



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:**

Website:

Phone Number:

Mailing Address:

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

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Paul		Vagianos	12/31/2028	pvagianos@ridgewoodnj.net

Chief Administrative Officer

Keith		Kazmark		kkazmark@ridgewoodnj.net
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Chief Financial Officer

First Name	Middle Name	Last Name	Cert. Number	Business Email
Robert	G	Rooney	N-1607	rrooney@ridgewoodnj.net

Municipal Clerk

Heather	A	Mailander		hmailander@ridgewoodnj.net
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Registered Municipal Accountant

Bud		Jones		bjones@nisivoccia.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Paul		Vagianos	12/31/2028	pvagianos@ridgewoodnj.net
Pamela		Perron	12/31/2028	pperron@ridgewoodnj.net
Frank		Mortimer	12/31/2028	fmortimer@ridgewoodnj.net
Evan		Weitz	12/31/2026	eweltz@ridgewoodnj.net
Siobhan		Winograd	12/31/2026	swinograd@ridgewoodnj.net

Government Type:	<input type="text" value="Village"/>	6
Election Type:	<input type="text" value="Non-Partisan (November)"/>	4

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USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2024 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2025 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	0.668	\$39,658,266.68	23.31%	\$4,743.92	Municipal Purpose Tax	ACTUAL	\$42,256,311.27
Municipal Library	0.047	\$2,789,460.00	1.64%	\$333.78	Municipal Library	ACTUAL	\$2,933,321.40
Municipal Open Space	0.005	\$303,000.00	0.18%	\$35.51	Municipal Open Space	ACTUAL	\$303,000.00
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	1.819	\$107,837,215.00	63.40%	\$12,917.96	Local School District	ACTUAL	\$110,431,377.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.315	\$18,670,260.71	10.98%	\$2,237.03	County Purposes	ESTIMATED	\$19,137,017.23
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.015	\$840,479.71	0.49%	\$106.53	County Open Space	ESTIMATED	\$857,289.30
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2024 Budget)	2.869	\$170,098,682.10	100.00%	\$20,374.72	Total ESTIMATED amount to be raised by taxes		\$175,918,316.20
Total Taxable Valuation as of October 1, 2024 <u>\$6,133,035,300.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>19,430,324.42</u>		
Current Year (2025) Average Residential Assessment <u>\$712,700.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u>63,389,957.09</u>		
Prior Year (2024) Average Residential Assessment <u>\$710,168.00</u>					Total Non-Municipal Tax Levy <u>\$130,728,683.53</u>		
<u>Prior Year to Current Year Comparison</u>					Amount to be Raised by Taxes - Before RUT <u>\$174,688,316.20</u>		
<u>Comparison - Municipal Purposes Tax Rate</u>					Reserve for Uncollected Taxes (RUT) <u>\$1,230,000.00</u>		
Prior Year	Current Year	% Change (+/-)			Total Amount to be Raised by Taxes <u>\$175,918,316.20</u>		
0.668	0.689	3.14%			% of Tax Collections used to Calculate RUT <u>99.30%</u>		
<u>Comparison - Municipal Purposes Tax Levy</u>					If % used exceeds the actual collection % then reference the statutory exception used		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		<u>Tax Collections - ACTUAL as of Prior Year</u>		
\$39,658,266.68	\$42,256,311.27	6.55%	\$2,598,044.59		Total Tax Revenue, Collections CY 2024 <u>169,596,383.29</u>		
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes On</u>					Total Tax Levy, CY 2024 <u>174,004,740.00</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		% of Taxes Collected, CY 2024 <u>97.47%</u>		
\$4,743.92	\$4,910.50	3.51%	\$166.58		Delinquent Taxes - December 31, 2024 <u>\$4,142,859.23</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 Utility	Parking Utility	Utility	Utility	Utility
08	Surplus	-13.93%	(\$1,409,630.00)	\$10,115,859.00	\$8,706,229.00	\$3,898,000.00			\$4,347,801.00	\$460,428.00			
08	Local Revenue	-2.21%	(\$623,164.91)	28,252,735.91	\$27,629,571.00	\$5,174,300.00			20,126,821.00	2,328,450.00			
