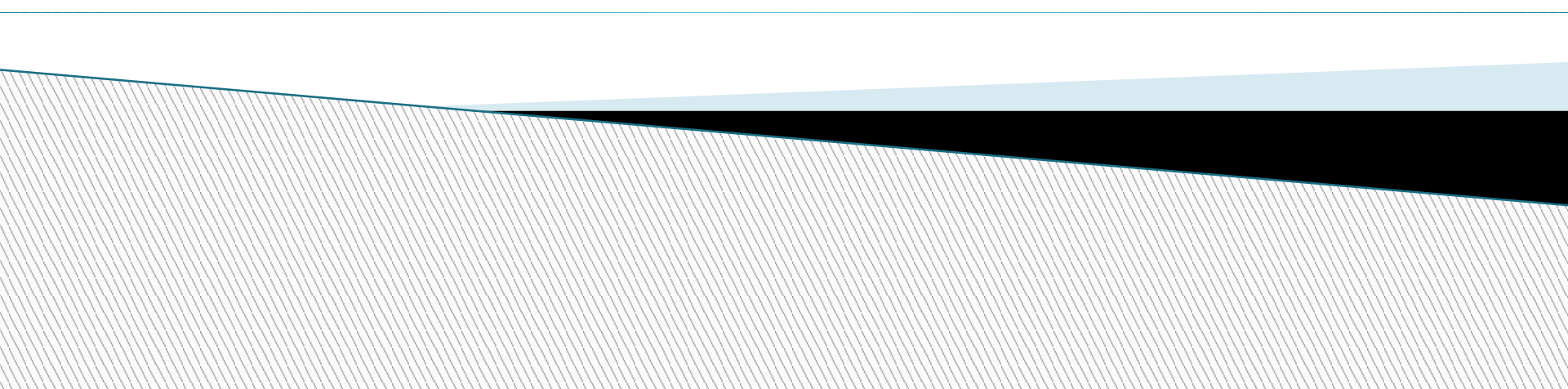


City of Stoughton

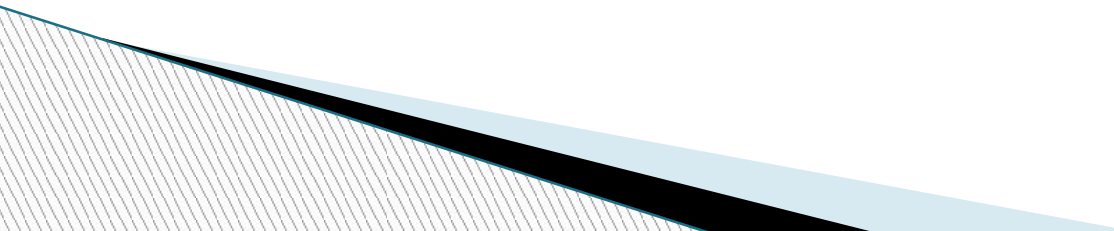
Budgeting for Outcomes 2015 Budget



2015 BFO Budget Process

- ▶ Used the 4 priority areas to set Strategic Plan:
 - Safe, healthy Community
 - Stable Self-sufficient Economy
 - Well Run Government
 - Welcoming Community/ Arts /Culture/Recreation

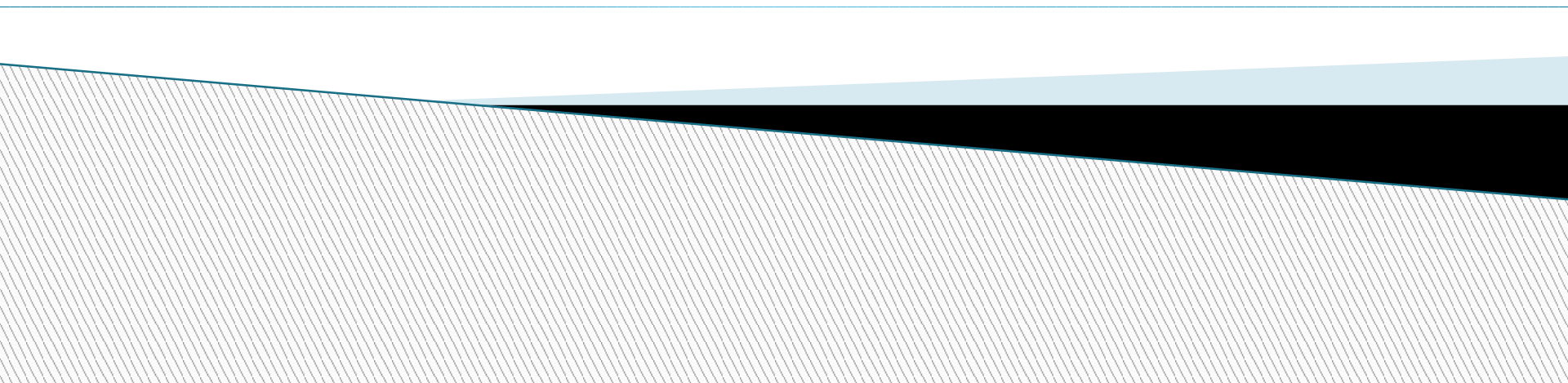
BFO – Process (cont)

- ▶ Departments prepared offers
 - ▶ Results teams ranked offers by priority
 - ▶ Preliminary Funds were allocated
 - ▶ Final ranking worksheets
 - ▶ Results Team Report out to Council
 - ▶ Mayor and Leadership Team review and revise budget numbers
 - ▶ Mayor prepares proposed budget
 - ▶ Council Review
- 

BUDGETING FOR OUTCOMES

Results Teams Present:

