

**The Financial Plan is like your household finances:**

Equity in Reserves and Assets = Savings and Assets



Long-Term Debt = Borrowing



Capital and Operating Expenses = Spending



Revenue = Income





	CAPITAL	OPERATIONS
Revenues	Reserves	Property taxes
	Grants	User fees and rates
	Contributions	Sale of services
		Fines and permits
Operating Expenses		<b>Functional areas</b>
		Protective Services
		Parks, Recreation & Culture
		Transportation, Engineering & Operations
		General government
		Utilities
		<b>Types of Expenses</b>
		Staffing
		Contract services
		Long-term debt interest
		Materials and supplies
		Utility purchases
Capital Expenses	Asset maintenance	Staff and resources to deliver capital programs
	Asset replacement	
	City operations	
	Community services	
Long-Term Debt	Water Utility	Annual debt interest payments
		Annual debt principle payments
Equity- Reserves	Land sales	Annual contributions to reserves
	Developer contributions	
Equity- Tangible Capital Assets	Land	Depreciation of assets
	Buildings	
	Vehicles and equipment	
	Park improvements	
	Transportation infrastructure	
	Water, Sewer and Drainage Infrastructure	