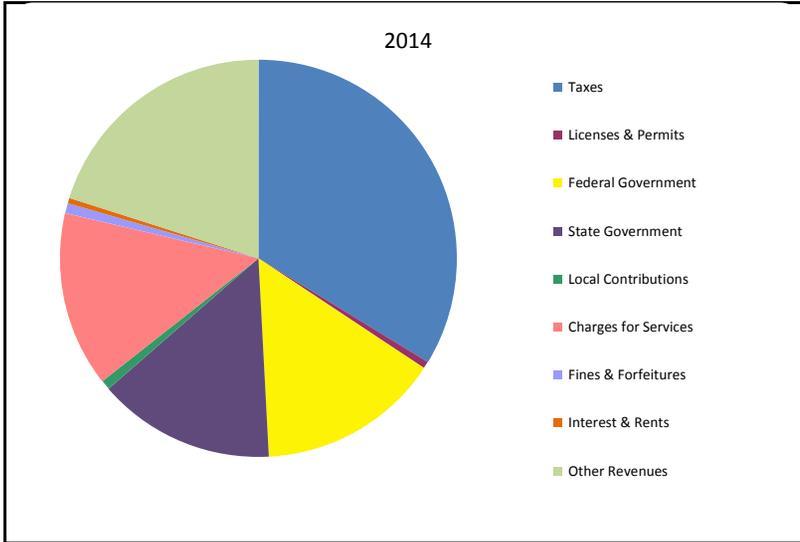


CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Saginaw County - Saginaw

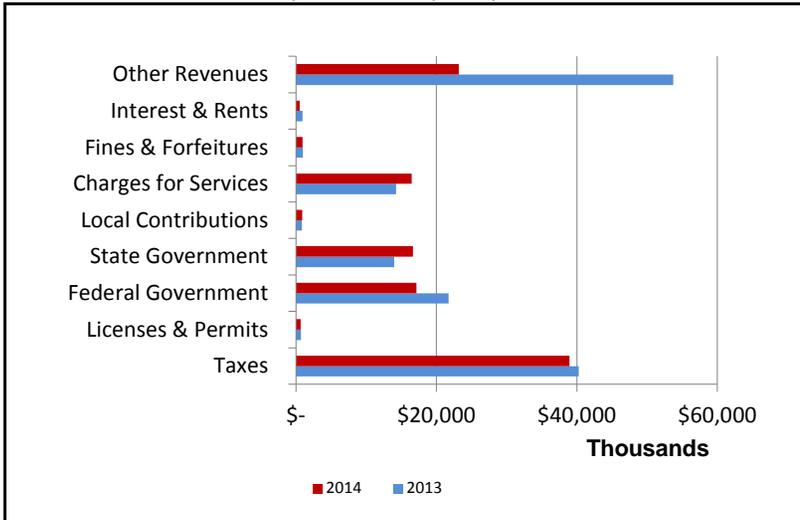
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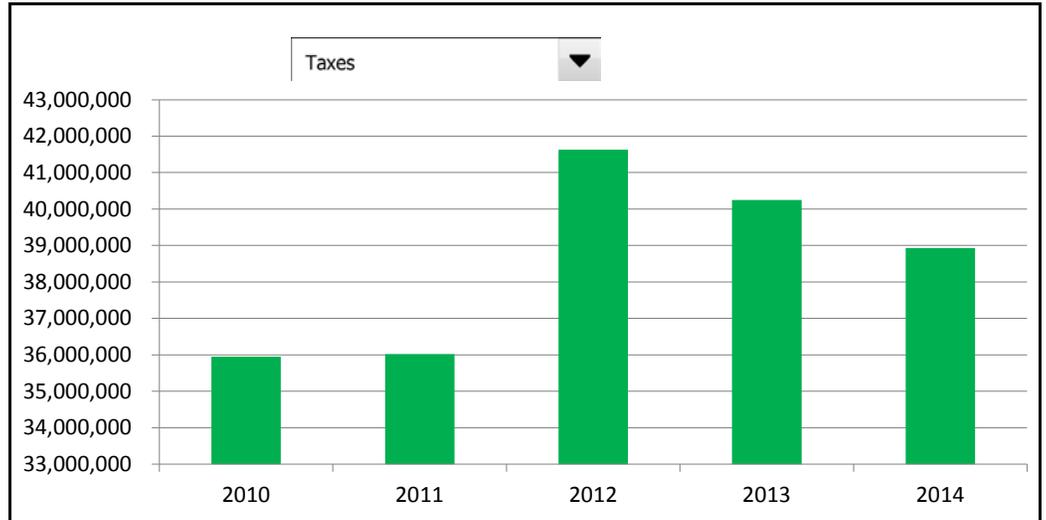
2. Compared to the prior year

	2013	2014	Change
Taxes	\$ 40,244,759	\$ 38,930,607	-3.27%
Licenses & Permits	\$ 697,424	\$ 644,647	-7.57%
Federal Government	\$ 21,732,198	\$ 17,154,621	-21.06%
State Government	\$ 13,964,554	\$ 16,655,259	19.27%
Local Contributions	\$ 844,792	\$ 900,891	6.64%
Charges for Services	\$ 14,258,112	\$ 16,467,221	15.49%
Fines & Forfeitures	\$ 987,480	\$ 934,009	-5.41%
Interest & Rents	\$ 942,783	\$ 512,595	-45.63%
Other Revenues	\$ 53,709,574	\$ 23,170,424	-56.86%
Total Revenues	\$ 147,381,676	\$ 115,370,274	-21.72%

3. Revenue sources - compared to the prior year



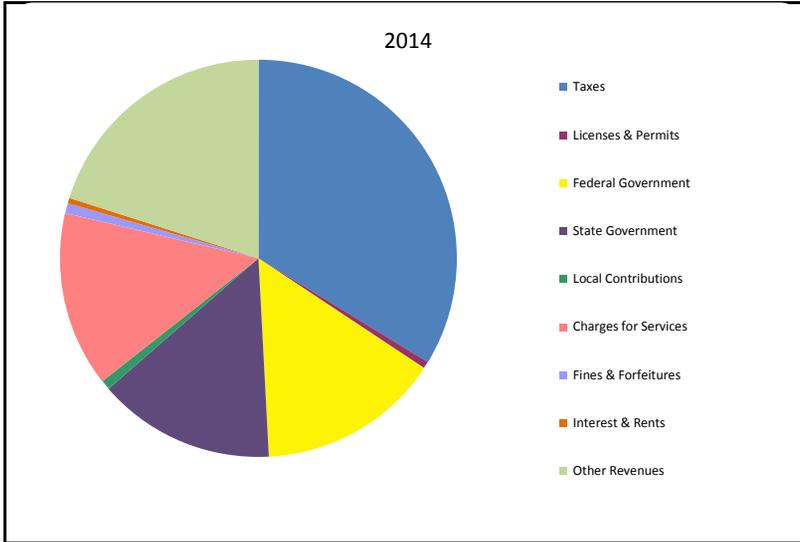
4. Historical trends of individual sources