09	State Aid (without offsetting appropriation)	1.54%	\$29,181.00	\$1,889,589.00	\$1,918,770.00	\$1,918,770.00							
08	Uniform Construction Code Fees	-0.12%	(\$1,295.00)	\$1,116,295.00	\$1,115,000.00	\$1,115,000.00							
Special Revenue Items w/ Prior Written Consent													
11	Shared Services Agreements	-0.11%	(\$67.00)	\$58,667.00	\$58,600.00	\$58,600.00							
08	Additional Revenue Offset by Appropriations	2.97%	\$12,567.94	\$422,464.48	\$435,032.42	\$435,032.42							
10	Public and Private Revenue	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
08	Other Special Items	-6.71%	(\$326,080.00)	\$4,856,314.00	\$4,530,234.00	\$4,530,234.00							
15	Receipts from Delinquent Taxes	311.68%	\$1,855,923.16	\$595,464.84	\$2,451,388.00	\$2,451,388.00							
Amount to be raised by taxation													
07	Local Tax for Municipal Purposes	5.75%	\$2,298,874.80	\$39,957,436.47	\$42,256,311.27	\$42,256,311.27							
07	Minimum Library Tax	5.16%	\$143,861.40	\$2,789,460.00	\$2,933,321.40	\$2,933,321.40							
54	Open Space Levy Tax	0.00%	\$0.00	\$303,000.00	\$303,000.00	\$303,000.00	\$303,000.00						
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	2.19%	\$1,980,171.39	\$90,357,285.70	\$92,337,457.09	\$64,770,957.09	\$303,000.00	\$0.00	\$24,474,622.00	\$2,788,878.00	\$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 Utility	Parking Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government	34.00	4.00	7.24%	\$1,369,029.00	18,913,640.00	\$20,282,669.00	3,044,976.00			\$15,783,651.00	\$1,454,042.00				
21	Land-Use Administration	1.00		4.56%	\$7,385.00	\$161,985.00	\$169,370.00	\$169,370.00								
22	Uniform Construction Code	7.00	4.00	1.70%	\$12,384.00	\$728,843.00	\$741,227.00	\$720,827.00	\$20,400.00							
23	Insurance			21.78%	\$1,848,879.00	\$8,489,821.00	\$10,338,700.00	\$10,338,700.00								
25	Public Safety	103.00	2.00	3.80%	\$591,232.00	\$15,552,369.00	\$16,143,601.00	\$16,101,968.00	\$41,633.00							
26	Public Works	28.00	2.00	-0.28%	(\$17,331.00)	\$6,176,820.00	\$6,159,489.00	\$5,866,053.00	\$293,436.00							
27	Health and Human Services	7.00	1.00	-37.14%	(\$235,318.00)	\$633,541.00	\$398,223.00	\$378,656.00	\$19,567.00							
28	Parks and Recreation	18.00	2.00	4.70%	\$109,536.00	\$2,329,235.00	\$2,438,771.00	\$2,378,775.00	\$59,996.00							
29	Education (including Library)			5.16%	\$143,861.00	\$2,789,460.00	\$2,933,321.00	\$2,933,321.00								
30	Unclassified			-1.29%	(\$500.00)	\$38,617.00	\$38,117.00	\$38,117.00								
31	Utilities and Bulk Purchases	48.00	1.00	20.51%	\$352,355.00	\$1,718,045.00	\$2,070,400.00	\$2,070,400.00								
32	Landfill / Solid Waste Dispos	33.00	5.00	-16.57%	(\$472,895.00)	\$2,854,159.00	\$2,381,264.00	\$2,381,264.00								
35	Contingency			0.00%	\$0.00	\$25,000.00	\$25,000.00	\$25,000.00								
36	Statutory Expenditures			8.32%	\$701,929.00	\$8,439,449.00	\$9,141,378.00	\$8,211,627.00			\$812,251.00	\$117,500.00				
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00									
42	Shared Services			10.62%	\$87,496.00	\$823,797.00	\$911,293.00	\$911,293.00								
43	Court and Public Defender	4.00		-9.07%	(\$17,680.00)	\$194,957.00	\$177,277.00	\$177,277.00								
44	Capital			-37.71%	(\$1,032,120.00)	\$2,737,120.00	\$1,705,000.00	\$425,000.00			\$1,280,000.00					
45	Debt			-1.45%	(\$189,867.00)	\$13,070,578.00	\$12,880,711.00	\$6,393,237.00	\$303,000.00		\$5,409,474.00	\$775,000.00				
46	Deferred Charges			64.65%	\$267,949.00	\$414,451.00	\$682,400.00	\$540,064.00				\$142,336.00				
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00									
50	Reserve for Uncollected Taxes			0.00%	\$0.00	\$1,230,000.00	\$1,230,000.00	\$1,230,000.00								
55	Surplus General Budget			5.39%	\$76,142.00	\$1,413,104.00	\$1,489,246.00	\$0.00			\$1,189,246.00	\$300,000.00				
	Total	283.00	21.00	4.06%	\$3,602,466.00	\$88,734,991.00	\$92,337,457.00	\$64,335,925.00	\$435,032.00	\$303,000.00	\$0.00	\$2,788,878.00	\$0.00	\$0.00	\$0.00	\$0.00

