

State of New Jersey Local Government Services

		_			
Year:	2019	Municipal User	Friendly B	udget	
MUNICIPALITY:	0208 Cresskill Borough -	County of Bergen		•	Adopted
Municode:	0208		Filename:	: 0208_fba_2019).xlsm
	Website:	www.cresskillboro.org			
	Phone Number:		201-569-5400		
	Mailing Address:		Borough of Cresski	ill	
			67 Union Ave		
Email the UFB if no	t using Outlook	Municipality	r: Cresskill	State: NJ	Zip: 07626
,	Mayor				
First Name	Middle Name	Last Name	Term Expires	Business Email	
Benedict		Romeo	12/31/2019		
	Chief Administr	ative Officer			
Francesca		Maragliano		fmaragliano@cresskillbo	ro.org
	Chief Financial	Officer			
Harold	E.	Laufeld, III.		hlaufeld@cresskillboro	.org
	Municipal Clerk				
Francesca		Maragliano		fmaragliano@cresskillbo	ro.org
	Registered Mun	icipal Accountant			
Paul	J	Lerch		plerch@lvhcpa.com	
	Governing Body	y Members			
First Name	Middle Name	Last Name	Term Expires	Business Email	
Mark		Spina	12/31/2019		
Simone		Tsigounis	12/31/2019		
James		Cleary	12/31/2020		
Hector		Olmo	12/31/2020		
Gregory		Mueller	12/31/2021		
Kathleen		Savas	12/31/2021	ksavas@cresskillboro.org	g

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2018 Calendar Year Propert	w Toy Lovies All o	entities leveling nuenout	tu tavas		Current Year 2019 Bu	dant	
2018 Calendar Tear Froper	<u>y Tax Levies - ALL 6</u> Calendar Year	Calendar Year	% of	Avg Residential	Taxes	Actual/Estimated	Tax Levy
	Tax Rate	Tax Levy	Total Levy	Taxpayer Impact	Taxes	Actual/Estimateu	Tax Devy
Municipal Purpose Tax	0.713	\$15,024,130.00	29.71%	\$4,970.32	Municipal Purpose Tax	ACTUAL	\$15,301,515.00
Municipal Library	0.036	\$761,263.00	1.51%	\$250.96	Municipal Library	ACTUAL	\$780,497.00
Municipal Open Space	0.010	\$210,828.00	0.42%	\$69.71	Municipal Open Space	ESTIMATED	\$213,569.00
Fire Districts (avg. rate/total levies)	0.010	Ψ210,020.00	0.00%	\$0.00	Fire Districts (total levies)	ESTRANTED	Ψ213,503.00
Other Special Districts (total levies)			0.00%	\$0.00	Other Special Districts (total levies)		
Local School District	1.385	\$29,200,584.00	57.74%	\$9,654.84	Local School District	ESTIMATED	\$29,654,000.00
Regional School District		4 1) 1 1) 1	0.00%	\$0.00	Regional School District		+
County Purposes	0.245	\$5,155,238.00	10.19%	\$1,707.90	County Purposes	ESTIMATED	\$5,313,000.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.010	\$220,563.63	0.44%	\$69.71	County Open Space	ESTIMATED	\$225,000.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2018 Budget)	2.399	\$50,572,606.63	100.00%	\$16,723.44	Total ESTIMATED amount to be raised by tax	xes	\$51,487,581.00
Total Taxable Valuation as of	October 1, 2018	\$2,135,686,900.00			Revenue Anticipated, Excluding Tax Levy		4,692,588.00
(To be used to calculate the current year tax rate) -				Budget Appropriations, before Reserve for Un	collected Taxes	19,198,600.00
Current Year Average Residential Asse	essment	\$702,500.00			Total Non-Municipal Tax Levy		\$35,405,569.00
B	_	*************************************			Amount to be Raised by Taxes - Before RUT		\$49,911,581.00
	Prior Vo	ear to Current Year C	omnarison		Reserve for Uncollected Taxes (RUT)		\$1,575,504.83
		cui to cuirent reur c	on purison		Total Amount to be Raised by Taxes		\$51,487,085.83
	C	Mariana	T D-4-		Town I mine with the extra control of Twinter		\$61,.07,000.00
	Prior Year	- Municipal Purposes Current Year			% of Tax Collections used to Calculate RUT		06.040/
			% Change (+/-)		% of Tax Collections used to Calculate RUT	_	96.94%
	0.713	0.716	0.42%		TCO/ 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
					If % used exceeds the actual collection % then		
	<u>Comparison</u>	- Municipal Purposes	Tax Levy		reference the statutory exception used		
	Prior Year C	Current Year 9	% Change (+/-)	\$ Change (+/-)			
	\$15,024,130.00	\$15,301,515.00	1.85%	\$277,385.00	Tax Collections - ACTUAL as of Prior Yea	<u>ar</u>	
					Total Tax Revenue, Collections CY 2018		49,613,385.00
<u>(</u>		on Avg. Residential Ta			Total Tax Levy, CY 2018		50,678,677.00
	Prior Year C	Current Year 9	% Change (+/-)	\$ Change (+/-)	% of Taxes Collected, CY 2018	_	97.90%
	\$4,970.32	\$5,029.90	1.20%	\$59.58		-	
	\$.,5 / 0.0 2	\$0,0 <u>-</u> 2.20	1.2370	\$27.20	Delinquent Taxes - December 31, 2018		\$783,516.00
				Sheet UFB-1	1	=	
				SHEEL OF D-1			

