



Department of Local Government Finance

Budgeting 101: An Introduction to Local Budgeting

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Disclaimer

- This presentation and other Department of Local Government Finance (“Department”) materials are not a substitute for the law. The following is not intended as legal or financial advice, but rather an informative presentation. The Indiana Code always governs.



Purpose of Today's Training

- This presentation will introduce the basics of budgeting and identify the numerous resources available to local officials.
- The target audience for this presentation are new officials, but it will also be useful to others wanting to learn about the budgeting process.



Purpose of Today's Training

- The presentation will answer the following:
 - What do the budgeting terms mean?
 - What does the budgeting process consist of?
 - What's the purpose of each budget form?
 - What is a funded budget?
 - How does the Department review a budget?
 - What resources are available?



Budget Terminology



Definitions

- The Department website contains numerous helpful resources, including a list of property tax terms.
- To locate this list go to www.in.gov/dlgef, click “Understanding Your Tax Bill” on the left-hand side and then select “Property Tax Terms”.

A screenshot of a website menu titled "Information for Taxpayers". The menu is displayed in a light gray box with a dark green header. The items listed are: "Understanding Your Tax Bill", "Property Tax Due Dates", "Citizen's Guide to Property Tax", "Notice of Assessment of Land and Improvements (Form 11)", "Taxpayer Calculators", "Tax Bill 101", and "Property Tax Terms". Two green arrows point to the "Understanding Your Tax Bill" and "Property Tax Terms" items.

Information for Taxpayers

- Understanding Your Tax Bill
- Property Tax Due Dates
- Citizen's Guide to Property Tax
- Notice of Assessment of Land and Improvements (Form 11)
- Taxpayer Calculators
- Tax Bill 101
- Property Tax Terms



Definitions – Budget Order

- Taxing Unit – A political subdivision with the power to impose taxes, such as a county, township, city/town, school, library, special district, or conservancy district.

| Unit Type | Number of Units Certified in 2026 |
|-----------------------|-----------------------------------|
| Counties | 92 |
| Townships | 1,001 |
| Cities & Towns | 565 |
| Schools | 290 |
| Libraries | 237 |
| Special Districts | 199 |
| Conservancy Districts | 80 |
| Total | 2,464 |



Definitions – Budget Order

- Budget – A financial plan that includes both revenues and expenditures and covers a specified period of time.
 - A budget is prepared by each unit and is reviewed/certified by the Department.
 - The budget forms in Gateway cover 18 months beginning with June 30 of the current year.



Definitions – Budget Order

- Budget Order – A critical document in calculating tax bills. The order contains the state’s certification of the following for each taxing unit in a county:
 - Appropriation
 - Property tax levy
 - Property tax rate
- Each county’s budget order is to be certified by the Department no later than December 31 or January 15, if a qualifying event is occurring in the county.



Definitions – Budget Order

**STATE OF INDIANA
DEPARTMENT OF LOCAL GOVERNMENT FINANCE
2026 Budget Order**

**County: 01 Adams
Unit: 0000 ADAMS COUNTY**

| <u>Fund</u> | <u>Fund Name</u> | <u>Certified Budget</u> | <u>Certified AV</u> | <u>Certified Levy</u> | <u>Certified Rate</u> |
|-------------|--------------------------|-------------------------|---------------------|-----------------------|-----------------------|
| 0061 | RAINY DAY | \$0 | \$2,111,124,723 | \$0 | \$0.0000 |
| 0101 | GENERAL | \$17,680,022 | \$2,111,124,723 | \$9,839,952 | \$0.4661 |
| 0124 | 2015 REASSESSMENT | \$304,497 | \$2,111,124,723 | \$304,002 | \$0.0144 |

Budget approved for displayed amount.

Rate reduced to remain within statutory levy limitation.

Budget approved for displayed amount.

Rate reduced due to increased assessed valuation.



Definitions – Budget Order

- Fund – A separate set of accounts established to carry out a specific purpose or activity.
 - The number of funds varies based on the unit.
 - Some funds require Department approval, while others are considered “reporting-only.”
 - The Department and State Board of Accounts (“SBOA”) have different fund code lists.



Definitions – Budget Order

- Appropriation – Permission to spend funds that the unit has or will receive throughout the year.
 - Also referred to as the “budget”.
 - This amount is advertised and adopted by the unit and then certified by the Department.
 - Money in a fund may not be spent unless there is an appropriation.



Definitions – Budget Order

- Levy – The certified amount of property taxes to be received.
 - The county auditor distributes the property tax collection to the units.
 - This is often a unit's largest source of revenue.
 - Certain factors can cause the unit to receive less than the certified levy such as collection issues and "Circuit Breaker" losses due to statutory tax caps.



Definitions – Budget Order

- Net Assessed Value (“NAV”) – The total taxable value of property that is within the unit’s boundaries.
 - The county assessor prepares the gross Assessed Value (“AV”) and then the county auditor applies exemptions and deductions to determine the NAV.
 - The NAV is to be certified by the county auditor by August 1.
 - The NAV is used with the property tax levy to calculate a tax rate.



Definitions – Budget Order

- Tax Rate – The rate to be charged to taxpayers.
 - It is calculated as the property tax levy divided by the Net Assessed Value, multiplied by 100.
 - The tax rate is expressed in terms of “dollars per \$100 of assessed value”.



Definitions – Budget Order

Tax Rate Calculation Example:

| | |
|---|---------------|
| Unit's property tax levy: | \$100,000 |
| Unit's total net assessed value: | \$500,000,000 |
| Calculated property tax rate: (100,000 divided by 500,000,000) times 100: | 0.0200 |
| Amount a property owner would pay for every \$100 of assessed value: | 2 cents |



Definitions – Advanced Terms

- Maximum Levy – The maximum amount of property taxes that a unit can raise.
 - A majority of units only have a “civil” maximum levy, but many townships also have a “fire” maximum levy.
- **This is a key step in the unit’s preparation and the Department’s review of budgets.**
 - Maximum levies grow annually by the Max Levy Growth Quotient as outlined by Ind. Code § 6-1.1-18.5-2 and -3.



Definitions – Advanced Terms

- Not all funds are within the maximum levy.
 - Statute identifies specific funds that a unit can levy “outside” of its maximum levy.
 - All debt service funds.
 - Certain cumulative funds such as a township’s cumulative fire fund.



Definitions – Advanced Terms

- Below is an excerpt from the 1782 Notice’s Fund Report highlighting the different maximum levies shown in the Control Code column.
 - UT – Civil Maximum Levy
 - TF – Township Fire Maximum Levy
 - 00 – Outside of the Maximum Levy

| Fund Code | Fund | Assessed Value | Rate | Levy | Control |
|-------------------|----------------------------|----------------|---------------|------------------|---------|
| 0061 | RAINY DAY | 955,004,827 | - | - | 00 |
| 0101 | GENERAL | 955,004,827 | 0.0030 | 28,650 | UT |
| 0840 | TOWNSHIP ASSISTANCE | 955,004,827 | 0.0035 | 33,425 | UT |
| 1111 | TOWNSHIP FIRE AND E.M.S. | 955,004,827 | 0.4304 | 4,110,341 | TF |
| 1181 | FIRE BUILDING DEBT | 955,004,827 | - | - | 00 |
| 1182 | FIRE EQUIPMENT DEBT | 955,004,827 | 0.0256 | 244,481 | 00 |
| 1190 | CUMULATIVE FIRE (Township) | 955,004,827 | 0.0333 | 318,017 | 00 |
| 1312 | RECREATION | 955,004,827 | 0.0005 | 4,775 | UT |
| UNIT TOTAL | | | 0.4963 | 4,739,689 | |



Definitions – Advanced Terms

- Max Levy Growth Quotient (“MLGQ”)
 - Formerly called the AVGQ.
 - A statewide figure calculated as a 6-year rolling average of growth in personal non-farm income (Ind. Code § 6-1.1-18.5-2).
 - Available June 30.
 - Used in calculating the increase to the maximum levy from the previous year.
 - 2024 MLGQ = 4.0%*
 - 2025 MLGQ = 4.0%*
 - 2026 MLGQ = 4.0%*
- * Capped at 4% by statute.