Request for Results

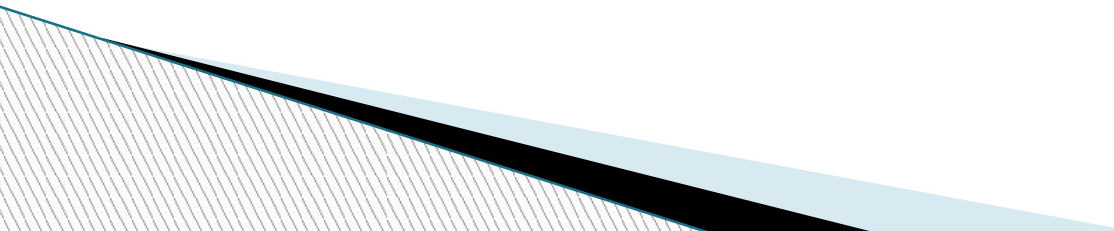


Responsibilities of the Results

Teams

- ▶ Represent citizens and the results citizens expect
- ▶ Review and Develop an understanding of the Request for Results (RFR's)
- ▶ Review and develop links between the RFR's and the Strategic Plan.
- ▶ Evaluate and rank the proposals according to their contribution to the Priority
- ▶ Use negotiation and re-ranking to create the best “package” of proposals to recommend that will move Stoughton closer to achieving the Priority

The Results Teams Main responsibility is to Prioritize the offers so that they match the Strategic Plan

- ▶ The Teams:
 - Ask the hard questions
 - Think outside of the box
 - Make recommendations to the Mayor and Council
 - ▶ It is NOT the responsibility of the Results Teams to cut services or jobs
- 

TEAM 2 MEMBERS

Mark Browning

Joe Conant

Russ Horton

Sara Johnson

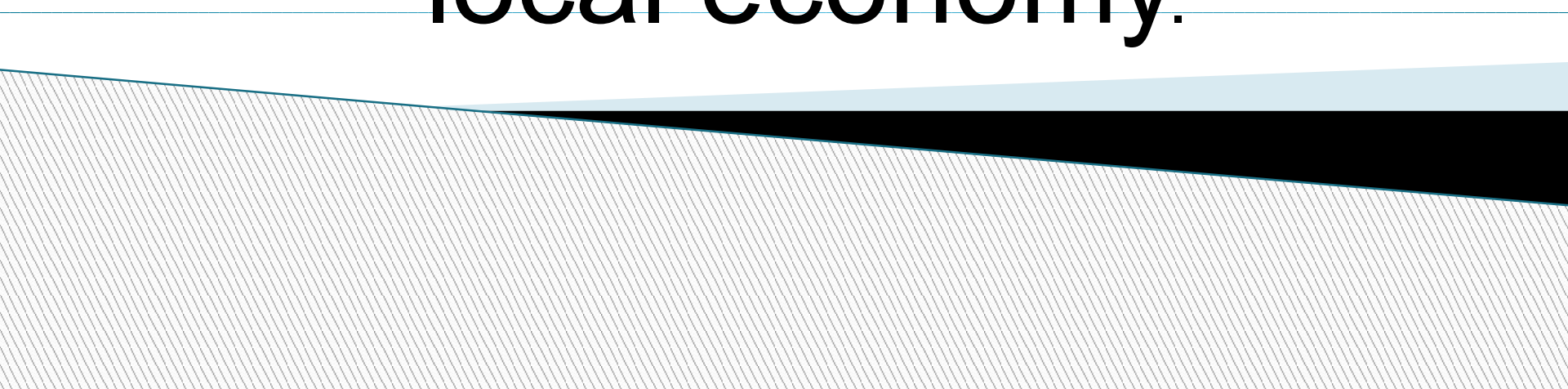
Derek Westby

Bob McGeever

Number of proposals received: 4



Team 2: Priority
I want to live in a
community that has a
stable, self-sufficient,
local economy.



Stoughton, Wisconsin
I want to live in a community that has a stable, self-sufficient, local economy

**Business
Attraction &
Retention**

Business Ready Sites
Business Support,
Resources and Information
Accessibility – City as
Guide vs. City as Regulator
Incentives for Business
Growth & Attraction
Diversity of Business
Marketing Stoughton's
Assets

**Strong Residential
Workforce**

A Variety of Single Family
Housing Opportunities
Strong Support for
Lifelong Education

**Strong & Effective
Partnerships**

Existing Partnerships & New
Partnerships
Connections with & Support
for Local Businesses
Stoughton's Role within the
Regional Economy

**Accessibility for
Business**

Responsible Planning &
Growth
Reliable Infrastructure

INDICATORS:

- **Improved business attraction and retention**
- **Improved and strengthened residential workforce**
- **Increase in effective partnerships that address economic needs**
- **"User friendly" business environment**



Team 2: Final Ranking

CITY OF STOUGHTON, WI

ENTER 3 FOR HIGHEST

Team 2 - STABLE SELF-SUFFICIENT LOCAL ECONOMY

ENTER 1 FOR LOWEST


FY 2015

Offer #	Offer Name	Total Score	Team Rank	Total Cost	Total Revenue	Program funding needed	ALLOCATION BALANCE
02-06	Community Land Development & Redevelopment	14	1	\$ 122,298	\$ -	\$ 122,298	\$62,702
02-08	Economic Development Administration	14	2	\$ 43,775	\$ -	\$ 43,775	\$18,927
02-01	Market Opera House as a Destination Location	13	3	\$ 23,446	\$ -	\$ 23,446	(\$4,519)
02-02	RDA	7	4	\$ 38,316	\$ 30,000	\$ 8,316	(\$12,835)
		48		\$ 227,835	\$ 30,000	\$ 197,835	