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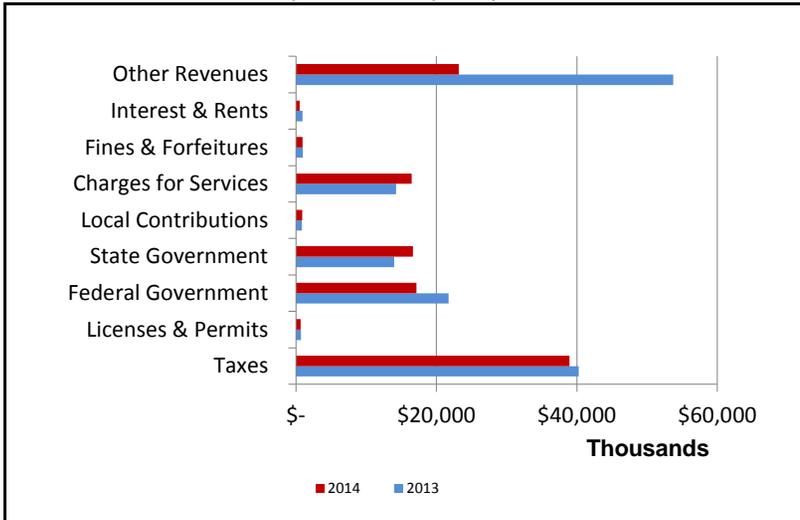
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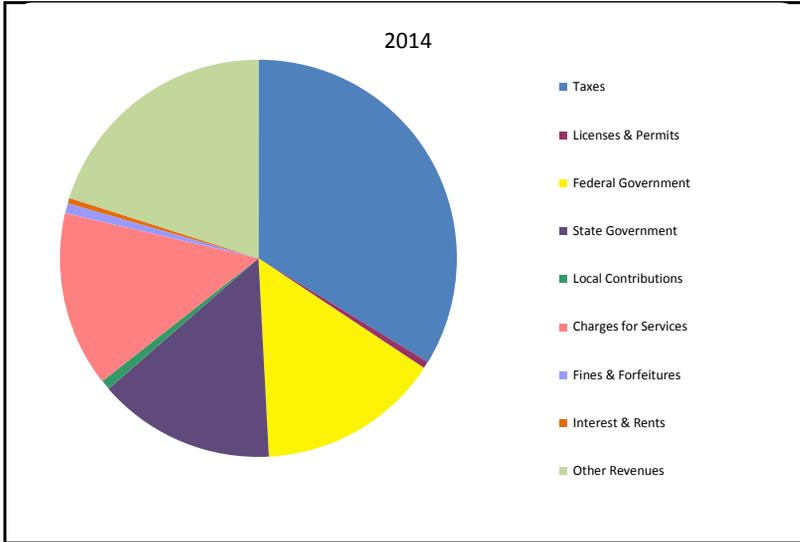
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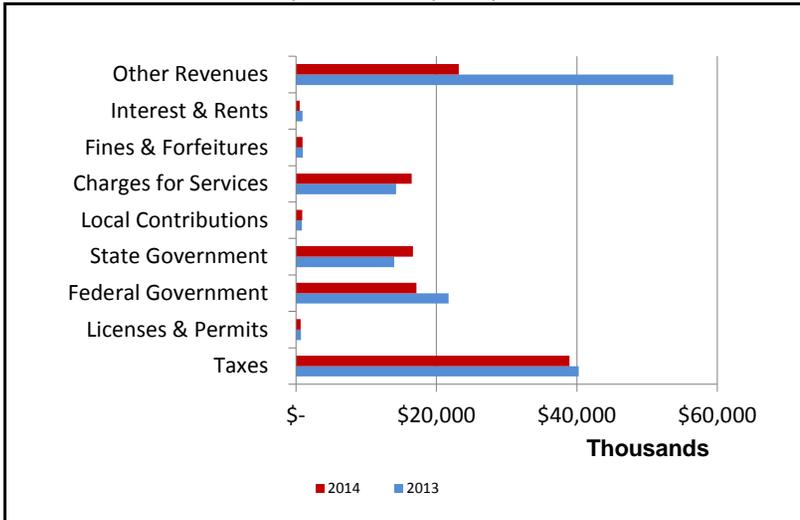
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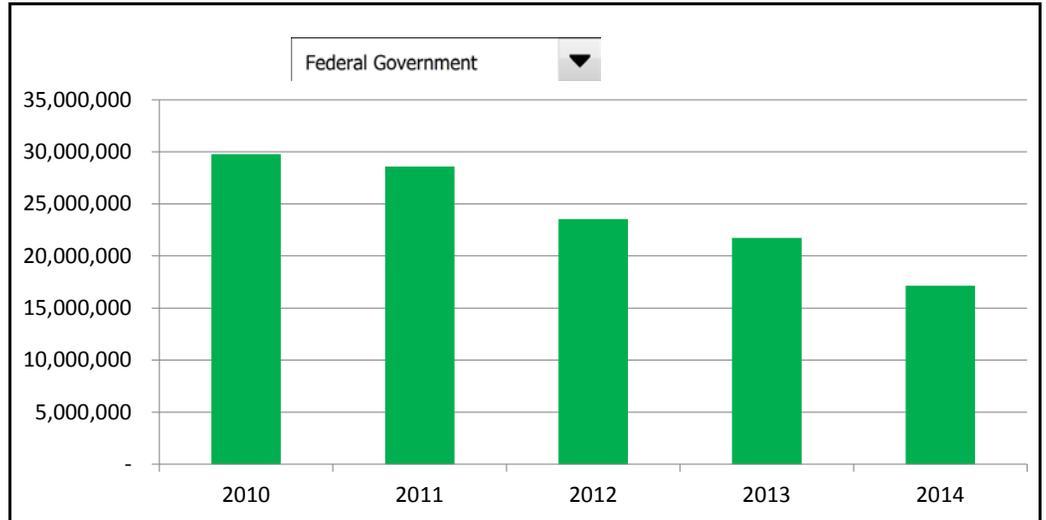
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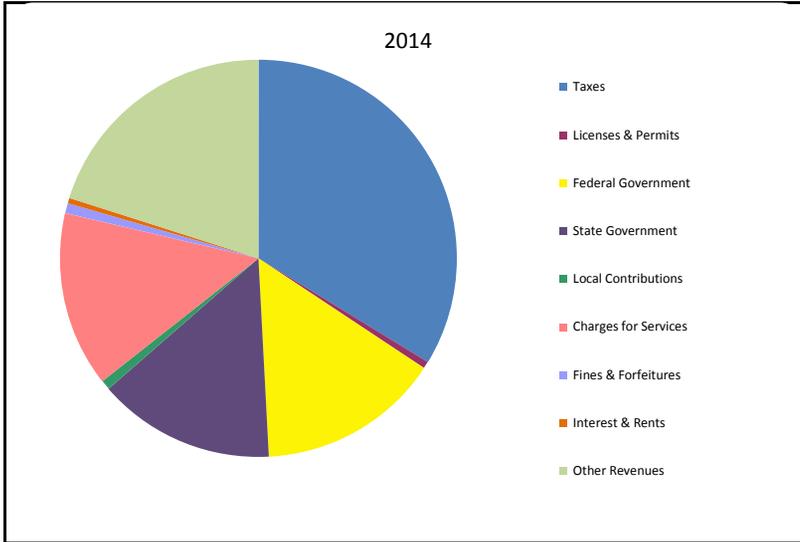
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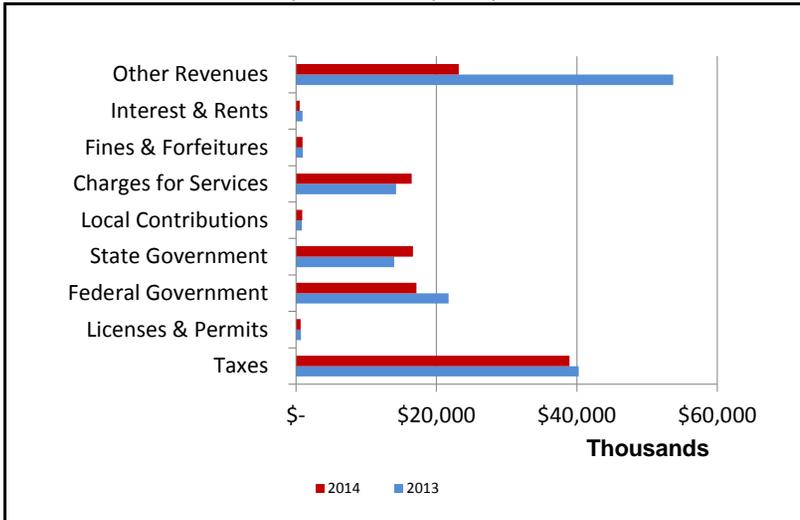
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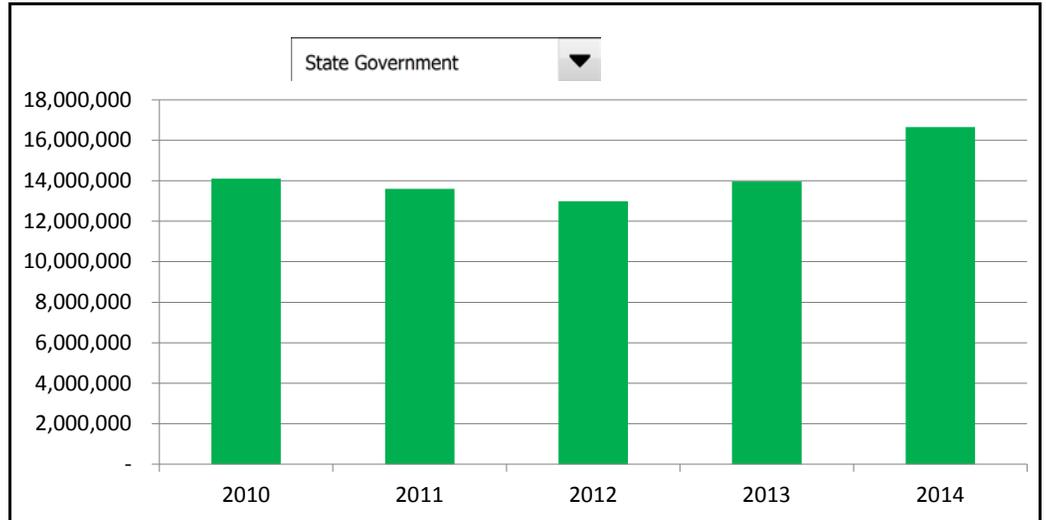
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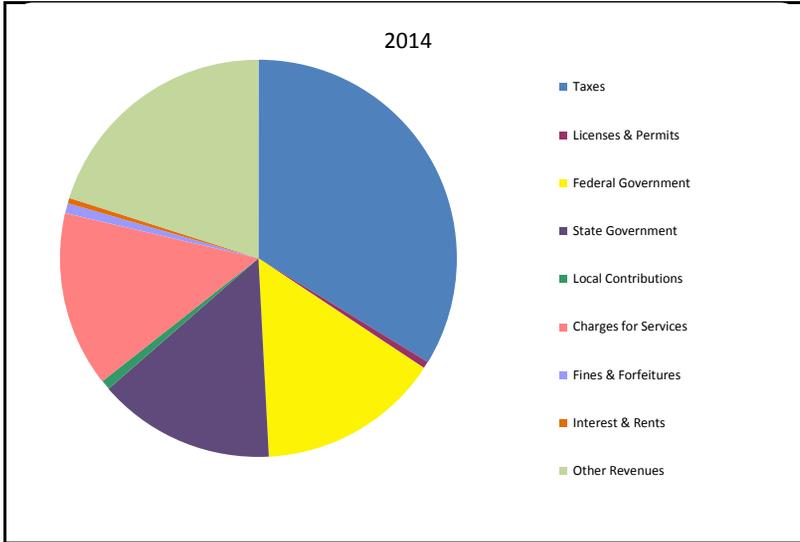
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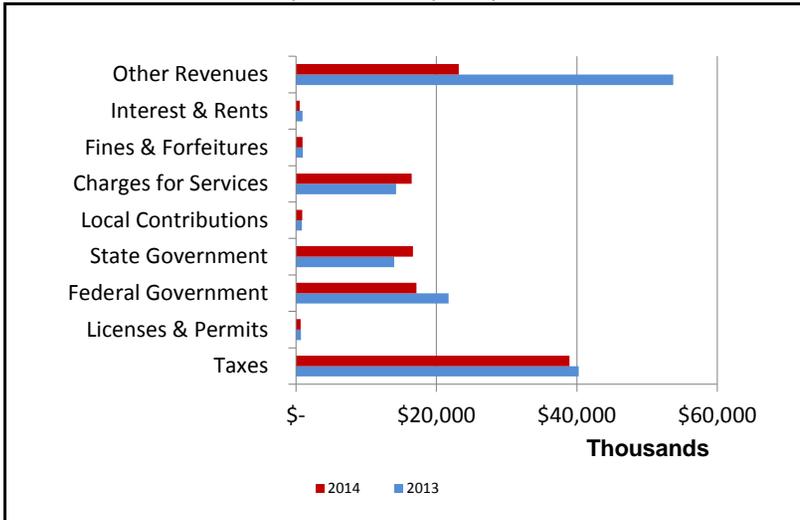
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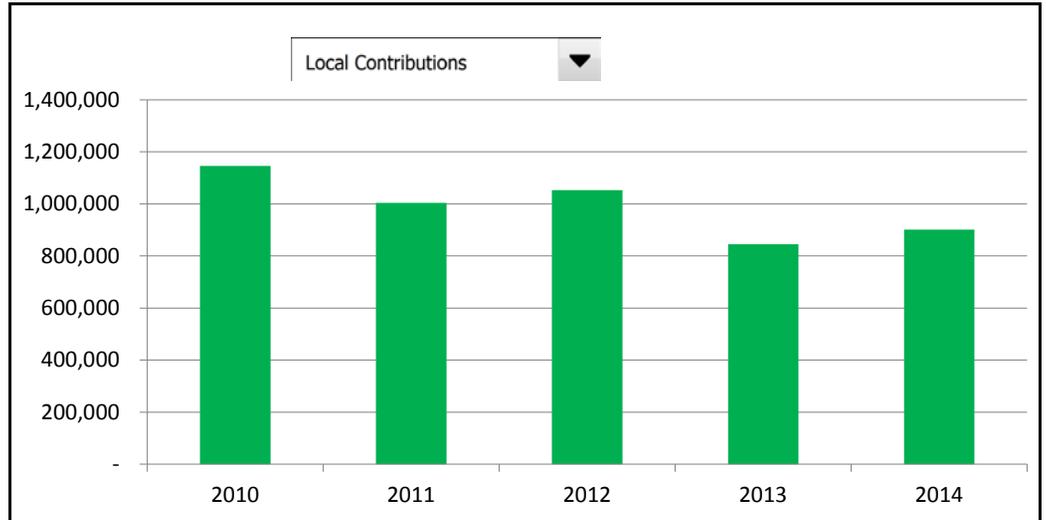
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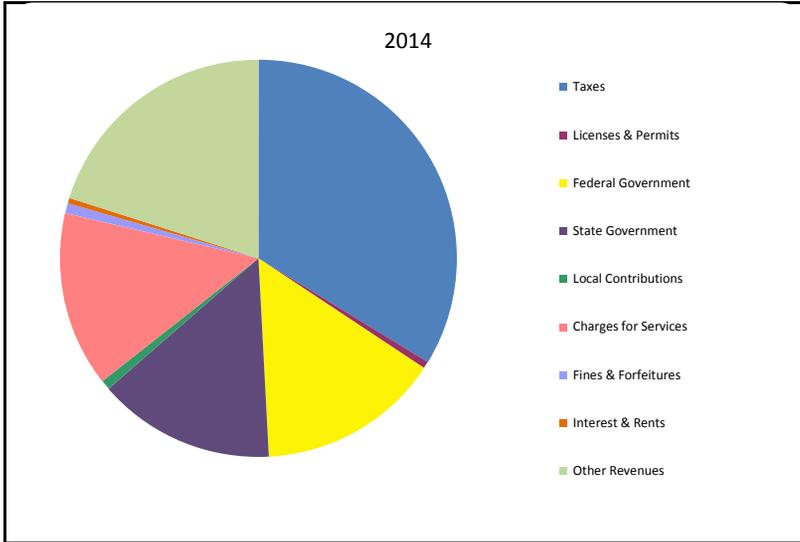
