THE ABRAHAMS GROUP

FOR BETTER GOVERNMENTS

October 17, 2017

Mr. James Lynch
Chief Financial Officer
City of Amesbury
62 Friend Street
Amesbury, MA 01913

Dear Mr. Lynch:

I am pleased to submit this report summarizing our review of five financial areas and tools for the City of Amesbury ("City") – (1) Financial Policies, (2) Budget, (3) Financial Forecast, (4) Capital Planning, and (5) Long-Term Debt.

INTRODUCTION

This project is funded by the Community Compact Cabinet initiative (www.mass.gov/CCC). Through this grant, The Abrahams Group has reviewed and provided commentary on the City of Amesbury's Budget Document and Financial Forecast Document and has reviewed and worked with the City to create a sound Financial Policies Document and to update its Capital Request Form file, its Capital Plan file, and its Long-Term Debt file. The goal of the Community Compact Cabinet program is to encourage the implementation of municipal best practices that promote good governance, in this case by updating important documents and files used regularly by the City for planning purposes and recommending updates to others, thereby fostering efficiency, accountability, and transparency in local government and allowing the City the ability to better plan financially in future years.

FINANCIAL POLICIES

The City sought a list of financial policies in a formal document. Despite having financial policies it followed regularly and consistently, the City lacked a formal document detailing these policies and had not presented a list of financial policies to the City Council for its review and adoption. Without a formal list of financial policies, the City Council did not have at its disposal policies it could ensure City staff was following on a regular and consistent basis.

The City worked with The Abrahams Group to compile its list of financial policies with a focus on five key areas – (1) Financial Reserves, (2) Financial Forecasting, (3) Capital Improvements Planning and Budgeting, (4) Debt Management, and (5) Unfunded Liabilities. The City plans to introduce its draft list of financial policies to City Council in the near future. The City hopes to finalize its list of financial policies shortly thereafter.

BUDGET

The City sought a review of its Budget Document with a focus on how it compares to similar communities' budget document. The City's Budget Document is a thorough document that contains budgeted revenues and expenditures at both the summary and detailed level. The document is laid out as follows:

1. Cover Page – The cover page contains the City's seal, the City's name, the fiscal year for the budget, a list of City Council members, the Mayor's name, and the month and year the document was completed.
2. Table of Contents – The Table of Contents references page numbers for each section in the Budget Document.
3. Mayor's Transmittal Letter – In this letter, the Mayor outlines nicely the main goals of the City as it presents the budget.
4. Budget Summary – This page outlines at a high level some of the financial highlights or important notes in the budget.
5. Revenue and Expenses Summaries – The area for the summaries contains General Fund and enterprise fund revenue and expenditure amounts. The expenditures are presented at the departmental level. The revenues are presented at a more detailed level than the expenditures are, but doing so here makes sense since this is the only area of the document in which revenues are shown. The years included in the revenue tables are for the most recently completed fiscal year, the current fiscal year, and the upcoming fiscal year that is the focus of the budget. The years included in the expenditure tables are for the three most recently completed fiscal years, the current fiscal year, and the upcoming fiscal year that is the focus of the budget. There are also comparisons of the budgeted amounts for the current fiscal year and the upcoming fiscal year in the form of a dollar amount and a percentage.
6. Expenditure Budgets for the General Fund – The budgets for each department or organizational unit in the General Fund are presented at the summary level and at the detailed level. The detail shows salaries and wages and FTEs of individual employees as well as detailed expenditures. There are certain areas, like for other assessments, education, debt service, and employee benefits, for which only the summary level is shown.
7. Expenditure Budgets for the Enterprise Funds – The expenditure budgets for each of the three enterprise funds – Water, Sewer, and Landry (Stadium) – are presented at the summary level and at the detailed level. The detail shows salaries and wages and FTEs of individual employees as well as detailed expenditures.
8. Glossary of Terms – The glossary contains a lengthy list of financial and budgetary terms and their definitions.

9. Budget Laws – The laws shown discuss how the budget shall be presented to City Council and how it shall be adopted.

After review of the Budget Document, The Abrahams Group recommends that the City consider the following list of items to improve/enhance the document.

