



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

<u>2022 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2023 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	0.343	\$6,512,502.26	33.76%	\$3,994.07	Municipal Purpose Tax	ACTUAL	\$6,891,861.74
Municipal Library	0.037	\$706,366.00	3.66%	\$430.85	Municipal Library	ACTUAL	\$808,023.00
Municipal Open Space	0.000	\$0.00	0.00%	\$0.00	Municipal Open Space		
Municipal Arts and Culture	0.000	\$0.00	0.00%	\$0.00	Municipal Arts and Culture		
Fire Districts (avg. rate/total levies)	0.000	\$0.00	0.00%	\$0.00	Fire Districts (total levies)		
Other Special Districts (total levies)	0.000	\$0.00	0.00%	\$0.00	Other Special Districts (total levies)		
Local School District	0.085	\$1,627,757.00	8.44%	\$989.78	Local School District	ACTUAL	\$1,660,312.14
Regional School District	0.000	\$0.00	0.00%	\$0.00	Regional School District		
County Purposes	0.517	\$9,850,442.43	51.07%	\$6,020.22	County Purposes	ESTIMATED	\$10,047,415.07
County Library	0.000	-\$35.50	0.00%	\$0.00	County Library		
County Board of Health	0.025	\$484,659.91	2.51%	\$291.11	County Board of Health	ESTIMATED	\$494,353.11
County Open Space	0.006	\$107,119.32	0.56%	\$69.87	County Open Space	ESTIMATED	\$109,261.71
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2022 Budget)</b>	<b>1.013</b>	<b>\$19,288,811.42</b>	<b>100.00%</b>	<b>\$11,795.90</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$20,011,226.77</b>
Total Taxable Valuation as of October 1, 2022 <u>\$1,931,826,500.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>1,347,339.34</u>		
Current Year Average Residential Assessment <u>\$1,164,452.38</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u>9,992,224.08</u>		
<b><u>Prior Year to Current Year Comparison</u></b>					Total Non-Municipal Tax Levy <u>\$12,311,342.03</u>		
<b><u>Comparison - Municipal Purposes Tax Rate</u></b>					Amount to be Raised by Taxes - Before RUT <u>\$20,956,226.77</u>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <u>\$113,778.03</u>		
0.343		-100.00%			Total Amount to be Raised by Taxes <u>\$21,070,004.80</u>		
<b><u>Comparison - Municipal Purposes Tax Levy</u></b>					% of Tax Collections used to Calculate RUT <u>99.46%</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$6,512,502.26	\$6,891,861.74	5.83%	\$379,359.48		<b><u>Tax Collections - ACTUAL as of Prior Year</u></b>		
<b><u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u></b>					Total Tax Revenue, Collections CY 2022 <u>19,423,508.09</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Levy, CY 2022 <u>19,513,720.69</u>		
\$3,994.07	\$0.00	-100.00%	(\$3,994.07)		% of Taxes Collected, CY 2022 <u>99.54%</u>		
					Delinquent Taxes - December 31, 2022 <u>\$90,214.60</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	Utility	Utility	Utility	Utility	Utility
08	Surplus	-0.35%	(\$4,500.00)	\$1,293,062.50	\$1,288,562.50	\$1,205,000.00			\$83,562.50				
08	Local Revenue	16.08%	\$258,179.04	\$1,605,620.96	\$1,863,800.00	\$531,800.00			\$1,332,000.00				
09	State Aid (without offsetting appropriation)	5.91%	\$7,228.00	\$122,345.00	\$129,573.00	\$129,573.00							
08	Uniform Construction Code Fees	-1.16%	(\$1,877.95)	\$161,877.95	\$160,000.00	\$160,000.00							
	<b><i>Special Revenue Items w/ Prior Written Consent</i></b>												
11	Shared Services Agreements	#DIV/0!	\$0.00		\$0.00								
08	Additional Revenue Offset by Appropriations	-74.64%	(\$1,113,340.88)	\$1,491,657.22	\$378,316.34	\$378,316.34							
10	Public and Private Revenue	#DIV/0!	\$0.00		\$0.00								
08	Other Special Items	-7.13%	(\$11,160.60)	\$156,560.60	\$145,400.00	\$145,400.00							
15	Receipts from Delinquent Taxes	129.48%	\$50,780.54	\$39,219.46	\$90,000.00	\$90,000.00							
	<b><i>Amount to be raised by taxation</i></b>												
07	Local Tax for Municipal Purposes	10.61%	\$690,787.64	\$6,512,502.26	\$7,203,289.90	\$7,203,289.90							
07	Minimum Library Tax	14.39%	\$101,657.00	\$706,366.00	\$808,023.00	\$808,023.00							
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								
	<b>Total</b>	-0.18%	(\$22,247.21)	\$12,089,211.95	\$12,066,964.74	\$10,651,402.24	\$0.00	\$0.00	\$1,415,562.50	\$0.00	\$0.00	\$0.00	\$0.00

