

## Worksheet 1: Instructions A-D

## A. Instructions

- 1) Fill in your municipality's financial data in the "Data Entry" tab. We have put in data for a fake municipality as a place-holder to show what the charts will look like when complete. Consult the "Definitions" below if you have a question about a term.
- 2) Do not fill in any spaces on the "Data Entry" tab that are not shaded green. They will be automatically calculated based on your other entries.
- 3) If you leave the data entry page incomplete, some of the graphics in other tabs may not generate properly.
- 4) Each tab will allow you to compare your municipality to other public entities in the state on an important financial metric. These tabs have been locked, and cannot be edited.

## B. Purpose of Tool

The purpose of this tool is to provide local governments with a way to replicate the figures in the "Dollar and Sense" state report. Local governments may report information in such a way that does not immediately allow for replication of the state-wide figures. This tool allows for data on all primary government activities, business activities, long-term debt levels, and retiree pension and other obligations to be entered and compared to figures in the state report.

## C. Definitions

### Actuarial Accrued Liability

Actuaries make assumptions to determine how much money the government will owe in the future in pensions and other retirement benefits for work that government employees have performed. They then determine the present value of these liabilities, and call it the actuarial accrued liability. When money is not set aside for this liability, it is considered an unfunded actuarial accrued liability (UAAL).

### Budget Gap

A novel fiscal measure similar to a deficit. A budget gap is the extent to which expenditures *and other new unfunded obligations* exceeded revenues in a fiscal year. This includes any new pension or OPEB commitments that have not been funded. Like deficits, budget gaps accumulate from one year to the next.

### Cash Balance

The cash balance for a given fund is derived by adding cash on hand to any interfund receivables, and subtracting amounts payable to other funds and entities.

### Cash On Hand

Cash on hand is the total amount of cash or cash equivalents listed as an asset on your balance sheet.

### Compensation

Compensation includes wages, salary, health benefits, and retirement benefits.

**Contributions**

Money received from other entities that has been recognized as revenue.

**Deficit**

The extent to which expenditures (money paid out) exceed revenues (money received) in any given fiscal year. These accumulate from one year to the next, and must be paid for through loans or drawing down reserves.

**General Fund**

It is standard practice for governments to make many of their discretionary payments out of the general fund. Most of the time, it is the primary source of funds for government operations.

**Human Services**

Assistance to citizens contingent on their need. This includes direct cash assistance as well as payments to vendors for services and the support of private welfare agencies.

**Net Investment Income**

The net change (gains minus losses) in value, based on market price or actuarial assessment, of any investments.

**Utilities**

Public services that include water, electric, and transit.

**Reserved or Designated Funds**

Funds that have already been set aside or restricted for a given purpose. Any net equity that has not already been reserved or designated is "unrestricted reserves."

**Other Post-Employment Benefits (OPEB)**

When states guarantee retiree benefits besides a pension, these are other post-employment benefits (OPEB). OPEB almost exclusively refer to coverage of health, dental, and vision needs in retirement.

**D. Sources**

**Local Government Revenues and Expenditures**

U.S. Census Bureau

2007 Census of Governments

**State Government Employee Compensation**

Michigan Civil Service Commission

Michigan Annual Workforce Reports, 2000-2009

**Local Government Employee Compensation**

Bureau of Economic Analysis

Regional Economic Information System

**Private Sector Employee Compensation**

Bureau of Economic Analysis

Regional Economic Information System

<b>State of Michigan Reserves</b>	Michigan Office of the Budget Comprehensive Annual Financial Report (CAFR), FY 2010
<b>Michigan Public School Reserves</b>	Michigan Department of Education Bulletin 1011, 2008-2009
<b>Local Government Debt</b>	U.S. Census Bureau 2007 Census of Governments
<b>Michigan Public School Debt</b>	U.S. Census Bureau 2007 Census of Governments
<b>Michigan and Local Governments Population</b>	U.S. Census Bureau For state, 2010 Census; for local governments, 2000 Census
<b>Pension and OPEB Data</b>	Michigan CAFR, FY 2001-2010 Michigan Public School Employees' Retirement System CAFR, FY 2001-2010 City of Detroit CAFR, FY 2001-2010 Municipal Employees Retirement System CAFR, FY 2001-2010

## Worksheet 2: Data Entry

Data for My Local Government

Note: Data in this sheet is example data; Please fill in your data

Basic Information

Municipality Name:	Roscommon
Type (county, township, city, village):	Village
County:	Roscommon
Population:	1,133

Revenue	CURRENT YEAR	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Note: Do not include revenues for discretely-presented component units.											
Federal contributions:	\$ 172,060	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
State contributions:	\$ 183,443	\$ 205,681	\$ 249,075	\$ 220,001	\$ 209,614	\$ 204,612	\$ 207,260	\$ 204,491	\$ 209,878	\$ 201,143	\$ 184,048
Contributions from other local gov'ts:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 220,953	\$ -	\$ -	\$ -	\$ -	\$ -
Personal income tax:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Property taxes:	\$ 279,827	\$ 267,641	\$ 260,860	\$ 286,098	\$ 300,626	\$ 296,317	\$ 288,616	\$ 326,941	\$ 305,071	\$ 373,020	\$ 282,419
Other taxes:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL TAX REVENUE:	\$ 279,827	\$ 267,641	\$ 260,860	\$ 286,098	\$ 300,626	\$ 296,317	\$ 288,616	\$ 326,941	\$ 305,071	\$ 373,020	\$ 282,419
Licenses and permits:	\$ 4,291	\$ 8,065	\$ 11,332	\$ 10,278	\$ 5,937	\$ 4,144	\$ 3,825	\$ 22,748	\$ 4,138	\$ 11,631	\$ 4,500
Utilities (water, electric, and transit):	\$ 287,921	\$ 114,890	\$ 118,917	\$ 191,624	\$ 212,147	\$ 273,451	\$ 286,055	\$ 287,847	\$ 293,152	\$ 299,190	\$ 272,380
Sewerage and trash collection:	\$ 240,906	\$ 168,296	\$ 167,691	\$ 197,698	\$ 171,815	\$ 179,341	\$ 171,267	\$ 210,351	\$ 213,923	\$ 213,585	\$ 222,066
Parks and recreation:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Hospitals:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other services (parking, airports, housing, etc.):	\$ 656	\$ 2,150	\$ 6,726	\$ 1,800	\$ 47,867	\$ 88,400	\$ 74,618	\$ 73,025	\$ 76,448	\$ 73,792	\$ 842
TOTAL REVENUE FROM SERVICES:	\$ 533,774	\$ 293,401	\$ 304,666	\$ 401,400	\$ 437,766	\$ 545,336	\$ 535,765	\$ 593,971	\$ 587,661	\$ 598,198	\$ 499,788
Net interest and investment income:	\$ 18,519	\$ 38,752	\$ 33,109	\$ 26,503	\$ 21,724	\$ 21,109	\$ 46,143	\$ 86,506	\$ 84,522	\$ 54,011	\$ 24,901
Employee pensions:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other revenues:	\$ 9,122	\$ 45,977	\$ 80,870	\$ 55,324	\$ 2,858	\$ 10,654	\$ 48,945	\$ 32,814	\$ 36,200	\$ 38,900	\$ 28,274
TOTAL OTHER REVENUES:	\$ 27,641	\$ 84,729	\$ 113,979	\$ 81,827	\$ 24,582	\$ 31,763	\$ 95,088	\$ 119,320	\$ 120,722	\$ 92,911	\$ 53,175
TOTAL REVENUE:	\$ 1,196,745	\$ 851,452	\$ 928,580	\$ 989,326	\$ 972,588	\$ 1,298,981	\$ 1,126,729	\$ 1,244,723	\$ 1,223,332	\$ 1,265,272	\$ 1,019,430