1. The City should consider including the City's organizational chart in the Budget Document. Additionally, the City should consider including in the document statistical information that describes the community.
2. The City should consider including in the Budget Document some narrative about the City's appropriated funds, which are the General Fund, the Water Enterprise Fund, the Sewer Enterprise Fund, and the Landry (Stadium) Enterprise Fund, at the time of this document's writing. While the Budget Document contains sections showing revenues and expenditures for each of the funds, the document does not contain descriptions of the funds.
3. The City should consider including in the Budget Document a definition of what basis of budgeting is used by the City. Options include modified accrual, cash, and accrual.
4. While some of the City's long-term financial policies are mentioned in the Mayor's transmittal letter in the Budget Document, not all of them are. The City should consider including in the document a complete list of the City's long-term financial policies. The list should be presented in its entirety in one place in the document. Additionally, the City should consider including in the document its definition of a balanced budget.
5. The Budget Document contains the Budget Laws section at the end of the document. It may be included to show the City's actions on how to present the budget to City Council and on how it shall be adopted. In lieu of this section, the City should consider including in the document a detailed description of the processes by which the budget is developed, reviewed, adopted, and amended. Along with it, the City should include a budget calendar outlining the dates and milestones of the budget-creation and budget-adoption processes.
6. The City should consider including in the Budget Document its definition of fund balance and including fund balance information for the budgeted fiscal year. Additionally, the City should consider including in the document data showing beginning fund balance for each of the funds, increases and decreases to fund balance for each of the funds, and ending fund balance for each of the funds.
7. The City shows in the Budget Document revenue data for all funds. The document does not contain descriptions of the revenue sources. The City should consider including in the document descriptions of revenue sources accounting for at least 75% of the total revenues for each of the funds. Additionally, the City should consider including in the document the methods used to estimate revenues for the budgeted fiscal year.

8. The City shows in the Budget Document capital expenditure line items for each of the departments or organizational units in the General Fund and for each of the enterprise funds. The document does not contain a definition of what the City deems a capital expenditure. The City should consider including in the document its definition of a capital expenditure. The City should also consider including the total capital expenditures budgeted in the upcoming fiscal year by fund.
9. The City shows in the Budget Document debt service payments planned for the budgeted fiscal year for the General Fund and the enterprise funds. The document does not show how the City's current debt obligations relate to the City's debt limits. The City should consider including in the document commentary on how its current debt obligations relate to the City's debt limits.
10. The City shows in the Budget Document personnel counts, in the form of FTEs, for the budgeted fiscal year. The document does not show personnel counts for the prior fiscal year and the current fiscal year. The City should consider including in the document personnel counts for the prior fiscal year and the current fiscal year. Additionally, the City should consider including in the document a summary table of all personnel counts City-wide, as well as commentary on changes in staffing levels, if any, for the budgeted fiscal year. If there are no changes in staffing levels, then the City should consider including in the document commentary to indicate there are no changes in staffing levels.
11. The City shows in the Budget Document revenues and expenditures by department or organizational unit. The document does not include descriptions of each department or organizational unit. The City should consider including in the document descriptions of each department or organizational unit.

By adopting some or all of the recommendations for an improved and enhanced Budget Document, the City can make an already thorough document even more complete.

FINANCIAL FORECAST

The City sought a review of its Financial Forecast Document with a focus on how it compares to similar communities' financial forecast document. The City's Financial Forecast Document contains the following pages:

1. General Fund Projections – This page contains high-level revenue totals for the General Fund, labeled as Property Taxes, Local Receipts, State Aid - Cherry Sheet, Interfund Operating Transfers, and Miscellaneous Revenue, and one total for expenditures, as budgeted for the current fiscal year and as projected in the five years that follow. The page also contains the increase or decrease in total expenditures from year to year as a dollar amount and a percentage, as well as some assumptions used in projecting revenues.

