



Election Type: Partisan ▼ 2

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2024 Calendar Year Property Tax Levies - ALL entities levying property taxes					Current Year 2025 Budget		
	Calendar Year	Calendar Year	% of	Avg Residential	Taxes	Actual/Estimated	Tax Levy
	Tax Rate	Tax Levy	Total Levy	Taxpayer Impact			
Municipal Purpose Tax	0.294	\$5,618,158.00	12.84%	\$849.11	Municipal Purpose Tax	ACTUAL	\$6,212,542.99
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)	0.110	\$2,040,826.87	4.66%	\$317.70	Fire Districts (total levies)	ESTIMATED	\$2,200,000.00
Other Special Districts (total levies)			0.00%	\$0.00	Other Special Districts (total levies)		
Local School District	1.558	\$29,754,193.00	67.99%	\$4,499.72	Local School District	ESTIMATED	\$30,500,000.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.277	\$5,295,014.82	12.10%	\$800.01	County Purposes	ESTIMATED	\$6,700,000.00
County Library	0.041	\$772,984.89	1.77%	\$118.41	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.016	\$281,552.53	0.64%	\$46.21	County Open Space		
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2024 Budget)	2.296	\$43,762,730.11	100.00%	\$6,631.17	Total ESTIMATED amount to be raised by taxes		\$45,612,542.99
Total Taxable Valuation as of	October 1, 2024	\$1,923,310,300.00			Revenue Anticipated, Excluding Tax Levy		11,373,552.30
(To be used to calculate the current year tax rate)					Budget Appropriations, before Reserve for Uncollected Taxes		16,400,169.17
Current Year (2025) Average Residential Assessment		\$290,248.00			Total Non-Municipal Tax Levy		\$39,400,000.00
Prior Year (2024) Average Residential Assessment		\$288,814.00			Amount to be Raised by Taxes - Before RUT		\$44,426,616.87
					Reserve for Uncollected Taxes (RUT)		\$1,185,926.12
					Total Amount to be Raised by Taxes		\$45,612,542.99
<u>Prior Year to Current Year Comparison</u>							
<u>Comparison - Municipal Purposes Tax Rate</u>							
Prior Year		Current Year	% Change (+/-)				
0.294		0.323	9.86%				
<u>Comparison - Municipal Purposes Tax Levy</u>							
Prior Year		Current Year	% Change (+/-)	\$ Change (+/-)			
\$5,618,158.00		\$6,212,542.99	10.58%	\$594,384.99			
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>							
Prior Year		Current Year	% Change (+/-)	\$ Change (+/-)			
\$849.11		\$937.50	10.41%	\$88.39			