Expenditures	CURRENT YEAR	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Note: Do not list capital outlays separately. Include any capital expenditure in category to which capital applies. Do not include expenditures by discretely-presented component units.											
General government:	\$ 91,152	\$ 113,626	\$ 133,386	\$ 111,136	\$ 112,296	\$ 105,935	\$ 122,323	\$ 137,146	\$ 109,369	\$ 112,916	\$ 107,954
Public safety (police, fire, inspections):	\$ 26,867	\$ 60,999	\$ 70,601	\$ 40,456	\$ 7,543	\$ 5,550	\$ 5,780	\$ 43,087	\$ 25,261	\$ 35,389	\$ 26,781
Corrections:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Utilities (water, electric, transit):	\$ 256,402	\$ 117,305	\$ 108,302	\$ 118,472	\$ 168,646	\$ 231,129	\$ 278,579	\$ 302,670	\$ 294,449	\$ 289,341	\$ 292,710
Sewerage and sanitation:	\$ 266,761	\$ 218,646	\$ 200,899	\$ 222,502	\$ 244,276	\$ 252,632	\$ 247,649	\$ 275,578	\$ 267,565	\$ 262,843	\$ 275,838
Transportation (streets, highways, airports):	\$ 276,945	\$ 62,362	\$ 43,219	\$ 48,143	\$ 95,688	\$ 80,268	\$ 206,636	\$ 74,141	\$ 68,165	\$ 173,400	\$ 46,708
Health and hospitals:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Welfare, or human services:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Community and economic development:	\$ -	\$ 58,998	\$ 21,001	\$ -	\$ -	\$ 240,432	\$ 4,811	\$ 2,453	\$ 6,750	\$ 13,685	\$ -
Environment, parks, and recreation:	\$ 5,331	\$ 3,663	\$ 1,278	\$ 1,676	\$ 1,840	\$ 1,881	\$ 5,780	\$ 6,516	\$ 2,569	\$ 5,562	\$ 6,941
Debt service:	\$ 90,483	\$ 93,328	\$ 128,407	\$ 48,188	\$ 96,770	\$ 127,118	\$ 139,066	\$ 99,090	\$ 133,889	\$ 130,788	\$ 111,998
Employee pensions:	\$ 25,943	\$ 18,385	\$ 19,424	\$ 16,969	\$ 17,456	\$ 18,996	\$ 16,572	\$ 19,084	\$ 20,440	\$ 23,982	\$ 25,692
Other expenditures:	\$ 124,561	\$ 168,037	\$ 125,117	\$ 96,649	\$ 112,237	\$ 167,438	\$ 167,921	\$ 174,822	\$ 178,642	\$ 270,127	\$ 139,512

Data Entry

TOTAL EXPENDITURES:	\$ 1,164,445	\$ 915,349	\$ 851,634	\$ 704,191	\$ 856,752	\$ 1,231,379	\$ 1,195,117	\$ 1,134,587	\$ 1,107,099	\$ 1,318,033	\$ 1,034,134
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Personnel	CURRENT YEAR	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Total employees (fire, police, admin):	7	7	7	7	7	7	7	7	7	7	7
Total wages:	\$ 200,914	\$ 152,134	\$ 150,915	\$ 135,597	\$ 141,807	\$ 229,733	\$ 215,175	\$ 237,565	\$ 226,846	\$ 229,103	\$ 210,842
Total benefits:	\$ 121,201	\$ 96,105	\$ 98,607	\$ 103,691	\$ 139,759	\$ 144,151	\$ 121,877	\$ 134,379	\$ 143,656	\$ 131,713	\$ 137,272
TOTAL COMPENSATION:	\$ 322,115	\$ 248,239	\$ 249,522	\$ 239,288	\$ 281,566	\$ 373,884	\$ 337,052	\$ 371,944	\$ 370,502	\$ 360,816	\$ 348,114
AVERAGE COMPENSATION:	\$ 46,016	\$ 35,463	\$ 35,646	\$ 34,184	\$ 40,224	\$ 53,412	\$ 48,150	\$ 53,135	\$ 52,929	\$ 51,545	\$ 49,731

Fund Positions	End of CURRENT YEAR	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
<b>GENERAL FUND</b>											
General Fund cash balance:	\$ 348,608	\$ 381,664	\$ 323,490	\$ 392,218	\$ 377,267	\$ 430,075	\$ 397,820	\$ 357,112	\$ 399,136	\$ 344,157	\$ 337,921
General Fund cash on-hand	\$ 348,608	\$ 381,664	\$ 323,490	\$ 392,218	\$ 377,267	\$ 430,075	\$ 397,820	\$ 357,112	\$ 399,136	\$ 344,157	\$ 337,921
Receivables from other funds:	\$ -	\$ 195	\$ 55,499	\$ 5,083	\$ 36,102	\$ 39,598	\$ -	\$ -	\$ -	\$ -	\$ -
General Fund total assets:	\$ 419,951	\$ 383,504	\$ 439,555	\$ 449,975	\$ 486,563	\$ 496,541	\$ 480,186	\$ 412,074	\$ 448,140	\$ 396,511	\$ 401,829
Current accounts payable:	\$ 4,037	\$ 6,606	\$ 7,485	\$ 5,657	\$ 5,088	\$ 1,254	\$ 10,082	\$ 6,106	\$ 12,059	\$ 5,059	\$ 4,827
Payables to other funds:	\$ -	\$ -	\$ 20,333	\$ 20,333	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Long-term debt:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
General Fund total liabilities	\$ 4,037	\$ 6,606	\$ 74,521	\$ 89,178	\$ 65,299	\$ 71,945	\$ 93,618	\$ 88,068	\$ 95,090	\$ 5,059	\$ 4,827
GENERAL FUND EQUITY:	\$ 415,914	\$ 376,898	\$ 365,034	\$ 360,797	\$ 421,264	\$ 424,596	\$ 386,568	\$ 324,006	\$ 353,050	\$ 391,452	\$ 397,002
General Fund Reserved or Designated Funds:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