2. General Fund Revenue (first of three pages entitled this) – This page contains the breakdown of Property Taxes revenue for the General Fund that equals the totals shown on the first page of the document. It shows the increase over the prior year as a dollar amount and a percentage.
3. General Fund Revenue (second of three pages entitled this) – This page contains the breakdown of Local Receipts revenue for the General Fund that equals the totals shown on the first page of the document. It shows the increase over the prior year as a dollar amount and a percentage.
4. General Fund Revenue (third of three pages entitled this) – This page contains the breakdown of the other three revenue categories for the General Fund that equals the totals shown on the first page of the document. They are State Aid - Cherry Sheet, Interfund Operating Transfers, and Miscellaneous Revenue. It shows the increase over the prior year as a dollar amount and a percentage for the first two categories, but not the third, and for the Grand Total of all revenues at the bottom.
5. Tax Levy Projections – This page contains a breakdown of the City's projections for Property Taxes revenue for the General Fund, but does so in a more detailed fashion than on the second page of the document. It shows the increase over the prior year as a dollar amount and a percentage.
6. Revenue Components – This page contains a pie chart containing a percentage for each of the high-level revenue categories in the General Fund listed on the first page. The amounts represented in the pie chart are for the upcoming fiscal year only.
7. Water Forecast – This page contains a comparison of total revenues to total expenditures for the Water Enterprise Fund and its impact on fund balance from year to year. It contains a breakdown of expenditures by category. It contains actual numbers from the most recently completed fiscal year, budgeted numbers from the current fiscal year, and projections for the five years that follow.
8. Sewer Forecast – This page contains a comparison of total revenues to total expenditures for the Sewer Enterprise Fund and its impact on fund balance from year to year. It contains a breakdown of expenditures by category. It contains actual numbers from the most recently completed fiscal year, budgeted numbers from the current fiscal year, and projections for the five years that follow.

After review of the Financial Forecast Document, The Abrahams Group recommends that the City consider the following list of items to improve/enhance the document.

1. The City should consider adding an introductory narrative at the start of the Financial Forecast Document to explain the purpose of the document and the process by which it was produced. When writing the narrative, assume the reader is not knowledgeable of the document's purpose.

2. The City should consider adding a narrative that has some details about the City itself, the City's governmental makeup, important financial points from recent fiscal years and about the current and upcoming ones, and the state of the City's reserves and how it compares to what is targeted in the City's policies.
3. The expenditures projected in the Financial Forecast Document are not true projections, but rather are included as a total to offset projected revenues. The City should consider including true expenditure projections so City Council, City staff, and the reader of the document are clear on what future expenditures are anticipated by the City.
4. If/when true expenditure projections are in place, the City should consider modifying the first page of the Financial Forecast document to include a comparison of total revenues to total expenditures that yields a yearly projection of a surplus or deficit, instead of the yearly increase or decrease of revenues and expenditures compared to the prior year that is included now.
5. Assuming it is comfortable projecting further than five years, the City should consider expanding its Financial Forecast Document to include an additional five years of projections, to total 10 years of projections altogether. While confidence in projections greater than five years may not be high, having that projected data available for review should allow City Council and City staff the ability to see if the City's financial plan over the upcoming several years is a sustainable one. If it projected not to be, the forecast would allow the City to be aware of the unsustainability sooner than it would with the current document.
6. The City should consider additional graphical representation of forecasted total revenues and expenditures, especially one that compares the two totals in a line graph that would show any worrisome trends in an easy-to-understand image. A graph like the one included as **Exhibit 1** in the appendix of this document is what is recommended.
7. The Financial Forecast document currently has a pie chart showing the breakdown, in percentages, of General Fund revenues. The City should consider creating a similar pie chart that shows the breakdown, in percentages, of General Fund expenditures.
8. The City should consider adding narrative on some of its General Fund expenditures. Narrative helps the reader understand what the City's biggest and most important financial commitments are.
9. While helping in understanding the assumptions that went into the projections included in the Financial Forecast document, the assumptions on the first page of the projections seem out of place. The City should consider a page in the document solely dedicated to listing the assumptions used for the projections in the document and move the assumptions shown on the first page to that page.
10. The categories used to classify revenues at a high level on the first page of the Financial Forecast Document are appropriate ones to use. The City should consider categories for

expenditures too. The document only includes total expenditures. Expenditure categories to consider include General Government, Public Safety, Public Works, Health and Human Services, Culture and Recreation, Debt Service, State Assessments, Fixed Charges, and Education.