Definitions – Advanced Terms

- Temporary Loan – A loan to a fund (often from another fund) authorized by a resolution, that is to be repaid by the end of the year.
 - These are done to assist with cash flow.
- Permanent Transfer – The moving of funds from one fund to another authorized by a resolution.
 - The most common example of a transfer allowed by statute is the transfer of money into a Rainy Day fund.



Definitions – Basic Definitions

- Cumulative Fund – a fund used to save for capital expenditures.
 - May be used as an alternative to incurring debt.
 - Units wanting a cumulative fund must go through a statutory process to establish the fund.
 - Statute outlines each cumulative fund's allowable uses and whether the fund is inside or outside of the maximum levy.



Definitions – Basic Definitions

- Debt Fund – a fund used to repay a debt from property taxes.
 - Example: 0180 – Debt Service
 - Outside of a unit’s “maximum levy.”
 - Units must go through a statutory process to issue a debt to be repaid from a debt fund.
 - The amount of property taxes a debt fund can receive is “needs driven.”



Definitions – Basic Definitions

- Additional Appropriation – Process defined by Ind. Code § 6-1.1-18-5 that allows a unit to spend more than the originally certified budget.
 - This process does not bring any additional funding to the unit.
 - Additional appropriations of funds certified by the Department are also subject to approval by the Department.



Definitions – Basic Definitions

- 1782 Notice – Summary of the budget forms that have been reviewed and updated by the Department that is sent to the unit prior to certifying the final amounts.
 - Units have 10 days to respond with any requested changes.
 - Typically sent by the Department from November 1 through the end of the year.



Definitions – Property Tax Caps

- Circuit Breaker/Property Tax Cap – Constitutional limit on property taxes to be paid, capped as a percent of the gross assessed value.
 - If an individual’s tax bill exceeds the cap, they will only pay the capped amount.

| Type of Use | Cap | Maximum Tax Bill for a \$100,000 Property |
|--------------------|-----|---|
| Homestead | 1% | \$1,000 |
| Rental or Farmland | 2% | \$2,000 |
| Commercial | 3% | \$3,000 |



Definitions – Property Tax Caps

- Property Tax Caps (also called “circuit breaker”) result in tax savings for property owners but are a loss of revenue for units of government.
- When the tax caps are met, the county collects less property taxes, and the unit receives less than their certified property tax levy.
- Units must consider this loss of property tax revenue when preparing their budget.



The Budgeting Process

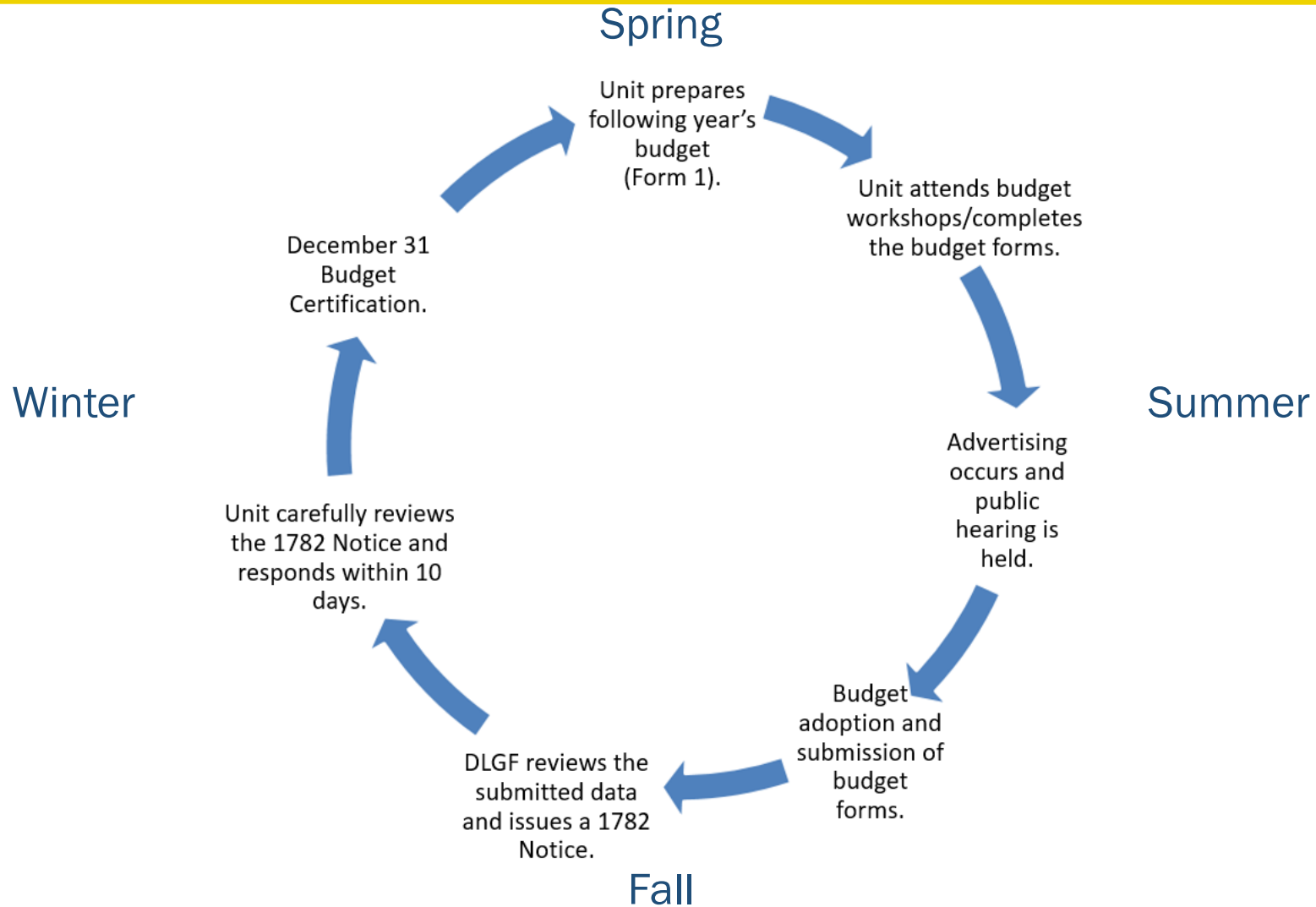


Intro: The Budgeting Process

- The budgeting process is an annual cycle in which the unit prepares revenue estimates and a spending plan.
- This process spans 18 months because it also takes into account the expenses and revenues for the last 6 months of the current year.



The Budget Process: Simplified





Budget Calendar

- The Department annually issues a [Budget Calendar](#) that details some of the key budget related due dates for the upcoming year.
- Review the calendar annually as the deadlines are subject to change.
- The full calendar is available on our [Memos and Presentations](#) page.



Budget Calendar

| Due Date | Task |
|-------------|--|
| June 30 | “Pre-Budget Worksheet” due, which is now comprised of the: Unit Questions page and Debt Worksheet. |
| July 15 | Department releases estimates of maximum levy, cumulative funds’ rates, miscellaneous revenues. |
| July 15 | Budget Workshops begin. |
| July 31 | Department to release property tax cap estimates. |
| August 1 | County to submit Net Assessed Values to the Department. |
| September 1 | Last day for “binding-review” units to submit budget forms to the adopting fiscal body. |



Budget Calendar

| Due Date | Task |
|-------------------------|--|
| October 13 | Last possible day to submit the Form 3: Notice to Taxpayers if holding hearing on last possible day. Form 3 must be submitted at least 10 days before the public hearing. |
| October 23 | Last possible day to hold public hearing if adopting on last possible day. The public hearing must be held at least 10 days before your adoption meeting. In Marion County and second-class cities, the public hearing may be held any time after the introduction of the 2027 budget. (Ind. Code § 6-1.1-17-5(a)) |
| November 2 | Last possible day to adopt. |
| November 9 | Last possible day to submit forms in Gateway. All forms should be submitted within 5 business days of adoption. |
| Specific to each county | 1782 Notices will be emailed after the Department review is completed. This begins your 10 day window to request changes. |
| December 31 | Deadline* for Department to certify budget orders. <i>*January 15 if new debt is being issued.</i> |



The Budget Forms



Intro: The Gateway Budget Forms

- The budget forms work together in order to organize the following year's budget, revenue estimates, and property taxes.
- Data is entered once and carried forward to populate other forms.
- The forms are also used to create the required forms for advertising (Form 3: Notice to Taxpayers) and adoption (Form 4: Adoption Template) .