<b>ALL OTHER FUNDS (exclude discretely presented component units)</b>											
All other funds' cash balance:	\$ 1,159,816	\$ 329,068	\$ 384,816	\$ 442,777	\$ 767,228	\$ 842,610	\$ 1,037,626	\$ 1,066,883	\$ 1,175,332	\$ 1,346,565	\$ 1,312,112
All other funds' cash on hand	\$ 1,159,816	\$ 329,068	\$ 384,816	\$ 442,777	\$ 767,228	\$ 842,610	\$ 1,037,626	\$ 1,066,883	\$ 1,175,332	\$ 1,346,565	\$ 1,312,112
Receivables from other funds:	\$ -	\$ 195	\$ 20,333	\$ 20,333	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
All other funds' total assets:	\$ 7,492,860	\$ 5,172,560	\$ 5,213,727	\$ 5,369,571	\$ 7,318,663	\$ 7,695,731	\$ 7,739,794	\$ 7,689,609	\$ 7,777,596	\$ 7,727,426	\$ 7,584,599
Current accounts payable:	\$ 4,633	\$ 15,953	\$ 3,098	\$ 4,607	\$ 47,265	\$ 8,579	\$ 146,550	\$ 14,863	\$ 6,974	\$ 7,875	\$ 8,976
Other funds payable:	\$ -	\$ -	\$ 55,487	\$ 5,027	\$ 31,621	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Long-term debt:	\$ 1,887,268	\$ 1,830,267	\$ 1,784,267	\$ 1,738,267	\$ 2,452,268	\$ 2,432,902	\$ 2,357,611	\$ 2,284,268	\$ 2,275,493	\$ 2,195,576	\$ 2,063,801
All other funds' total liabilities	\$ 1,901,985	\$ 1,892,108	\$ 1,872,203	\$ 1,801,050	\$ 2,547,512	\$ 2,463,270	\$ 2,527,140	\$ 2,307,176	\$ 2,291,761	\$ 2,214,213	\$ 2,083,022
ALL OTHER FUNDS EQUITY:	\$ 5,590,875	\$ 3,280,452	\$ 3,341,524	\$ 3,568,521	\$ 4,771,151	\$ 5,232,461	\$ 5,212,654	\$ 5,382,433	\$ 5,485,835	\$ 5,513,213	\$ 5,501,577
All other funds' Reserved or Designated Funds:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

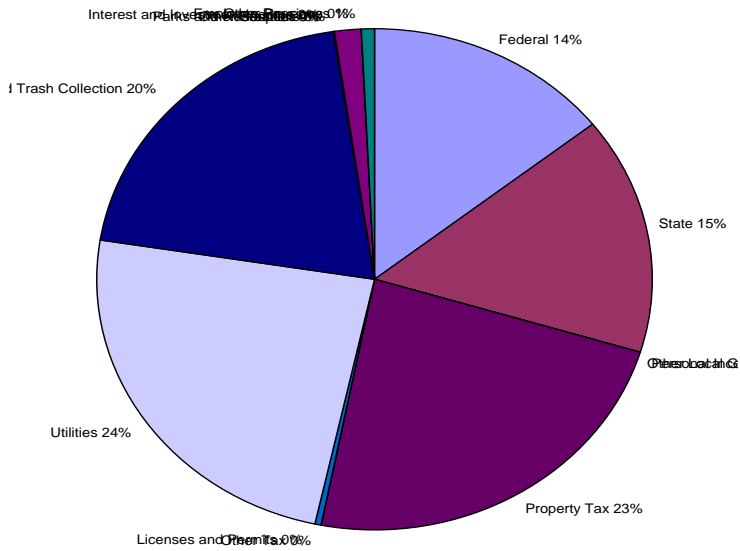
Debt	CURRENT YEAR	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Short-term debt issued:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Short-term debt repaid:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Long-term debt issued:	\$ -	\$ -	\$ -	\$ -	\$ 1,316,421	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Long-term debt repaid:	\$ 176,533	\$ 63,554	\$ 50,028	\$ 36,000	\$ 29,766	\$ 73,150	\$ 75,291	\$ 73,343	\$ 64,920	\$ 79,917	\$ 129,775
Short-term debt outstanding, end of year:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Long-term debt outstanding, end of year:	\$ 1,887,268	\$ 1,830,267	\$ 1,784,267	\$ 1,738,267	\$ 2,452,268	\$ 2,432,902	\$ 2,357,611	\$ 2,284,268	\$ 2,275,493	\$ 2,195,576	\$ 2,063,801

Data Entry

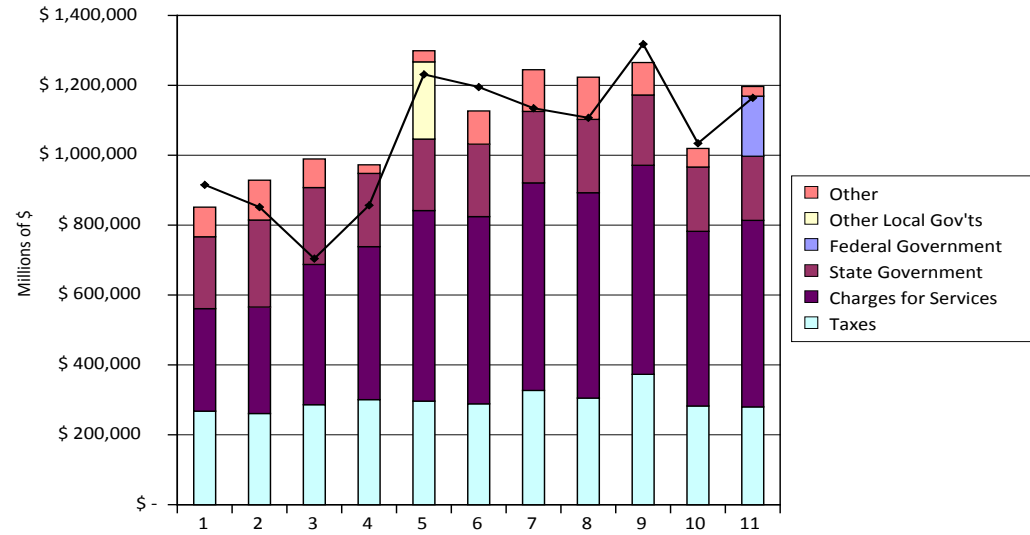
<b>Pensions and Other Post-Employment Benefits</b>	End of CURRENT YEAR	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
(if applicable)											
<b>PENSIONS</b>											
Actuarial Accrued Liability:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Actuarial Value of Assets:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
UNFUNDED ACTUARIAL ACCRUED LIABILITY (UAAL):	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Actuarially Required Contribution (ARC):	\$ 25,943	\$ 18,385	\$ 19,424	\$ 16,969	\$ 17,456	\$ 18,996	\$ 16,572	\$ 19,084	\$ 20,440	\$ 23,982	\$ 25,692
Contributions to Pensions:	\$ 25,943	\$ 18,385	\$ 19,424	\$ 16,969	\$ 17,456	\$ 18,996	\$ 16,572	\$ 19,084	\$ 20,440	\$ 23,982	\$ 25,692
% OF FULL FUNDING CONTRIBUTED:	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>OPEB</b>											
Actuarial Accrued Liability:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Actuarial Value of Assets:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
UNFUNDED ACTUARIAL ACCRUED LIABILITY (UAAL):	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Annual Cost to Fully Fund:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Contributions to OPEB:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
% OF FULL FUNDING CONTRIBUTED:	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