11. While the Tax Levy Projections page contains appropriate and recommended content, it is similar to the second page, which contains a breakdown of Property Taxes revenue. The Tax Levy Projections page contains more detailed and more recommended data than the data presented on the second page. The City should consider taking the content on the Tax Levy Projections page and moving it to the second page, replacing the content there.
12. The Financial Forecast Document's pages for the Water Enterprise Fund and the Sewer Enterprise Fund contain an appropriate breakdown of expenses by category. The categories included are Salaries, Expenses, Capital, Debt Service, and Benefits. There is no breakdown of revenues by category, but not having one is an acceptable and appropriate approach for enterprise funds in a financial forecast document. The City should consider using a layout for the enterprise fund pages consistent with the layout for the General Fund Projections page which shows revenues on top, expenditures below revenues, and the results of the comparison between the two, which is the surplus or deficit, below that. Projections for Retained Earnings exist on these pages and should continue to. Those projections should appear below the other rows of data already noted to help keep the page's layout as consistent with the General Fund page's layout as possible.
13. The Financial Forecast Document's pages for the Water Enterprise Fund and the Sewer Enterprise Fund contain an expenditure row for Benefits, which may be a term for indirect costs. If so, the City should consider changing the label to "Indirect Costs" and ensuring that all indirect costs, and not just those related to benefits, are included in the document.
14. The Financial Forecast Document should contain narrative on the enterprise funds' indirect costs to help the reader understand why they exist and what they represent.
15. The Financial Forecast Document contains projections for Retained Earnings for the enterprise funds, seemingly using the most recently certified amount as the starting point. Having this data available is helpful and recommended. The City should consider including projections for Free Cash in the General Fund as well. The City should also consider including projections for any stabilization fund as well, even if the City does not use stabilization funds in the projections.
16. The City should ensure that labels that appear on multiple pages are consistent and uniform. Examples are the label(s) to show an increase or decrease when compared to the previous year is "Increase/(Decrease)" on the General Fund Projections page, are

"Dollar Change" and "Percent Change" on the one (and only one) of the General Fund Revenue pages, and are "Levy Increase $" and "Levy Increases %" on the Tax Levy Projections page.

By adopting some or all of the recommendations for an improved and enhanced Financial Forecast Document, the City can make an already useful document even better.

CAPITAL PLANNING

The City used an effective, but tedious, way of capturing and maintaining department heads' capital requests. The City sought an update to the processes in place for capital requests and for maintaining those requests. The City worked with The Abrahams Group to determine updated processes to use for capital planning.

The City distributed a Capital Request Form that looked like the one shown as **Exhibit 2** in the appendix of this document.

Department heads completed a form for each of their capital requests, either electronically using Excel or manually by hand. City staff in the Finance and Administration Department manually entered the contents of the completed requests into an Access database that contains all recent capital requests. The manual-entry process was tedious and cumbersome and allowed for the possibility that a data-entry mistake could be made.

The City sought to make the capital request and capital data maintenance processes more streamlined and decided to eliminate its reliance on the Access database for storage of the capital requests, instead focusing on the use of Excel for that data storage.

The Capital Request Form was modified to contain only the fields truly needed by the City and also to only allow certain values in certain fields. Detailed instructions were included in the file to help department heads with filling out the form. Although the form somewhat resembles its prior version, the City ensured detailed instructions existed for the department heads' benefit.

The updated form can be found as **Exhibit 3** in the appendix of this document. Some of the labels are not fully displayed due to the embedding of an Excel table into this document.

Each form has logic on it that ensures it is filled out validly prior to its submission. There are several requirements that make the form valid and each need to be satisfied in order for the form to be considered valid. If a required field is not populated or a field is populated when it should not be, like the replacement data fields for a purchase that is not a replacement, for instance, comments indicating such display below the form and a cell containing the total number of issues shows how many of them need to be resolved. Once the issues have been resolved, that the form is valid is displayed. Each file containing Capital Request Forms contains 20 of them.