Budget Form Menu

- The different pages/forms are set up in a generally linear layout to guide local officials through each step.
- Each section would need to be completed before moving to the next section.

Menu

Close Menu

| | |
|------------------------------|---|
| Select Unit | ✓ |
| Unit Setup | ▲ |
| Unit Summary | ✓ |
| Manage Board/Council Members | ✓ |
| Unit Questions | ✓ |
| Review Funds | |
| Budget Advertisement Setup | ▼ |
| Budget Advertisement Steps | ▼ |
| Budget Adoption Setup | ▼ |
| Budget Adoption Steps | ▼ |
| Budget Submission Steps | ▼ |



Unit Setup – Unit Setup Pages

- The Unit Setup pages:
 - Provide training resources.
 - Collect board member information.
 - Asks questions to tailor the budget forms process.
 - Carries forward the previous year's funds for review.

Menu Close Menu

| | |
|-------------------------------------|---|
| Select Unit | ✓ |
| Unit Setup | ▲ |
| Unit Summary | ✓ |
| Manage Board/Council Members | |
| Unit Questions | |
| Review Funds | |
| Budget Advertisement Setup | ▼ |
| Budget Advertisement Steps | ▼ |
| Budget Adoption Setup | ▼ |
| Budget Adoption Steps | ▼ |
| Budget Submission Steps | ▼ |



Unit Setup – Manage Board Members

- The Manage Board/Council Members page is used to add the members of the board/council.
- These members will carry forward on to the Form 4 Adoption Template and will also carry over to future years.

Manage Board/Council Members

Manage Board/Council Member

The answers to the two questions below will be used to calculate the number of active board members that need to be added into the table. The names entered will also populate the board/council members that appear on the **Form 4: Adoption Template**.

How many seats are on the DUBLIN CIVIL TOWN board/council?

How many seats in the board/council are vacant?

Total number of 3 records are required

| Name | Email | Volunteer Firefighter? <small>i</small> | Trustee Family Member? <small>i</small> | Elected or Appointed? <small>i</small> | Add <small>+</small> |
|----------------|-------|--|--|---|--|
| Greg Dorman | | N | | | <input checked="" type="checkbox"/> <input type="checkbox"/> |
| Mike McKenna | | N | | | <input checked="" type="checkbox"/> <input type="checkbox"/> |
| Hubert Bilbrey | | N | | | <input checked="" type="checkbox"/> <input type="checkbox"/> |

Attestation

The name entered below will populate the Attestation section on the **Form 4: Adoption Template**. The Department will be unable to approve the budget for a county, city, or town that does not complete the attestation section on the signed Form 4.

| Name | Email | Title | Add <small>+</small> |
|------|-------|-------|-------------------------|
|------|-------|-------|-------------------------|



Unit Setup – Unit Questions

- The Unit Questions page is tailored to each unit of government and often begins with collecting the public hearing and adoption meeting date and time.
- Most remaining questions are asked to determine if other pages or adjustments are applicable.
- This is to be completed by June 30.

Unit Questions

✓ When is the planned public hearing for the proposed 2026 budgets and property tax levies?

Last year's public hearing was advertised for: Tuesday, September 10 at 6:00 PM.

| | |
|------------|---------|
| Date | Time |
| 08/01/2025 | 6:00 PM |

✓ When is the planned adoption hearing for the proposed 2026 budgets and property tax levies?

Last year's adoption meeting was advertised for: Wednesday, October 30 at 6:00 PM.

| | |
|------------|---------|
| Date | Time |
| 08/25/2025 | 6:00 PM |

✓ If attending a Department Budget Workshop this July - August, would you like to authorize the Department to upload the budget forms that are worked on into Gateway? *An upload was performed at last year's Department Budget Workshop.*

Yes No Not Attending

On 03/30/2026 at 3:19 PM, Ryan Burke authorized the Department to perform a Budget Workshop Upload.

✓ Do you anticipate closing on new debt between **January 1** through **December 31, 2025**?

This question only refers to debt to be repaid with property taxes from a dedicated debt service fund.

Yes No

✓ Does DUBLIN CIVIL TOWN anticipate filing an excess levy appeal in 2025?

DUBLIN CIVIL TOWN did not advertise for an excess levy appeal during last year's budgeting cycle.

Yes No

✓ Was there an annexation that went into effect between January 2, 2024 and January 1, 2025 that increased the boundaries of DUBLIN CIVIL TOWN? ⓘ

Yes No

✓ Will you be populating specific budget forms utilizing a specially formatted "flat file" upload from your accounting software? *(If desired, please contact your software provider to confirm they have this capability.)*

Possible uploads include: Funds, Departments, Fund/Department linkages, Form 1 2026 Budgeted Expenses, and Form 2 Non-Property Tax Revenues Estimates.

Yes No



Unit Setup – Review Funds

- The Review Funds page carries over the funds from the previous year and is used to estimate the assessed values.
- SBOA funds can be linked to the added funds to help assess cash flow on Form 4B: Cash Flow Statement.

Review Funds

2026 Net Assessed Value Estimate Assumptions

Using an effective net assessed value estimate is important to ensure that you are able to have your desired property tax levy certified. If a net assessed value estimate is used that is greater than the final amount certified by the county, the adopted tax rate wouldn't be high enough to generate the adopted property tax levies. The default values below will be multiplied against the prior year net AV's to estimate the upcoming year's net AV's.

| Fund Type | Percent of Prior Year Net AV to Use | Edit |
|----------------------|-------------------------------------|------|
| Non-Cumulative Funds | 85% | |
| Cumulative Funds | 100% | |

2026 DLGF Funds

| DLGF Fund | SBOA Fund | Property Tax Max Levy Type | Certified AV for prior year | Estimated Net Assessed Value | Add |
|------------------------------|------------------------------|----------------------------|-----------------------------|------------------------------|------|
| 0061 - RAINY DAY | 4438 - RAINY DAY | Not Eligible | N/A | N/A | |
| 0101 - GENERAL | 1101 - GENERAL | Civil | 13,572,493 | 11,536,619 | |
| 0706 - LOCAL ROAD & STREET | 2202 - LOCAL ROAD AND STREET | Not Eligible | N/A | N/A | |
| 0708 - MOTOR VEHICLE HIGHWAY | | Civil | 13,572,493 | 11,536,619 | |



Budget Advertisement Setup Section



Budget Advertisement Setup Section

- The following budget forms can be completed in any order in this section:
 - Current Year Financial Worksheet
 - Debt Worksheet
 - Form 1: Line-Item Budget Estimate
 - Form 2: Non-Property Tax Revenue Estimates

| Budget Advertisement Setup ▲ | |
|---|---|
| Transition to Budget Forms | ✓ |
| Current Year Financial Worksheet: Setup | |
| Current Year Financial Worksheet: Data Entry | |
| Current Year Financial Worksheet: Review | |
| Debt Worksheet | |
| Form 1 - Line Item Budget Estimate: Setup | |
| Form 1 - Line Item Budget Estimate: Data Entry | |
| Form 2 - Non-Property Tax Revenue Estimates: Setup | |
| Form 2 - Non-Property Tax Revenue Estimates: Data Entry | |



Current Year Financial Worksheet

- Snapshot of budget and financial standings as of June 30.
- Completed for each fund.
- It calculates the remaining unspent budget as of June 30 among other data points.
- A total of 6 lines of the Form 4B are calculated on this form.



Current Year Financial Worksheet – Setup

- The Current Year Financial (“CYFW”) Setup page tailors the data entry required to complete the CYFW.
- These answers can be changed later, if desired.