## Worksheet 3: Revenues

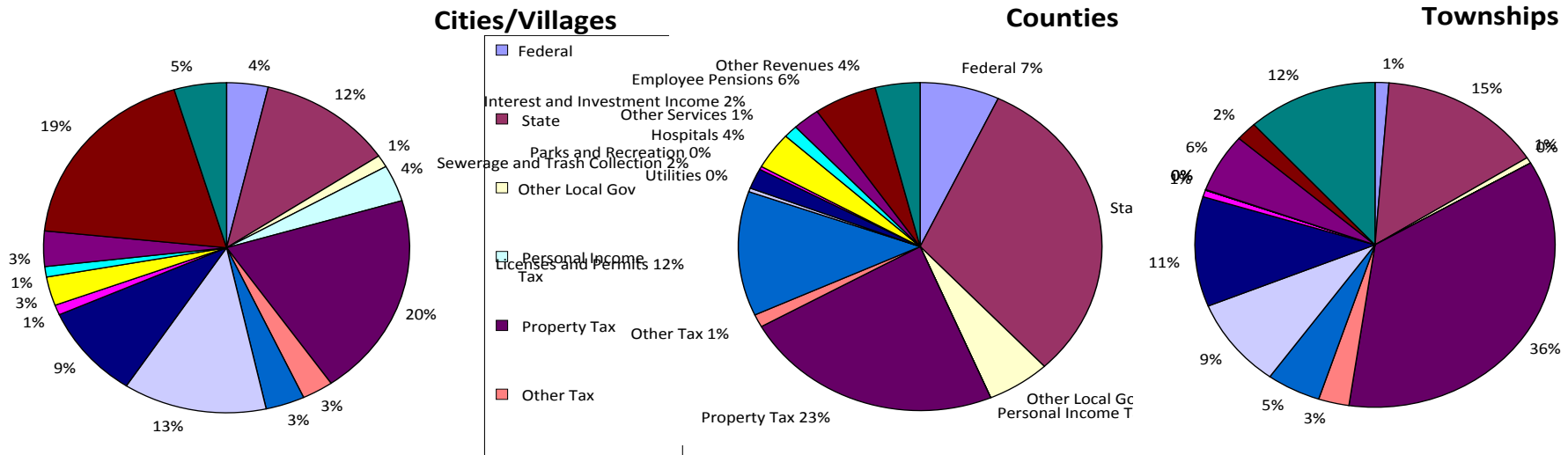
**FIGURE 1**  
Roscommon Revenues, Current Year



**FIGURE 2**  
Roscommon Revenues and Expenditures, 2000 to Current Year



Avg. Revenues for Other Municipalities in Michigan, 2007



Revenues

Avg. Revenues, Different Types of Local Gov., 2006-2007

Revenue source	County	City/Village	Township
Federal contributions:	\$ 741,710	\$ 478,591	\$ 30,204
State contributions:	\$ 3,251,891	\$ 1,562,915	\$ 359,465
Contributions from other local gov'ts:	\$ 590,377	\$ 156,931	\$ 14,747
Personal income tax:		\$ 468,445	
Property taxes:	\$ 2,439,934	\$ 2,606,527	\$ 870,330
Other taxes:	\$ 132,942	\$ 359,897	\$ 66,993
TOTAL TAX REVENUE:	\$ 2,572,876	\$ 3,434,869	\$ 937,323
Licenses and permits <sup>1</sup> :	\$ 1,289,428	\$ 449,859	\$ 118,360
Utilities (water, electric, and transit):	\$ 38,539	\$ 1,660,605	\$ 217,521
Sewerage and trash collection:	\$ 210,484	\$ 1,193,855	\$ 266,534
Parks and recreation:	\$ 32,700	\$ 128,310	\$ 16,593
Hospitals:	\$ 381,883	\$ 368,736	
Other services (parking, airports, housing, etc.):	\$ 130,982	\$ 133,214	\$ 1,413
TOTAL REVENUE FROM SERVICES:	\$ 2,084,016	\$ 3,934,579	\$ 620,421
Interest and investment income:	\$ 252,822	\$ 452,070	\$ 142,364
Employee pensions:	\$ 589,605	\$ 2,450,183	\$ 46,048
Other revenues:	\$ 417,236	\$ 605,068	\$ 285,993
TOTAL OTHER REVENUES:	\$ 1,259,663	\$ 3,507,321	\$ 474,405
TOTAL REVENUE:	\$ 10,500,533	\$ 13,075,206	\$ 2,436,565

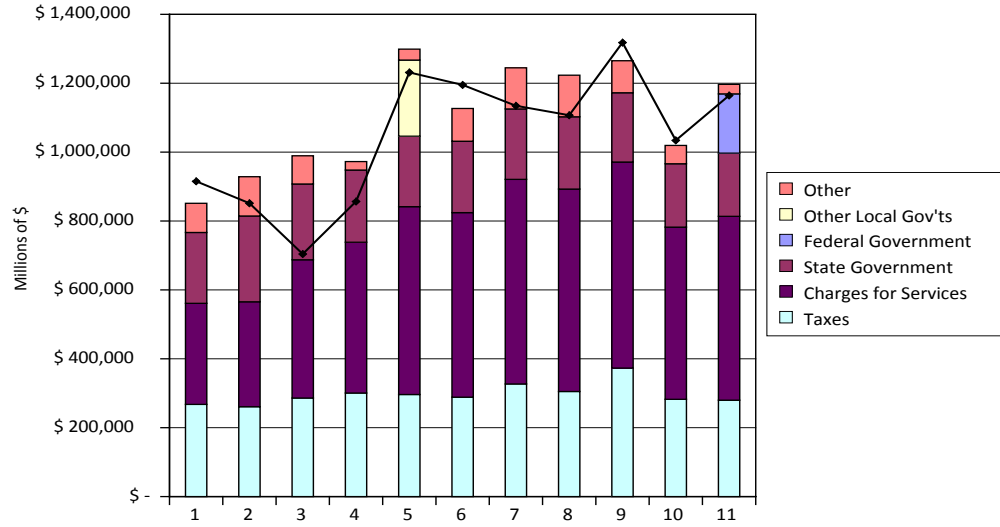
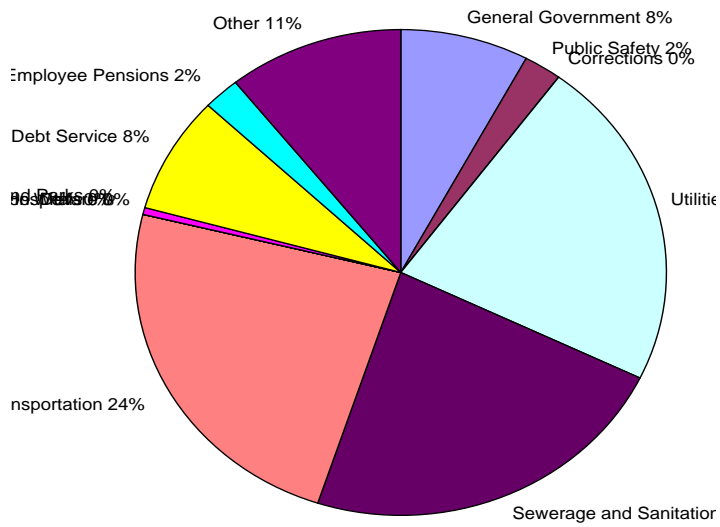
1 "Licenses and permits not listed in Census of Governments, used "Other Charges"