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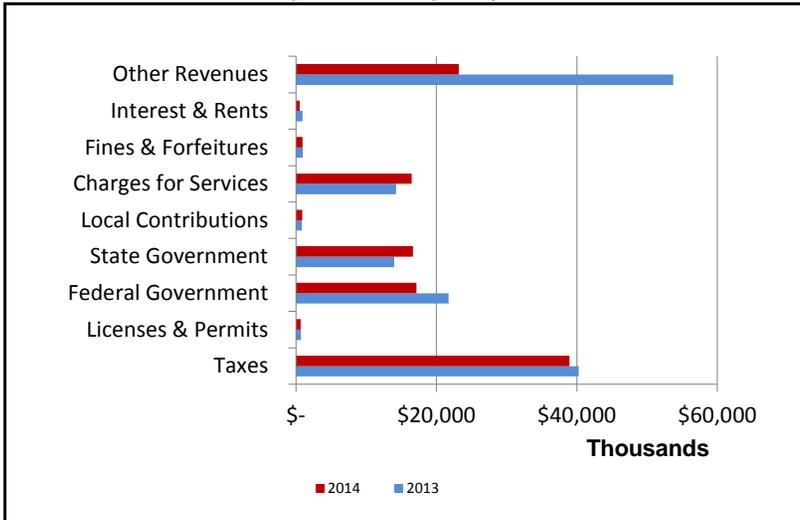
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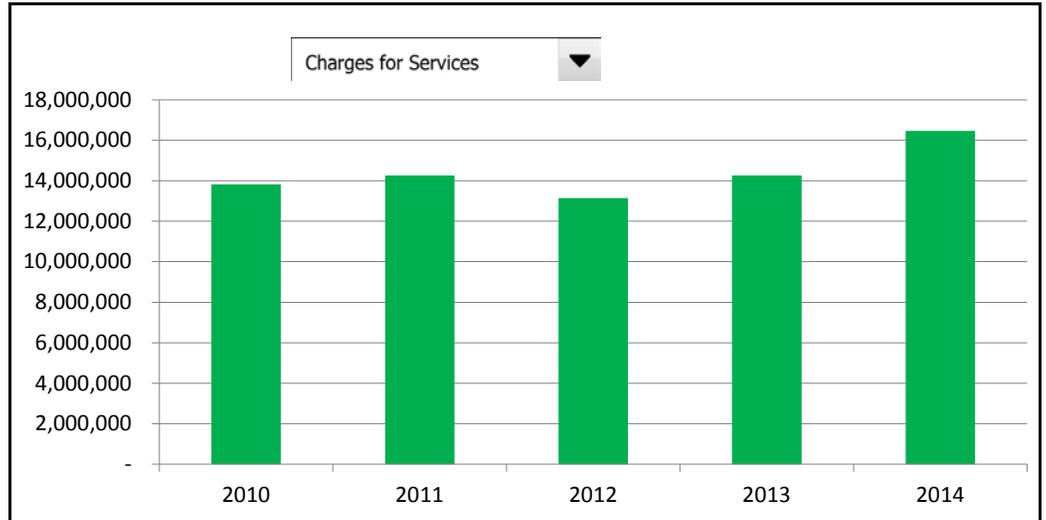
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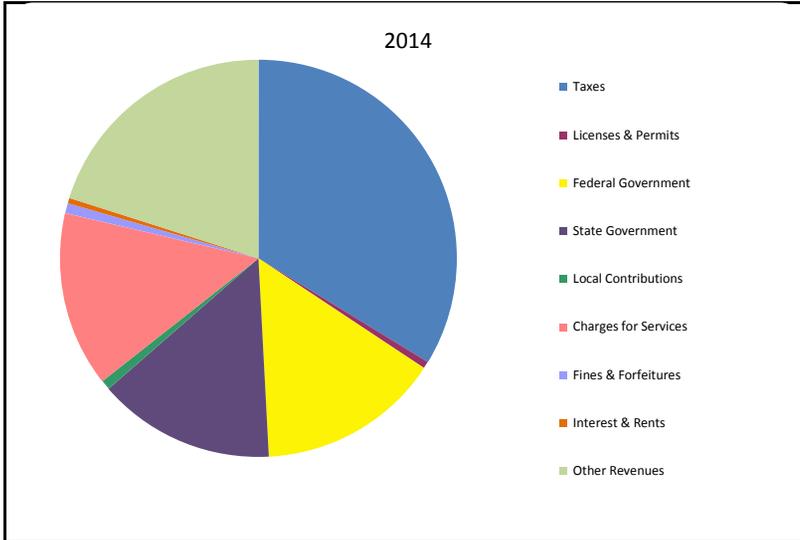
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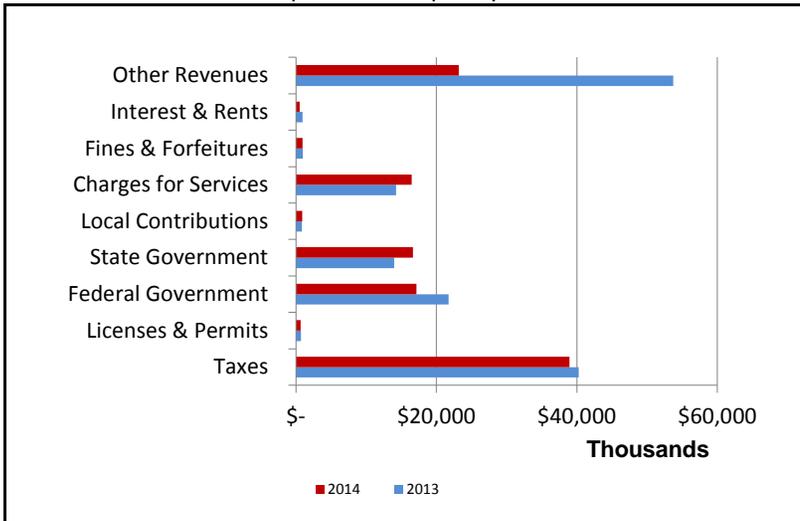
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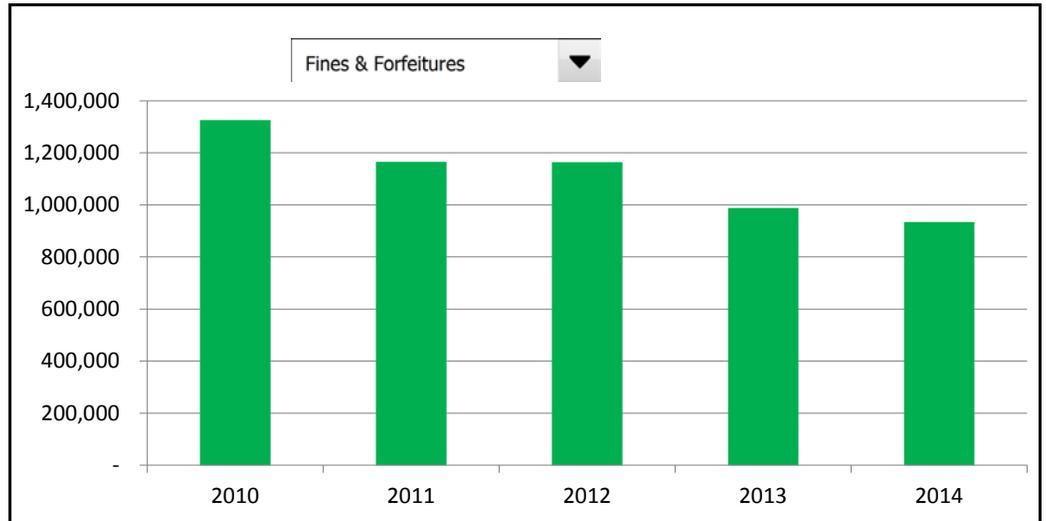
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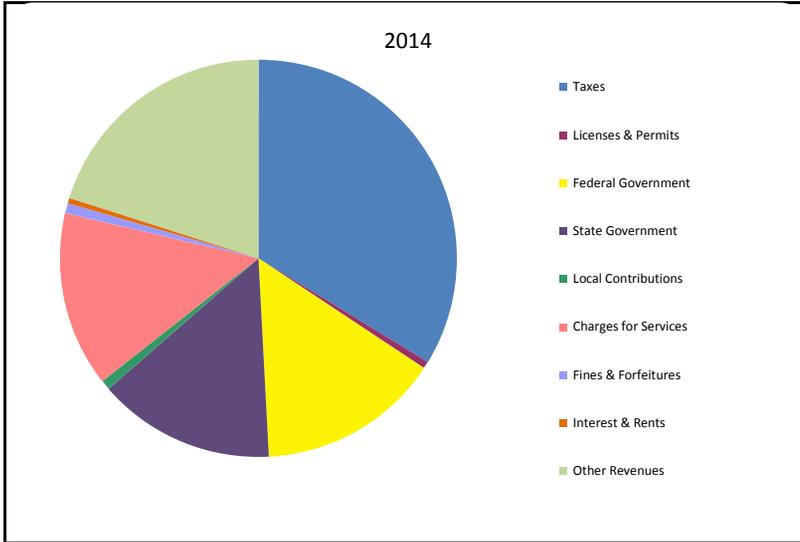
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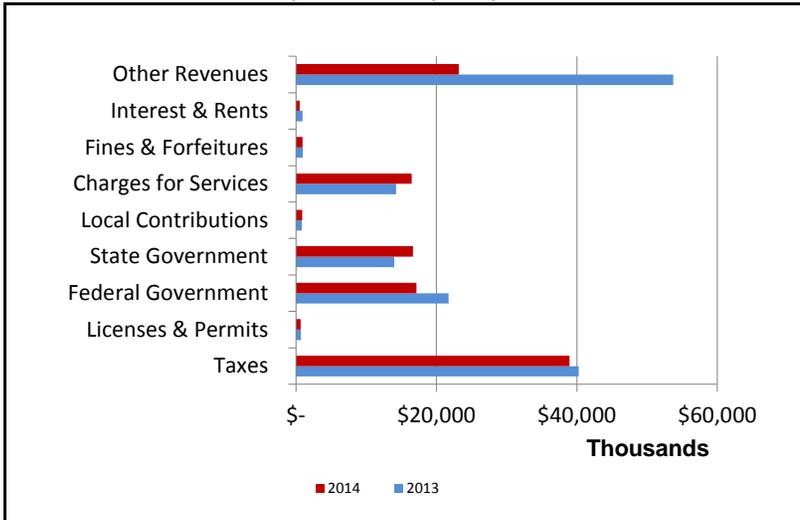
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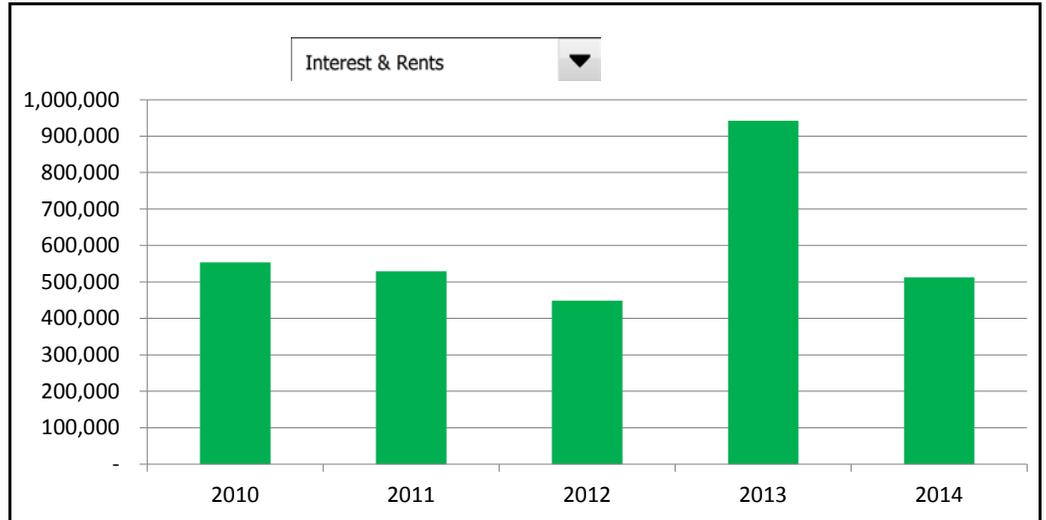
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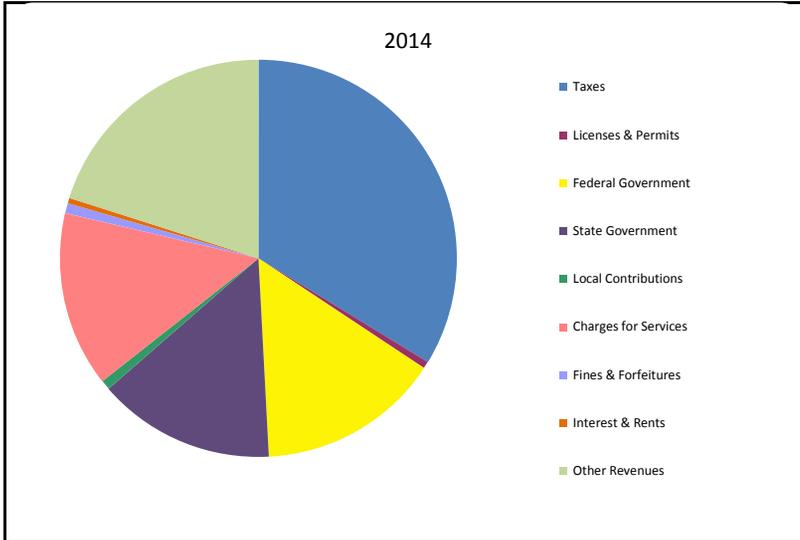
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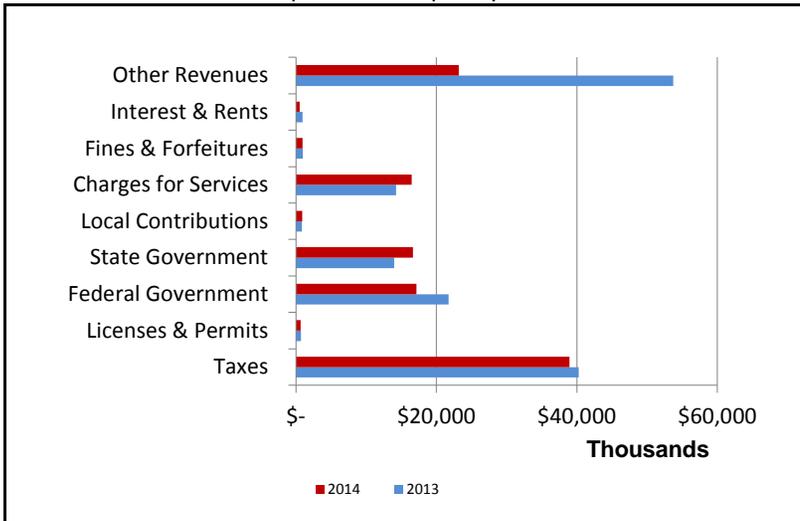