- ▶ **WHAT WAS RANKED HIGH AND WHY**

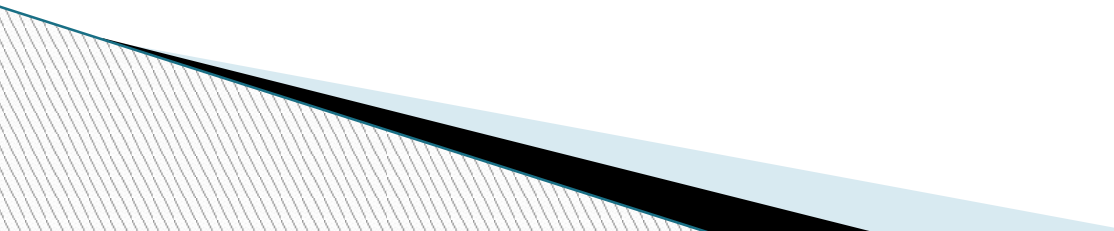
 - ▶ **2 Top Ranking offers:**
 - **City Planning & Zoning Administration**

 - **City Economic Development Administration**

 - ▶ We felt that our two highest rated bids are critical to growing our community, and they are so related as to be almost inseparable.
- 

- ▶ **WHAT WAS RANKED HIGH AND WHY**

 - ▶ **2 Lowest Ranking offers:**
 - **Market the Opera House as a Destination Location**
烟Has potential to be self-sustaining

 - **RDA Offer**
烟Important service
烟Recommend intern or volunteer services to replace City Staff.
- 

▶ ‘Gray Area’:

熄 With only four bids, there wasn’t much decision to be made in the “gray band.”

熄 We felt pretty strongly about the two highest rated bids, and we felt similarly low on the two lowest rated bids.

► Recommendations to the Mayor and Council

- We recommend that the RDA could be run even further by volunteers to limit City staff involvement to the bare necessity.
- We also recommend that the Opera House might be able to fund its bid through its own revenue.?

▶ **WHAT SPECIAL ISSUES OR CONCERNS DO YOU HAVE**

- We didn't have any particular issues or concerns with this group of bids.

TEAM 3 MEMBERS

VICKIE ERDAHL

DAVID ERDMAN

NATE HARTWIG

TRACIE KLUEVER

JEREMY MICHEL

JENNIFER SCHMUDLACH

Number of proposals received: 21



TEAM 3: Priority

**I want to live in a Safe,
Healthy and Secure
community.**

I want to live in a Safe, Healthy and Secure Community

Public Safety

Enforcing laws/ordinances

Emergency response time

Well trained and equipped personnel

Safe environment

Health Promotion

Community nutrition and wellness

Recreational opportunities

Drug & alcohol prevention & intervention

Community Involvement & Partnerships

Community outreach/awareness

Public/private partnerships

Collaborate with local, state, county and federal agencies

Interdepartmental/interagency cooperation

Our Indicators for Success are:

Decreased crime rate, improved citizen health and wellness, enhanced outreach and interagency coordination



Team 3: Final Ranking

CITY OF STOUGHTON, WI

Team #3 - Safe, Healthy, and Secure - 21 offers

FY 2015

Offer #	Offer Name	Total Score	Team Rank	Total Program Cost	Total Program Revenue	Program Funding Needed	Allocation Balance
03-01	EMS	18	1	\$ 688,519	\$ 557,500	\$ 131,019	\$3,674,833
03-11	Patrol/Traffic Enforcement	16	2	\$ 961,887	\$ 158,000	\$ 803,887	\$2,870,946
03-19	Emergency Response	11	3	\$ 247,898	\$ 83,000	\$ 164,898	\$2,706,048
03-13	Winter Snow & Ice Removal Operations	17	4	\$ 254,388	\$ -	\$ 254,388	\$2,451,660
03-07	Neighborhood Emergency Response	18	5	\$ 296,226	\$ -	\$ 296,226	\$2,155,434
03-10	Communications & Clerical Services	13	6	\$ 344,287	\$ 30,000	\$ 314,287	\$1,841,147
03-17	Courts	11	7	\$ 61,783	\$ -	\$ 61,783	\$1,779,364
03-18	Emergency Preparedness	12	8	\$ 141,008	\$ 97,900	\$ 43,108	\$1,736,256
03-20	Prevention/Enforcement	10	9	\$ 93,513	\$ -	\$ 93,513	\$1,642,743
03-06	Professional Standards	15	10	\$ 418,036	\$ 3,600	\$ 414,436	\$1,228,307
03-08	Records Management & Technology	9	11	\$ 360,401	\$ -	\$ 360,401	\$867,906
03-09	Investigative Services	13	12	\$ 422,962	\$ 5,000	\$ 417,962	\$449,944
3-04-22	Fleet Maintenance	10	13	\$ 146,491	\$ -	\$ 146,491	\$303,453
03-05	Senior Center Nutrition	12	14	\$ 98,831	\$ 46,559	\$ 52,272	\$251,181
03-04	Senior Center Case Management	11	15	\$ 123,187	\$ 43,482	\$ 79,705	\$171,476
03-25	Creating a Better Future for Stoughton's Youth	12	16	\$ 159,155	\$ 130,853	\$ 28,302	\$143,174
03-22	Building Permit & Inspection Services	11	17	\$ 112,884	\$ 98,500	\$ 14,384	\$128,790
03-12	Streets & Infrastructure Maintenance	10	18	\$ 183,716	\$ 11,000	\$ 172,716	(\$43,926)
03-16	Licensing	10	19	\$ 19,210	\$ 40,200	\$ (20,990)	(\$22,936)
3-05-06	Stormwater Maintenance	7	20	\$ 213,770	\$ 213,770	\$ -	(\$22,936)
03-03	Senior Center Information & Assistance	6	21	\$ 172,360	\$ 25,017	\$ 147,343	(\$170,279)