Current Year Financial Worksheet (CYFW) Setup: Financial Questions

Was the June property tax settlement deposited by June 30, 2025? [i](#)

Yes No

Do you want to use the Department property tax estimate for July through December of 2025? [i](#)

Yes No

Did DUBLIN CIVIL TOWN encumber any budgeted expenditures from 2024 into 2025? [i](#)

Yes No

Do you have any additional appropriations **planned** for July through December of 2025? [i](#)

Yes No

Do you have any appropriation reductions **approved** between January through June of 2025? [i](#)

Yes No

Do you have any appropriation reductions **planned** between July through December of 2025? [i](#)

Yes No

Do you have any non-appropriated obligations? Please hover over Info Icon for more details. [i](#)

Yes No

Do you have any Temporary Loans outstanding as of June 30th, 2025? [i](#)

Yes No

Do you anticipate any permanent transfers to be made between July of 2025 through December of 2026? [i](#)

Yes No



Current Year Financial Worksheet – Data Entry

- The CYFW Data Entry page collects the applicable financial data based off the answers on the setup page.
- Local officials are to upload documentation supporting the financial information entered into this page*.
- *Schools will provide their Form 9 when available.

Current Year Financial Worksheet (CYFW): Data Entry

Financial Data

| DLGF Fund | January - June 2025 Total Disbursements | June 30th Cash Balance & Investments |
|---|---|--------------------------------------|
| 0061 - RAINY DAY (SBOA #4438) | <input type="text"/> | <input type="text"/> |
| 0101 - GENERAL (SBOA #1101) | <input type="text"/> | <input type="text"/> |
| 0706 - LOCAL ROAD & STREET (SBOA #2202) | <input type="text"/> | <input type="text"/> |
| 0708 - MOTOR VEHICLE HIGHWAY | <input type="text"/> | <input type="text"/> |
| 2379 - CUMULATIVE CAPITAL IMP (CIG TAX) (SBOA #4401) | <input type="text"/> | <input type="text"/> |
| 2391 - CUMULATIVE CAPITAL DEVELOPMENT (SBOA #4402) | <input type="text"/> | <input type="text"/> |
| Total | \$ 0 | \$ 0 |

Save

Upload Current Year Financial Documentation

This page collects the June 30th cash balances, total Disbursements for the first 6 months, and other financial information. Please upload documentation supporting the information manually entered above.

[Upload Current Year Financial Worksheet Documentation](#)



Current Year Financial Worksheet – Review

- The CYFW Review page is used to generate the completed CYFW Report to be reviewed.
- Carefully review the completed report before marking the CYFW Review page as complete.

Current Year Financial Worksheet (CYFW) - Review

By clicking on the link below, the unit can view the Current Year Financial Worksheet based on the information that has been entered into the application. Please carefully review each fund in this report for accuracy before marking this page as complete.

Once completed, the information on this report will be used to populate six (6) fields on the **Form 4B: Cash Flow Statement**.

[Click to review completed Current Year Financial Worksheet Report](#)

Mark CYFW - Review as
Complete
& Continue



Current Year Financial Worksheet Report

Calculates 6 Different Lines of the Form 4B: Cash Flow Statement

Selected Fund : 0101 - GENERAL

| Line 5 | |
|--|-----------|
| APPROPRIATIONS | |
| 1. Current Year Approved Budget | \$147,746 |
| 2. Encumbrances Brought Forward | \$0 |
| 3. Changes to Appropriations: | \$0 |
| a) Additional Appropriations (January to June) | |
| b) Reductions January through June | \$0 |
| 4. Other Non-Appropriated Obligations | \$0 |
| 5. Total Approved Appropriations | \$147,746 |
| DISBURSEMENTS | |
| 6. January through June Current Year Disbursements | \$97,746 |
| 7. Appropriation Balance | \$50,000 |
| 8. Reductions July through December | \$0 |
| 9. Estimated Current Year Expenditures July through December | \$50,000 |
| Line 6 | |
| 10. Proposed/Approved Additional Appropriations for July through Dec. of 2025 | \$0 |
| Line 7 | |
| 11. Levy excess not transferred by June 30 | \$0 |
| 12. Temporary loans outstanding as of June 30 and transfers out July 1 – Dec 31, 2025 | \$0 |
| What fund is being repaid/receiving the transfer? | |
| 13. Total temporary loans, transfers out, and levy excess for July 1 – December 31, 2025 | \$0 |
| Line 16 | |
| 14. Temp loans to be repaid in the first 6 months of 2024 and transfers out in 2026 | \$0 |
| What fund is being repaid/receiving the transfer? | |
| Line 1 | |
| 15. June 30 Cash Balance, including investments | \$100,000 |
| Line 2 | |
| 16. Taxes to be collected, present year (December settlement) | \$19,139 |

Calculated Remaining Budget as of June 30

Additional Expenses Needed

Transfers Out or Temporary Loan Repayments

June 30 Cash Balance

Estimated Property Taxes



Debt Worksheet

- For units without debt, this worksheet would not apply.
- This applies for units with debt:
 - Repaid from a dedicated debt service fund
 - And funded with property taxes
- Debt Worksheet is used to indicate when debt payments are being made for a 3 year period beginning January 1 of the current year.
- The Debt Worksheet is due by June 30 of each year, if applicable.



Debt Worksheet

Select DLGF Fund:

1182 - FIRE EQUIPMENT DEBT

Debt Worksheet

| Debt Name | 2025 January 1 - Jun 30 | 2025 July 1 - December 31 | 2026 January 1 - December 31 | 2027 January 1 - June 30 | 2027 July 1 - December 31 | Edit | Delete |
|-----------------------|-------------------------------|---------------------------------|------------------------------------|--------------------------------|---------------------------------|------|--------|
| Fire Rescue - 2023 | \$34,792 | \$34,792 | \$69,584 | \$34,792 | \$34,792 | | |
| Total | \$34,792 | \$34,792 | \$69,584 | \$34,792 | \$34,792 | | |

This worksheet is used to indicate when the debt payments are made for five different time periods, over 3 years.



Budget Form 1

- Budget Form 1 – Line Item Budget Estimate
 - Form 1 breaks down budgeted “line item” expenditures by fund and expense category for the following year.
 - Each fund has its own Form 1.
 - Amounts are separated into Advertised and Adopted columns.
 - Last year’s adopted amounts are displayed as a reference, as it can be a great starting place when preparing the next year’s budget.



Budget Form 1 – Next Year's Budget

Form 1 - Line Item Budget Estimate: Data Entry

Select DLGF Fund: 0101 - GENERAL

SBOA Fund: 0101 - TOWNSHIP FUND

Select Department: Not Applicable: This fund is not departmentalized

Broken down by fund and department (If applicable)

2026 Budgeted Line Items

+ Add New Line Item

Historical Reference

| Category | Sub-Category | Line Item Code | Description | 2025 Adopted | 2026 Advertised | 2026 Change from 2025 | Delete |
|-------------------|--------------------|----------------|-------------------------|--------------|-----------------|-----------------------|--------|
| Personal Services | Salaries and Wages | 1AB | Salary of Clerical Help | 7,500 | 7,400 | - 100 | |
| Personal Services | Salaries and Wages | 1AC | Pay of Township Board | 5,886 | 6,000 | + 114 | |
| Personal Services | Salaries and Wages | 1AA | Salary of Trustee | 38,136 | 38,136 | 0 | |

Line items



Budget Form 2 – Revenue Estimates

- Form 2 is used to report estimates of all revenues besides property taxes in two separate columns.
 - The first column is for revenue to be received during the last 6 months of the current year.
 - The second column is for revenue to be received during full 12 months of the following year.
- There are over 80 unique revenues that civil units can use. This list of revenues can be found at:
https://www.in.gov/dlgf/files/2025_Gateway_Budget_Code_lists.xlsx.



Budget Form 2 – Revenue Estimates

- The most common revenues for units of government that receive property taxes are:
 - License Excise Tax
 - Commercial Vehicle Excise Tax (CVET)
 - Financial Institutions Tax (FIT)
 - Local Income Tax (LIT) Certified Shares
- The first 3 are typically received in June and December with property taxes while LIT is received monthly.