**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	Arts and Culture Trust Fund	Utility	Utility	Utility	Utility	Utility
20	General Government	3.00	5.50	1.11%	\$7,850.00	\$708,625.00	\$716,475.00	\$716,475.00							
21	Land-Use Administration	0.92		2.65%	\$2,600.00	\$98,000.00	\$100,600.00	\$100,600.00							
22	Uniform Construction Code	1.93	1.00	-18.83%	(\$61,250.00)	\$325,300.00	\$264,050.00	\$264,050.00							
23	Insurance			11.61%	\$87,900.00	\$757,000.00	\$844,900.00	\$844,900.00							
25	Public Safety	14.15	112.00	7.10%	\$199,996.48	\$2,814,938.00	\$3,014,934.48	\$3,014,934.48							
26	Public Works	8.00	1.50	21.86%	\$96,966.71	\$443,633.29	\$540,600.00	\$540,600.00							
27	Health and Human Services			#DIV/0!	\$0.00		\$0.00								
28	Parks and Recreation		1.00	6.50%	\$3,600.00	\$55,400.00	\$59,000.00	\$59,000.00							
29	Education (including Library)			#DIV/0!	\$0.00		\$0.00								
30	Unclassified			94.44%	\$17,000.00	\$18,000.00	\$35,000.00	\$35,000.00							
31	Utilities and Bulk Purchases			-4.49%	(\$18,000.00)	\$401,000.00	\$383,000.00	\$383,000.00							
32	Landfill / Solid Waste Disposal			5.30%	\$8,538.52	\$160,961.48	\$169,500.00	\$169,500.00							
35	Contingency			#DIV/0!	\$0.00		\$0.00								
36	Statutory Expenditures			16.07%	\$130,150.61	\$809,985.39	\$940,136.00	\$940,136.00							
37	Judgements			#DIV/0!	\$0.00		\$0.00								
42	Shared Services			-11.05%	(\$42,192.00)	\$381,718.00	\$339,526.00	\$339,526.00							
43	Court and Public Defender		2.00	-33.09%	(\$11,300.00)	\$34,150.00	\$22,850.00	\$22,850.00							
44	Capital			-31.13%	(\$54,229.85)	\$174,229.85	\$120,000.00	\$120,000.00							
45	Debt			13.94%	\$153,300.00	\$1,099,456.26	\$1,252,756.26	\$1,252,756.26							
46	Deferred Charges			#DIV/0!	\$0.00		\$0.00								
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00								
50	Reserve for Uncollected Taxes			2.94%	\$10,000.00	\$340,000.00	\$350,000.00	\$350,000.00							
55	Surplus General Budget			-4.02%	(\$50,500.00)	\$1,255,500.00	\$1,205,000.00	\$1,205,000.00							
	<b>Total</b>	<b>28.00</b>	<b>123.00</b>	<b>4.86%</b>	<b>\$480,430.47</b>	<b>\$9,877,897.27</b>	<b>\$10,358,327.74</b>	<b>\$10,358,327.74</b>	<b>\$0.00</b>	<b>\$0.00</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  
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>	<b>Line Item.</b> Put "X" in cell to the left that corresponds to the type of imbalance.	<b>Amount</b>	<b>Comment/Explanation</b>
				NONE		