252.00

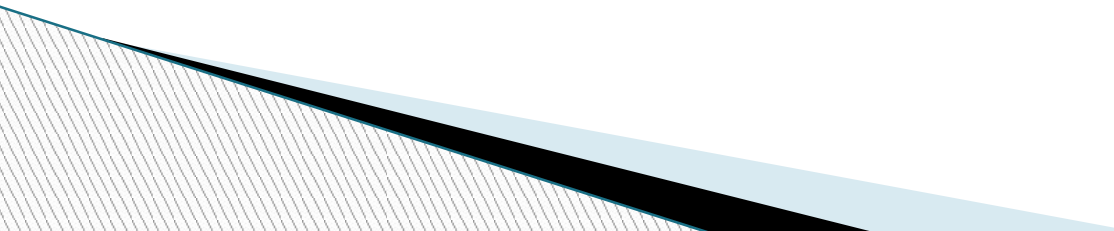
\$ 5,520,512

\$ 1,544,381

\$ 3,976,131

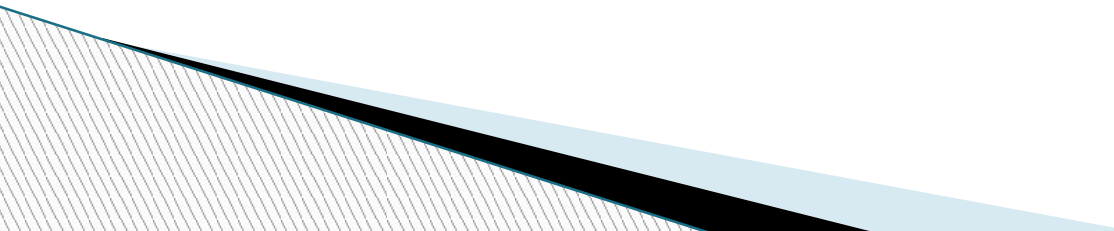
WHAT WAS RANKED HIGH AND WHY

Highest:

- ▶ EMS
 - ▶ Police
 - ▶ Fire
 - ▶ Winter/snow/ice removal
 - ▶ Courts
- 

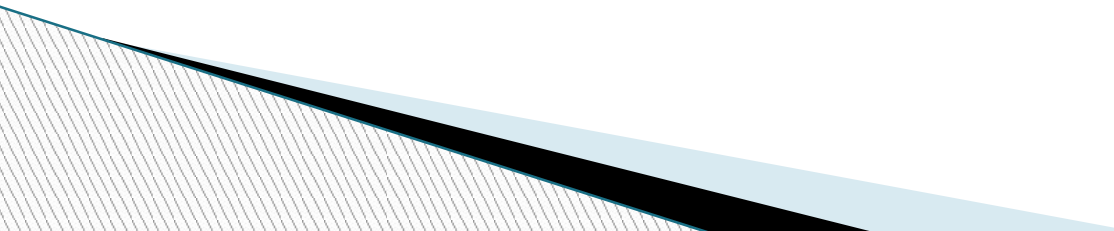
WHAT WAS RANKED LOW AND WHY

Lowest:

- ▶ Senior Center – Information and Assistance
 - ▶ Stormwater Maintenance
 - ▶ Licensing
 - ▶ Streets & Infrastructure Maintenance
- 

DESCRIBE HOW YOU MADE DECISIONS IN THE “GRAY BAND”

Fortunately, the “grey band” resulting from our ranking includes some offers that are either self-supporting or provide a net cash inflow to the City. Based on recommendations that appear in this purchasing plan, some recommended cuts in higher ranked offers may address funding needs for items in the “gray band”. Please note discussion #2 above; further, this team feels that more justification is needed before full-time funding of the Senior Center Assistant Director is considered.



Recommendations / Observations

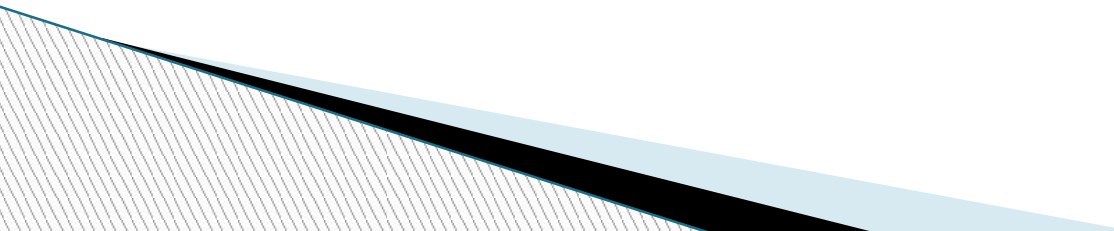
- ▶ EMS program funding needs should be addressed to both the City and townships receiving EMS services. By charging the townships for their share, additional revenue could be realized by/on behalf of the City to address EMS funding needs.
- ▶ A majority of the team feels that insufficient justification was provided to understand and support many offers from Police that addressed staffing and organization changes, which are major changes from previous years. The following are the ONLY major change items from the various Police offers that the majority supports funding:
 - Professional standards/training

Recommendations / Observations pg2

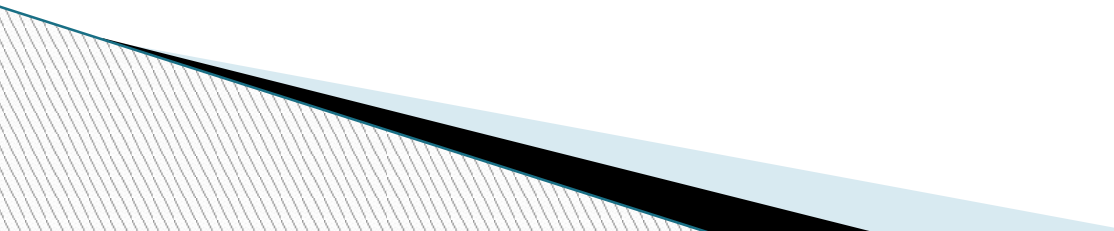
- ▶ The Police–Records Management and Technology offer includes \$15,000 for contractual services related to information technology needs. Taking into account the IT needs of the entire City, would it be beneficial for the City to hire a full–time IT specialist who could provide these services for Police and other departments? There are many possible benefits of a full–time IT specialist for all departments; with respect to Police, expanded and more efficient IT use could provide cost–savings in other Police offers.