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	Swim Pool Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	7.43%	\$150,000.00	\$2,020,000.00	\$2,170,000.00	\$2,100,000.00		\$70,000.00					
08	Local Revenue	-19.46%	(\$154,835.00)	\$795,735.00	\$640,900.00	\$357,900.00		\$283,000.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$818,122.00	\$818,122.00	\$818,122.00							
08	Uniform Construction Code Fees	-11.86%	(\$40,372.00)	\$340,372.00	\$300,000.00	\$300,000.00							
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	#DIV/0!	\$0.00	\$0.00	\$0.00								
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00								
10	Public and Private Revenue	-42.18%	(\$16,077.00)	\$38,111.00	\$22,034.00	\$22,034.00							
08	Other Special Items	828.59%	\$418,968.00	\$50,564.00	\$469,532.00	\$469,532.00							
15	Receipts from Delinquent Taxes	-13.66%	(\$98,861.00)	\$723,861.00	\$625,000.00	\$625,000.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	-1.87%	(\$292,234.00)	\$15,593,749.00	\$15,301,515.00	\$15,301,515.00							
07	Minimum Library Tax	2.53%	\$19,234.00	\$761,263.00	\$780,497.00	\$780,497.00							
54	Open Space Levy Tax	1.30%	\$2,741.00	\$210,828.00	\$213,569.00		\$213,569.00						
07	Addition to Local District School Tax	#DIV/0!	\$0.00	\$0.00	\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00	\$0.00	\$0.00								
	Total	-0.05%	(\$11,436.00)	\$21,352,605.00	\$21,341,169.00	\$20,774,600.00	\$213,569.00	\$353,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Sheet UFB-2