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2024 Value)				Property Tax Assessments - Exempt Properties (October 1, 2024 Value)			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	71	\$9,700,800.00	0.16%	15A Public Schools	15	\$141,173,800.00	27.61%
2 Residential	7,443	\$5,304,415,600.00	86.49%	15B Other Schools	1	\$10,839,000.00	2.12%
3A/3B Farm			0.00%	15C Public Property	136	\$175,608,900.00	34.34%
4A Commercial	323	\$659,372,800.00	10.75%	15D Church and Charities	35	\$111,682,700.00	21.84%
4B Industrial			0.00%	15E Cemeteries & Graveyards	2	\$19,507,600.00	3.82%
4C Apartments	29	\$159,546,100.00	2.60%	15F Other Exempt	54	\$52,506,300.00	10.27%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property			0.00%				
Total	7,866	\$6,133,035,300.00	100.00%	Total	243	\$511,318,300.00	100.00%
Average Ratio (%), Assessed to True Value				67.39%			
Equalized Valuation, Taxable Properties				\$9,100,809,170.50			
Total # of property tax appeals filed in 2024				County Tax Board		31.00	
				State Tax Court		51.00	
Number of 2024 County Tax Board decisions appealed to Tax Court						5.00	
Number of pending property tax appeals in State Tax Court						60.00	
Amount paid out by municipality for tax appeals in 2024						\$2,860,400.00	

Percentage of Exempt vs.
Non-Exempt Properties 8.34%

Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2024 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				
Total 5 Yr Exemptions/Abatements	0	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	5.00		86,636.33	\$22,156.33		\$64,480.00		
Supervisory Staff (Department Heads & Managers)	29.00		5,228,895.23	\$4,310,901.23	\$15,000.00	\$240,984.00	\$662,010.00	
Police Officers (Including Superior Officers)	51.00		11,494,081.64	\$7,066,186.25	\$250,000.00	\$2,248,169.00	\$1,929,726.39	
Fire Fighters (Including Superior Officers)	50.00		10,885,748.37	\$6,539,036.37	\$250,000.00	\$2,300,452.00	\$1,796,260.00	
All Other Union Employees not listed above	132.00	17.00	14,659,486.85	\$12,034,514.85	\$125,000.00	\$1,202,272.00	\$1,297,700.00	
All Other Non-Union Employees not listed above	12.00	4.00	3,061,526.51	\$1,783,874.51		\$762,752.00	\$514,900.00	
Totals	279.00	21.00	45,416,374.93	\$31,756,669.54	\$640,000.00	\$6,819,109.00	\$6,200,596.39	\$0.00

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

YES

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	74.00	\$18,131.88	\$1,341,759.12	70.00	\$15,555.12	\$1,088,858.40
Parent & Child	18.00	\$32,463.84	\$584,349.12	16.00	\$27,843.72	\$445,499.52
Employee & Spouse (or Partner)	31.00	\$36,272.40	\$1,124,444.40	29.00	\$31,110.24	\$902,196.96
Family	108.00	\$50,597.64	\$5,464,545.12	125.00	\$43,398.84	\$5,424,855.00
Employee Cost Sharing Contribution (enter as negative -)			(\$2,314,000.00)			(\$3,401,904.00)
Subtotal	231.00		\$6,201,097.76	240.00		\$4,459,505.88
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	81	\$11,304.00	\$915,624.00	79	\$5,004.00	\$395,316.00
Parent & Child	2	\$32,403.84	\$64,807.68	2	\$24,707.04	\$49,414.08
Employee & Spouse (or Partner)	85	\$14,231.52	\$1,209,679.20	88	\$14,008.00	\$1,232,704.00
Family	22	\$47,174.52	\$1,037,839.44	23	\$45,567.84	\$1,048,060.32
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	190.00		\$3,227,950.32	192.00		\$2,725,494.40
GRAND TOTAL	421.00		\$9,429,048.08	432.00		\$7,185,000.28