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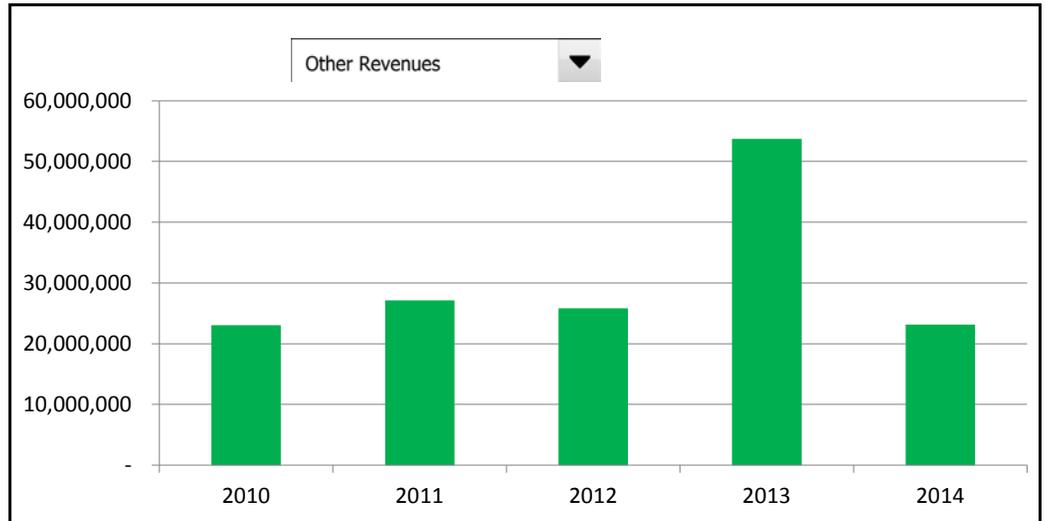
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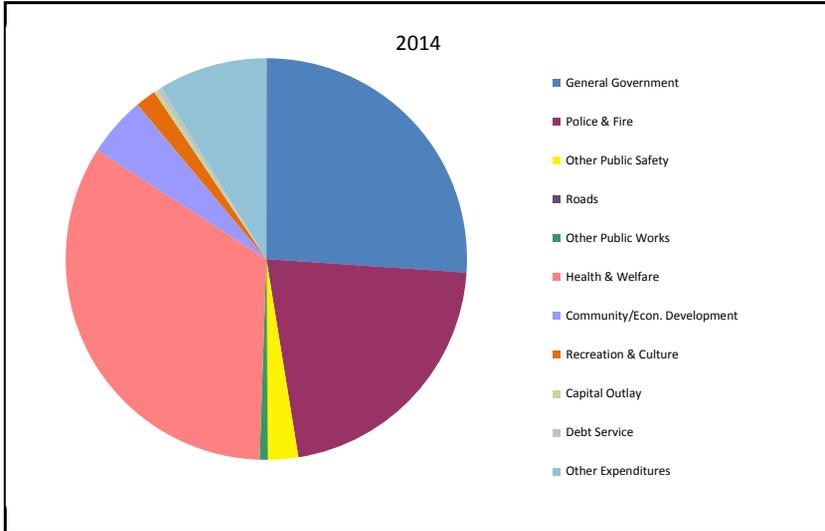
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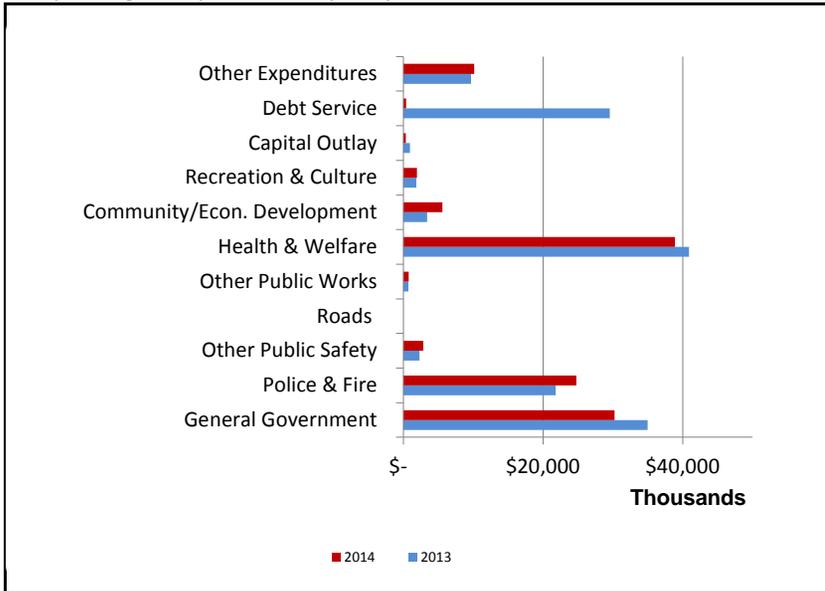
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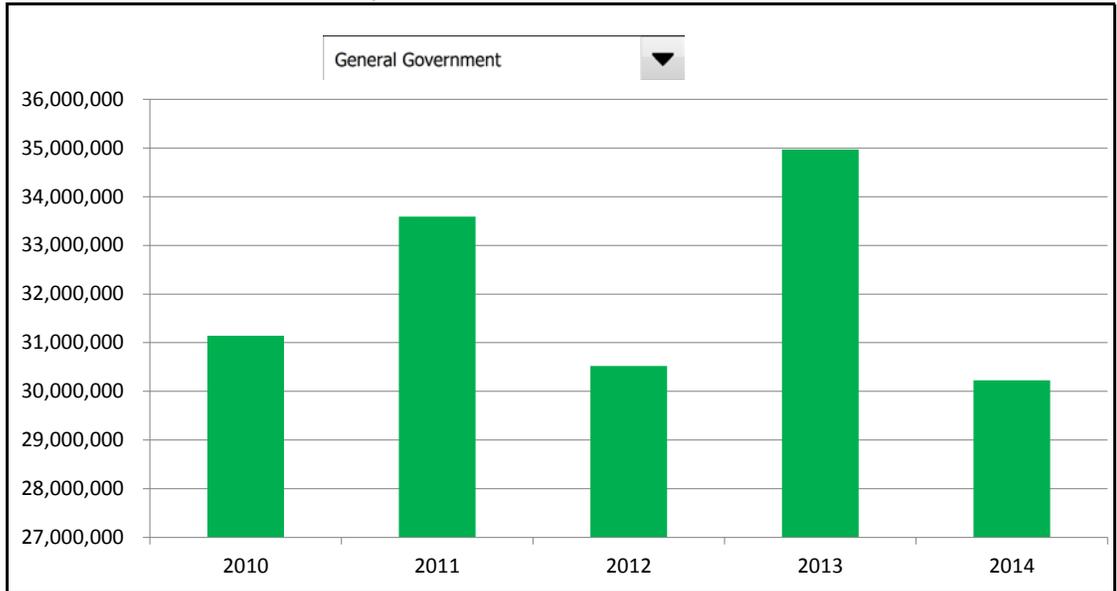
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	2013	2014	Change
General Government	\$ 34,969,376	\$ 30,224,287	-13.57%
Police & Fire	\$ 21,821,586	\$ 24,756,471	13.45%
Other Public Safety	\$ 2,333,812	\$ 2,839,771	21.68%
Roads	\$ -	\$ -	N/A
Other Public Works	\$ 725,903	\$ 739,226	1.84%
Health & Welfare	\$ 40,888,507	\$ 38,888,478	-4.89%
Community/Econ. Development	\$ 3,397,424	\$ 5,573,331	64.05%
Recreation & Culture	\$ 1,865,935	\$ 1,941,515	4.05%
Capital Outlay	\$ 959,751	\$ 354,267	-63.09%
Debt Service	\$ 29,573,325	\$ 400,439	-98.65%
Other Expenditures	\$ 9,700,334	\$ 10,152,162	4.66%
Total Expenditures	\$ 146,235,953	\$ 115,869,947	-20.77%