Budget Form 2 – Revenue Estimates

Form 2 - Non-Property Tax Revenue Estimates: Data Entry

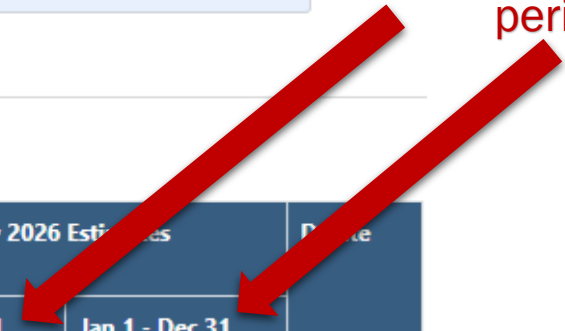
Broken down by fund



Select DLGF Fund:

SBOA Fund:

Two separate time periods



Non-Property Tax Revenue Estimates

[Add New Revenue](#)

| Revenue Code | Revenue Description | Prior Years Estimates Used in Department Certification | | Pay 2026 Estimates | | Delete |
|--------------------|---|--|---------------------|---------------------|---------------------|--------|
| | | Jul 1 - Dec 31 2024 | Jan 1 - Dec 31 2025 | Jul 1 - Dec 31 2025 | Jan 1 - Dec 31 2026 | |
| R112 | Financial Institution Tax Distribution | \$785 | \$1,498 | \$ 630 | \$ 1,200 | |
| R114 | Vehicle/Aircraft Excise Tax Distribution | \$2,182 | \$4,022 | \$ 1,801 | \$ 3,800 | |
| R135 | Commercial Vehicle Excise Tax Distribution (CVET) | \$277 | \$556 | \$ 277 | \$ 600 | |
| R138 | Local Income Tax (LIT) Certified Shares | \$19,170 | \$42,144 | \$ 21,072 | \$ 37,930 | |
| Fund Total: | | \$22,414 | \$48,220 | \$23,780 | \$43,530 | |
| Unit Total: | | \$25,290 | \$53,472 | \$26,081 | \$43,530 | |



Budget Advertisement Steps



Budget Advertisement Steps Section

- The Form 4B: Cash Flow Statement must be completed first in this section
- The Form 3: Notice to Taxpayers is the legal advertisement that notifies taxpayers of the public hearing and adoption meeting dates, times, locations along with the proposed budget and property tax levy amounts.

Budget Advertisement Steps

Form 4B - Cash Flow Statement: Setup

Form 4B - Cash Flow Statement: Data Entry

Form 4B - Cash Flow Statement: Review

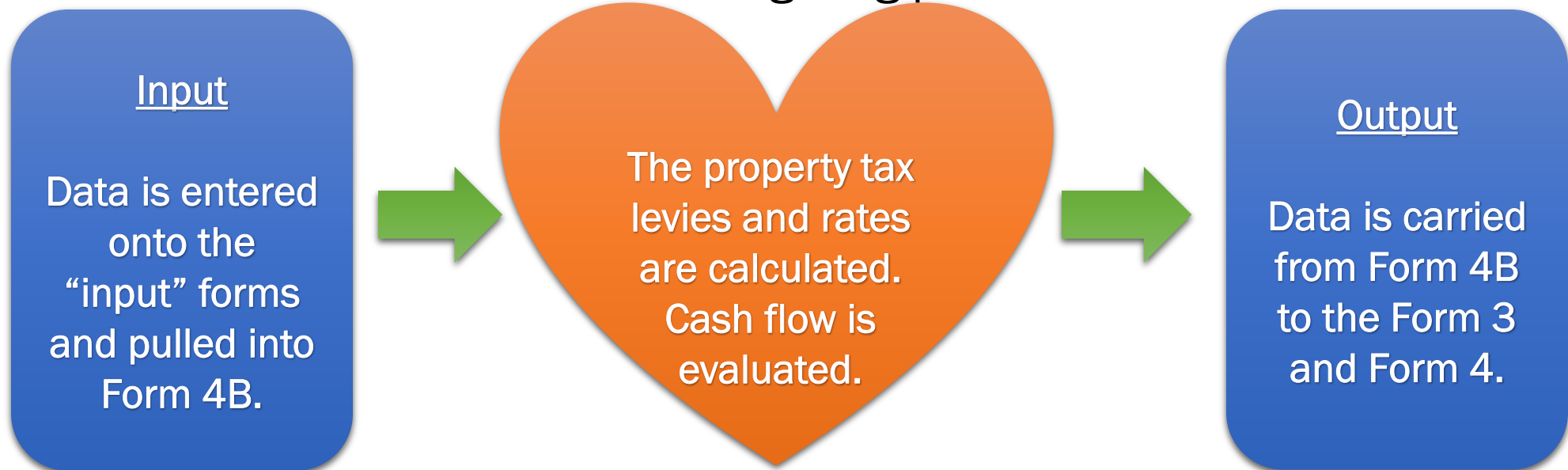
Form 3 - Notice to Taxpayers: Setup

Form 3 - Notice to Taxpayers: Review & Submit



Form 4B – Cash Flow Statement

- The Form 4B is the heart of the budgeting process.



- Form 4B allows you to better comprehend the financial status of any fund.



Form 4B: Cash Flow Statement

- This form is broken down into 3 separate time periods:
 - Previous year beginning and ending cash balances*
 - Last six months of current year:
 - June 30 beginning cash balance
 - Revenues and Expenses
 - Estimated ending cash balance
 - Budget year:
 - Revenues and Expenses
 - Estimated ending cash balance
- *Assumes the SBOA funds are linked on the Review funds page



Budget Form 4B

- If linked to its SBOA fund, the previous year's cash flow is displayed.
- The next section calculates the estimated cash flow for the current year.

2024 Historical Cash Flow [i](#)

| DLGF Fund | GENERAL |
|---|---------|
| January 1 Cash Balance (2024) i | 252,769 |
| December 31 Cash Balance (2024) i | 278,626 |
| 2024 Change in Cash Reserves i | 25,857 |

Historical Cash Flow if Linked to SBOA Fund

2025 June 30 - December 31 Projected Cash Flow [i](#)

| | |
|---|----------|
| 1. June 30 Cash Balance & Investments (2025) i | 251,827 |
| 2. Property Taxes to be Collected: July - December i | 27,415 |
| 3. Total Non-Property Tax Revenues: July - December i | 23,780 |
| 4. Total Cash and Revenues i | 303,022 |
| 5. Remaining Appropriations: July - December i | 203,022 |
| 6. Additional Appropriations: July - December i | 0 |
| 7. Transfers Out and Temporary Loan Repayments: July - December i | 0 |
| 8. Total Expenses i | 203,022 |
| 9. 2025 Estimated December 31 Cash Balance i | 100,000 |
| 2025 Estimated Change in Cash Reserves i | -178,626 |

Cash & Revenues

Expenses

Ending Cash Balance

Change in Cash Reserves



Budget Form 4B – Budget Year Section

- This section presents the following information for the upcoming budget year.
- The property tax levies and tax cap loss amounts are the only values entered on this page.

| 2026 Projected Cash Flow ⓘ | |
|--|----------------|
| 11. Property Tax Levy (2026) ⓘ | 150,000 |
| 12. Estimated Property Tax Cap Loss (2026) ⓘ | -25,000 |
| 13. Non-Property Tax Revenues (2026) ⓘ | 75,000 |
| 14. 2026 Total Revenues ⓘ | 200,000 |
| 15. Budget (2026) ⓘ | 175,000 |
| 16. Transfers Out and Temporary Loan Repayments (2026) ⓘ | 0 |
| 17. 2026 Total Expenditures ⓘ | 175,000 |
| 18. 2026 Estimated December 31 Cash Balance ⓘ | 125,000 |
| 2026 Estimated Change in Cash Reserves ⓘ | 25,000 |
| 2026 Calculated Tax Rate and Assessed Values ⓘ | |
| Net Assessed Value Estimate (2026) ⓘ | 176,879,819 |
| Property Tax Rate (2026) ⓘ | \$0.0848 |

Revenues

Expenses

Ending Cash Balance
Change in Cash Reserves



Form 4B: Financial Statement

- The operating balance is located on Line 18 of Form 4B.
- The operating balance is the estimated cash balance for a fund once the budget year has ended.
- Maintaining an operating balance helps avoid cash flow issues that require short term borrowing.
- Used to pay expenses until the June property tax settlement is received in the following year.