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

<u>Property Tax Assessments - Taxable Properties (October 1, 2022 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2022 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	70	\$72,671,000.00	3.76%	15A Public Schools			0.00%
2 Residential	1,584	\$1,856,802,200.00	96.12%	15B Other Schools			0.00%
3A/3B Farm			0.00%	15C Public Property	24	\$48,135,800.00	82.85%
4A Commercial	5	\$2,353,300.00	0.12%	15D Church and Charities	6	\$8,792,800.00	15.13%
4B Industrial			0.00%	15E Cemeteries & Graveyards			0.00%
4C Apartments			0.00%	15F Other Exempt	1	\$1,169,100.00	2.01%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property			0.00%				
<b>Total</b>	<b>1,659</b>	<b>\$1,931,826,500.00</b>	<b>100.00%</b>	<b>Total</b>	<b>31</b>	<b>\$58,097,700.00</b>	<b>100.00%</b>
Average Ratio (%), Assessed to True Value				78.56%			
Equalized Valuation, Taxable Properties				\$2,459,045,952.14			
Total # of property tax appeals filed in 2022				County Tax Board			
				3.00			
				State Tax Court			
				4.00			
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							

Percentage of Exempt vs.  
Non-Exempt Properties 3.01%

<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 2022 Total Tax Rate
G Commercial/Industrial Exemption				
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 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
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															<b>Total Long Term Exemptions - GRAND TOTAL</b>		\$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		3.00	45,154.87	\$41,946.00				\$3,208.87
Supervisory Staff (Department Heads & Managers)	6.00	2.00	774,830.16	\$576,114.68		\$78,779.02	\$75,863.69	\$44,072.77
Police Officers (Including Superior Officers)	13.00	3.00	2,582,127.74	\$1,537,339.83	\$146,550.00	\$496,680.53	\$272,739.81	\$128,817.57
Fire Fighters (Including Superior Officers)		3.00	151,040.49	\$140,307.00				\$10,733.49
All Other Union Employees not listed above	7.00	70.00	1,725,842.66	\$1,301,116.65	\$70,000.00	\$132,670.00	\$117,165.59	\$104,890.42
All Other Non-Union Employees not listed above	3.00	43.00	568,227.26	\$460,055.00		\$35,769.48	\$37,208.57	\$35,194.21
<b>Totals</b>	<b>29.00</b>	<b>124.00</b>	<b>5,847,223.18</b>	<b>\$4,056,879.16</b>	<b>\$216,550.00</b>	<b>\$743,899.03</b>	<b>\$502,977.66</b>	<b>\$326,917.33</b>

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**

	<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	9.00	\$14,449.32	\$130,043.88	5.00	\$11,969.28	\$59,846.40
Parent & Child	2.00	\$25,864.32	\$51,728.64	2.00	\$21,425.04	\$42,850.08
Employee & Spouse (or Partner)	3.00	\$28,898.64	\$86,695.92	4.00	\$23,938.56	\$95,754.24
Family	9.00	\$40,313.64	\$362,822.76	9.00	\$33,394.32	\$300,548.88
Employee Cost Sharing Contribution (enter as negative - )			(\$132,045.00)			(\$104,505.12)
<b>Subtotal</b>	<b>23.00</b>		<b>\$499,246.20</b>	<b>20.00</b>		<b>\$394,494.48</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>23.00</b>		<b>\$499,246.20</b>	<b>20.00</b>		<b>\$394,494.48</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**

Legal basis for benefit  
(check applicable items)

<b>Organization/Individuals Eligible for Benefit</b>	<b>Gross Days of Accumulated Absence</b>	<b>Dollar Value of Compensated Absences</b>	<b>Approved Labor Agreement</b>	<b>Local Ordinance</b>	<b>Individual Employment Agreement</b>
Longport PBA Local 363	681.10	\$217,764.99	<b>X</b>		
Government Workers Union- Public Works	159.00	\$29,217.44	<b>X</b>		
Police Administrative Assistant	90.00	\$33,665.08			<b>X</b>
Public Works Superintendent	147.25	\$53,599.00			<b>X</b>
Zoning Officer	39.37	\$12,858.30		<b>X</b>	
UCC Coordinator	21.50	\$21,597.56		<b>X</b>	
Municipal Clerk	44.79	\$14,062.64		<b>X</b>	
Police Chief	47.00	\$29,440.80			<b>X</b>
CFO	7.14	\$2,683.16		<b>X</b>	
Tax Collector	15.09	\$4,169.50		<b>X</b>	
Municipal Administrator	78.50	\$5,566.04		<b>X</b>	
<b>Totals</b>	1330.74	\$424,624.51			
<b>Total Funds Reserved as of end of 2022</b>					
<b>Total Funds Appropriated in 2023</b>					