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	22.00%	\$474,000.00	\$2,155,000.00	\$2,629,000.00	\$2,629,000.00							
08	Local Revenue	-23.76%	(\$482,991.62)	\$2,032,991.62	\$1,550,000.00	\$1,550,000.00							
09	State Aid (without offsetting appropriation)	-10.61%	(\$750,225.08)	\$7,073,878.08	\$6,323,653.00	\$6,323,653.00							
08	Uniform Construction Code Fees	-36.75%	(\$130,712.60)	\$355,712.60	\$225,000.00	\$225,000.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	-46.28%	(\$159,620.88)	\$344,873.38	\$185,252.50	\$185,252.50							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-97.31%	(\$3,283,970.39)	\$3,374,864.39	\$90,894.00	\$90,894.00							
08	Other Special Items	#DIV/0!	\$0.00		\$0.00								
15	Receipts from Delinquent Taxes	-11.98%	(\$50,331.64)	\$420,084.74	\$369,753.10	\$369,753.10							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-4.41%	(\$286,388.56)	\$6,498,931.55	\$6,212,542.99	\$6,212,542.99							
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	-20.98%	(\$4,670,240.77)	\$22,256,336.36	\$17,586,095.59	\$17,586,095.59	\$0.00	\$0.00	\$0.00	\$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	9.00	6.00	22.67%	\$397,500.00	\$1,753,400.00	\$2,150,900.00	\$2,150,900.00								
21 Land-Use Administration	1.00	0.00	30.82%	\$25,800.00	\$83,700.00	\$109,500.00	\$109,500.00								
22 Uniform Construction Code	2.00	3.00	0.52%	\$1,500.00	\$289,750.00	\$291,250.00	\$291,250.00								
23 Insurance	0.00	0.00	-1.93%	(\$59,100.00)	\$3,055,900.00	\$2,996,800.00	\$2,996,800.00								
25 Public Safety	10.00	28.00	-31.19%	(\$752,231.75)	\$2,411,561.75	\$1,659,330.00	\$1,659,330.00								
26 Public Works	36.00	0.00	-32.42%	(\$2,100,608.42)	\$6,480,008.42	\$4,379,400.00	\$4,379,400.00								
27 Health and Human Services	0.00	0.00	-5.50%	(\$7,344.26)	\$133,561.76	\$126,217.50	\$102,600.00	\$23,617.50							
28 Parks and Recreation	1.00	64.00	-2.07%	(\$16,920.96)	\$818,870.96	\$801,950.00	\$729,950.00	\$72,000.00							
29 Education (including Library)	0.00	0.00	#DIV/0!	\$0.00		\$0.00									
30 Unclassified	0.00	0.00	-47.48%	(\$36,700.00)	\$77,300.00	\$40,600.00	\$40,600.00								
31 Utilities and Bulk Purchases	0.00	0.00	0.39%	\$1,500.00	\$380,500.00	\$382,000.00	\$382,000.00								
32 Landfill / Solid Waste Disposal	0.00	0.00	#DIV/0!	\$0.00		\$0.00									
35 Contingency	0.00	0.00	#DIV/0!	\$0.00		\$0.00									
36 Statutory Expenditures	0.00	0.00	-0.94%	(\$10,213.00)	\$1,089,995.00	\$1,079,782.00	\$1,079,782.00								
37 Judgements	0.00	0.00	#DIV/0!	\$0.00		\$0.00									
42 Shared Services	0.00	0.00	#DIV/0!	\$0.00		\$0.00									
43 Court and Public Defender	2.00	2.00	17.98%	\$45,200.00	\$251,413.00	\$296,613.00	\$296,613.00								
44 Capital	0.00	0.00	-61.42%	(\$246,732.83)	\$401,732.83	\$155,000.00	\$155,000.00								
45 Debt	0.00	0.00	1.87%	\$32,280.67	\$1,723,546.00	\$1,755,826.67	\$1,755,826.67								
46 Deferred Charges	0.00	0.00	-62.75%	(\$294,775.00)	\$469,775.00	\$175,000.00	\$175,000.00								
48 Debt - Type 1 School District	0.00	0.00	#DIV/0!	\$0.00		\$0.00									
50 Reserve for Uncollected Taxes	0.00	0.00	5.54%	\$62,254.01	\$1,123,672.11	\$1,185,926.12	\$1,185,926.12								
55 Surplus General Budget	0.00	0.00	#DIV/0!	\$0.00		\$0.00									
Total	61.00	103.00	-14.40%	(\$2,958,591.54)	\$20,544,686.83	\$17,586,095.29	\$17,490,477.79	\$95,617.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

USER FRIENDLY BUDGET SECTION
STRUCTURAL BUDGET IMBALANCES

<div>Revenues at Risk</div> <div>Non-recurring appropriation reductions</div> <div>Future Year Appropriation Increases</div> <div>Structural Imbalance Offsets</div>				Line Item. <div>Put "X" in cell to the left that corresponds to the type of imbalance.</div>	Amount	Comment/Explanation
				None		

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	870	\$53,668,900.00	2.79%	15A Public Schools	5	\$24,845,200.00	15.90%
2 Residential	5,672	\$1,646,284,000.00	85.45%	15B Other Schools	0	\$0.00	0.00%
3A/3B Farm	128	\$12,628,200.00	0.66%	15C Public Property	1,228	\$94,839,400.00	60.70%
4A Commercial	324	\$207,267,800.00	10.76%	15D Church and Charities	25	\$13,905,900.00	8.90%
4B Industrial	1	\$2,412,600.00	0.13%	15E Cemeteries & Graveyards	6	\$907,600.00	0.58%
4C Apartments	3	\$1,048,800.00	0.05%	15F Other Exempt	116	\$21,743,600.00	13.92%
5A/5B Railroad	32	\$3,253,700.00	0.17%				
6A/6B Business Personal Property	0	\$0.00	0.00%				
Total	7,030	\$1,926,564,000.00	100.00%	Total	1,380	\$156,241,700.00	100.00%
Average Ratio (%), Assessed to True Value				Percentage of Exempt vs. Non-Exempt Properties			
62.40%				8.11%			
Equalized Valuation, Taxable Properties							
\$3,087,442,307.69							
Total # of property tax appeals filed in 2024							
County Tax Board							
7.00							
State Tax Court							
3.00							
Number of 2024 County Tax Board decisions appealed to Tax Court							
1.00							
Number of pending property tax appeals in State Tax Court							
3.00							
Amount paid out by municipality for tax appeals in 2024							
\$0.00							