## Worksheet 4: Expenditures

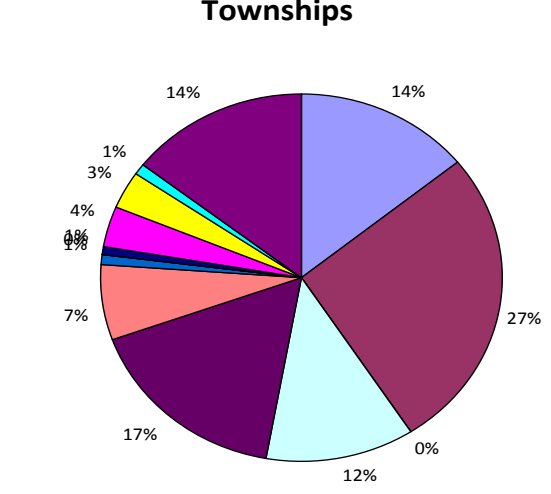
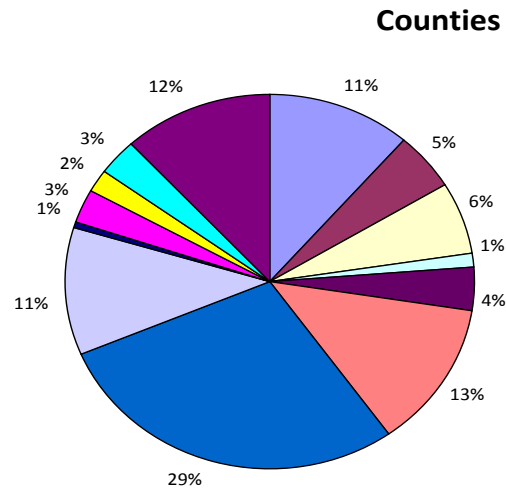
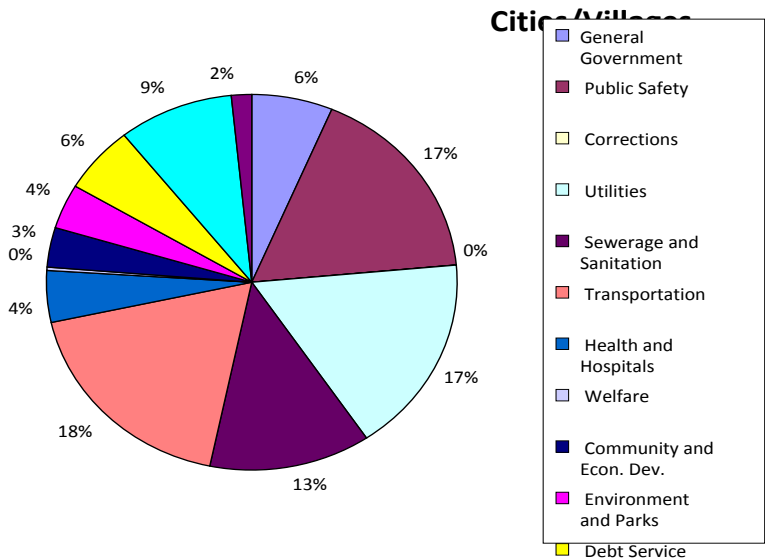
FIGURE 3