Form 4B: Cash Flow Statement Review

- The Form 4B Data Entry page only displayed funds requiring data entry.
- The review page is used to generate the Form 4B report in order to analyze the data for all funds (including those without property taxes).

Form 4B - Cash Flow Statement Review:

The **Form 4B: Cash Flow Statement** - Data Entry has been completed. This form excludes funds with a Property Tax Max Levy Type of "Not Eligible", as there are not any property taxes to be entered for these funds.

Next, click the link below to open the [Form 4B: Cash Flow Report for All Funds](#). It is important to carefully review the information on this form for each fund.

Please take note of the change in estimated cash reserves between December 31, 2025 (*Line 9*) and December 31, 2026 (*Line 18*). Typically, the Department does not consider the change in cash reserves during its review; however, the Department will ensure that the ending cash balance is at least \$0. Units are expected to exercise local control to make well-informed decisions and purposefully manage cash flow sustainability.

The Budget Estimate amounts (*Line 15*) and Property Tax Levy amounts (*Line 11*) on the report will be carried over to **Form 3: Notice to Taxpayers** for advertising the proposed budgets and levies.

[Click to review completed Form 4B Cash Flow Report for All Funds](#)

Mark Form 4B - Cash Flow Statement Review Complete
&
Continue



Form 3: Notice to Taxpayers

- The official online advertisement that notifies taxpayers of the:
 - Public hearing,
 - Adoption meeting, and
 - Proposed budgets and property tax levies by fund.
- Formally advertised online by submitting Form 3 in Gateway at least 10 days before the public hearing.



Form 3 – Notice to Taxpayers

NOTICE TO TAXPAYERS

The Notice to Taxpayers is available online at www.budgetnotices.in.gov or by calling (888) 739-9826.

Complete details of budget estimates by fund and/or department may be seen by visiting the office of this unit of government at 233 Tower Drive Monroe, IN 46772.

Notice is hereby given to taxpayers of **MONROE CIVIL TOWN, Adams County, Indiana** that the proper officers of **Monroe Civil Town** will conduct a public hearing on the year 2026 budget. Following this meeting, any ten or more taxpayers may object to a budget, tax rate, or tax levy by filing an objection petition with the proper officers of **Monroe Civil Town** not more than seven days after the hearing. The objection petition must identify the provisions of the budget, tax rate, or tax levy to which taxpayers object. If a petition is filed, **Monroe Civil Town** shall adopt with the budget a finding concerning the objections in the petition and testimony presented. Following the aforementioned hearing, the proper officers of **Monroe Civil Town** will meet to adopt the following budget:

| | | | |
|----------------------------------|----------------------------------|---------------------------|----------------------------------|
| Public Hearing Date | Thursday, September 4, 2025 | Adoption Meeting Date | Thursday, October 2, 2025 |
| Public Hearing Time | 6:00 PM | Adoption Meeting Time | 6:00 PM |
| Public Hearing Location | 233 Tower Drive Monroe, IN 46772 | Adoption Meeting Location | 233 Tower Drive Monroe, IN 46772 |
| Estimated Civil Max Levy | \$303,814 | | |
| Property Tax Cap Credit Estimate | \$19,700 | | |

- Notifies the public of the public and adoption meetings.



Form 3 – Notice to Taxpayers

- Notifies taxpayers of proposed Budget and Property Tax Levy, by fund.

| 1 Fund Name | 2 Budget Estimate | 3 Maximum Estimated Funds to be Raised (Including appeals and levies exempt from maximum levy limitations) | 4 Excessive Levy Appeals (Included in Column 3) | 5 Current Tax Levy | 6 Levy Percentage Difference (Column 3 / Column 5) |
|--------------------------|----------------------|---|---|-----------------------|---|
| 0061-RAINY DAY | \$100,000 | \$0 | \$0 | 0 | |
| 0101-GENERAL | \$3,440,499 | \$1,900,000 | \$0 | 1,866,261 | 1.81 % |
| 0341-FIRE PENSION | \$140,875 | \$0 | \$0 | 0 | |
| 0342-POLICE PENSION | \$85,250 | \$0 | \$0 | 0 | |
| 0706-LOCAL ROAD & STREET | \$92,323 | \$0 | \$0 | 0 | |



Form 3 – Notice to Taxpayers

- Displays any excess levy appeals.
- The current year property tax levy.
- The levy % change between the two years.

| 1 Fund Name | 2 Budget Estimate | 3 Maximum Estimated Funds to be Raised (Including appeals and levies exempt from maximum levy limitations) | 4 Excessive Levy Appeals (Included in Column 3) | 5 Current Tax Levy | 6 Levy Percentage Difference (Column 3 / Column 5) |
|--------------------------|----------------------|---|---|-----------------------|---|
| 0061-RAINY DAY | \$100,000 | \$0 | \$0 | 0 | |
| 0101-GENERAL | \$3,440,499 | \$1,900,000 | \$0 | 1,866,261 | 1.81 % |
| 0341-FIRE PENSION | \$140,875 | \$0 | \$0 | 0 | |
| 0342-POLICE PENSION | \$85,250 | \$0 | \$0 | 0 | |
| 0706-LOCAL ROAD & STREET | \$92,323 | \$0 | \$0 | 0 | |





Budget Adoption Setup



Budget Adoption Setup

- This section restates the Form 1 and Form 4B with the adopted amounts automatically populated with the advertised amounts.
- The adopted budgets and property taxes cannot exceed the advertised amounts.
- If no changes are needed, just review and mark each page as completed.

| Budget Adoption Setup ▲ | |
|--|--|
| Transition to Adoption Steps | |
| Form 1 - Line Item Budget Estimate: Changes to Adopted Amounts | |
| Form 4B - Cash Flow Statement: Changes to Adopted Amounts | |
| Form 4B - Cash Flow Statement: Adopted Review | |



Budget Adoption Steps



Budget Form 4 – Adoption

- The adoption ordinance/resolution is used by the board/council to formally adopt each fund’s ensuing year’s:
 - Budgets (“appropriations”)
 - Property tax levies
 - Property tax rates
- Unless they are reduced from the advertised amounts, the adopted budgets and property tax levies will equal the advertised amounts.

Budget Adoption Steps

Form 4 Adoption Template
Review



Budget Form 4 – Adoption

- This page collects the adopting body information.
- There is a link to view the Form 4 with a “DRAFT” watermark.
- Once you mark the Form 4 as reviewed, you’ll be able to print the Form 4 without the watermark.
- This form is taken to the adoption meeting.

Form 4 Adoption Template Review:

Resolution/Ordinance for Appropriations and Property Taxes

Resolution/Ordinance Number (Optional)

Resolution/Ordinance Number (Optional):

Name of Adopting / Fiscal Body

Name of Adopting / Fiscal Body:

Atlanta Town Council

Select Type of Adopting / Fiscal Body

Select Type of Adopting / Fiscal Body

Town Council

Continued Adoption Meeting Date (Optional)

Continued Adoption Meeting Date (Optional):

Review Form 4: Adoption Template

Users are now ready to review the **Form 4: Adoption Template**. This resolution/ordinance will list the total appropriations (budgets), property tax levies, and property tax rates for each fund to be adopted. These amounts are populated from the adopted column of **Form 4B: Cash Flow Statement Report**. This form is to be printed, taken to the adoption meeting, and signed by each present member of the adopting body. Each voting member will also need to indicate how they voted.

[Click to review the Form 4: Resolution/ Ordinance for Appropriations and Property Taxes](#)

If you need to edit the names that appear on the Form 4, please return to the [Manage Board/Council Members](#) page and edit them there.

I have reviewed the Form 4: Adoption Template and can confirm that budgets, property tax levies, rates, voting members, adoption date, and adopting body is correct.

Print Form 4: Adoption Template

Save



Budget Form 4 – Adoption

- Be sure to review the:
 - Adopting body information
 - Adoption date
 - Maximum levy analysis
 - Budgets, levies and rates
 - Board members
- Take the completed form to the adoption meeting and make sure all members sign and mark their votes.