- ▶ The offer from [redacted] included a 5% pay increase

Recommendations / Observations pg3

- ▶ The Senior Center complex is a large building. Do Senior Center functions require use of the entire building, or is there an opportunity to rent space to a non-city user in exchange for use or rent payments.
 - ▶ In light of requested additional personnel for the Police, we feel that the City should complete a study in early CY2015 that address dispatch services provided by the City.
 - ▶ In addition this review should also address quality and costs of services provided by the City compared to those that could be provided under contract with Dane County.
- 

WHAT SPECIAL ISSUES OR CONCERNS DO YOU HAVE

- ▶ The goal of this team was to present a purchasing plan that provided the best services to the citizens of the City.
 - ▶ In general, this team is very impressed with the services presented via the offers for the next City budget.
 - ▶ We do note that the offers received from the various Departments seemed “stale”
 - ▶ Many citizens on the BFO teams are new to this process and need more program history/information and more justification with submitted offers.
 - ▶ A revamping of the template used by the Departments may be needed to assist with the organization and details of offers.
- 

TEAM 4 MEMBERS

Mark Browning

Joe Conant

Russ Horton

Sara Johnson

Derek Westby

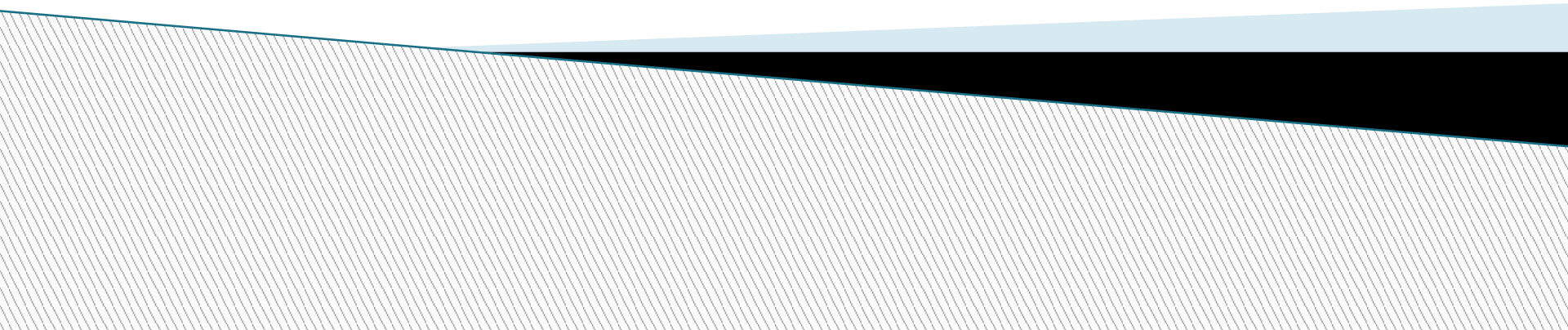
Bob McGeever

Number of proposals received: 17



Team 4: Priority

**I want to live in a
community with a
citizen-focused,
well-run government.**



I want to live in a community with a citizen-focused, well-run government.

Indicators for Success

Improved Financial Stability

Improved Citizen Satisfaction

Improved Employee Satisfaction

Increased Citizen Participation

1. Leadership

- Governmental
- Employees
- Management
- Volunteers
- Integrity
- Inspirational
- Motivational
- Accountability
- Influential
- Transparency
- Future-oriented
- Facilitating Change
- Intergovernmental advocacy
- Long-range thinking
- Enlisting cooperation

2. Financial Stability

- Adequate fiscal reserves
- Long-term budgeting and planning
- Efficient use of resources and funding
- Strong internal controls
- Healthy debt ratios
- Clean audits

3. Communication

- Transparency
- Strong internal communication
- A government that adheres to laws and standards
- Open, honest and healthy two-way communication

4. Participation

- Citizen participation in volunteer organizations
- Citizen participation in offered programs
- Citizen participation in community events
- Citizen participation in local civics (polls/council/etc.)
- Citizen communication (i.e. Courier Hub)
- External groups working to provide alternatives to governmental lead
- Willingness and adequate tools established to listen to the voice of the citizen
- Philanthropy

5. Strong Management

- Vision
- Ability to do more with less
- Strong internal structure. Not under, nor over staffed
- Few workplace injuries
- Departments that are accredited and follow best practices

6. Knowledgeable, Experienced Staff

- Qualified Employees
- Employee satisfaction
- Mentorship
- Strong recruitment
- Thorough hiring process
- Employees with professional certifications
- Incentives, rewards and recognition
- Growth and training opportunities