All forms filled out have to be valid in order for the file to be considered valid and ready for submission. A table on the Summary tab in the file tracks each form's status for easy interpretation of where things stand in the file. Included in that analysis is the tracking of each filled-out form's Priority Code. The file is not valid unless each Priority Code is unique and in proper order. Once the file is valid and the Capital Request Forms in the file as the department heads want them, the file should be submitted to the City's Finance and Administration staff.

Once the City's Finance and Administration staff receives the files, the contents of the filled-out Capital Request Forms can be uploaded into the Excel file that contains the latest capital data using an Excel macro. The file contains detailed instructions for the user to understand how to use the macro. The macro ensures the file is valid, that each request is filled out properly, that each request has a funding source defined, and that each request has capital costs greater than zero. If any of these is not true, a pop-up box displays to indicate what was found and needs to be corrected. Funding Source, which is an optional field at the time of the department heads' completing of the file, can be filled in by the person doing the uploading. Once any issues found are resolved, the staff should upload the contents of the filled-out capital forms into the Excel file that contains the latest capital data.

The Excel file that contains the latest capital data has a tab that looks just like the latest Capital Request Form. Its purpose is to allow Finance and Administration staff to update existing capital request records without having to do so manually on the tab that contains all of the capital data. Detailed instructions exist on the tab to walk the user through how to update existing records. City staff sought this functionality mostly to allow for the pushing out of a planned capital request to a future year. This functionality allows for that pushing out easily.

The latest capital data is found on a large tab in the file. The first column on that tab has a drop-down box in each cell to indicate whether the capital request record should be included in capital reports generated. Yes should be selected for records to be included. No should be selected or the field should be left blank for records not to be included.

Capital reports are also generated using an Excel macro for which detailed instructions are provided. Capital reports can be generated by category, by department, and by funding source. They can be generated for one fiscal year or a range of fiscal years. The reports generated are saved to a folder designated by the user and the reports are formatted for printing.

In summary, the City's updated capital-planning process has been streamlined for ease of use now that the Capital Request Forms are all electronic, the forms have logic to ensure they are filled out validly, the forms can be uploaded into the file with capital data easily, capital records in the capital data file can be modified easily, and capital reports can be generated easily and in whatever format and for whatever fiscal years desired by the user. In short, the process is now all electronic and the challenges that came with manually filled-out forms and maintaining data in the Access database have been eliminated.

LONG-TERM DEBT

The City generally was satisfied with how it tracked and maintained long-term debt obligations in one Excel spreadsheet. The City did not have the ability to project long-term debt for potential future capital projects/items without reliance on a financial institution to do so and the City was interested in gaining this ability. The City worked with The Abrahams Group to gain the ability to project long-term debt for potential future capital projects/items on its own.

Prior to implementing the ability to project debt, the existing long-term debt tracking file used by the City was updated in these ways:

- Eliminated unneeded white space and added that white space back in via print formatting instead.
- Created a column for Outstanding Principal for each fiscal year and each borrowing existing in the file.
- Highlighted in light blue the labels for administrative fees for SRF borrowings and highlighted in light blue the fees payments listed by year as well.
- Added additional columns of future fiscal years so the file is ready for adding debt payments in those years, if need be.
- Added rows at the bottom totaling up principal payments, interest and fees payments, and outstanding principal, by year and by fund.

Debt schedules were added to the long-term debt file on different tabs that allow the City to project long-term debt for potential capital projects/items over a term of up to 40 years. A debt schedule for conventional financing with equal principal payments was added to the file. A debt schedule for conventional financing with equal yearly payments, or level debt, and increasing principal payments was added to the file. A debt schedule for SRF financing was added to the file. The schedules accept these fields as inputs:

- The borrowing's start date, which is the date of the loan and not necessarily the date of the first payment
- The borrowing's term, in years
- The borrowing's loan amount
- The borrowing's interest rate
- For SRF financing only, the principal forgiveness amount, if any
- For SRF financing only, the percentage for administrative fees
- For SRF financing only, the percentage for the origination fee

If principal forgiveness is provided for an SRF loan, the amount all payments are based on is the difference between the borrowing's loan amount and the principal forgiveness amount.