3. Spending - compared to the prior year



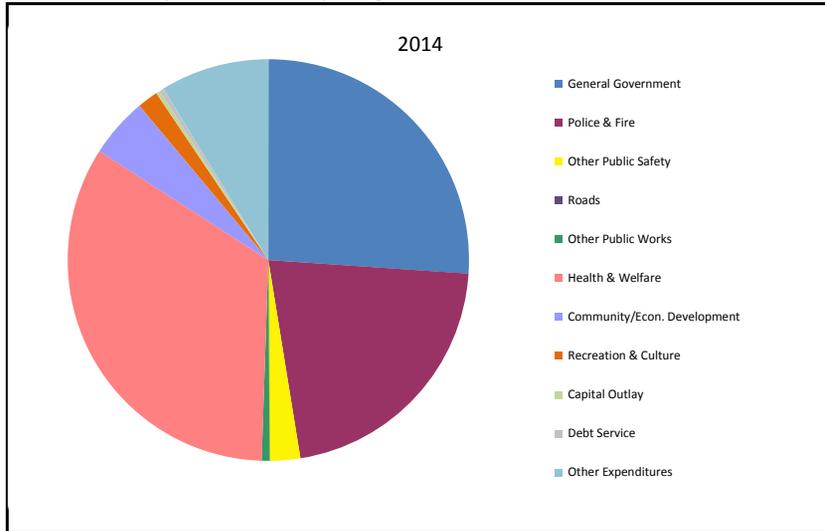
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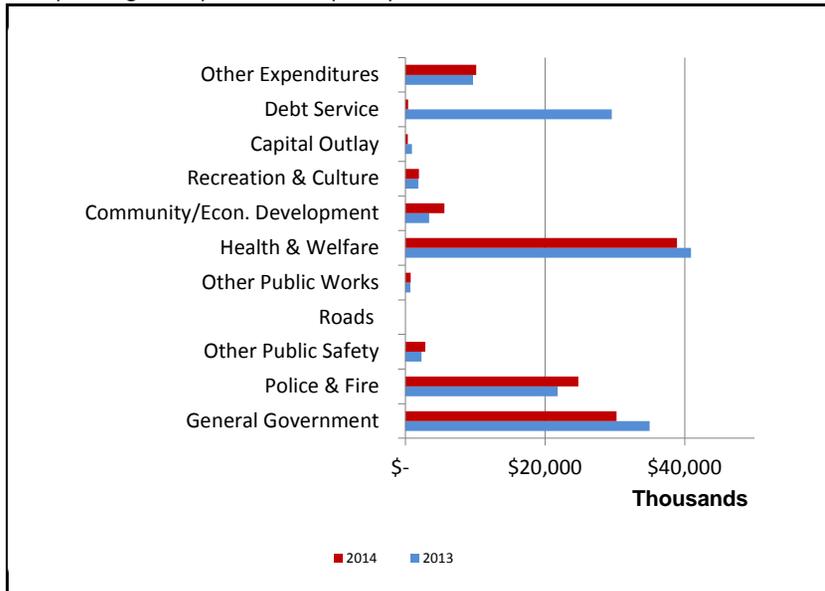
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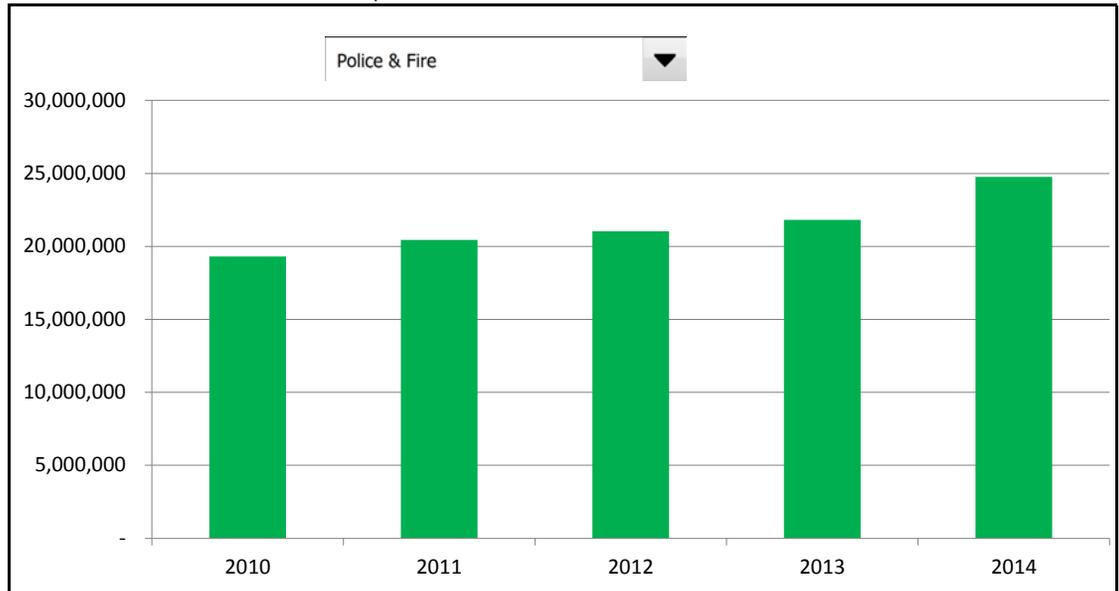
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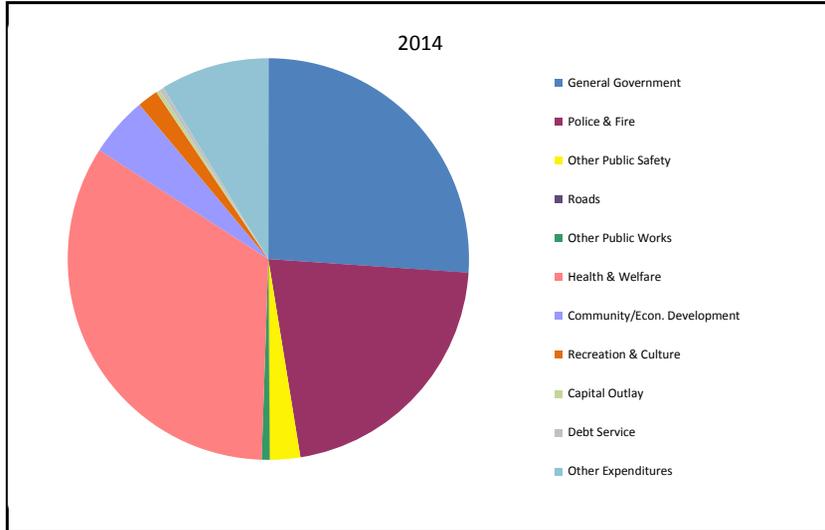
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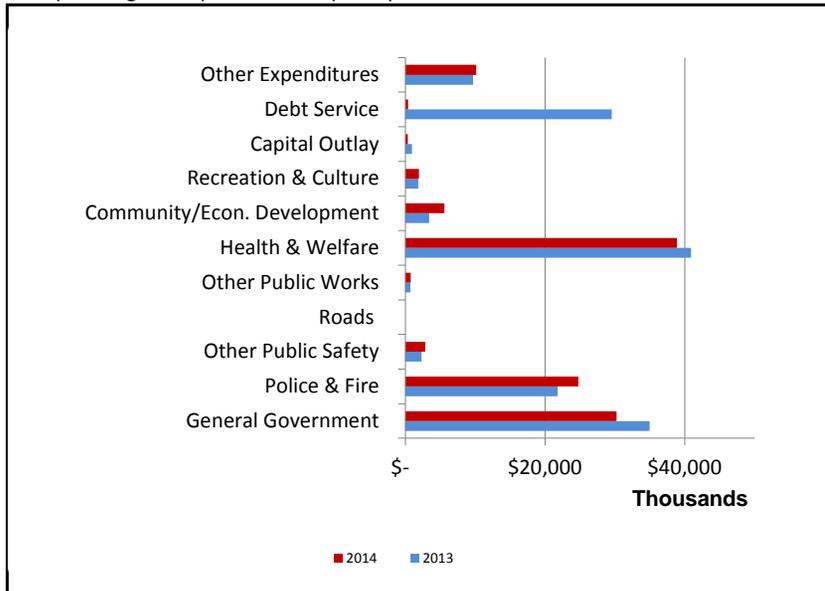
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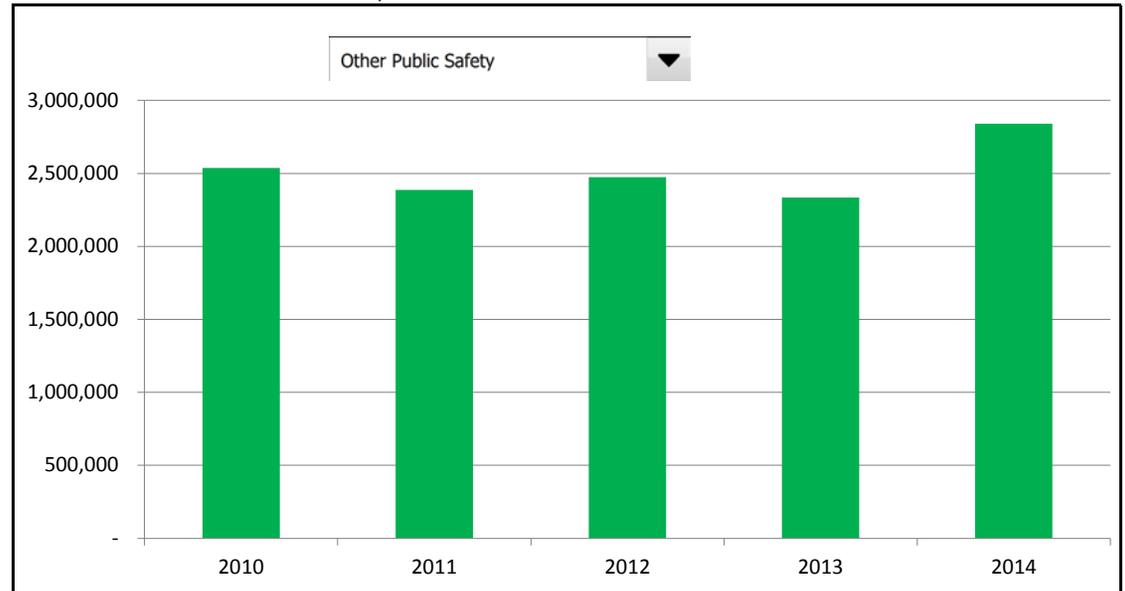
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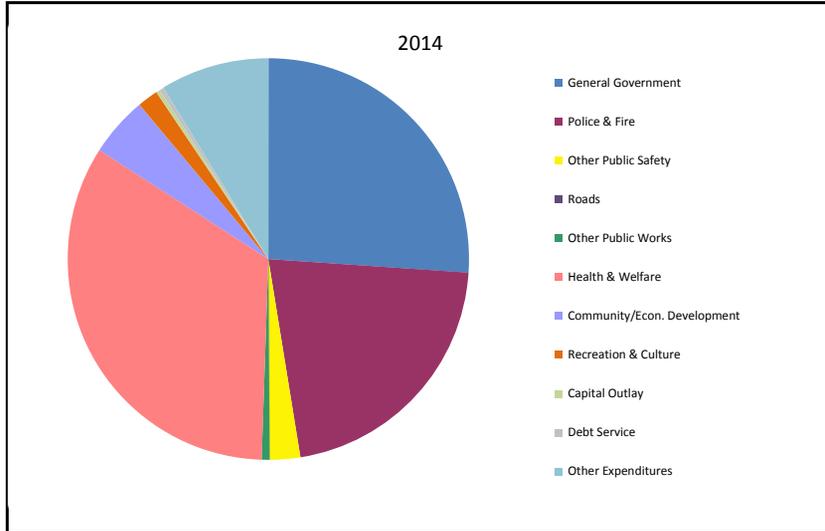
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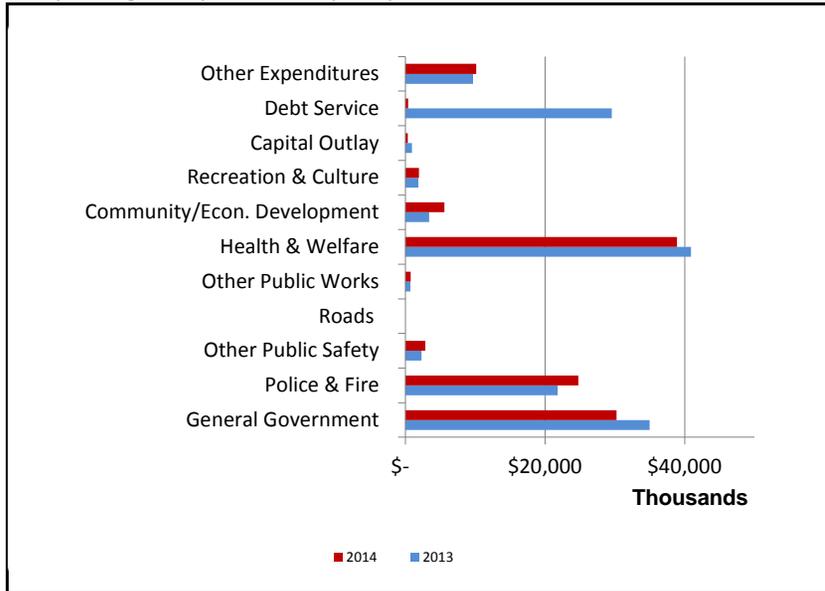
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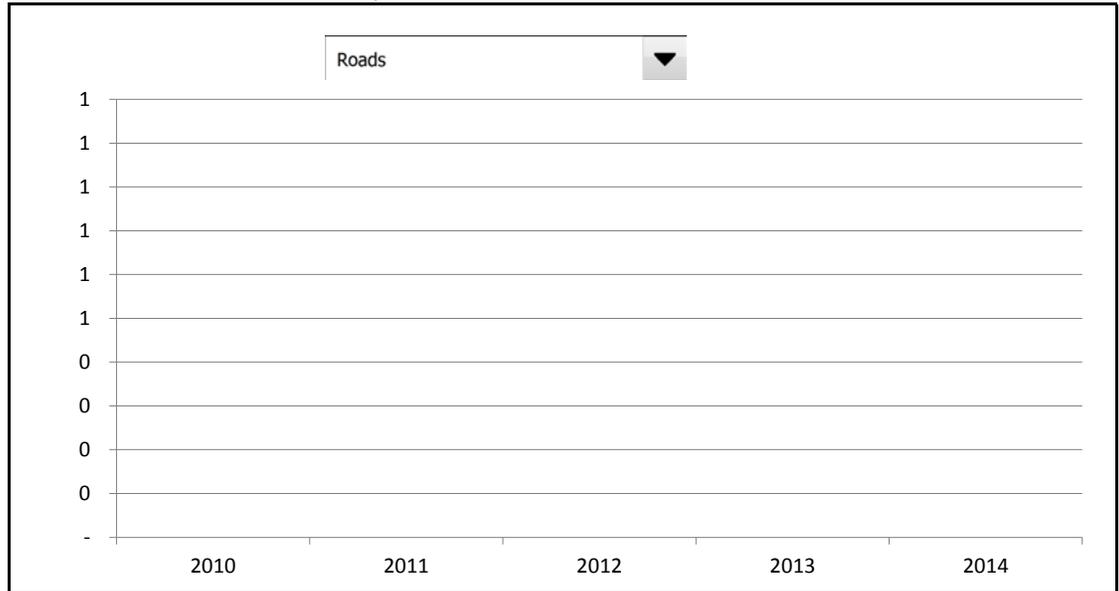
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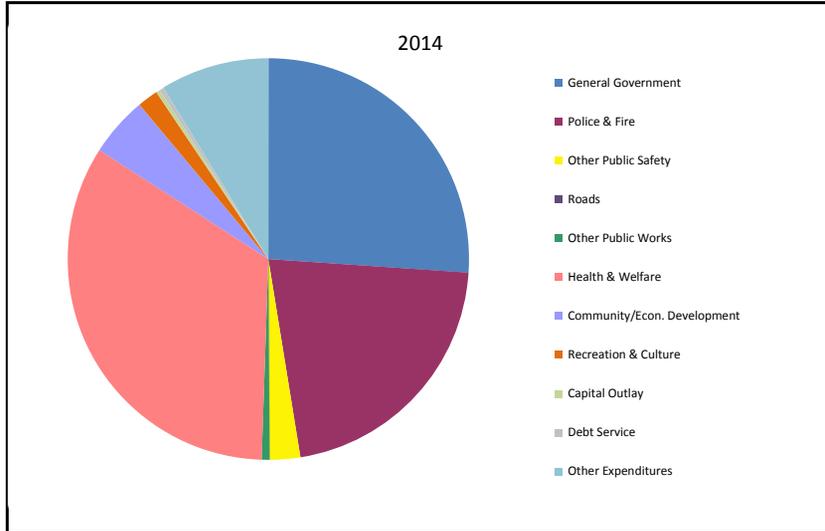
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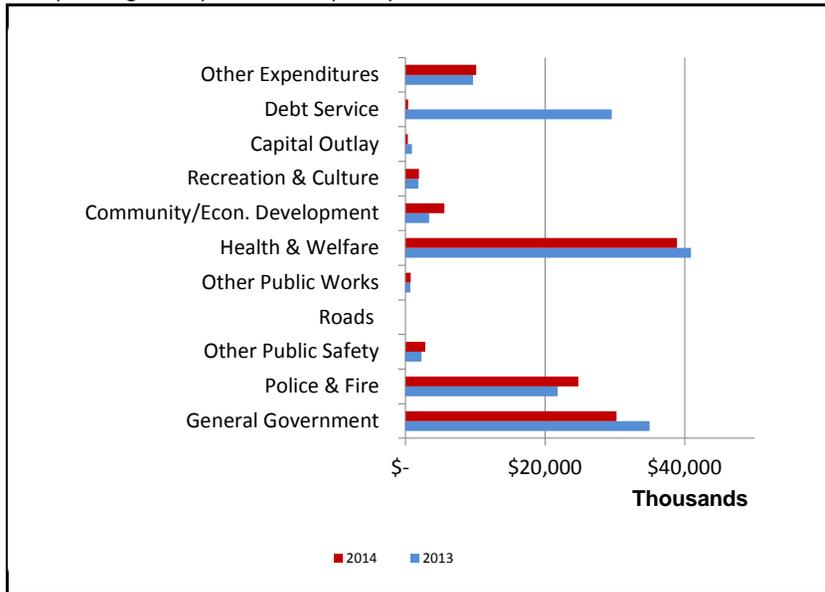
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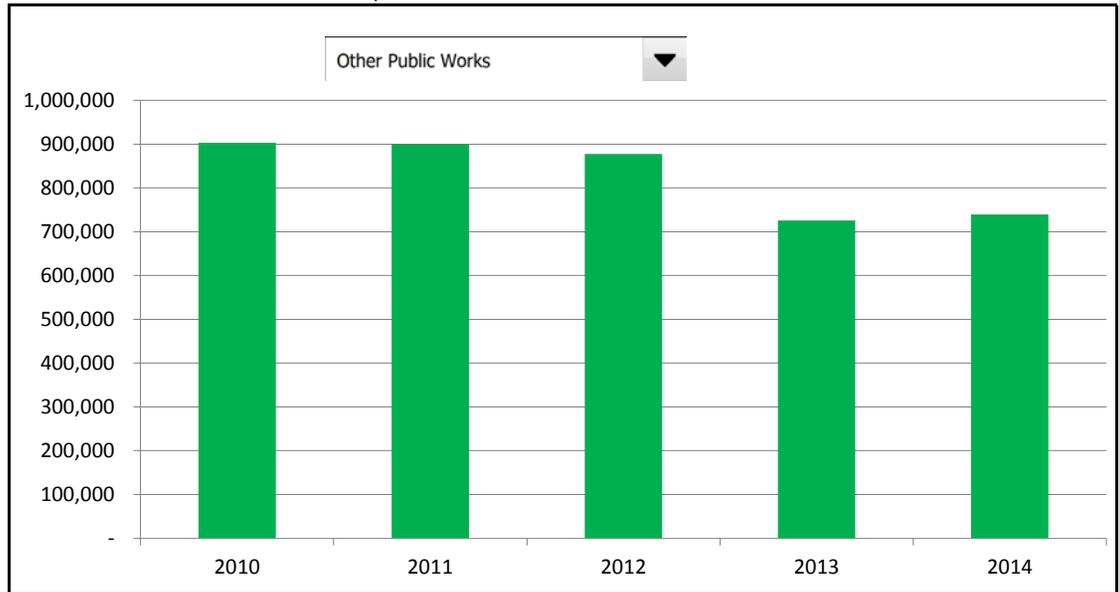
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Health & Welfare	\$ 40,888,507	\$ 38,888,478	-4.89%
Community/Econ. Development	\$ 3,397,424	\$ 5,573,331	64.05%
Recreation & Culture	\$ 1,865,935	\$ 1,941,515	4.05%
Capital Outlay	\$ 959,751	\$ 354,267	-63.09%
Debt Service	\$ 29,573,325	\$ 400,439	-98.65%
Other Expenditures	\$ 9,700,334	\$ 10,152,162	4.66%
Total Expenditures	\$ 146,235,953	\$ 115,869,947	-20.77%

3. Spending - compared to the prior year



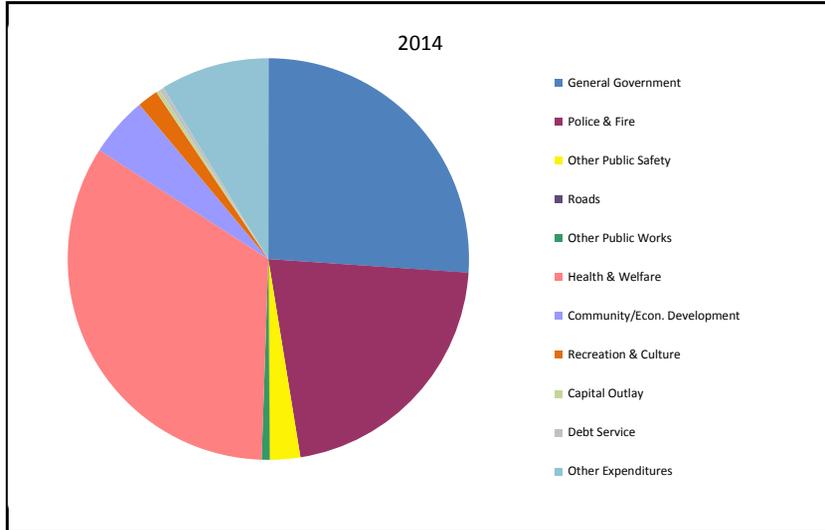
4. Historical trends of individual departments:



For more information on our unit's finances, contact Koren Reaman at 989-790-5218.

CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Saginaw County - Saginaw

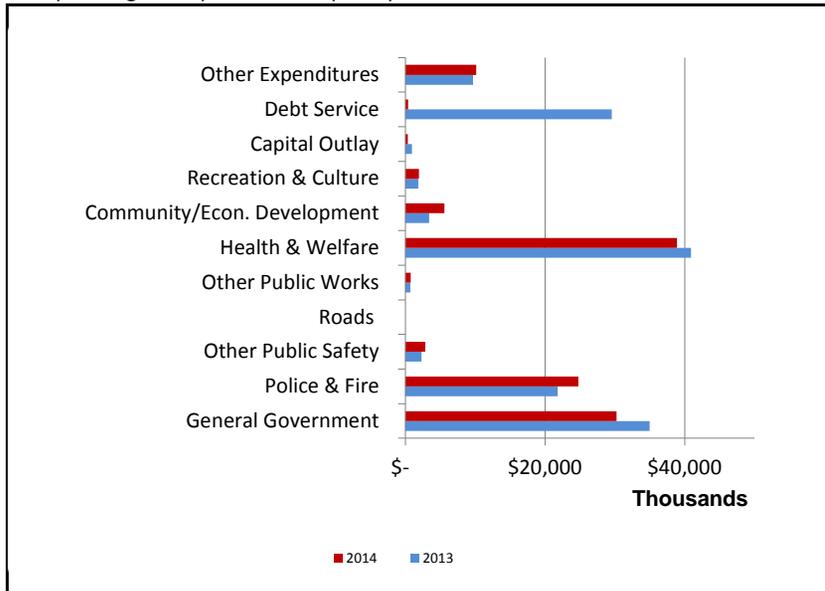
1. Where we spend our money (all governmental funds)



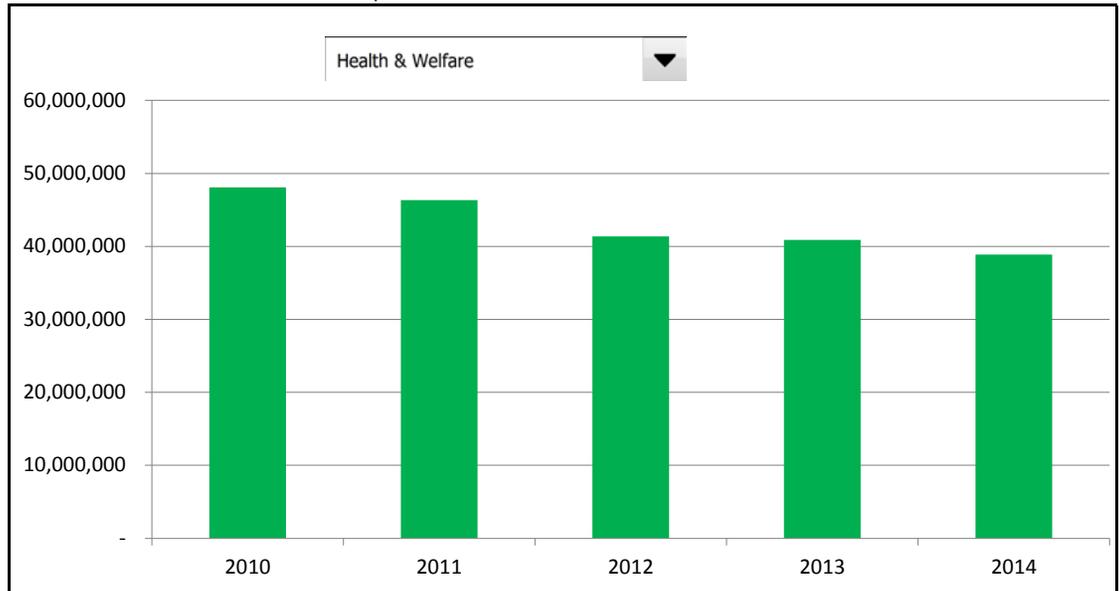
2. Compared to the prior year

	2013	2014	Change
General Government	\$ 34,969,376	\$ 30,224,287	-13.57%
Police & Fire	\$ 21,821,586	\$ 24,756,471	13.45%
Other Public Safety	\$ 2,333,812	\$ 2,839,771	21.68%
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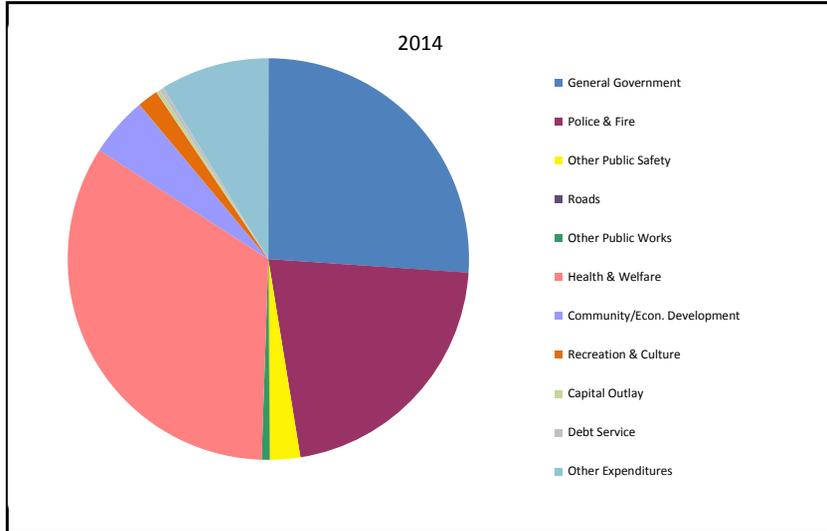
4. Historical trends of individual departments:



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CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Saginaw County - Saginaw

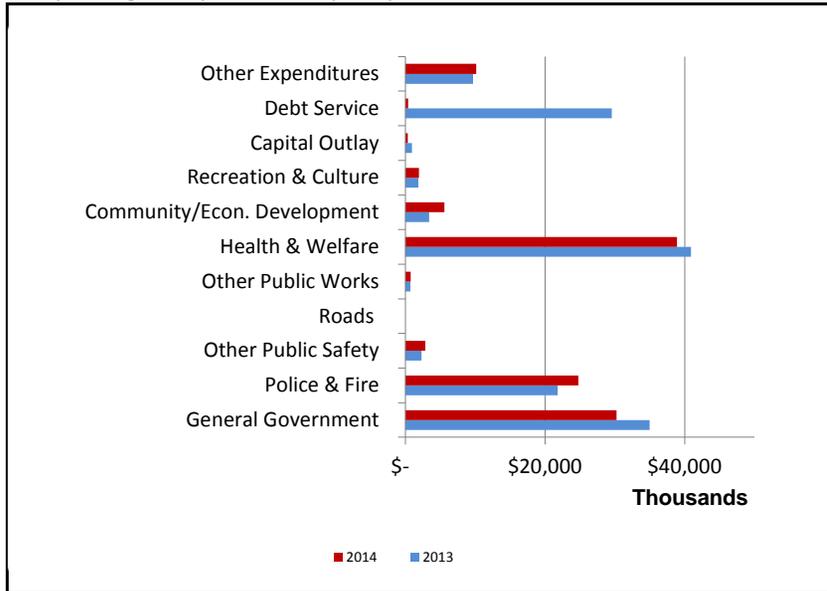
1. Where we spend our money (all governmental funds)



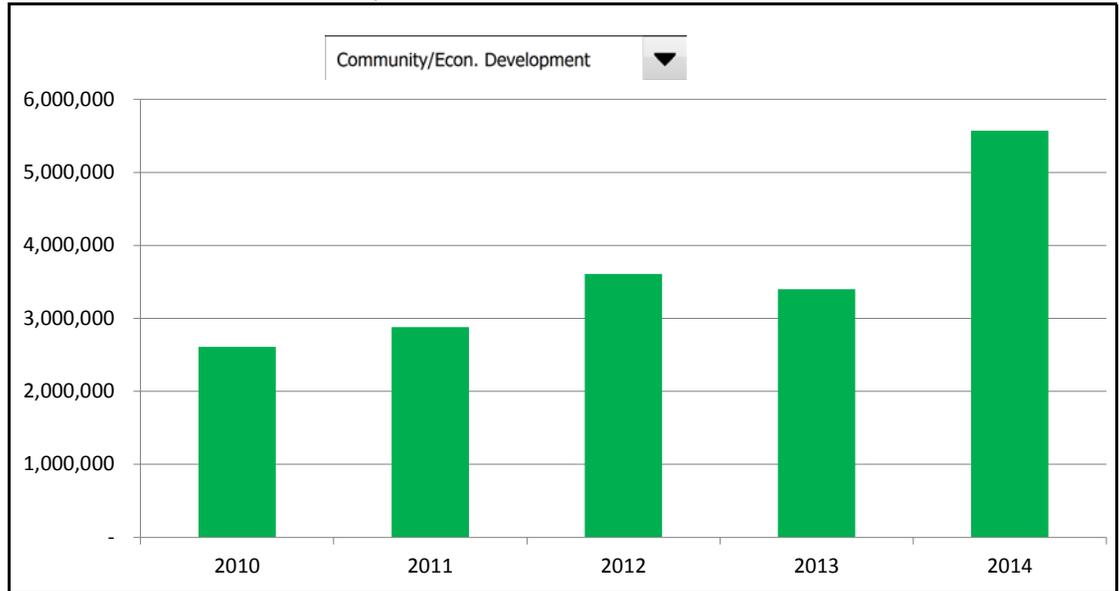
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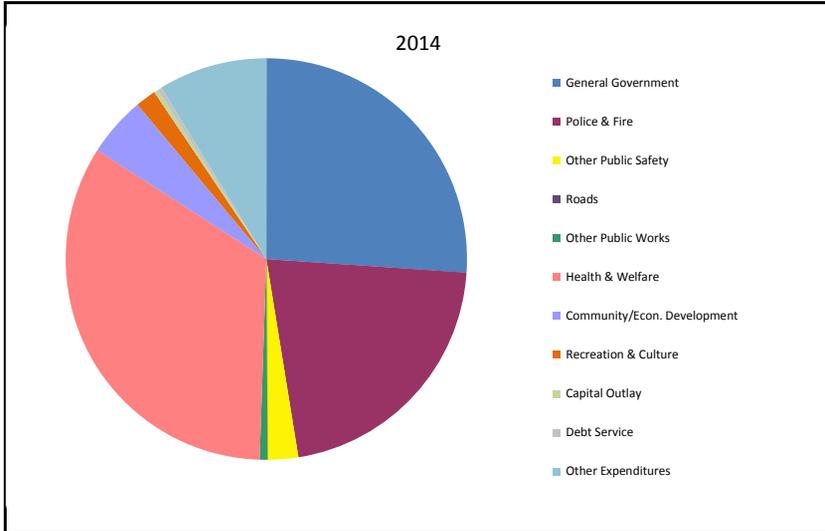
4. Historical trends of individual departments:



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CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Saginaw County - Saginaw

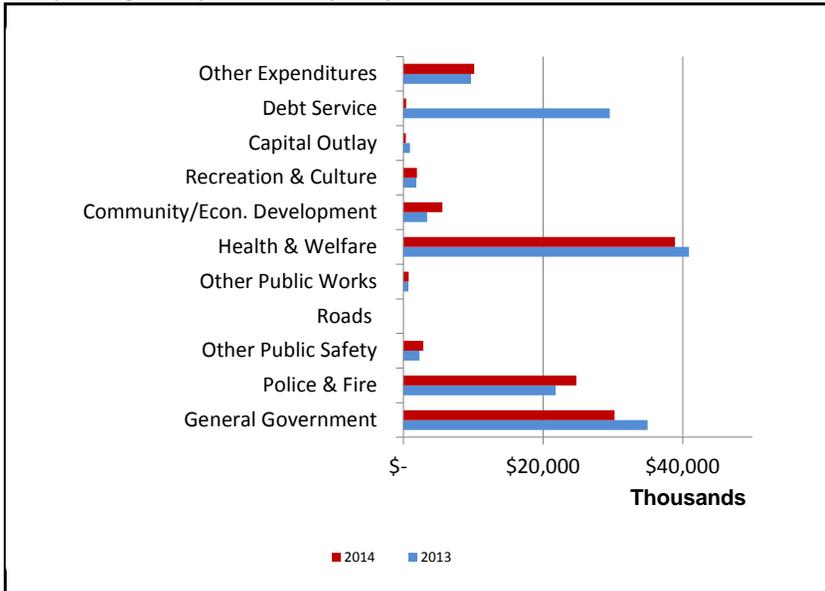
1. Where we spend our money (all governmental funds)



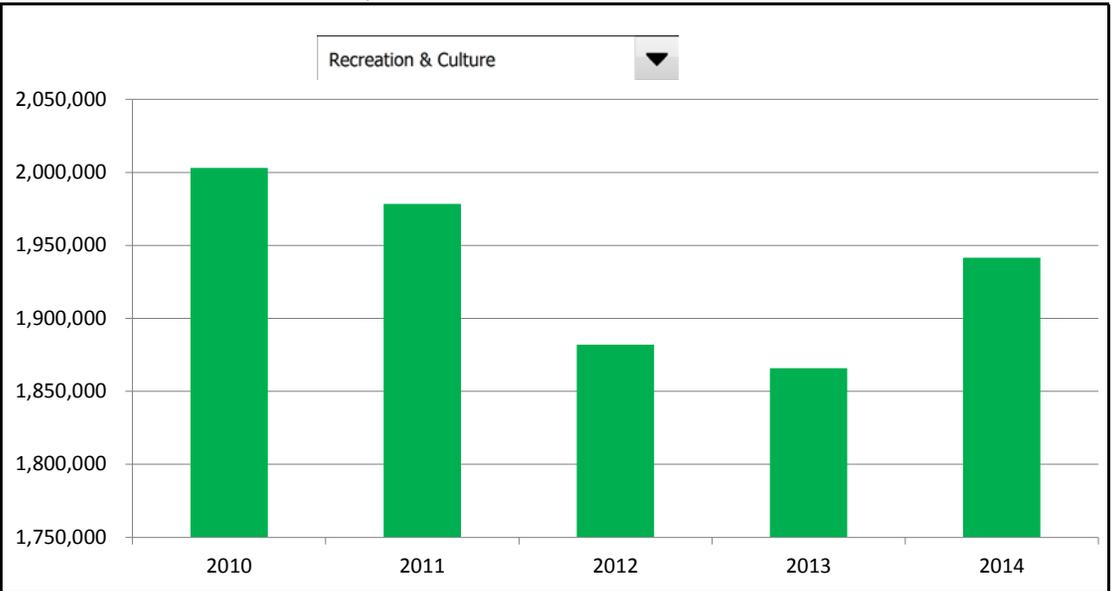
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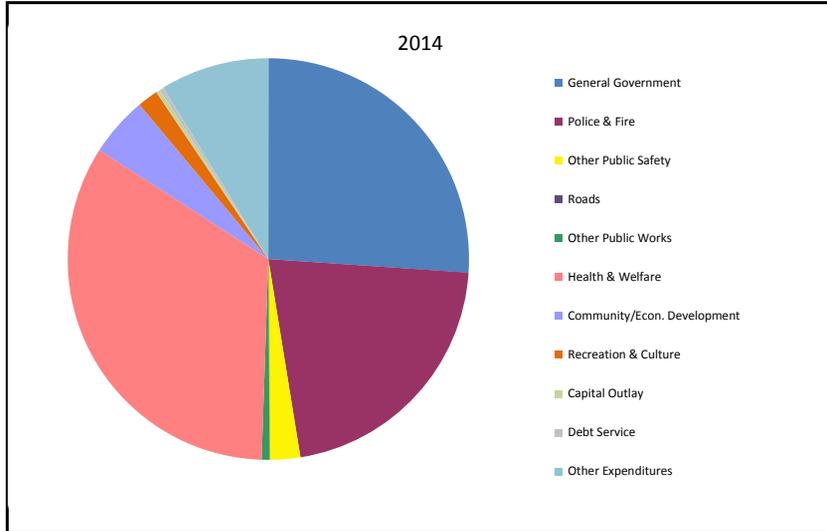
4. Historical trends of individual departments:



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CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Saginaw County - Saginaw

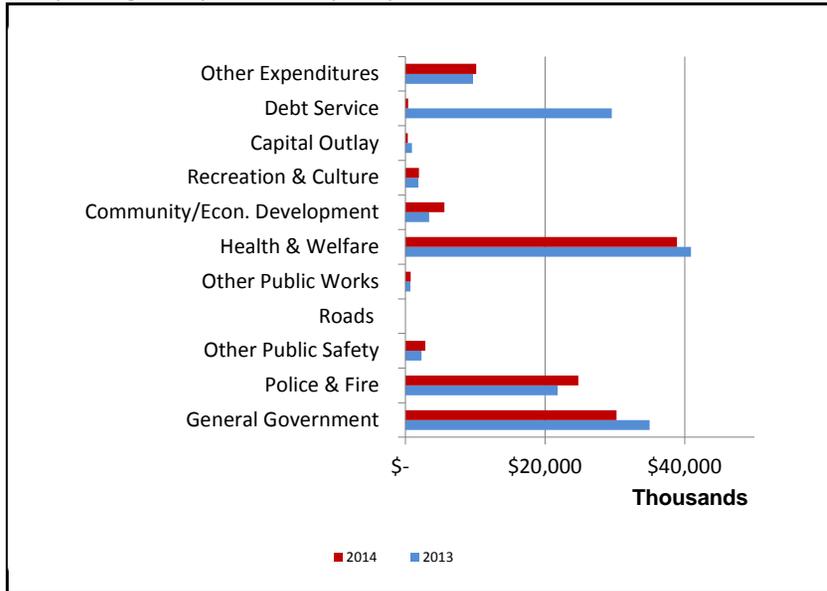
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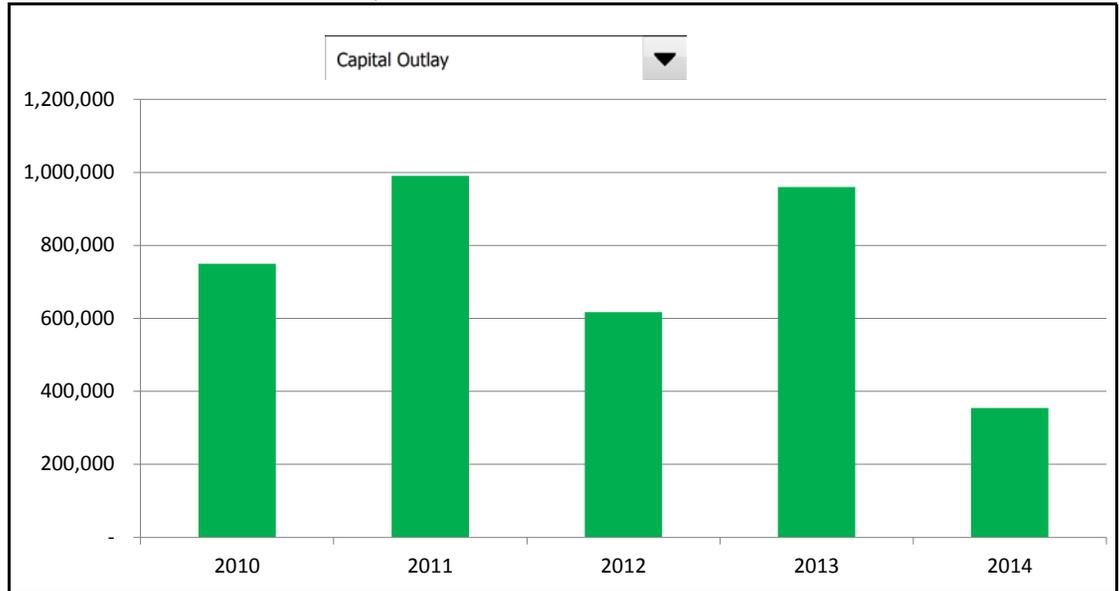
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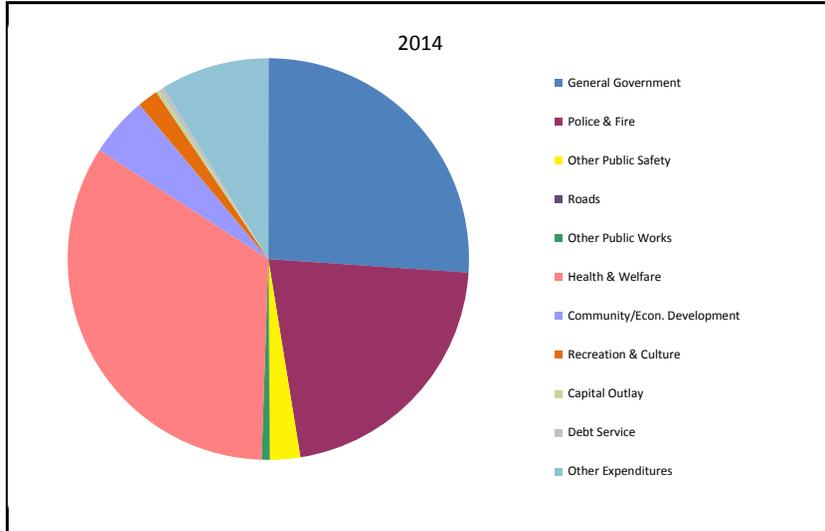
4. Historical trends of individual departments:



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CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Saginaw County - Saginaw

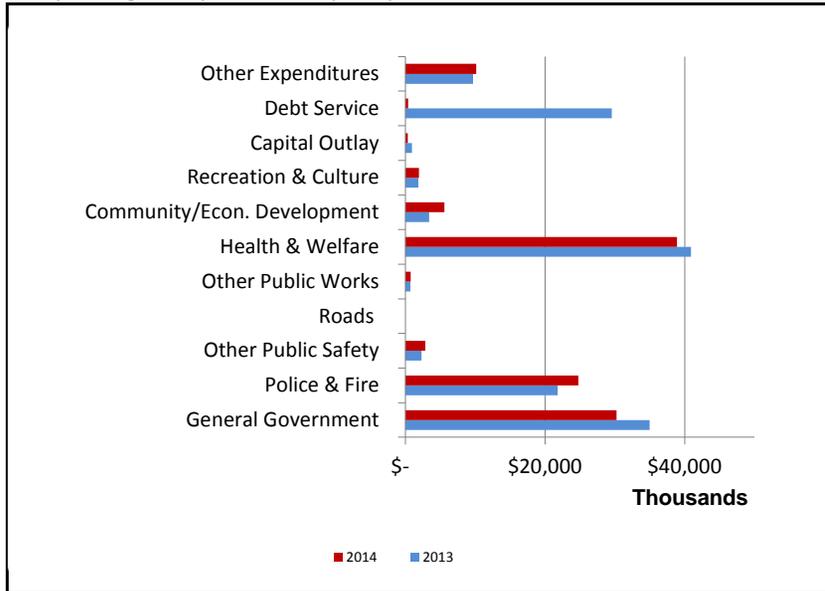
1. Where we spend our money (all governmental funds)



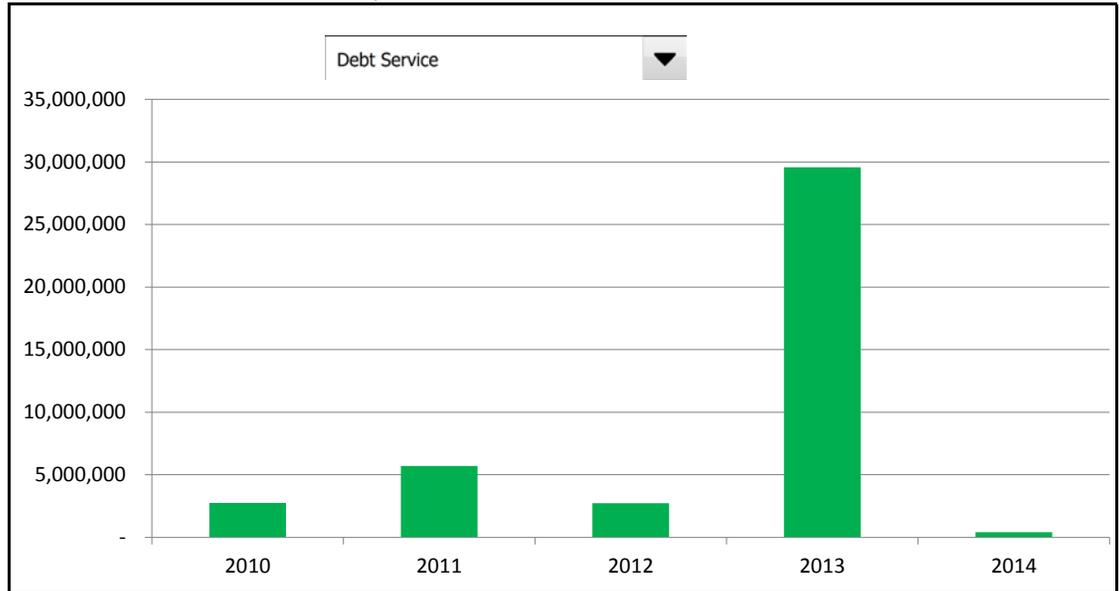
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3. Spending - compared to the prior year



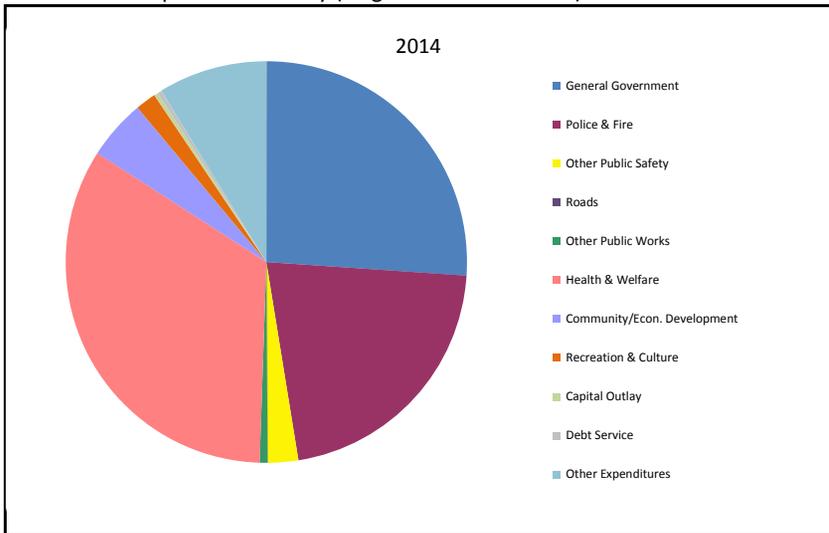
4. Historical trends of individual departments:



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CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Saginaw County - Saginaw

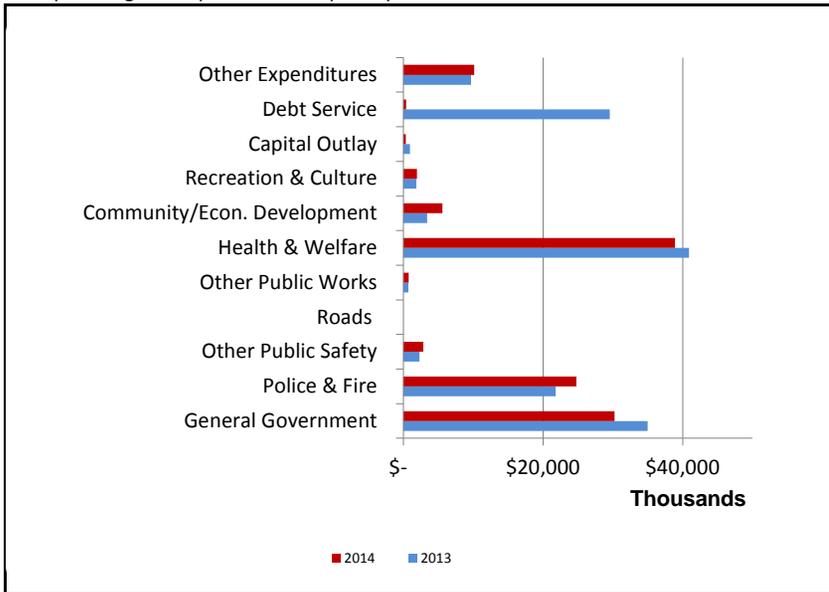
1. Where we spend our money (all governmental funds)