Team 4: Final Ranking

CITY OF STOUGHTON, WI

Team 4 - Well Run Government

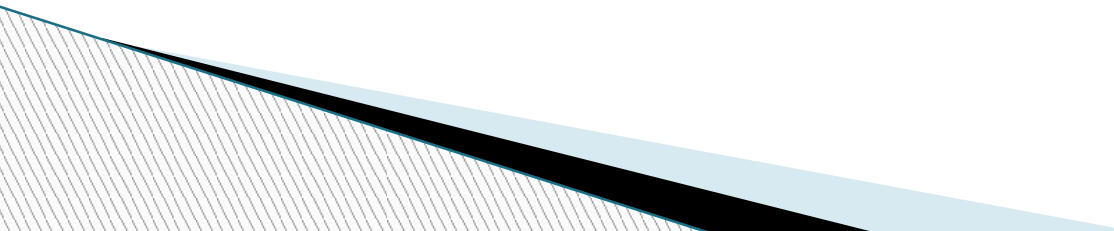
FY 2015

Offer #	Offer Name	Department	Final Rank	Total Program Cost	Total Program Revenue	Program Funding Needed	Allocation Balance
04-08	Clerk/Admin	ADMINISTRATIVE SERVICES	1	\$ 76,334	\$ -	\$ 76,334	\$3,623,666
04-07	Elections	ADMINISTRATIVE SERVICES	2	\$ 53,287	\$ -	\$ 53,287	\$3,570,379
04-09	Personnel	HR/RISK MANAGEMENT	3	\$ 83,785	\$ -	\$ 83,785	\$3,486,594
04-12	Mayor	MAYOR	4	\$ 101,864	\$ -	\$ 101,864	\$3,384,730
04-14	City Attorney Services	ADMINISTRATIVE SERVICES	4	\$ 91,500	\$ -	\$ 91,500	\$3,293,230
04-16	Treasury Management	ADMINISTRATIVE SERVICES	5	\$ 132,205	\$ 23,000	\$ 109,205	\$3,184,025
04-11	Insurance/Risk Management	HR/RISK MANAGEMENT	6	\$ 269,299	\$ -	\$ 269,299	\$2,914,726
04-19	Building Maintenance- City Facilities	PLANNING & DEVELOPMENT	8	\$ 309,515	\$ -	\$ 309,515	\$2,605,211
04-15	Financial and Accounting Services	ADMINISTRATIVE SERVICES	9	\$ 168,918	\$ 6,000	\$ 162,918	\$2,442,293
04-17	Debt Service	ADMINISTRATIVE SERVICES	10	\$ 2,247,502	\$ -	\$ 2,247,502	\$194,791
04-13	Assessor	ADMINISTRATIVE SERVICES	11	\$ 44,800	\$ -	\$ 44,800	\$149,991
4-20	Information Technology	PLANNING & DEVELOPMENT	12	\$ 57,204	\$ -	\$ 57,204	\$92,787
04-01	Interdepartmental Media Tech Support	MEDIA SERVICES	13	\$ 21,231	\$ -	\$ 21,231	\$71,556
04-02	Interdepartmental Communications & Admin Support	MEDIA SERVICES	14	\$ 19,256	\$ -	\$ 19,256	\$52,300
04-04	Government Media Production	MEDIA SERVICES	15	\$ 29,439	\$ -	\$ 29,439	\$22,861
04-03	City Webpage Design, Admin and Support	MEDIA SERVICES	16	\$ 16,414	\$ -	\$ 16,414	\$6,447
04-10	Council/Committees	ADMINISTRATIVE SERVICES	17	\$ 82,849	\$ -	\$ 82,849	(\$76,402)
				\$ 3,805,402	\$ 29,000	\$ 3,776,402	

What was ranked High, and Why?

- ▶ The bids we ranked highest were statutorily required and critical to keep the city functioning
 - Clerk/Admin
 - Elections
 - Personnel
 - Mayor
 - Treasury Management
 - Insurance/Risk Management
 - City Attorney Services

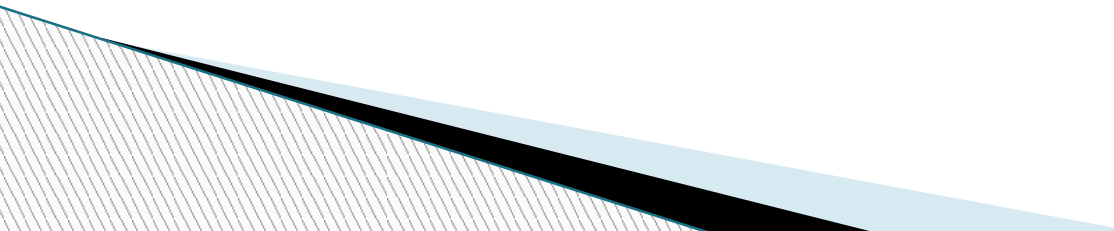
What was ranked Low, and Why?

- ▶ We ranked the Council last, not because we think the Council should be disbanded, but to reflect our feeling that the Council could be reduced in size. We felt that the costs associated with running the Council could be examined and savings found.
 - ▶ We moved the webpage down in our final rankings to reflect our feeling that without proper IT support, a website won't really work anyway.
 - ▶ **Lowest ranking offers include:**
 - Interdepartmental Media Tech Support
 - Interdepartmental Communications
 - Governmental Media Production
 - City Webpage Design
 - Council/Committees
- 

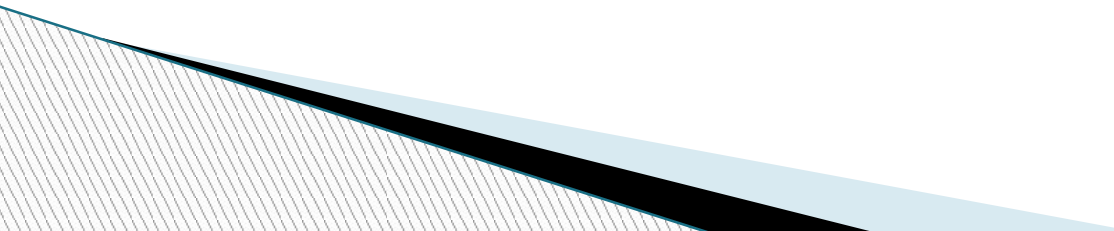
DESCRIBE HOW YOU MADE DECISIONS IN THE “GRAY BAND”

The deficit in this area was fairly small and could almost certainly be made up by “scrubbing” the individual budgets.

Ultimately, we decided that the media and IT related bids were important enough to be moved up.



Recommendations / Observations

- ▶ 1. We recommend that the City explore cooperation with SASD in regards to media services and IT.
 - ▶
 - 2. The size of the deficit is 2% of the funding allocation, so it seems like “scrubbing” all of the bids could pretty easily make it up.
 - ▶
 - 3. We recommend, for the future, looking to create a full-time IT/Media position that could possibly consolidate five bids (04-01—04-04 and 04-20).
- 

Special Issues or Concerns

- ▶ There were no special issues or concerns.