In addition to having the ability to project long-term debt for potential capital projects/items in the new debt schedules provided, logic was added to the bottom of the existing tab that contains all of the City's existing long-term debt to do the same. The projections on that tab are displayed left to right to match up with the way the file is laid out, as opposed to up and down on the debt schedule tabs added. The logic leverages the debt schedules on the new tabs when determining what debt to display on the existing long-term debt tab in the file. There are some instructions in the new area at the bottom of the existing long-term debt tab in the file to help the user of that area create new debt projections at the bottom of the tab.

A new total area was added to the tab that shows projected principal and interest and fees by year that totals all existing debt and all projected new debt on the tab. The new totals give the City the ability to see the impact that projected long-term debt for potential capital projects/items has on the total debt the City might incur in a given fiscal year.

In summary, by enhancing the long-term debt file, the City gained the ability to project long-term debt for potential capital projects/items and analyze projected debt's impact on the total debt the City might incur in a given fiscal year.

* * * * *

We are pleased to provide assistance to the City of Amesbury on this important and challenging project. I will be pleased to discuss this report with you at your earliest convenience.

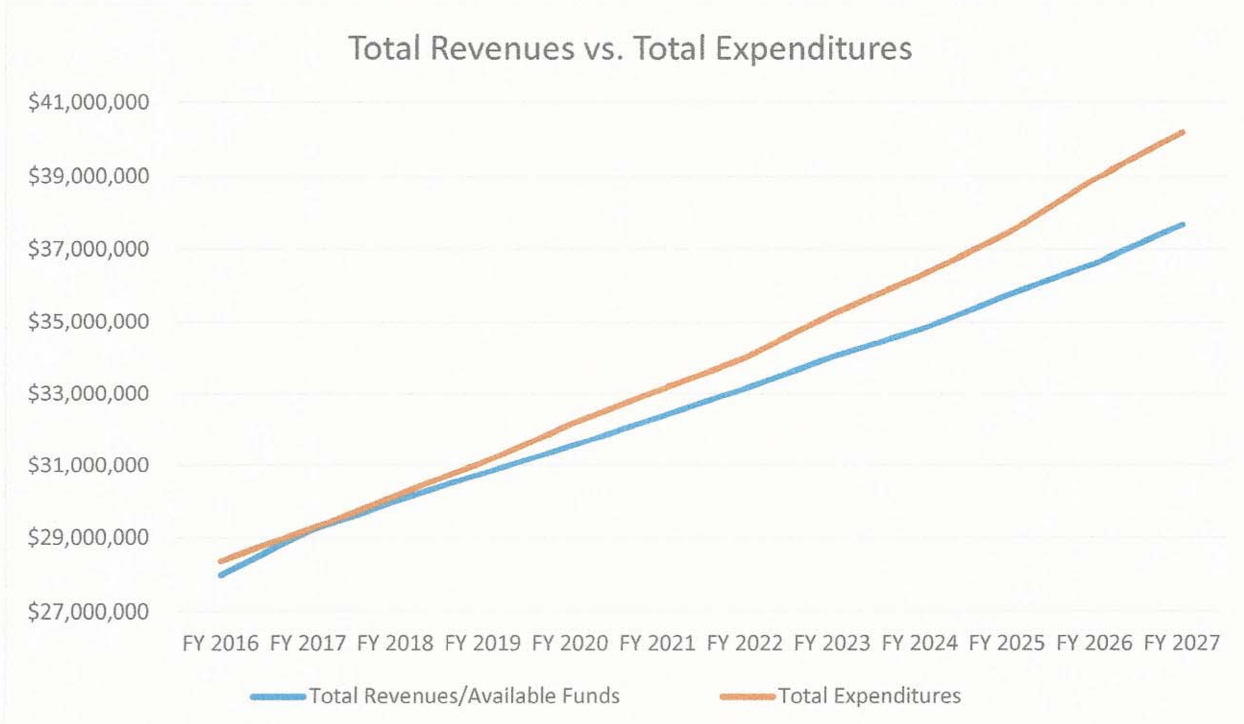
Sincerely yours,

Mark D. Abrahams

Mark D. Abrahams, CPA
President

APPENDIX

Exhibit 1



Note that the graph above is **not representative** of the City of Amesbury's financial forecast, but is included as an example of a graph only.