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

Long Term Tax Exemptions

[illegible]

USER FRIENDLY BUDGET SECTION

Long Term Tax Exemptions

[illegible]

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	5.00	81,555.00	\$73,500.00	\$0.00	\$2,205.00	\$0.00	\$5,850.00
Supervisory Staff (Department Heads & Managers)	20.00	2.00	2,090,900.00	\$1,499,400.00	\$0.00	\$255,500.00	\$220,500.00	\$115,500.00
Police Officers (Including Superior Officers)	0.00	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Fire Fighters (Including Superior Officers)	0.00	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
All Other Union Employees not listed above	27.00	0.00	2,782,000.00	\$1,764,500.00	\$94,000.00	\$311,000.00	\$476,000.00	\$136,500.00
All Other Non-Union Employees not listed above	14.00	96.00	2,297,700.00	\$1,870,200.00	\$25,000.00	\$180,500.00	\$147,000.00	\$75,000.00
Totals	61.00	103.00	7,252,155.00	\$5,207,600.00	\$119,000.00	\$749,205.00	\$843,500.00	\$332,850.00

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	9.00	\$13,781.28	\$124,031.52	9.00	\$13,627.08	\$122,643.72
Parent & Child	5.00	\$24,668.52	\$123,342.60	7.00	\$24,392.40	\$170,746.80
Employee & Spouse (or Partner)	6.00	\$27,562.56	\$165,375.36	8.00	\$28,218.18	\$225,745.44
Family	22.00	\$38,449.80	\$845,895.60	22.00	\$38,264.00	\$841,808.00
Employee Cost Sharing Contribution (enter as negative -)			(\$310,594.08)			(\$289,601.52)
Subtotal	42.00		\$948,051.00	46.00		\$1,071,342.44
Elected Officials - Health Benefits - Annual Cost						
Single Coverage	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Parent & Child	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Employee & Spouse (or Partner)	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Family	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Employee Cost Sharing Contribution (enter as negative -)			\$0.00			\$0.00
Subtotal	0.00		\$0.00	0.00		\$0.00
Retirees - Health Benefits - Annual Cost						
Single Coverage	10	\$21,639.48	\$216,394.80	9	\$10,108.92	\$90,980.28
Parent & Child	3	\$30,295.80	\$90,887.40	4	\$24,796.86	\$99,187.44
Employee & Spouse (or Partner)	11	\$31,188.25	\$343,070.77	11	\$21,041.01	\$231,451.11
Family	3	\$53,667.36	\$161,002.08	3	\$41,111.16	\$123,333.48
Employee Cost Sharing Contribution (enter as negative -)			(\$4,714.20)			(\$4,243.92)
Subtotal	27.00		\$806,640.85	27.00		\$540,708.39
GRAND TOTAL	69.00		\$1,754,691.85	73.00		\$1,612,050.83