Roscommon Expenditures, Current Year

Roscommon Revenues and Expenditures, 2000 to Current Year



Avg. Expenditures for Other Municipalities in Michigan, 2007



Expenditures

Avg. Expenditures, Different Types of Local Gov., 2006-2007

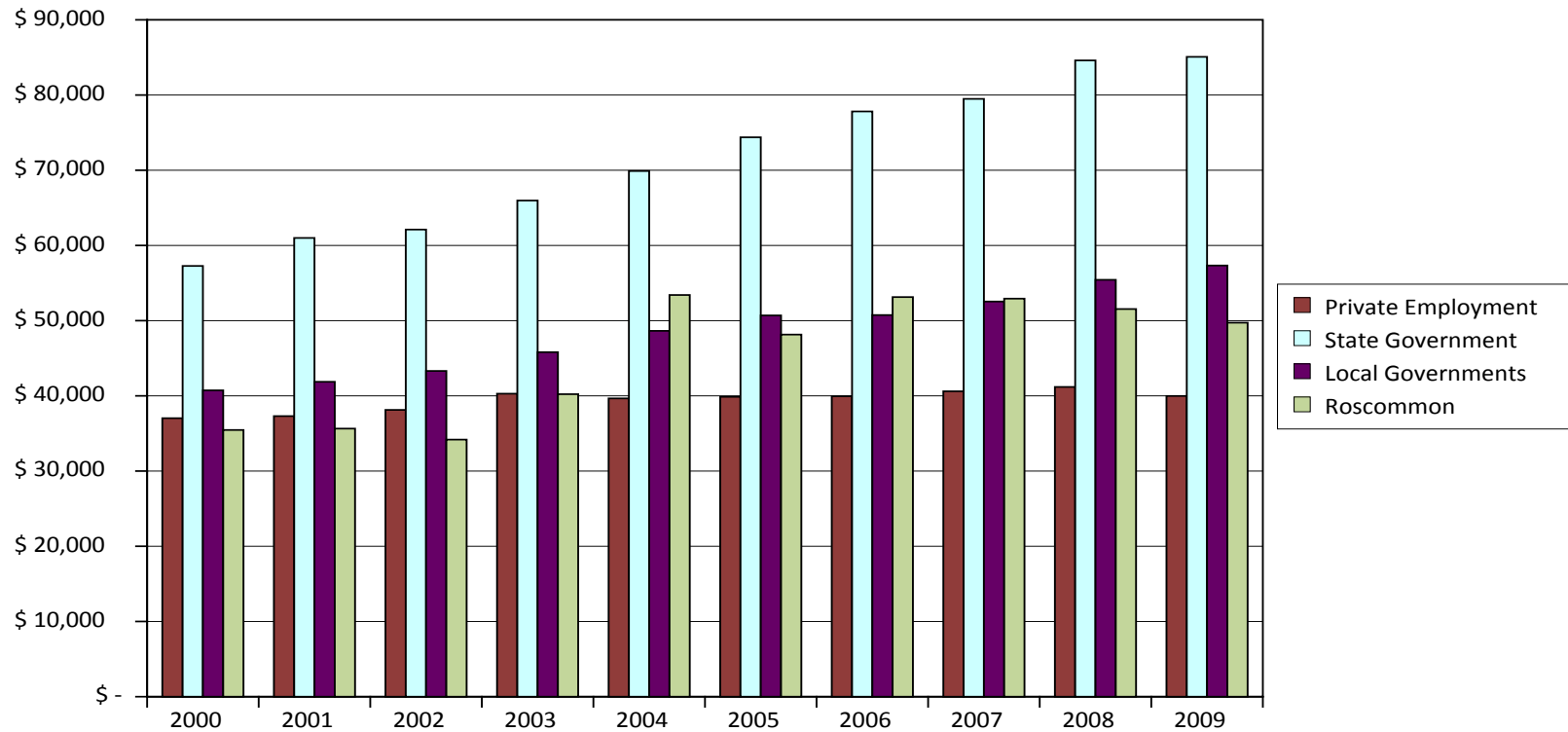
Expenditures	County	City/Village	Township
General government:	\$ 1,100,993	\$ 752,834	\$ 331,377
Public safety (police, fire, inspections):	\$ 482,680	\$ 2,024,716	\$ 623,439
Corrections:	\$ 602,723	\$ 1,555	
Utilities (water, electric, transit):	\$ 115,140	\$ 2,009,731	\$ 280,472
Sewerage and sanitation:	\$ 361,611	\$ 1,500,784	\$ 390,339
Transportation (streets, highways, airports):	\$ 1,224,589	\$ 2,158,286	\$ 154,706
Health and hospitals:	\$ 2,763,896	\$ 524,438	\$ 20,400
Welfare, or human services:	\$ 1,065,529	\$ 33,984	\$ 57
Community and economic development:	\$ 48,574	\$ 402,144	\$ 16,388
Environment, parks, and recreation:	\$ 281,360	\$ 454,281	\$ 83,381
Interest on debt:	\$ 189,043	\$ 682,181	\$ 77,067
Employee pensions:	\$ 303,861	\$ 1,071,967	\$ 22,310
Other expenditures:	\$ 1,147,401	\$ 188,188	\$ 338,345
<b>TOTAL EXPENDITURES:</b>	<b>\$ 9,687,400</b>	<b>\$ 11,805,089</b>	<b>\$ 2,338,281</b>

## Worksheet 5: Compensation

**FIGURE 4**

**Average Employee Compensation in Michigan**

	Wages	Benefits	Total Compensation	Total Employment	Avg. Compensation
Private Sector, 2009	n/a	n/a	\$ 171,914,760,000	4,299,412	\$ 39,986
State Government, 2009	\$ 2,763,466,647	\$ 1,634,877,477	\$ 4,398,344,124	51,699	\$ 85,076
Local Governments, 2009	n/a	n/a	\$ 23,374,085,000	407,693	\$ 57,333
Roscommon, Current Year	\$ 200,914	\$ 121,201	\$ 322,115	7	\$ 46,016



See Source notes on "Instructions A-D" tab for private sector, state government, and local government compensation sources.

Compensation

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Average Employee Compensation in Michigan, Historical

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Private Employment	\$ 37,031	\$ 37,308	\$ 38,132	\$ 40,289	\$ 39,662	\$ 39,872	\$ 39,943	\$ 40,606	\$ 41,184	\$ 39,986
State Government	\$ 57,274	\$ 60,996	\$ 62,113	\$ 65,971	\$ 69,896	\$ 74,381	\$ 77,816	\$ 79,488	\$ 84,602	\$ 85,076
Local Governments	\$ 40,733	\$ 41,870	\$ 43,311	\$ 45,812	\$ 48,643	\$ 50,696	\$ 50,745	\$ 52,543	\$ 55,431	\$ 57,333

## Worksheet 6: Equity & Reserves

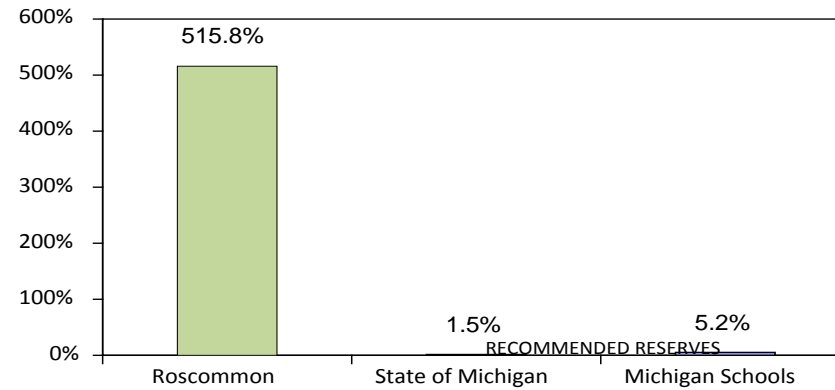
Equity & Reserves

General Fund Status		
		% of Net Equity
Cash Balance	\$ 348,608	83.8%
Cash On-hand	\$ 348,608	83.8%
Owed to Other Funds	\$ -	0.0%
Owed by Other Funds	\$ -	0.0%
Available Reserves (funds not restricted or designated)	\$ 415,914	100.0%
Total Assets	\$ 419,951	
Total Liabilities	\$ 4,037	
<b>Net Equity</b>	<b>\$ 415,914</b>	
<b>Total Annual Expenditures</b>	<b>\$ 1,164,445</b>	

All Other Funds Status		
		% of Net Equity
Cash Balance	\$ 1,159,816	20.7%
Cash On-hand	\$ 1,159,816	20.7%
Owed to Other Funds	\$ -	0.0%
Owed by Other Funds	\$ -	0.0%
Available Reserves (funds not restricted or designated)	\$ 5,590,875	100.0%
Total Assets	\$ 7,492,860	
Total Liabilities	\$ 1,901,985	
<b>Net Equity</b>	<b>\$ 5,590,875</b>	

Roscommon Totals			
		% of Net Equity	% of Expenditures
Cash Balance	\$ 1,508,424	25.1%	129.5%
Cash On-hand	\$ 1,508,424	25.1%	129.5%
Available Reserves (funds not restricted or designated)	\$ 6,006,789	100.0%	515.8%
Total Assets	\$ 7,912,811		
Total Liabilities	\$ 1,906,022		
<b>Net Equity</b>	<b>\$ 6,006,789</b>		
<b>Total Annual Expenditures</b>	<b>\$ 1,164,445</b>		