TEAM 5 MEMBERS

Kay Davis

Nic Maciejewski

Jennifer Rigdon

Kelli Krcma

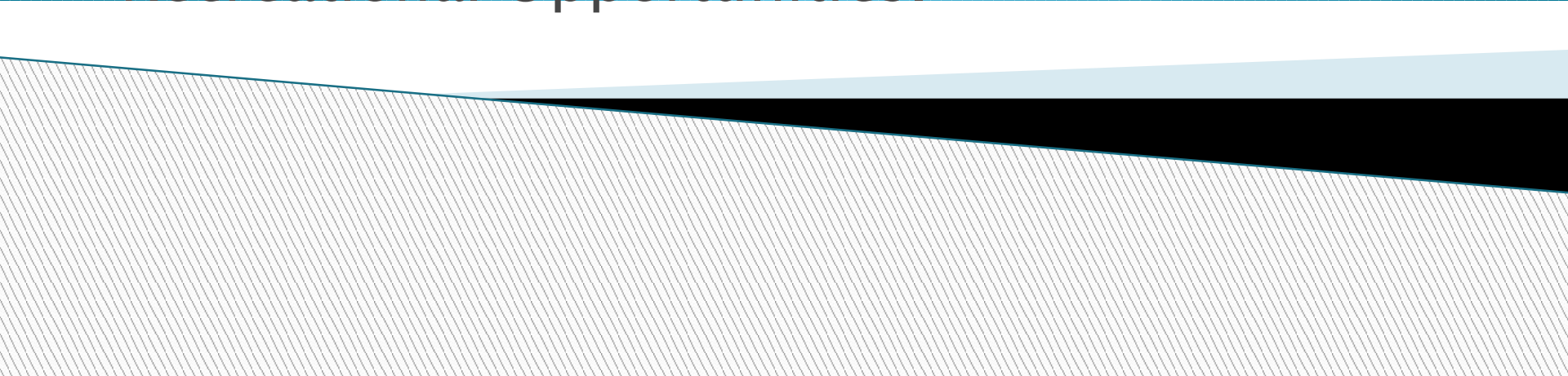
Dianna Probst

Number of proposals received – 23



TEAM 5: Priority

I want to live in an Attractive, Welcoming Community that values Arts, Culture and Recreational Opportunities.



COMING COMMUN

RECREATIONAL

Streetscape

- Public Property Appearance
- Private Property Appearance
- Accessibility

Engaged & Informed Community

- Citizen Involvement/Interaction
- Public-Private Partnerships
- Effective Communication



- Park & Open Space Amenities
- Events & Celebrations
- Recreational Opportunities
- Positive Community Image*

- Unique Community Identity
- Attractive Gateways
- Defined Neighborhoods

Indicators for Success

- Image/First Impression
- Community Engagement
- Participation Levels
- Citizen Satisfaction



Team 5: Final Ranking

CITY OF STOUGHTON, WI

Team # 5 - WELCOMING COMMUNITY/ARTS CULTURE/RECREATION

FY 2015

Offer #	Offer Name	Total Score	Team Rank	General Fund Cost	Other Fund Cost	Total Program Cost	Total Revenue	Program Funding Needed	Allocation Balance
51-39	Major Project Coordination	13	1	\$ 21,373		\$ 21,373	\$ -	\$ 21,373	\$1,528,627
51-09	Library Children & Families	13	2		\$ 178,450	\$ 178,450	\$ 35,000	\$ 143,450	\$1,385,177
53-15	Parks Maintenance	13	3	\$ 163,141		\$ 163,141	\$ -	\$ 163,141	\$1,222,036
51-13	Park and Open Space Management	14	4	\$ 41,297		\$ 41,297	\$ 5,000	\$ 36,297	\$1,185,739
51-07	Parks Mowing	13	5	\$ 36,489		\$ 36,489	\$ -	\$ 36,489	\$1,149,250
51-04	Senior Center Programming	12	6	\$ 88,075		\$ 88,075	\$ 45,017	\$ 43,058	\$1,106,192
53-14	Signs and Markings Maintenance	11	7	\$ 238,263		\$ 238,263	\$ -	\$ 238,263	\$867,929
51-40	Brush Collection	12	8	\$ 74,030		\$ 74,030	\$ 16,000	\$ 58,030	\$809,899
52-03	Shared Ride Taxi Service	7	9	\$ 164,046		\$ 164,046	\$ 158,000	\$ 6,046	\$803,853
51-02	Manage Opera House as Performance Venue	13	10	\$ 101,168	\$ 626,230	\$ 727,398	\$ 630,136	\$ 97,262	\$706,591
54-06	Refuse and Recycling Collection	13	10	\$ 720,851		\$ 720,851	\$ 715,000	\$ 5,851	\$700,740
51-10	Library Adult	9	12		\$ 202,526	\$ 202,526	\$ 44,000	\$ 158,526	\$542,214
51-05	Protect & Enhance Urban Forestry	10	13	\$ 245,311		\$ 245,311	\$ -	\$ 245,311	\$296,903
53-26	Troll Beach	10	14	\$ 55,365		\$ 55,365	\$ 45,000	\$ 10,365	\$286,538
53-24	Recreation Opportunities	9	15	\$ 189,733		\$ 189,733	\$ 159,271	\$ 30,462	\$256,076
52-04	Library Technology	9	16		\$ 148,026	\$ 148,026	\$ 93,000	\$ 55,026	\$201,050
51-01	Community Media Production	11	17	\$ 52,293		\$ 52,293	\$ 13,000	\$ 39,293	\$161,757
51-41	Broadleaf Control In Parks	10	18	\$ 12,802		\$ 12,802	\$ -	\$ 12,802	\$148,955
51-38	Circulation	8	19		\$ 219,201	\$ 219,201	\$ 83,000	\$ 136,201	\$12,754
54-21	Cemetery Maintenance	7	20	\$ 60,259		\$ 60,259	\$ 15,000	\$ 45,259	(\$32,505)
51-14	Community Commitment	6	21	\$ 4,500		\$ 4,500	\$ -	\$ 4,500	(\$37,005)
51-03	Act as a Focal Point for Culture and Historic Landscape	5	22	\$ 8,036	\$ 1,302	\$ 9,338	\$ 1,302	\$ 8,036	(\$45,041)
51-43	Landmarks Commission	7	23	\$ 1,946		\$ 1,946	\$ -	\$ 1,946	(\$46,987)