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

FCOA		Budgeted P Full-Time F	Part-Time	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	Swim Pool Utility	Utility	Utility	Utility	Utility	Utility
20	General Government	8.00	4.00		(\$116,000.00)	\$1,406,300.00	\$1,290,300.00	\$1,290,300.00								
21	Land-Use Administration		2.00		\$8,200.00	\$66,100.00	\$74,300.00	\$74,300.00								
22	Uniform Construction Code	1.00	4.00	6.56%	\$14,600.00	\$222,500.00	\$237,100.00	\$237,100.00								
23	Insurance			1.82%	\$30,970.00	\$1,702,057.00	\$1,733,027.00	\$1,733,027.00								
25	Public Safety	29.00	66.00	1.41%	\$80,200.00	\$5,678,700.00	\$5,758,900.00	\$5,758,900.00								
26	Public Works	18.00	3.00		\$171,900.00	\$3,390,100.00	\$3,562,000.00	\$3,562,000.00								
27	Health and Human Services	1.00	2.00	3.97%	\$4,200.00	\$105,900.00	\$110,100.00	\$110,100.00								
28	Parks and Recreation	3.00	50.00	1.34%	\$8,850.00	\$662,550.00	\$671,400.00	\$345,400.00			\$326,000.00					
29	Education (including Library)	3.00	13.00	2.53%	\$19,234.00	\$761,263.00	\$780,497.00	\$780,497.00								
30	Unclassified			0.62%	\$1,664.00	\$267,408.00	\$269,072.00	\$31,000.00	\$24,503.00	\$213,569.00						
31	Utilities and Bulk Purchases			-7.77%	(\$98,671.00)	\$1,269,981.00	\$1,171,310.00	\$1,171,310.00								
32	Landfill / Solid Waste Disposal			1.91%	\$5,000.00	\$262,000.00	\$267,000.00	\$267,000.00								
35	Contingency			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
36	Statutory Expenditures			7.00%	\$125,898.00	\$1,798,366.00	\$1,924,264.00	\$1,913,264.00			\$11,000.00					
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	1.00	3.00	11.03%	\$9,000.00	\$81,600.00	\$90,600.00	\$90,600.00								
44	Capital			-5.00%	(\$5,000.00)	\$100,000.00	\$95,000.00	\$95,000.00								
45	Debt			15.09%	\$224,772.00	\$1,489,527.00	\$1,714,299.00	\$1,714,299.00								
46	Deferred Charges			0.00%	\$0.00	\$16,000.00	\$16,000.00				\$16,000.00					
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00									
50	Reserve for Uncollected Taxes			2.34%	\$36,000.00	\$1,540,000.00	\$1,576,000.00	\$1,576,000.00								
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00									
	Total	64.00	147.00	2.50%	\$520,817.00	\$20,820,352.00	\$21,341,169.00	\$20,750,097.00	\$24,503.00	\$213,569.00	\$353,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Sheet UFB-3

USER FRIENDLY BUDGET SECTION STRUCTURAL BUDGET IMBALANCES

	<i></i>			SIRUCTURAL		
	Non-recm.	reductions Future V.	Structural Imbas	Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
X			Cap	pital Surplus		Remaining balance is \$ 0.00
X			Res	serve for Payment of Bonds	\$26,171.00	Remaining balance is \$ 0.00
X			Ass	sessment Trust Surplus	\$3,232.00	Remaining Balance is estimated to be \$ 9,676.49

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

	Property Tax Assessm	ients - Taxable Prope	erties (October 1, 2018 Valu	<u>e)</u>	Property Tax Asses	ssments - Exempt Prop	oerties (October 1, 2018 Va	lue)
		# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1	Vacant Land	82	\$18,091,700.00	0.85%	15A Public Schools	5	\$60,335,000.00	33.17%
2	Residential	2,777	\$1,950,844,000.00	91.35%	15B Other Schools	1	\$5,401,300.00	2.97%
3A/3E	Farm			0.00%	15C Public Property	68	\$97,588,600.00	53.65%
4A	Commercial	76	\$157,251,100.00	7.36%	15D Church and Charities	11	\$13,086,800.00	7.19%
4B	Industrial	1	\$2,643,000.00	0.12%	15E Cemeteries & Graveyards	0	\$0.00	0.00%
4C	Apartments	3	\$6,857,100.00	0.32%	15F Other Exempt	10	\$5,500,900.00	3.02%
5A/5E	Railroad			0.00%		•		
6A/6E	Business Personal Property			0.00%				
	Total	2,939	\$2,135,686,900.00	100.00%	Total	95	\$181,912,600.00	100.00%
	<u> </u>							
	Average Ratio (%), Assessed to True V	alue	100.00%					
	Equalized Valuation, Taxable Properties	es	\$2,135,686,900.00		Percentage of Exempt vs.			
		-			Non-Exempt Properties	8.52%		
	Total # of property tax appeals file	ed in 2018	County Tax Board	88.00				
			State Tax Court	18.00				
	Number of 2018 County Tax Board dec	cisions appealed to Tax	x Court	2.00				
	Number of pending property tax appeal	ls in State Tax Court		18.00				
	Amount paid out by municipality for ta	x appeals in 2018		\$8,766.00				
			<u>-</u>					