This ordinance/resolution shall be in full force and effect from and after its passage and approval by the ATLANTA CIVIL TOWN.

| Name of Adopting Entity / Fiscal Body | Type of Adopting Entity / Fiscal Body | Date of Adoption |
|---------------------------------------|---------------------------------------|------------------|
| Atlanta Town Council | Town Council | 09/16/2025 |

| Property Tax Max Levy Type | Estimated Maximum Property Tax Levy | Total Property Tax Levies | Status |
|----------------------------|-------------------------------------|---------------------------|------------------|
| Civil | \$100,000 | \$90,000 | Under By: 10,000 |

| Funds | | | | | |
|----------------------------|-----------|-----------------------|------------------|------------------|------------------|
| Property Tax Max Levy Type | Fund Code | Fund Name | Adopted Budget | Adopted Tax Levy | Adopted Tax Rate |
| Not Eligible | 0061 | RAINY DAY | \$5,000 | \$0 | \$0.0000 |
| Civil | 0101 | GENERAL | \$100,000 | \$80,000 | \$0.4000 |
| Not Eligible | 0706 | LOCAL ROAD & STREET | \$9,000 | \$0 | \$0.0000 |
| Civil | 0708 | MOTOR VEHICLE HIGHWAY | \$15,000 | \$10,000 | \$0.0500 |
| | | | \$129,000 | \$90,000 | \$0.4500 |

| Name | | Signature |
|----------------|--|-----------|
| Mike McKenna | Aye <input type="checkbox"/> Nay <input type="checkbox"/> Abstain <input type="checkbox"/> | |
| Lupe Robles | Aye <input type="checkbox"/> Nay <input type="checkbox"/> Abstain <input type="checkbox"/> | |
| Hubert Bilbrey | Aye <input type="checkbox"/> Nay <input type="checkbox"/> Abstain <input type="checkbox"/> | |

| ATTEST | | |
|-------------|-----------------|-----------|
| Name | Title | Signature |
| Greg Dorman | Clerk-Treasurer | |



Budget Submission Steps



1782 Notice

- The 1782 Notice contains the budgets, property tax levies, and rates that would be certified if no changes are made.
- After the Department reviews your budget, a “1782 Notice” is emailed to everyone listed on the 1782 Notice Recipients form in Gateway.
- You will have 10 days to respond with any requested changes.



1782 Notice Recipients

- This page displays the email addresses of everyone that will receive a copy of the 1782 Notice.
- The top section pulls forward any email addresses entered on the Manage Board/Council Members page.
- The bottom section carries over 1782 Recipients from the previous year (be certain to update the information as needed).
- The Department recommends having multiple recipients.

1782 Notice Recipients



Automatic Recipients

The contacts entered in the **Manage Board/Council Members** page are automatic recipients of the 1782 Notice and can be reviewed below. If this list needs to be updated, please return to Manage Board/Council Members page to edit their contact info. If your unit of government is undergoing a binding review, the adopting unit of government's board/council members have been added to the list below.

| Contact Name | Contact Email <i>(If provided on Manage Board/Council Members page)</i> | Title |
|--------------|--|-----------------|
| Greg Dorman | GD@email.com | Clerk-Treasurer |

Manage Additional Recipients

Use this section to include any additional recipients or alternate email addresses of the 1782 Notice that will be emailed once available. Contacts below automatically begin with any email addresses that were added last year, but are not listed in the Automatic Recipients above.

| Contact Name | Contact Email | Add/Delete |
|--------------|---------------|---|
| Lupe Robles | LR@email.com |  |
| Mike McKenna | MM@email.com |  |
| Kurt Ott | KO@email.com |  |



Upload Signed Adoption Resolution/Ordinances

- The adopted and signed Form 4 (adoption template) must be uploaded along with any other applicable information.
- A listing of common other documents are provided.

Upload Signed Adoption Resolution/Ordinance

The unit is nearly ready to complete the submission of the budget forms to the Department. Before the final submission occurs, please upload all applicable documents into the section below.

The following document is required for nearly all units:

- **Signed Form 4:** Ordinance or Resolution for Appropriations and Tax Rates

If applicable, the following documents must also be uploaded:

- **Official Amortization Schedules** for any new debt issued or reissued this year.
- **Lease Rental Affidavits** for applicable leases.
 - *These are signed statements from the holding corporation stating there are not sufficient funds to retire the debt without a property tax levy in the upcoming year.*
- **Resolution** requesting target tax rate or target levy.

The following documents will also need to be uploaded if they apply and have not already been uploaded into the **Current Year Financial Worksheet – Data Entry** page:

- **Resolution(s)** reducing appropriations for the current year.
- **Resolution(s)** authorizing transfers between budgeted funds from January 1 through December 31 of 2025.
- **Resolution(s)** authorizing temporary loans to be repaid after June 30 of the current year.

Upload Signed Form 4 and Other Documents

Upload Signed Form 4 and Other Documents

| Type of File | Description | Upload Date | Uploaded File | Delete |
|---|-------------|-------------|--|--------|
| Signed Budget Resolution/Ordinance (Form 4) | | 04/01/2026 | Pay 2027 Signed Form 4.pdf | |

Additional Notes for the Department to Review During Certification

Save



Budget Forms – Submitted

Menu

Close Menu

| | |
|--|-----|
| Select Unit | ✓ |
| Unit Setup | ✓ ▼ |
| Budget Advertisement Setup | ✓ ▼ |
| Budget Advertisement Steps | ✓ ▼ |
| Budget Adoption Setup | ✓ ▼ |
| Budget Adoption Steps | ✓ ▼ |
| Budget Submission Steps | ✓ ▲ |
| 1782 Notice Recipients | ✓ |
| Upload Signed Adoption Resolution/Ordinances | ✓ |
| Submit Budget Forms | ✓ |

Submit Budget Forms

You are about to finalize the submission of your budget forms to the Department.

After your budget is submitted, the Department will begin its review as the next step in the budget certification process.

- Once the Department has completed its review, a 1782 Notice will be emailed out to everyone listed on the 1782 Recipients page.
- When the 1782 Notice is sent, the FALL CREEK TOWNSHIP will have 10 days to review the notice and respond.
- FALL CREEK TOWNSHIP can request for certain changes to be made or request no changes on its response
- When the 1782 Notice process is complete for all units in your county, a Department Budget Order will be certified containing the 2026 certified budgets, property tax levies, and property tax rates.

Budget Form Submission

Name:

Greg Dorman

Title:

Clerk-Treasurer



Budget forms submitted at 10:34 AM on 3/27/2026

To request the budget forms to be unsubmitted please email: Support@DLGF.in.gov



Budget Review



Budget Review

- The Department is generally responsible for 3 main tasks when certifying the budget.
 1. Were the proper budget procedures followed?
 2. Are the property taxes within their statutory maximum amounts?
 3. Are the submitted budgets fundable by the available revenue and cash?



Budget Review

- Were the proper procedures followed?
 - The Department will confirm the advertisement, adoption, and submission dates.
 - Notice to Taxpayers submitted at least 10 days before public hearing.
 - For most units, public and adoption meetings at least 10 days apart.
 - Adopting no later than November 1 (Nov 2 in 2026).
 - Submission of budget forms within 5 business days of adoption.



Budget Review

- Are the property taxes within their statutory maximum amounts?
 - If the adopted levies exceed the maximum levy, they will be reduced to this amount.
 - Reducing a levy will result in less revenue being available to fund the budget and may result in a reduction in the budget certified by the Department.



Budget Review

- Are the submitted budgets fundable by the available revenue and cash?
- This analysis is comprised of checking for a positive operating balance on Line 18 of Form 4B after making any necessary changes.

| | |
|--|----------------|
| 18. 2026 Estimated December 31 Cash Balance | 100,000 |
|--|----------------|



Understanding: Funded, Unfunded, and Sustainable Budgets



The Funded Budget

- One of the beginning goals when preparing a budget is to achieve a funded budget.
- This is indicated by having a positive operating balance on “Line 18” of Form 4B.
- If a funded budget is not prepared, the Department will reduce the adopted budget down to an amount fundable by available cash and revenues, for reviewed funds.



The Funded Budget

- The fund below has a positive operating balance.
- Note that the spending exceeds the revenues and its effect on the Dec 31 cash balances.