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

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
Personnel Officer	217.00	\$13,473.08	84.00	\$5,215.38	-	\$0.00	21.00	\$1,303.85	-	\$0.00		X	X
Municipal Clerk	377.25	\$15,000.00	40.75	\$1,992.72	-	\$0.00	28.50	\$1,393.68	-	\$0.00		X	
Chief Financial Officer	1,758.50	\$15,000.00	137.00	\$8,069.45	-	\$0.00	-	\$0.00	-	\$0.00		X	
Tax Collector	983.75	\$15,000.00	161.00	\$9,483.08	-	\$0.00	3.00	\$176.70	-	\$0.00		X	
Construction Official	663.25	\$15,000.00	102.75	\$5,306.87	3.00	\$154.95	-	\$0.00	-	\$0.00		X	
Court Administrator	256.50	\$11,345.19	101.25	\$4,478.37	0.75	\$33.17	3.00	\$132.69	-	\$0.00		X	
Deputy EMS Chief	39.25	\$1,622.84	115.00	\$4,754.81	-	\$0.00	-	\$0.00	-	\$0.00		X	
Supervising EMTs (2)	463.25	\$14,922.00	142.50	\$4,590.14	22.75	\$732.81	4.00	\$128.85	-	\$0.00		X	
Senior EMT	228.75	\$7,148.44	43.00	\$1,343.75	0.25	\$7.81	-	\$0.00	-	\$0.00		X	
Superintendent of Public Works	428.75	\$15,000.00	136.00	\$7,584.62	-	\$0.00	-	\$0.00	-	\$0.00		X	
Assistant Superintendent of Public Works	529.50	\$15,000.00	184.00	\$9,775.00	-	\$0.00	34.00	\$1,806.25	-	\$0.00		X	
Maintenance Supervisor, Grounds	326.75	\$13,195.67	130.50	\$5,270.19	6.00	\$242.31	0.25	\$10.10	-	\$0.00		X	
General Supervisor	230.75	\$9,540.63	60.50	\$2,501.44	1.25	\$51.68	-	\$0.00	-	\$0.00		X	
Supervising Mechanic	56.75	\$2,346.39	20.00	\$826.92	22.00	\$909.62	-	\$0.00	-	\$0.00		X	
Supervising Sanitation	231.25	\$9,616.89	32.75	\$1,361.96	-	\$0.00	-	\$0.00	-	\$0.00		X	
Supervising Maintenance Repairer	238.25	\$9,476.20	184.00	\$6,546.15	43.75	\$1,556.49	-	\$0.00	-	\$0.00		X	
Supervising Equipment Operator	236.25	\$8,405.05	136.50	\$4,856.25	7.75	\$275.72	1.75	\$62.26	-	\$0.00		X	
Maintenance Worker 3, Grounds	239.00	\$8,502.88	68.00	\$2,419.23	53.00	\$1,885.58	16.00	\$569.23	-	\$0.00		X	
Keyboarding Clerk 2 (2)	1,145.75	\$28,376.68	280.00	\$9,346.16	-	\$0.00	-	\$0.00	-	\$0.00		X	
Assistant Municipal Treasurer	1.50	\$53.98	4.00	\$143.96	-	\$0.00	-	\$0.00	-	\$0.00		X	
Assistant Tax Collector	17.00	\$565.11	35.00	\$1,163.46	-	\$0.00	-	\$0.00	-	\$0.00		X	
Deputy Tax Collector	7.00	\$246.15	63.50	\$2,232.97	-	\$0.00	-	\$0.00	-	\$0.00		X	
Zoning Officer	201.75	\$8,646.43	98.00	\$4,200.00	37.25	\$1,596.43	8.50	\$364.29	-	\$0.00		X	
Keyboarding Clerk 1	132.00	\$4,641.76	42.00	\$1,476.92	-	\$0.00	-	\$0.00	-	\$0.00		X	
Deputy Court Administrator	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00		X	
Recreation Supervisor	95.00	\$2,923.08	70.75	\$2,176.92	23.00	\$707.69	14.00	\$430.77	-	\$0.00		X	
EMT (2nd year)	184.25	\$5,049.16	16.50	\$452.16	-	\$0.00	-	\$0.00	-	\$0.00		X	
EMT (1st year) (3)	278.00	\$7,350.96	68.00	\$1,798.08	24.75	\$654.45	10.00	\$264.42	-	\$0.00		X	
AFSCME District Council 71	6,534.50	\$208,156.12	2,265.00	\$69,566.59	399.50	\$12,544.39	149.25	\$4,555.42	-	\$0.00	X		
TOTALS (THIS PAGE ONLY)	16,101.50	\$465,604.69	4,822.25	\$178,933.55	645.00	\$21,353.10	293.25	\$11,198.51	-	\$0.00			

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

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USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

[illegible]

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

[illegible]

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

[illegible]

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

Gross Debt				Current Year				2026		2027		All Additional Future	
Deductions				Budget				Budget		Budget		Years' Budgets	
Net Debt													
Local School Debt			\$0.00	Utility Fund - Principal									
Regional School Debt			\$0.00	Utility Fund - Interest									
				Bond Anticipation Notes - Principal									
				Bond Anticipation Notes - Interest									
				Bonds - Principal	\$1,350,000.00	\$1,470,000.00	\$1,585,000.00	\$7,490,000.00					
				Bonds - Interest	\$405,826.67	\$370,000.00	\$320,400.00	\$962,000.00					
				Loans & Other Debt - Principal									
				Loans & Other Debt - Interest									
				Total	\$1,755,826.67	\$1,840,000.00	\$1,905,400.00	\$8,452,000.00					
				Total Principal	\$1,350,000.00	\$1,470,000.00	\$1,585,000.00	\$7,490,000.00					
				Total Interest	\$405,826.67	\$370,000.00	\$320,400.00	\$962,000.00					
				% of Total Current Year Budget	9.98%								
				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			AA						
				Year of Last Rating			2024						
				Mark "X" if Municipality has no bond rating									

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

[illegible]

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED[illegible]

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

[illegible]

USER FRIENDLY BUDGET SECTION - Notes

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