

Financial Plan January 31, 2016 - Updated Revenue Forecast 3/15/16  
MIDD /000001135

Category	2013/2014 Actuals <sup>1</sup>	2015/2016 Adopted Budget <sup>2</sup>	2015/2016 Current Budget <sup>3</sup>	2015/2016 Biennial-to-Date Actuals <sup>4</sup>	2015/2016 Estimated <sup>5</sup>	2017/2018 Projected <sup>6</sup>	2019/2020 Projected <sup>6</sup>
<b>Beginning Fund Balance</b>	23,962,347	15,773,536	16,257,983	16,257,983	16,257,983	9,573,132	24,391,923
<b>Revenues</b>							
Local Sales Tax	100,493,041	111,109,079	118,886,813	62,069,098	118,886,813	129,614,363	139,768,400
Other	139,899	112,336	112,336	56,008	112,336	117,953	123,143
<b>Total Revenues</b>	<b>100,632,940</b>	<b>111,221,415</b>	<b>118,999,149</b>	<b>62,125,106</b>	<b>118,999,149</b>	<b>129,732,316</b>	<b>139,891,543</b>
<b>Expenditures</b>							
Wages and Benefits (S1000)	(21,126,899)	(23,437,231)	(24,533,745)	(13,397,023)	(24,533,745)	(24,960,651)	(26,608,054)
Supplies & Capital	(103,230)	(107,668)	(107,668)	(44,606)	(107,668)	(107,668)	(107,668)
Services (S3000)	(83,243,300)	(86,238,855)	(96,802,708)	(39,428,395)	(96,452,708)	(97,388,322)	(102,183,697)
Intergovernmental Services (S5000)	(3,863,875)	(3,584,465)	(4,567,098)	(4,223,620)	(4,567,098)	(3,856,884)	(4,150,068)
Other Fund Transactions <sup>7</sup>		(22,781)	(22,781)	(3,135,433)	(22,781)		
Supplantation Ramp down in 2017						11,400,000	11,947,200
<b>Total Expenditures</b>	<b>(108,337,304)</b>	<b>(113,391,000)</b>	<b>(126,034,000)</b>	<b>(60,229,076)</b>	<b>(125,684,000)</b>	<b>(114,913,525)</b>	<b>(121,102,227)</b>
<b>Estimated Under expenditures</b>							
<b>Other Fund Transactions<sup>7</sup></b>							
<b>GAAP Adjustments</b>							
<b>Total Other Fund Transactions</b>	-	-	-	-	-	-	-
<b>Ending Fund Balance</b>	<b>16,257,983</b>	<b>13,603,951</b>	<b>9,223,132</b>	<b>18,154,013</b>	<b>9,573,132</b>	<b>24,391,923</b>	<b>43,181,239</b>
<b>Reserves<sup>8</sup></b>							
Expenditure Reserve (s)		(3,658,569)					
Cash Flow Reserve(s)							
Rate Stabilization Reserve(s)	(5,275,885)	(5,833,227)	(6,241,558)	(6,241,558)	(6,241,558)	(6,804,754)	(7,337,843)
Rainy Day Reserve (30 days)							
<b>Total Reserves</b>	<b>(5,275,885)</b>	<b>(9,491,796)</b>	<b>(6,241,558)</b>	<b>(6,241,558)</b>	<b>(6,241,558)</b>	<b>(6,804,754)</b>	<b>(7,337,843)</b>
Reserve Shortfall	-	-	-	-	-	-	-
<b>Ending Undesignated Fund Balance</b>	<b>10,982,098</b>	<b>4,112,155</b>	<b>2,981,574</b>	<b>11,912,455</b>	<b>3,331,574</b>	<b>17,587,169</b>	<b>35,843,396</b>

**Financial Plan Notes (samples below)**

<sup>1</sup> 2013/2014 Actuals reflect year end information from IRS and are consistent with the Budgetary Fund Balance figures published by FBOC.