	Prior Budget Year's Payn	ents in Lieu of Tax	(PILOT) - 5 Year Exemptio	ns/Abatements	
	·	# of	PILOT	_	Taxes if Billed in Full
		Parcels	Billing/Revenue	Assessed Value	2018 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				
О	Multiple Dwelling Abatement				
	Total 5 Yr Exemptions/Abatements	0	0.00	0.00	0.00

USER FRIENDLY BUDGET SECTION Long Term Tax Exemptions

									Long Term	ax Exemptions									
Prior Budget Year	s Payments in Lie	eu of Tax (PILOT)) - Long Term Tax l	Exemptions	Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					<u>Prior Budget Year</u>	's Payments in Lie	u of Tax (PILOT) - Long Term T	ax Exemptions	Prior Budget	Year's Payments in L	ieu of Tax (PILOT)	- Long Term Tax E	xemptions
Project Name	Type of Project (use drop-down for data entry)		Assessed Value	Taxes if Billed In Full 2018 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)		Assessed Value	Taxes if Billed In Full 2018 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)		Assessed Value	Taxes if Billed In Full e 2018 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)		Assessed Value	Taxes if Billed In Full 2018 Total Tax Rate
Cresskill Residential Communities	Other	\$116,624.00	\$12,375,000.00	\$296,876.25							•					•			
6 Madison Ave Associates LLC	Other	\$40,712.00	\$21,715,600.00	\$520,943.00															
	G.1 Tr. 1	157.224.00	24.000.600.00	017 010 07		G 1 T 1	Φ0.00	Φ0.00	Φ0.00			00.00	.	0 0 00	m . 11 m . F	' Ol Til	Φ0.00	Φ0.00	Φ^ ^^
Total Long Term Exemptions -	Column Total	157,336.00	34,090,600.00	817,819.25	Total Long Term Exempti	ons - Column Total	\$0.00	\$0.00	\$0.00	Total Long Term Exemption	ns - Column Total	\$0.00	\$0.00	\$0.00	Total Long Term Exempt		\$0.00		
Mark "X" if Grand Total															Total Long Term Exem	ptions - GRAND TOT	Al \$157,336.00	\$34,090,600.00	\$817,819.25

Sheet UFB-6C Sheet UFB-6C

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)	7.00	4.00	1,223,956.00	\$885,108.00	\$70,469.00	\$98,336.00	\$102,332.00	\$67,711.00
Police Officers (Including Superior Officers)	22.00		5,059,295.00	\$3,155,950.00	\$581,750.00	\$896,187.00	\$390,336.00	\$35,072.00
Fire Fighters (Including Superior Officers)	4.00	6.00	790,014.00	\$520,422.00	\$49,578.00	\$146,034.00	\$65,715.00	\$8,265.00
All Other Union Employees not listed above	16.00	4.00	2,623,691.00	\$1,586,286.00	\$392,078.00	\$220,862.00	\$277,068.00	\$147,397.00
All Other Non-Union Employees not listed above	15.00	133.00	0.00					
Totals	64.00	147.00	9,696,956.00	\$6,147,766.00	\$1,093,875.00	\$1,361,419.00	\$835,451.00	\$258,445.00

Is the Local Government required to comply with NJSA 11A (Civil Service)? - YES or NO

NO

Note - <u>Base Pay</u> 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				
	Current Year # of	Annual Cost		Prior Year # of	Prior Year Annual	
	Covered Members	Estimate per	Total Current		Cost per Employee	
	(Medical & Rx)	Employee	Year Cost	(Medical & Rx)	(Average)	Cost
Active Employees - Health Benefits - Annual Cost						
Single Coverage	16.00	\$11,559.00	\$184,944.00	16.00	\$11,223.00	\$179,568.00
Parent & Child	5.00	\$20,691.36	\$103,456.80	5.00	\$20,089.08	\$100,445.40
Employee & Spouse (or Partner)	10.00	\$22,566.84	\$225,668.40	10.00	\$22,445.88	\$224,458.80
Family	27.00	\$32,250.84	\$870,772.68	27.00	\$31,312.08	\$845,426.16
Employee Cost Sharing Contribution (enter as negative -)			(\$288,000.00)			(\$249,000.00)
Subtotal	58.00		\$1,096,841.88	58.00		\$1,100,898.36
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	58.00		\$1,096,841.88	58.00		\$1,100,898.36

