\$39,000.00	4	\$9,720.00	\$38,880.00
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	4.00		\$39,000.00	4.00		\$38,880.00
GRAND TOTAL	32.00		\$565,000.00	29.00		\$563,705.00

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

Legal basis for benefit
(check applicable items)

Organization/Individuals Eligible for Benefit	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
Chief Financial Officer	87.00	\$29,338.00		X	
Municipal Clerk	56.00	\$14,013.00		X	
Tax Collector	35.00	\$7,765.00		X	
PBA Union	696.00	\$193,771.00	X		
Teamsters Union	411.00	\$74,012.00	X		
All Other Non Union Employees	48.00	\$7,728.00		X	
Totals	1333.00	\$326,627.00			
Total Funds Reserved as of end of 2021					
Total Funds Appropriated in 2022					

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

			Current Year	2023	2024	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$6,140,000.00	\$6,140,000.00	\$577,250.00	\$493,758.51	\$596,739.00	\$12,810,854.81
Regional School Debt	\$1,324,060.87	\$1,324,060.87	\$409,000.00	\$379,256.00	\$375,817.00	\$5,056,036.00
<u>Utility Fund Debt</u>			\$53,750.00			
Water & Sewer	\$15,151,098.26	\$15,151,098.26	\$15,000.00			
		\$0.00	\$190,000.00	\$190,000.00	\$190,000.00	\$380,000.00
		\$0.00	\$20,000.00	\$14,963.00	\$10,688.00	\$8,551.00
		\$0.00				
		\$0.00				
		\$0.00				
		\$0.00				
<u>Municipal Purposes</u>						
Debt Authorized (BNI)	\$90,000.00	\$90,000.00				
Notes Outstanding	\$724,250.00	\$724,250.00				
Bonds Outstanding	\$950,000.00	\$950,000.00				
Loans and Other Debt		\$0.00				
Total (Current Year)	\$24,379,409.13	\$22,615,159.13	\$1,265,000.00	\$1,077,977.51	\$1,173,244.00	\$18,255,441.81
Population (2020 census)	<u>3,989</u>					
Per Capita Gross Debt	<u>\$6,111.66</u>					
Per Capita Net Debt	<u>\$442.28</u>					
3 Year Average Property Valuation		<u>\$218,603,479.00</u>				
Net Debt as % of 3 Year Average Property Valuation		<u>0.81%</u>				
Utility Fund - Principal						
Utility Fund - Interest						
Bond Anticipation Notes - Principal						
Bond Anticipation Notes - Interest						
Bonds - Principal						
Bonds - Interest						
Loans & Other Debt - Principal						
Loans & Other Debt - Interest						
Total			\$821,000.00	\$683,758.51	\$786,739.00	\$13,190,854.81
Total Principal			\$444,000.00	\$394,219.00	\$386,505.00	\$5,064,587.00
Total Interest			13.75%			
% of Total Current Year Budget						
Description			Debt Not Listed Above			
Total Guarantees - Governmental						
Total Guarantees - Other						
Total Capital/Equipment Leases						
Total Other						
Bond Rating			<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>	
Rating				A		
Year of Last Rating				2020		
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
Receiving	Hamilton Township (Atlantic)	Dispatch		7/1/2011		7/1/2011		\$186,892.00
Receiving	Hamilton Township (Atlantic)	Police IT Services		9/1/2017		9/1/2017		\$15,606.00
Receiving	Town of Hammonton	Court		3/1/2020		3/1/2020		\$40,000.00
	Amount Received Page Total							\$0.00
	Amount Paid Page Total							\$0.00
	Page Total							\$242,498.00

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

Lead or Recipient Agency	Agency Type	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
	Amount Received Total							\$0.00
	Amount Paid Total							\$0.00
	Total							\$242,498.00

USER FRIENDLY BUDGET SECTION - Notes

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