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
YES

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

**USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY**

Bargaining Unit or Non-Union Position Eligible for Benefit (List Union Employees Liabilities by Bargaining Unit and Non-Union Employees by Individual Title Rather Than Naming Each Individuals)	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable items)		
	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
ADMINISTRATION	31.00	\$5,349.08	15.00	\$3,231.22	-	\$0.00	-	\$0.00	46.00	\$8,580.30	X		
COMM SERVICE,ASSESSMENTS,BUILDING INSP.HEALTH	530.50	\$168,104.00	136.00	\$48,206.00	7.50	\$3,460.56	-	\$0.00	674.00	\$219,771.20	X		
FINANCE & TAX COLLECTION DEPARTMENTS	96.00	\$29,874.29	31.50	\$9,758.59	-	\$0.00	-	\$0.00	127.50	\$39,632.88	X		
FIRE DEPARTMENT	2,940.06	\$1,684,561.15	53.00	\$32,495.09	2,366.88	\$1,181,654.08	-	\$0.00	5,359.94	\$2,898,710.32	X		
PARKS & RECREATION DEPARTMENT	326.00	\$95,065.62	69.50	\$20,982.71	31.06	\$8,574.58	-	\$0.00	426.56	\$124,622.91	X		
POLICE DEPARTMENT	1,723.90	\$1,018,453.77	268.05	\$139,686.06	1,223.55	\$653,284.34	-	\$0.00	3,215.50	\$1,811,424.17	X		
DEPARTMENT OF PUBLIC WORKS-ENGINEERING,GARAGE	1,308.00	\$439,318.56	360.85	\$122,153.65	213.46	\$93,645.28	-	\$0.00	1,882.31	\$655,117.49	X		
SANITATION,RECYCLING	3,318.00	\$217,834.67	240.00	\$66,406.02	3.94	\$1,005.67	-	\$0.00	3,561.94	\$285,246.36	X		
WATER DEPARTMENT	814.88	\$214,097.21	225.75	\$61,743.76	-	\$0.00	-	\$0.00	1,040.63	\$275,840.97	X		
NON-UNION													
PARKING ENFORCEMENT OFFICIERS	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00		X	
DEPUTY COURT ADMINISTRATORS (2)	28.50	\$6,704.22	7.50	\$1,730.39	-	\$0.00	-	\$0.00	36.00	\$8,434.61		X	
ENGINEER	19.63	\$7,535.85	16.50	\$6,335.87	-	\$0.00	-	\$0.00	36.13	\$13,871.72		X	
POLICE ADMIN ASSISTANT	0.50	\$135.91	1.00	\$271.81	-	\$0.00	-	\$0.00	1.50	\$407.72		X	
MANAGEMENT INFORMATION SYSTEMS (2)	34.13	\$1,290.61	13.00	\$3,467.02	52.50	\$1,990.68	-	\$0.00	99.63	\$6,748.31		X	
WATER DEPARTMENT ENGINEER	24.00	\$1,569.36	16.00	\$7,323.69	-	\$0.00	-	\$0.00	40.00	\$8,893.05		X	
WATER OPERATING ASSISTANT (2)	25.00	\$1,083.02	15.50	\$4,544.12	-	\$0.00	-	\$0.00	40.50	\$5,627.14		X	
DEPUTY VILLAGE CLERK										\$0.00		X	
POLICE RECORDS CLERK	2.00	\$439.44	-	\$0.00	-	\$0.00	-	\$0.00	2.00	\$439.44		X	
ASSISTANT TO VILLAGE MANAGER	4.75	\$1,635.10	6.00	\$2,065.38	-	\$0.00	-	\$0.00	10.75	\$3,700.48		X	
VILLAGE MANAGER ASSISTANT	96.25	\$38,673.77	31.50	\$12,399.23	2.75	\$154.64	-	\$0.00	130.50	\$51,227.64		X	
										\$0.00			
SUPERVISORS/DIRECTORS										\$0.00			
PARKS SUPERVISOR	54.75	\$21,651.31	8.00	\$3,163.66	28.50	\$1,408.82	-	\$0.00	66.31	\$26,223.79	X		
BUILDING INSPECTOR	164.13	\$53,820.50	26.00	\$10,764.10	-	\$0.00	-	\$0.00	190.13	\$64,584.60	X		
RECYCLING SUPERVISOR	30.88	\$11,319.70	-	\$0.00	-	\$0.00	-	\$0.00	30.88	\$11,319.70	X		
RECREATION SUPERVISOR	21.25	\$7,536.68	12.00	\$4,256.32	-	\$0.00	-	\$0.00	33.25	\$11,793.00	X		
SOLID WASTE SUPERVISOR	40.00	\$18,780.55	28.00	\$13,146.39	-	\$0.00	-	\$0.00	68.00	\$31,926.94	X		
STREETS SUPERVISOR	36.13	\$14,771.04	25.00	\$10,222.17	0.75	\$38.33	-	\$0.00	61.88	\$25,031.54	X		
SIGNAL SUPERVISOR	105.25	\$52,471.58	6.00	\$2,991.25	-	\$0.00	-	\$0.00	111.25	\$55,462.83	X		
CHIEF WATER POLLUTION CONTROL OPERATOR	91.13	\$38,960.37	19.00	\$8,123.43	-	\$0.00	-	\$0.00	110.13	\$47,083.80	X		
TOTALS (THIS PAGE ONLY)	11,866.59	\$4,151,037.36	1,630.65	\$595,467.93	3,930.89	\$1,945,216.98	-	\$0.00	17,403.20	\$6,691,722.91			

USER FRIENDLY BUDGET SECTION - Notes

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