FIGURE 5



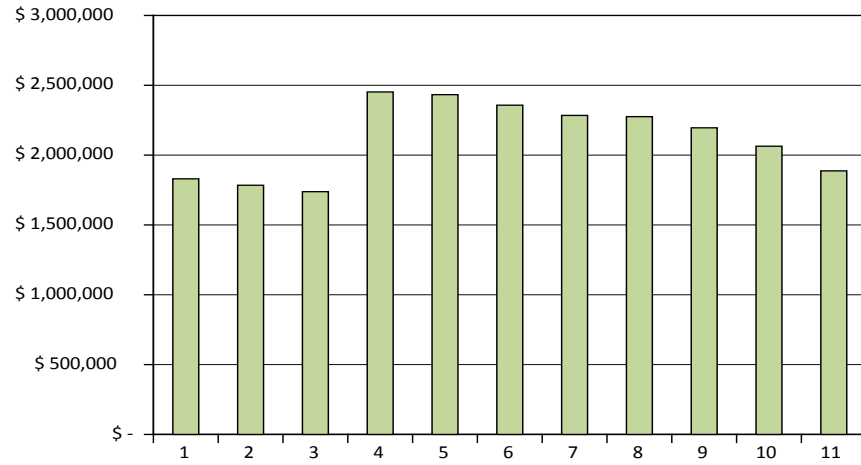
Roscommon	515.8%	10%
State of Michigan	1.5%	10%
Michigan Schools	5.2%	10%

## Worksheet 7: Debt

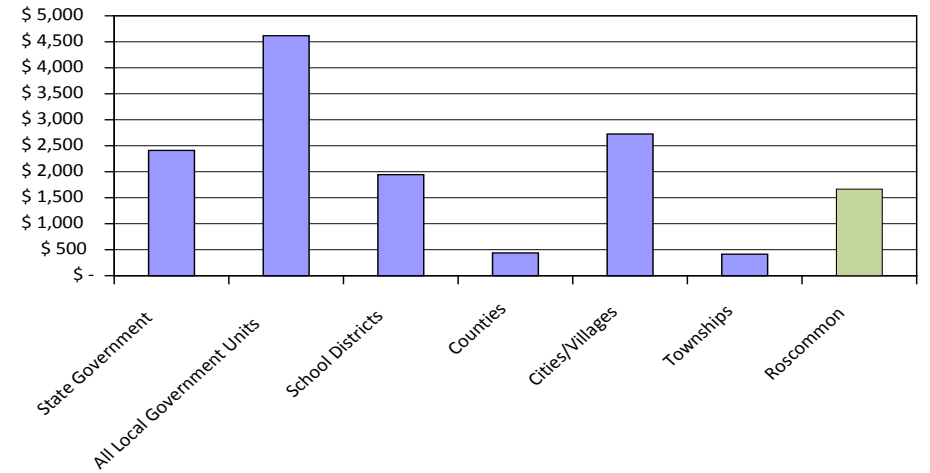
Debt

Short-Term Debt		Long-Term Debt		Outstanding Debt as Percent of...		Debt per Capita in Michigan	
Issued	\$ -	Issued	\$ -	Annual Revenue	157.7%	State Government	\$ 2,410
Repaid	\$ -	Repaid	\$ 176,533	Net Equity	31.4%	All Local Government Units	\$ 4,617
						School Districts	\$ 1,944
						Counties	\$ 438
Outstanding (end of current fiscal year)	\$ -	Outstanding (end of current fiscal year)	\$ 1,887,268	<b>Avg. Annual Growth in Debt...</b>		Cities/Villages	\$ 2,726
				Last Year	-8.6%	Townships	\$ 414
				Past 5 Years	-4.4%	<b>Roscommon</b>	<b>\$ 1,666</b>
				Past 10 Years	0.3%		

**FIGURE 6**  
**Roscommon Long-Term Debt, 2000-2010**



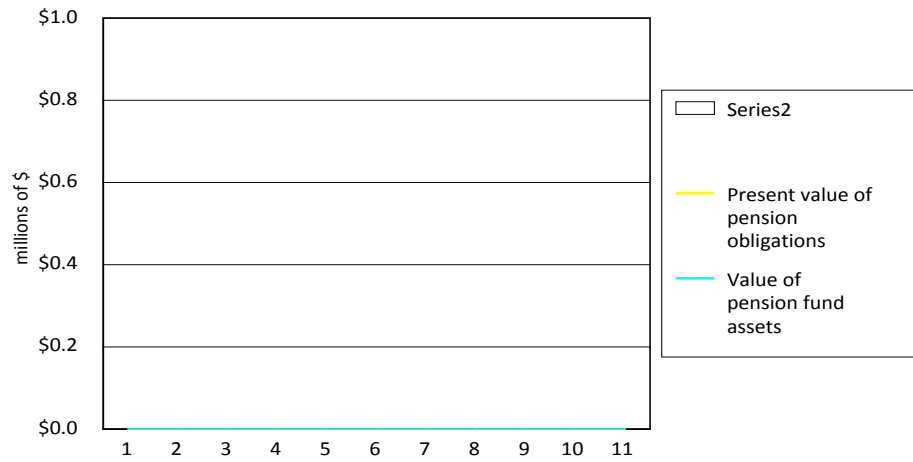
**FIGURE 7**  
**Debt Per Capita**



## Worksheet 8: Pensions and OPEB

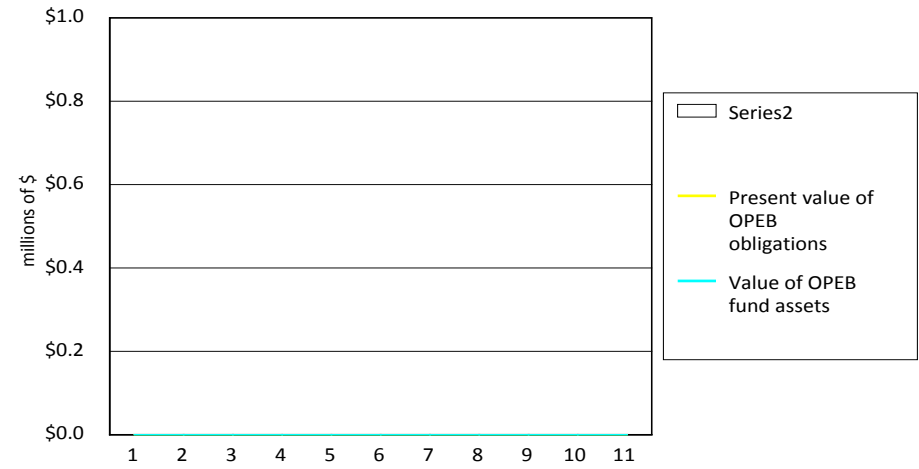
**FIGURE 8**

**Roscommon Pension Fund Status**



**FIGURE 9**

**Roscommon Other Post-Employment Benefit (OPEB) Fund Status**



**Percent of Full Pension Funding...**

Last Year	100.0%
Last 5 Years	100.0%

Total Unfunded Pension Liabilities \$ -

**Percent of Full OPEB Funding...**

Last Year	0.0%
Last 5 Years	#DIV/0!