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

YES YES

USER FRIENDLY BUDGET SECTION ACCUMULATED ABSENCE LIABILITY

Legal basis for benefit (check applicable items)

(cneck applicable items)							
	Gross Days of	Dellas Vales at 6	Approved		Individual		
	Accumulated	Dollar Value of Compensated	Labor	Local	Employment		
Organization/Individuals Eligible for Benefit	Absence	Absences	Agreement	Ordinance	Agreement		
None							
Totals	0.00	\$0.00					
		,					
Total Funds Reserved a	s of end of 2018	\$0.00					
Total Funds Appl	contiated in 2019	\$0.00					
L Total i ulius Appi	opriated in 2019	ψ0.00					

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

	Gross		Net		Current Year	2020	2021	All Additional Future
	Debt	Deductions	Debt		Budget	Budget	Budget	Years' Budgets
_								
Local School Debt	\$25,456,000.00	\$25,456,000.00	\$0.00	Utility Fund - Principal				
Regional School Debt			\$0.00	Utility Fund - Interest				
				Bond Anticipation Notes - Principal	\$1,375,000.00			
Utility Fund Debt				Bond Anticipation Notes - Interest	\$339,299.00			
Swim Pool	\$91,059.00	\$91,059.00	\$0.00	Bonds - Principal				
0			\$0.00	I				
0			\$0.00	Loans & Other Debt - Principal				
0			\$0.00	Loans & Other Debt - Interest				
0			\$0.00	_				
0			\$0.00	Total	\$1,714,299.00	\$0.00	\$0.00	\$0.00
Municipal Purposes				_				
Debt Authorized	\$3,239,500.00		\$3,239,500.00	Total Principal	\$1,375,000.00	\$0.00	\$0.00	\$0.00
Notes Outstanding			\$0.00	Total Interest	\$339,299.00	\$0.00	\$0.00	\$0.00
Bonds Outstanding	\$12,507,000.00	\$26,171.00	\$12,480,829.00	% of Total Current Year Budget	8.03%			
Loans and Other Debt			\$0.00			•		
_				Description		Debt Not Lis	ted Above	
Total (Current Year)	\$41,293,559.00	\$25,573,230.00	\$15,720,329.00	Total Guarantees - Governmental				
	_			Total Guarantees - Other				
				Total Capital/Equipment Leases				
Population (2010 census)	8,812			Total Other				
				D 15			771. 1	
Per Capita Gross Debt	\$4,686.06			Bond Rating	<u>Moody's</u>	Standard & Poors	<u>Fitch</u>	
Per Capita Net Debt	\$1,783.97			Rating	Aa2			
				Year of Last Rating	2018			
3 Yr. Average Property Valuation	<u>_</u>	\$2,275,565,065.67						
				Mark "X" if Municipality has	no bond rating			
Net Debt as % of 3 Year Avg Propert	ty Valuation	0.69%						
				Sheet UFB-10				

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

Providing or Receiving	Providing Services To/Receiving Services From	Type of Shared Service Provided	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid
Services?					4.5 (5.4 (5.5.5)	
Receiving	Borough of Alpine	Leaf Disposal		1/1/2018	12/31/2021	\$67,500.00
D	5 1 65	Vehicles Maintenance - Fire		0/4/2044	10/01/0010	
		Dept		8/1/2014	12/31/2019	
		911 Dispatch Service		1/1/2019	12/31/2019	\$4,287.00
Receiving	Borough of Hillsdale	FireArms Training - Range		1/1/2019	12/31/2019	\$3,433.00

USER FRIENDLY BUDGET SECTION - LIST OF AUTHORITIES AND FIRE DISTRICTS

Please set forth below the names of all authorities and fire districts that serve your municipality

USER FRIENDLY BUDGET SECTION - Notes

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