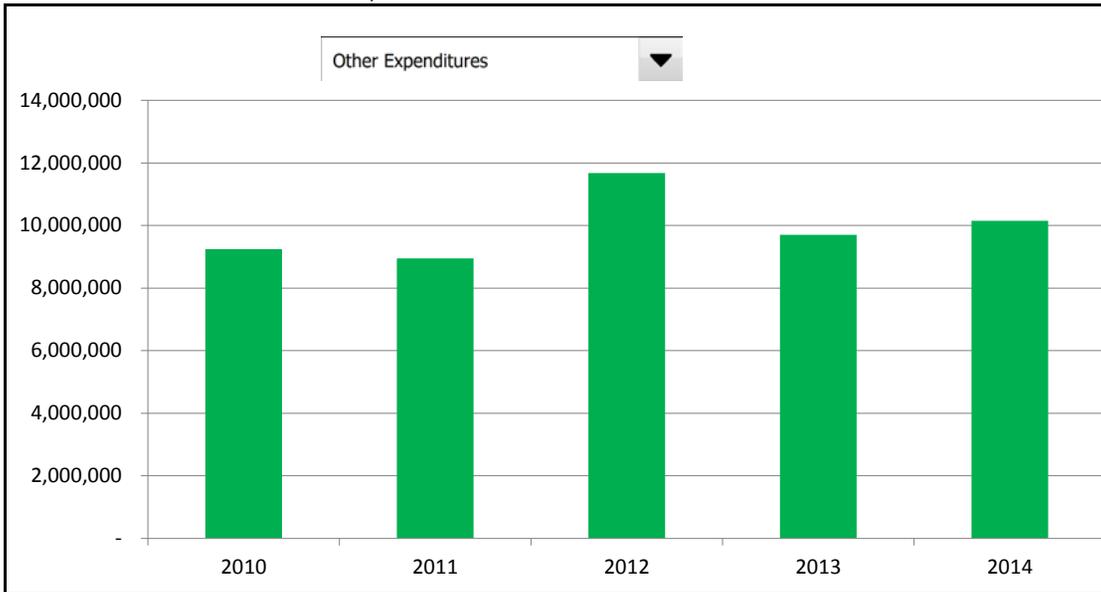
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3. Spending - compared to the prior year



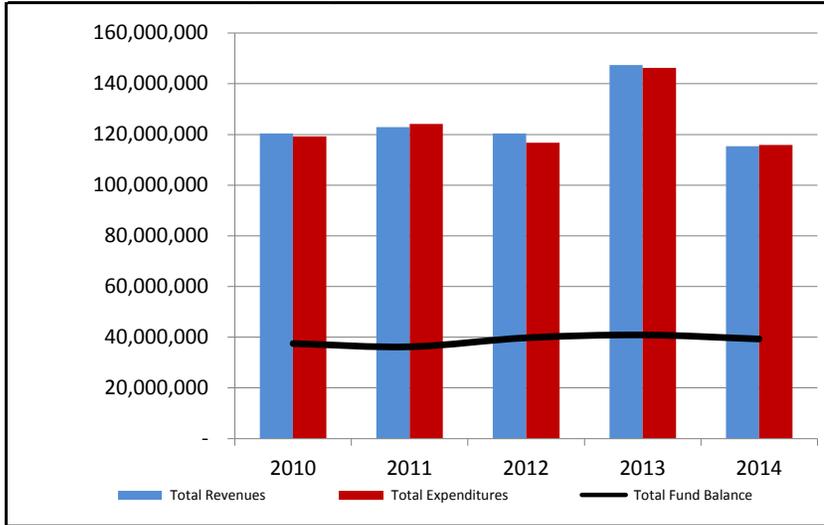
4. Historical trends of individual departments:



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CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Saginaw County - Saginaw

1. How have we managed our governmental fund resources (fund balance)

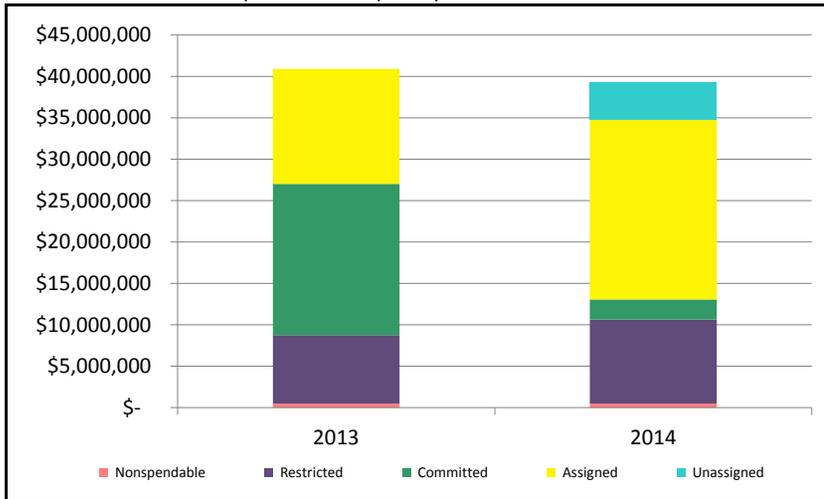


2. Compared to the prior year

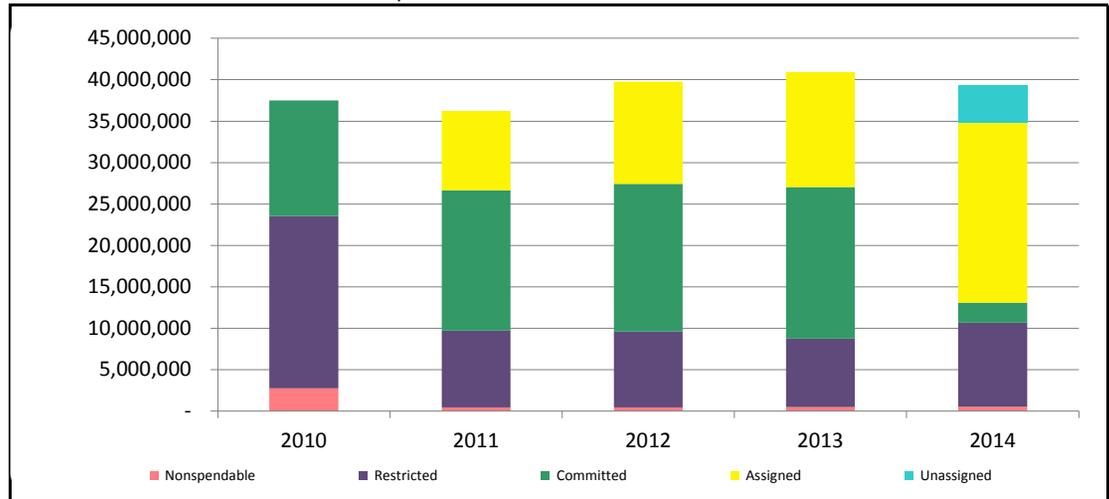
	2013	2014	Change
Revenues	\$ 147,381,676	\$ 115,370,274	-21.72%
Expenditures	\$ 146,235,953	\$ 115,869,947	-20.77%
Surplus (Shortfall)	\$ 1,145,723	\$ (499,673)	-143.61%

Fund balance, by component:	2013	2014	Change
Nonspendable	\$ 480,000	\$ 510,526	6.36%
Restricted	\$ 8,266,112	\$ 10,142,425	22.70%
Committed	\$ 18,282,828	\$ 2,432,022	-86.70%
Assigned	\$ 13,878,666	\$ 21,670,580	56.14%
Unassigned	\$ -	\$ 4,545,323	N/A
Total Fund Balance	\$ 40,907,606	\$ 39,300,876	-3.93%

3. Fund balance - compared to the prior year



4. Historical trends of individual components

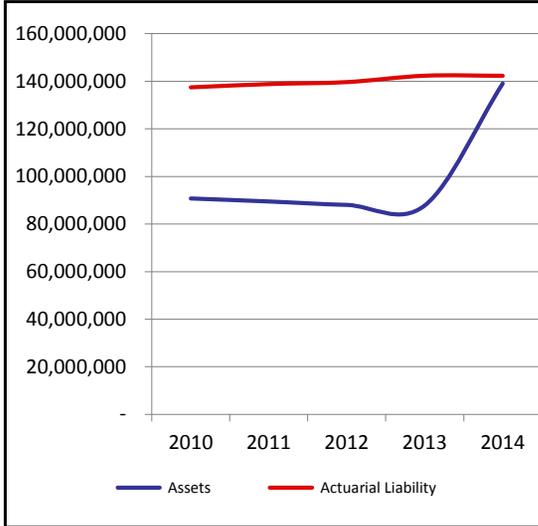


Commentary:

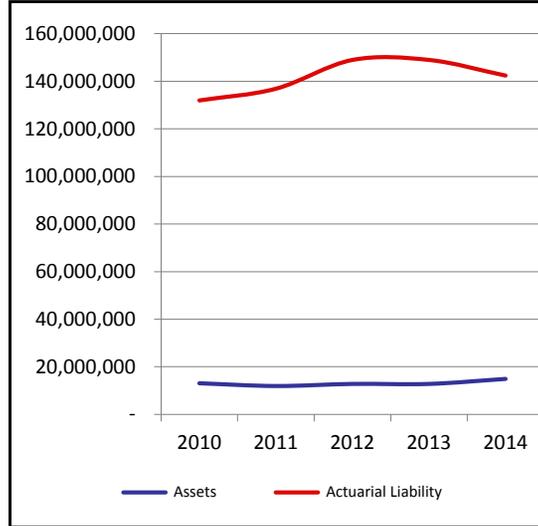
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CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Saginaw County - Saginaw

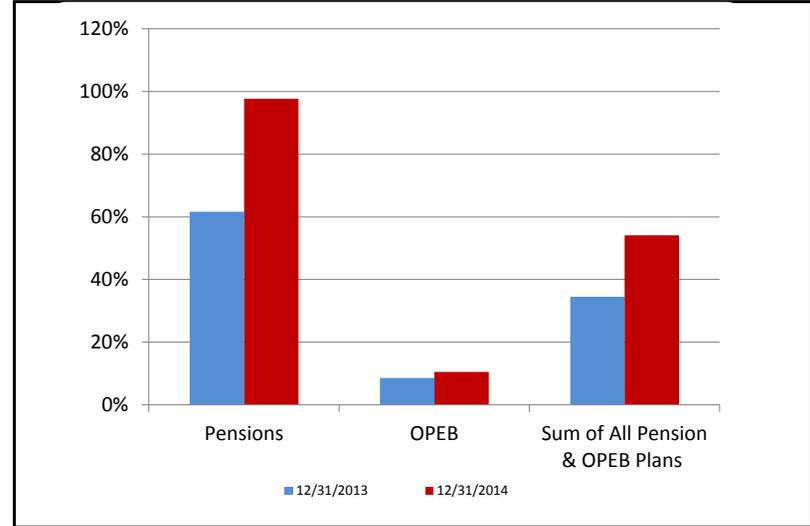
1. Pension funding status



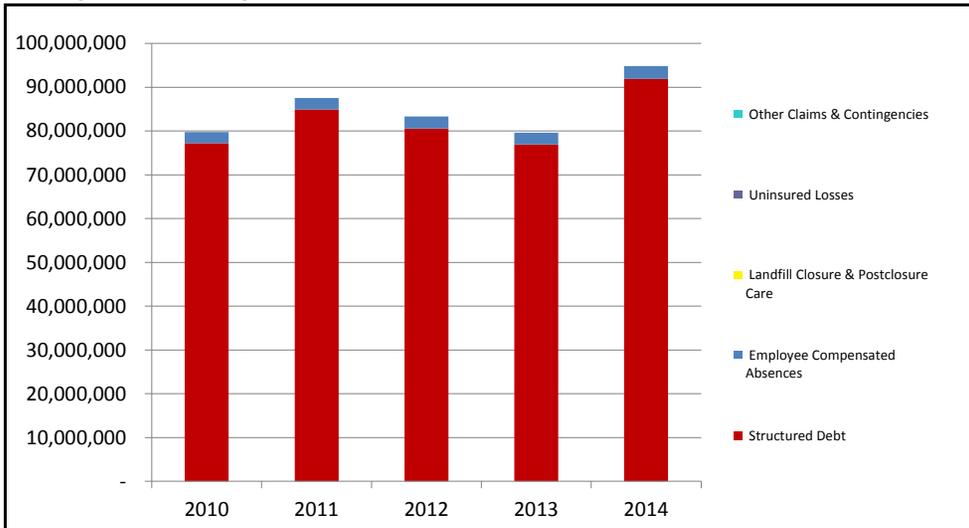
2. Retiree Health care funding status



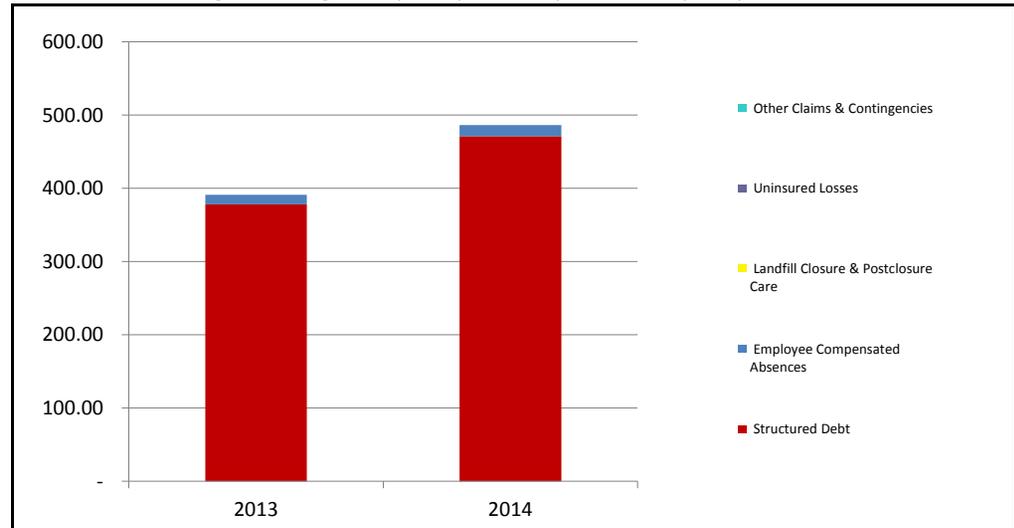
3. Percent funded - compared to the prior year



4. Long Term Debt obligations:



5. Debt & other long term obligations per capita - compared to the prior year



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