Cash balance decreased by \$50,000

| | |
|--|----------|
| 9. 2025 Estimated December 31 Cash Balance | 100,000 |
| 2025 Estimated Change in Cash Reserves | -178,626 |
| 2026 Projected Cash Flow | |
| 11. Property Tax Levy (2026) | 150,000 |
| 12. Estimated Property Tax Cap Loss (2026) | -25,000 |
| 13. Non-Property Tax Revenues (2026) | 75,000 |
| 14. 2026 Total Revenues | 200,000 |
| 15. Budget (2026) | 250,000 |
| 16. Transfers Out and Temporary Loan Repayments (2026) | 0 |
| 17. 2026 Total Expenditures | 250,000 |
| 18. 2026 Estimated December 31 Cash Balance | 50,000 |

Positive Operating Balance



Barely Funded Budget

- It's possible to have a fund with an operating balance of zero.
 - In this case:
 - The budget would be approved.
 - Cash reserves would be depleted to zero.
 - Cash flow issues would likely occur.



Barely Funded Budget

- In this case, the budget is funded but spends down all cash reserves.
- \$0 is available to be spent January 1, 2027.

Cash balance decreased to \$0 means cash flow issues are likely

| | |
|--|----------|
| 9. 2025 Estimated December 31 Cash Balance | 100,000 |
| 2025 Estimated Change in Cash Reserves | -178,626 |

2026 Projected Cash Flow

| DLGF Fund | GENERAL |
|--|---------|
| 11. Property Tax Levy (2026) | 150,000 |
| 12. Estimated Property Tax Cap Loss (2026) | -25,000 |
| 13. Non-Property Tax Revenues (2026) | 75,000 |
| 14. 2026 Total Revenues | 200,000 |
| 15. Budget (2026) | 300,000 |
| 16. Transfers Out and Temporary Loan Repayments (2026) | 0 |
| 17. 2026 Total Expenditures | 300,000 |
| 18. 2026 Estimated December 31 Cash Balance | 0 |

Zero Operating Balance



Unfunded Funded Budget

- It's also possible to prepare a budget that has a negative operating balance.
- This case would:
 - Result in the budget being reduced by the amount of the negative operating balance to arrive at a budget that is funded by available revenues and cash reserves.
 - Deplete cash reserves to zero.
 - Likely create cash flow issues.



Unfunded Funded Budget

- In this case the Department would reduce the adopted budget by \$50,000.
- \$0 is available to be spent January 1, 2027.

Cash balance would be depleted meaning cash flow issues are likely

| | |
|--|----------|
| 9. 2025 Estimated December 31 Cash Balance | 100,000 |
| 2025 Estimated Change in Cash Reserves | -178,626 |
| 2026 Projected Cash Flow | |
| 11. Property Tax Levy (2026) | 150,000 |
| 12. Estimated Property Tax Cap Loss (2026) | -25,000 |
| 13. Non-Property Tax Revenues (2026) | 75,000 |
| 14. 2026 Total Revenues | 200,000 |
| 15. Budget (2026) | 350,000 |
| 16. Transfers Out and Temporary Loan Repayments (2026) | 0 |
| 17. 2026 Total Expenditures | 350,000 |
| 18. 2026 Estimated December 31 Cash Balance | -50,000 |

Negative Operating Balance



The Sustainable Budget

- In this scenario, the expenses in the budget year are equal to or less than the revenue estimated to be received for the same time period (not including cash on hand).
- This method won't spend down cash reserves and might help build an "operating balance" that can help lessen any issues with cash flow.



The Sustainable Budget

- Any local official can easily assess the budget's sustainability by comparing revenues to expenses.

Cash balance is maintained or increased

| | |
|---|-----------------|
| 9. 2025 Estimated December 31 Cash Balance | 100,000 |
| <i>2025 Estimated Change in Cash Reserves</i> | <i>-178,626</i> |
| 2026 Projected Cash Flow | |
| 11. Property Tax Levy (2026) | 150,000 |
| 12. Estimated Property Tax Cap Loss (2026) | -25,000 |
| 13. Non-Property Tax Revenues (2026) | 75,000 |
| 14. 2026 Total Revenues | 200,000 |
| 15. Budget (2026) | 175,000 |
| 16. Transfers Out and Temporary Loan Repayments (2026) | 0 |
| 17. 2026 Total Expenditures | 175,000 |
| 18. 2026 Estimated December 31 Cash Balance | 125,000 |

Expenses do not exceed revenues



Budget Resources for Local Government



Homepage Overview

- The Department annually prepares numerous useful reports, memos, and presentations that are available at www.in.gov/dlgf.
- The most applicable sections of the website include:
 - Memos & Presentations
 - County Specific Information



Memos & Presentations

- This section of the website is where the following memos and more are posted:
 - Budget Calendar
 - Additional Appropriation
 - Cumulative Fund Establishment
 - Various Department presentations
- This page can be accessed by going to www.in.gov/dlgf and selecting “[Memos and Presentations](#)”.

Memos & Presentations

Archive: [2026](#) | [2025](#) | [2024](#) | [2023](#) | [2022](#)



County Specific Information

- The County Specific Information page on the Department’s website is where you can find the following information:
 - Budget Orders
 - Maximum levy estimates
 - Property Tax Cap estimates
 - Local Income Tax estimates
 - Miscellaneous revenue estimates
- This page can be accessed by going to www.in.gov/dlgf, selecting “[County Specific Information](#)” and choosing your county.



Budget Field Representative

- As you progress through the budget cycle, you may find yourself needing assistance from the Department.
- Your Budget Field Representative will be your primary contact with the Department and their contact information can be found at:
<https://www.in.gov/dlgf/contact-us/>.
- In addition to being a point of contact, they also hold an annual Budget Workshop for each unit.



Budget Workshops

- One of the most important resources available are the Budget Workshops held from July 15 - August 30.
- Many units can:
 - Work through a majority of the budget forms with their Budget Field Representative.
 - Learn to evaluate their proposed budget to understand if it is fully funded and if not, options to adopting a funded budget.
 - Receive a checklist that provides a detailed walkthrough of the remainder of the budgeting process that highlights important deadlines.



Budget Workshops

- Be sure to carefully review the list of required documents in the invitation that largely includes:
 - June 30 cash balances and expenditures
 - Next year's budget (Form 1)
 - Public hearing and adoption meeting dates
- Preparation is required to get the most from this 45-minute appointment.



Resources Available 2

- Starting in April, the Department will hold statewide in person and virtual budget trainings available to all local officials.
- Additionally, a Budget 2.0 demo will be recorded for each specific unit type including:
 - Counties
 - Townships
 - Cities and Towns
 - Schools
 - Libraries
 - Special Districts
 - Conservancies



Contact the Department














- Gateway Support: support@dlgf.in.gov
- Telephone: (317) 232-3777
- Toll Free: (888) 739-9826
- Website: www.in.gov/dlgf
 - “Contact Us”: <https://www.in.gov/dlgf/contact-us/>
 - Budget Field Representative Map:
<https://www.in.gov/dlgf/files/maps/Map-Field-Rep-Map-Budget.pdf>



Resources Available

- If you are having budget related questions about Budget 2.0, please reach out to your Budget field Representative.
- On the Department's "Contact Us" page, there is a [Budget Field Rep Assignments Map](#).

Budget Field Reps

-  **Anna Culy**
317-864-6950
ACuly@dlgf.in.gov
-  **Cathy Stockhoff**
317-727-9622
CStockhoff@dlgf.in.gov
-  **Judy Robertson**
317-650-2508
JRobertson@dlgf.in.gov
-  **Miranda Bucy**
317-232-0651
MBucy@dlgf.in.gov
-  **Robert Norris**
317-650-3932
RobNorris@dlgf.in.gov
-  **Ryan Burke**
317-719-3546
RBurke@dlgf.in.gov
-  **Sam VanderVeen**
317-430-8678
SVanderVeen@dlgf.in.gov
-  **Tina Market**
317-677-4655
TMarket@dlgf.in.gov
-  **Alisyn Mata**
317-234-8889
AMata@dlgf.in.gov
-  **Kelly Alcala**
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