Exhibit 2

CITY OF AMESBURY
Capital Project Request

1. Department 3. Contact Person & Title:	2. Date: 4. Phone:
5. Project Title: 7. Type of Project (check): ( ) New ( ) Improvement ( ) Replacement	6. Reference # (to be assigned): 8. Department Priority: 9. Form of Acquisition (check): ( ) Purchase ( ) Lease ( ) Lease/Purchs
10 12. Estimated Useful Life in Years:	11. Project Category (check one): ( ) Land ( ) Building ( ) Infastructure ( ) Equipment (rolling) ( ) Equipment (non-rolling) ( ) Technology

13. Basis for Estimate (check one):
( ) Arct/Eng ( ) Vendor Quote ( ) Apppraisal ( ) Previous Purchase ( ) Other (specify):

14. Description/Justification (attach any additional pages or relevant background information):

15. Estimated Capital Costs:	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016	TOTAL
Planning & Design						$ -
Land Acquisition						$ -
Site Development						$ -
Construction						$ -
Other (specify):						$ -
TOTAL	$ -	$ -	$ -	$ -	$ -	$ -

16. Replaced Equipment (if any):

Item	Make	Model	Age
A.			

17. Recommended Disposal of Replaced Equipment (check):
( ) Trade-In ( ) Sale ( ) Possible Use by Other Agencies ( ) Other ____________

18. Estimated Net Effects on Future Operating Costs (+/-):

	Revenue $	One-Time $	Annual $
Personnel			
Utilities			
Supplies			
Other (specify):			
TOTAL	$ -	$ -	$ -

19. Recommended Financing Source (if known):

20. Signature:

Exhibit 3

CITY OF AMESBURY
Capital Request Form

Instructions	Find helpful notes throughout the form to help with filling it out. Find detailed instructions to t				
Department:					
Contact Person:					
Contact Title:					
Project Name/Title:					
Type of Project:		(select one)	**nt Priority:**		(note below)
Acquisition Type:		(select one)	For priority, select a unique number for each request		
Project Category:		(select one)	**Jseful Life:**		(in years)
Basis for Estimate:		(select one)	her, specify:		
Description/Details: (comments on why capital purchase is needed; attach backup, if possible)					
Funding Source:				(Funding Source is optional)	

Estimated Capital Costs				Fill in amounts $0 or greater for each applicable cell.		
Category	**FY 2019**	**FY 2020**	**FY 2021**	**FY 2022**	**FY 2023**	**Totals**
Planning & Design:	$ -	$ -	$ -	$ -	$ -	$ -
Land Acquisition:	$ -	$ -	$ -	$ -	$ -	$ -
Site Development:	$ -	$ -	$ -	$ -	$ -	$ -
Construction:	$ -	$ -	$ -	$ -	$ -	$ -
Other:	$ -	$ -	$ -	$ -	$ -	$ -
If Other, type other category here:						
Totals:	$ -	$ -	$ -	$ -	$ -	$ -

Replaced Equipment	This section and the next required only if a replace		
Item	**Make**	**Model**	**Age (in years)**

Recommended Disposal of Replaced Equipment		(select one)
(select an item from the drop-down box if a replacement)		(fill in if Other)

Estimated Operating Costs				Fill in amounts $0 or greater for each applicable cell.	
	Projected				**Actual**
Category	**Revenue**	**One-Time**	**Annual**	**Totals**	**Prior**
Personnel:		$ -	$ -	$ -	$ -
Utilities:		$ -	$ -	$ -	$ -
Supplies:		$ -	$ -	$ -	$ -
Maintenance:		$ -	$ -	$ -	$ -
Rental:		$ -	$ -	$ -	$ -
Other:		$ -	$ -	$ -	$ -
If Other, type other category here:					
Totals:	$ -	$ -	$ -	$ -	$ -