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

	Gross	Deductions	Net					
	Debt		Debt	Current Year	2024	2025	All Additional Future	
				Budget	Budget	Budget	Years' Budgets	
Local School Debt			\$0.00	Utility Fund - Principal	\$170,000.00	\$175,000.00	\$180,000.00	\$2,410,000.00
Regional School Debt			\$0.00	Utility Fund - Interest	\$83,562.50	\$79,362.50	\$75,062.50	\$440,500.00
Utility Fund Debt				Bond Anticipation Notes - Principal	\$150,000.00			
	\$4,577,540.77	\$4,577,540.77	\$0.00	Bond Anticipation Notes - Interest	\$235,000.00			
			\$0.00	Bonds - Principal	\$870,000.00	\$875,000.00	\$875,000.00	\$4,885,000.00
			\$0.00	Bonds - Interest	\$207,356.26	\$185,256.26	\$163,056.26	\$442,906.28
			\$0.00	Loans & Other Debt - Principal				
			\$0.00	Loans & Other Debt - Interest				
			\$0.00					
				<b>Total</b>	<b>\$1,715,918.76</b>	<b>\$1,314,618.76</b>	<b>\$1,293,118.76</b>	<b>\$8,178,406.28</b>
<u>Municipal Purposes</u>								
Debt Authorized (BNI)			\$0.00	Total Principal	\$1,190,000.00	\$1,050,000.00	\$1,055,000.00	\$7,295,000.00
Notes Outstanding			\$0.00	Total Interest	\$525,918.76	\$264,618.76	\$238,118.76	\$883,406.28
Bonds Outstanding	\$10,640,000.00		\$10,640,000.00	% of Total Current Year Budget	16.57%			
Loans and Other Debt			\$0.00					
<b>Total (Current Year)</b>	<b>\$15,217,540.77</b>	<b>\$4,577,540.77</b>	<b>\$10,640,000.00</b>	<b>Description</b>	<b>Debt Not Listed Above</b>			
				Total Guarantees - Governmental				
				Total Guarantees - Other				
				Total Capital/Equipment Leases				
				Total Other				
				<b>Bond Rating</b>	<b>Moody's</b>	<b>Standard &amp; Poors</b>	<b>Fitch</b>	
				Rating		AA+		
				Year of Last Rating		2019		
				<b>Mark "X" if Municipality has no bond rating</b>				
Population (2020 census)	777							
Per Capita Gross Debt	\$19,584.99							
Per Capita Net Debt	\$13,693.69							
3 Year Average Property Valuation		\$2,167,218,489.33						
Net Debt as % of 3 Year Average Property Valuation		0.49%						

**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
	Municipal	City of Ventnor	Building	Construction Code Officials	Plumbing, Electrical, etc	1/1/2019	12/31/2022	\$45,650.00
	County	County of Atlantic		Street Sweeping/Plowing				variable
	Municipal	City of Margate		Mechanic Services				66.05 per hour
	Municipal	City of Margate		Salt Storage				none
	Municipal	Egg Harbor Township		Dispatching Services		1/1/2023	12/31/2025	\$295,526.00
	Municipal	City of Margate	Court	Municipal Court Services	*additional fees for Judge,Pros,Pub Def	1/1/2022	12/31/2024	\$42,000.00
	<b>Amount Received Page Total</b>							\$0.00
	<b>Amount Paid Page Total</b>							\$0.00
	<b>Page Total</b>							\$383,176.00

**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
	<b>Amount Received Total</b>							\$0.00
	<b>Amount Paid Total</b>							\$0.00
	<b>Total</b>							\$383,176.00



**USER FRIENDLY BUDGET SECTION - Notes**

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