<sup>2</sup> 2015/2016 Adopted Budget is based on ordinance 17943.

<sup>3</sup> 2015/2016 Current Budget includes March 2016 Mental Health Sales Tax Forecast and supplemental appropriations per ordinance # 18110 for \$9,943,000, ordinance # 18155 for \$2,322,000, and ordinance # 18223 for \$378,000.

<sup>4</sup> 2015/2016 Biennial-to-Date Actuals reflects actual revenues and expenditures as of 1/31/2016, using IRS report GL\_003.

<sup>5</sup> 2015/2016 Estimated reflects updated revenue and expenditure estimates as of 1/31/2016, and the impact of any proposed, but not approved supplementals.

<sup>6</sup> Out year projections assume revenue growth per DCHA guidance, that MIDD funding is renewed past 2017, expenditure growth of .22% for the 17/18 biennium and 3.56% for the 18/20 biennium less Supplantation ramp down and reflect the most recent budget, including the out year impact of supplementals.

<sup>7</sup> Other fund transactions include accounting adjustments to balance to budgetary fund balance.

<sup>8</sup> Revenue Stabilization Reserve is equal to 3.25% of MIDD tax receipts.

<sup>9</sup> This plan was updated by DCHS Staff on 3/16/2016.

# Personal Financial Plan

**Debbie Harrison**



## **Personal Financial Plan:**

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Liability Insurance PART III THE ROLE OF INVESTMENT IN FINANCIAL PLANNING Chapter 12 Fundamentals of Investing Chapter 13 Investing in Stocks Bonds Chapter 14 Investing in Mutual Funds Chapter 15 Other Investments PART IV RETIREMENT PLANNING ESTATE PLANNING Chapter 16 Retirement Planning Chapter 17 Estate Planning Appendix A 99 Ways to Cut Costs Every Day Appendix B Financial Tables Appendix C Homeowners 3 Special Form Insurance Policy Appendix D Personal Auto Policy

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**Management of Personal Income** Leo Jeannot Chasse, Ethel C. O'Neill, 1927 [The Tools and Techniques of Financial Planning](#) Stephan R. Leimberg, Martin J. Satinsky, Robert T. LeClair, 1987 *The Complete Idiot's Guide to Success as a Personal Financial Planner* John P. Napolitano, 2007 According to the U S Office of Statistics financial planning is one of the fastest growing careers in America today Over 200 000 financial presently work in the marketplace and the growth rate continues in the double digits Of those financial planners over 40 percent are self employed or outside affiliates with financial institutions

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## **Table of Contents Personal Financial Plan**

1. Understanding the eBook Personal Financial Plan
  - The Rise of Digital Reading Personal Financial Plan
  - Advantages of eBooks Over Traditional Books
2. Identifying Personal Financial Plan
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Personal Financial Plan
  - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Financial Plan
  - Personalized Recommendations
  - Personal Financial Plan User Reviews and Ratings
  - Personal Financial Plan and Bestseller Lists
5. Accessing Personal Financial Plan Free and Paid eBooks
  - Personal Financial Plan Public Domain eBooks
  - Personal Financial Plan eBook Subscription Services
  - Personal Financial Plan Budget-Friendly Options
6. Navigating Personal Financial Plan eBook Formats
  - ePub, PDF, MOBI, and More
  - Personal Financial Plan Compatibility with Devices
  - Personal Financial Plan Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Personal Financial Plan
  - Highlighting and Note-Taking Personal Financial Plan
  - Interactive Elements Personal Financial Plan
8. Staying Engaged with Personal Financial Plan

- Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Personal Financial Plan
9. Balancing eBooks and Physical Books Personal Financial Plan
- Benefits of a Digital Library
  - Creating a Diverse Reading Collection Personal Financial Plan
10. Overcoming Reading Challenges
- Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Personal Financial Plan
- Setting Reading Goals Personal Financial Plan
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Personal Financial Plan
- Fact-Checking eBook Content of Personal Financial Plan
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
- Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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