235

\$ 2,278,978

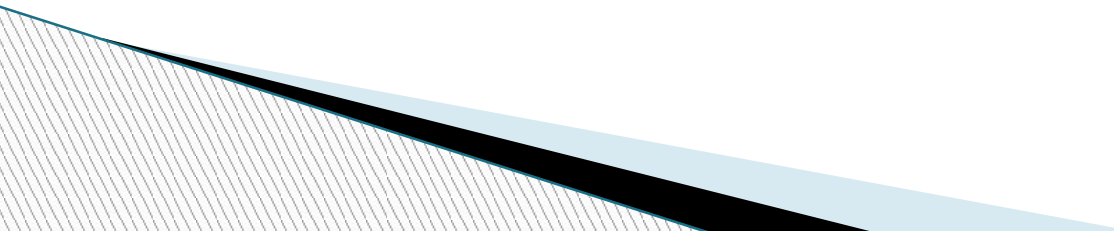
\$ 1,375,735

\$ 3,654,713

\$ 2,057,726

\$ 1,596,987

What was ranked High, and Why?

- ▶ **Major Project Coordination:** If Stoughton wants to continue to move forward with projects proper planning needs to be funded and planned.
 - ▶ **Library– Children and Families:** Many citizens of Stoughton and surrounding communities use this service to educate and expand their families' knowledge. It also offers volunteer opportunities for youth. Includes the test launch of Sunday hours
 - ▶ **Parks Maintenance:** Important in maintaining positive public experience, well-kept streetscape and a positive community image.
- 

What was ranked Low, and Why?

▶ Landmarks Commission

◦ Suggestions:

☹ Partner with the historical society?

☹ Historical Tour of Homes– tour homes who have received awards in the past. Attempt to find sponsors or have a small ticket fee as a fund raiser.

☹ Grants?

▶ Community Commitment

◦ Suggestions:

☹ Volunteer recognition: Seek donations from downtown businesses or service organizations who utilize the volunteers.

☹ Lights: Advertise drop off locations for donations to support (donations accepted in Madison for the lights at Olin Park)

What was ranked Low, and Why?

Continued

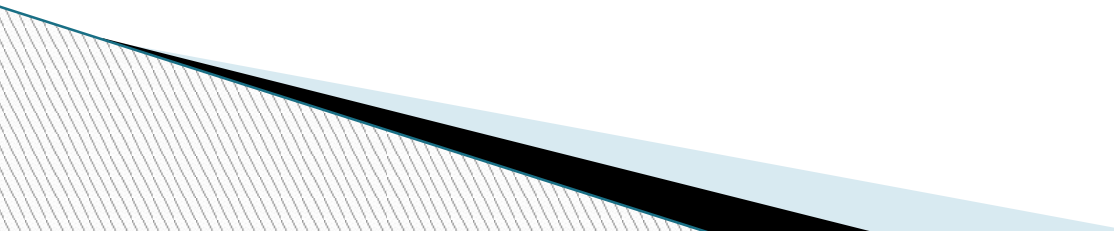
▶ Cemetery Maintenance

- Suggestions:

- 燃 Raise fees to accommodate overhead charges

- 燃 Partner with the American Legion or VFW for fundraising or grants available

DESCRIBE HOW YOU MADE DECISIONS IN THE “GRAY BAND”

- ▶ Library Circulation: Just above the line because without the city funding they wouldn't receive any of their county funding. Have done fundraising in the past.
 - ▶ Focal Point– Opera House: Other offers were approved, possibly expanding the catfish river festival for a source of raising funds, work with historical society.
- 

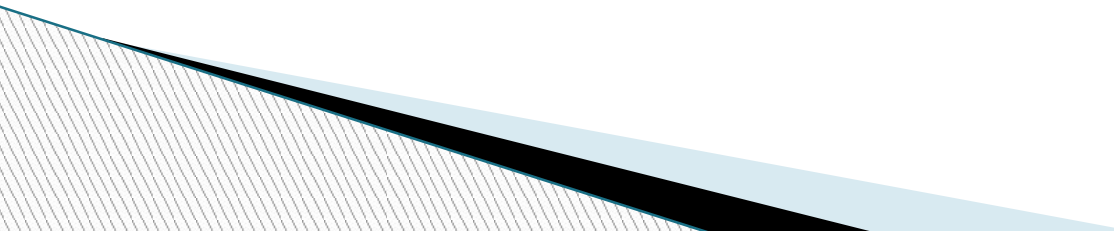
Recommendations / Observations

- ▶ Library: Alter hours based on high/low usage times
- ▶ Small per year fee for services
- ▶ Troll Beach: Raise admission prices to be more in line with other pools in the area
- ▶ Recreation collaborate with Parks Department for servicing areas used for their programs.
- ▶ Racetrack park: sponsors– signage around park to promote (like at MIS)

Special Issues or Concerns

- ▶ There were no special issues or concerns.

Next Steps

- ▶ 9/23/14: Finance Committee Discussion regarding Results Team reports and budget GAP
 - ▶ 9/9–9/19 :Mayor and Finance Director meet with Dept. Heads to ‘scrub’ budgets.
 - ▶ 9/29/13: Town Hall Meeting
- 

Next Steps

Pg. 2

- ▶ Mayor presents Executive budget to Council
- ▶ Schedule budget workshops
 - **October** (Dates? 10/21,10/23, 10/30, and if needed 11/4)
- ▶ **Budget Public Hearing and Resolution**
 - **November 11**

Reminder

All BFO Materials are located at:

<http://stoughtoncitydocs.com/budgeting-for-outco>