Total Unfunded OPEB Liabilities \$ -

Note: Unfunded pensions and unfunded retiree health care as shown here are determined based on actuarial assessments of asset values and long-term liabilities. Even a "fully-funded" pension system according to annual required contributions (ARC) could be underfunded in a given year, depending on market conditions.

## Worksheet 9: Budget Gap

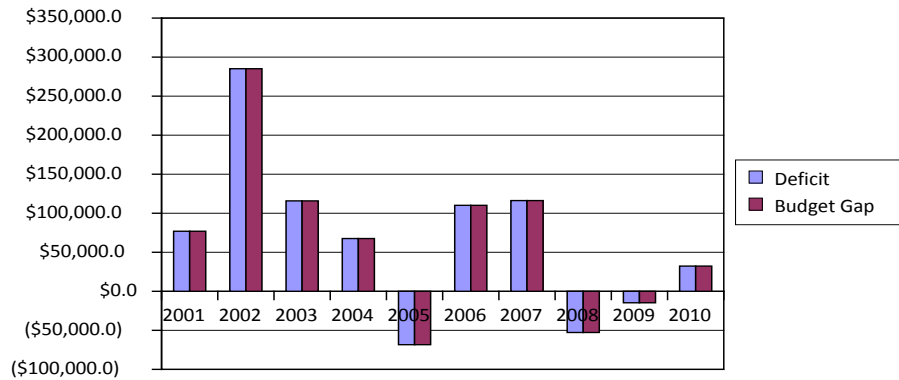
Budget Gap

**Roscommon's Budget Gap, 2001-2010**

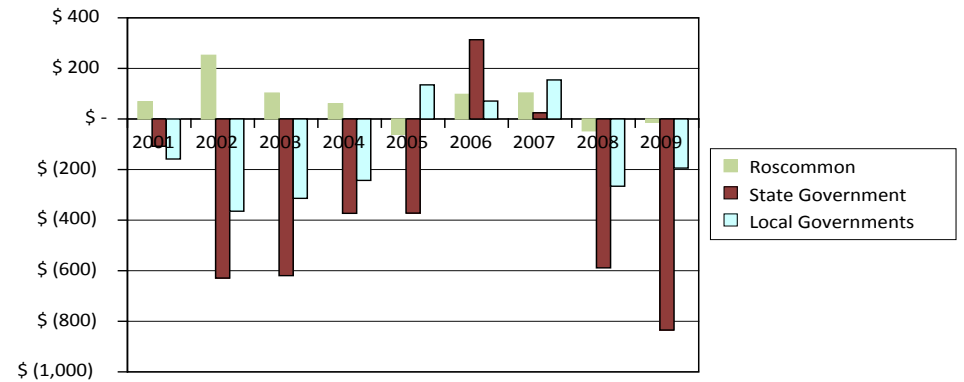
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Revenues	\$ 928,580	\$ 989,326	\$ 972,588	\$ 1,298,981	\$ 1,126,729	\$ 1,244,723	\$ 1,223,332	\$ 1,265,272	\$ 1,019,430	\$ 1,196,745
- Expenses	\$ 851,634	\$ 704,191	\$ 856,752	\$ 1,231,379	\$ 1,195,117	\$ 1,134,587	\$ 1,107,099	\$ 1,318,033	\$ 1,034,134	\$ 1,164,445
<b>Deficit</b>	<b>\$ 76,946</b>	<b>\$ 285,135</b>	<b>\$ 115,836</b>	<b>\$ 67,602</b>	<b>\$ (68,388)</b>	<b>\$ 110,136</b>	<b>\$ 116,233</b>	<b>\$ (52,761)</b>	<b>\$ (14,704)</b>	<b>\$ 32,300</b>
- New Unfunded Pension Liabilities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
- New Unfunded OPEB Liabilities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>BUDGET GAP</b>	<b>\$ 76,946</b>	<b>\$ 285,135</b>	<b>\$ 115,836</b>	<b>\$ 67,602</b>	<b>\$ (68,388)</b>	<b>\$ 110,136</b>	<b>\$ 116,233</b>	<b>\$ (52,761)</b>	<b>\$ (14,704)</b>	<b>\$ 32,300</b>
<b>PER CAPITA BUDGET GAP</b>	<b>\$ 67.91</b>	<b>\$ 251.66</b>	<b>\$ 102.24</b>	<b>\$ 59.67</b>	<b>\$ (60.36)</b>	<b>\$ 97.21</b>	<b>\$ 102.59</b>	<b>\$ (46.57)</b>	<b>\$ (12.98)</b>	<b>\$ 28.51</b>
<b>BUDGET GAP AS % OF TOTAL REVENUE</b>	<b>8.3%</b>	<b>28.8%</b>	<b>11.9%</b>	<b>5.2%</b>	<b>-6.1%</b>	<b>8.8%</b>	<b>9.5%</b>	<b>-4.2%</b>	<b>-1.4%</b>	<b>2.7%</b>

Total Cumulative Deficit, 2001-2010 \$ 668,335  
 Total Cumulative Budget Gap, 2001-2010 \$ 668,335

**FIGURE 10**  
 Deficits and Budget Gaps in Roscommon, 2001-2010



**FIGURE 11**  
 Per Capita Budget Gap in Roscommon vs. Local & State Government in Michigan, 2001-2009



Note: Unfunded pensions and unfunded retiree health care as shown here are determined based on actuarial assessments of asset values and long-term liabilities. Even a "fully-funded" pension according to annual required contributions (ARC) could be underfunded in a given year, depending on market conditions.

Budget Gap

	2001	2002	2003	2004	2005	2006	2007	2008	2009
State Government Budget Gap	\$ (1,080)	\$ (6,314)	\$ (6,236)	\$ (3,765)	\$ (3,755)	\$ 3,160	\$ 245	\$ (5,889)	\$ (8,320)
Local Governments Budget Gap	\$ (1,584)	\$ (3,661)	\$ (3,160)	\$ (2,451)	\$ 1,361	\$ 715	\$ 1,552	\$ (2,660)	\$ (1,936)
State Population	10,006,093	10,038,767	10,066,351	10,089,305	10,090,554	10,082,438	10,050,847	10,002,486	9,969,727
State Gov Budget Gap Per Capita	\$ (108)	\$ (629)	\$ (619)	\$ (373)	\$ (372)	\$ 313	\$ 24	\$ (589)	\$ (835)
Local Gov Budget Gap Per Capita	\$ (158)	\$ (365)	\$ (314)	\$ (243)	\$ 135	\$ 71	\$ 154	\$ (266)	\$ (194)