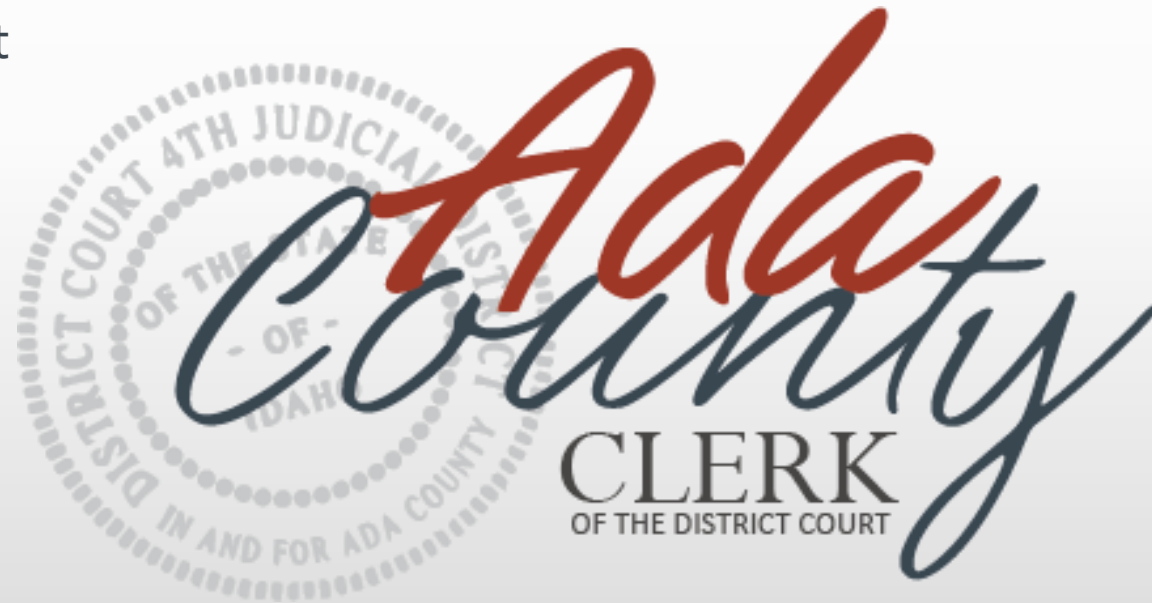


FINANCE & BUDGET FUNDAMENTALS

For County Clerks

Practical Financial Insights for Everyday Financial Management

Tim Sturges | Director of Finance & Budget



TODAY'S ROADMAP

Three Ways to Think About Fiscal Health



Budgeting Fundamentals for Non-Finance Officials

Structural balance, reserves, revenue risk, and communicating the budget.



Financial Policy & Governance

Why written policies matter; and building a long-term financial plan.



Putting It Into Practice

Your statutory calendar and a simple habit for mid-year monitoring.

01

Budgeting Fundamentals for Non-Finance Officials

Four concepts that separate a budget that balances on paper from one that's actually healthy.

BUDGETING FUNDAMENTALS

“Balanced” Isn’t Automatically Healthy

STATUTORILY BALANCED

Meets the legal requirement. Revenues equal appropriations on paper — the minimum bar.

STRUCTURALLY BALANCED

Ongoing revenue covers ongoing expense. The real test of whether a budget is sustainable.

Run the test: Is recurring revenue covering recurring expense — or are one-time sources (fund balance draws, land sales, federal relief) quietly funding ongoing costs like salaries?

Know Your Reserve Number

2 MONTHS

(about 16.7% of annual operating revenue or expenditures)

GFOA's minimum recommended unrestricted general fund balance — the floor, not necessarily the target.

CALCULATE YOUR OWN RATIO

**Unrestricted General
Fund Balance**

**Annual Operating Revenue
or Expenditures**

Compare the result to 16.7% before your next budget cycle.

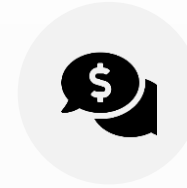
Watch for the One-Time Revenue Trap



Settlement Funds



Land Sale Proceeds



Federal Relief Dollars

These are common ways ongoing positions or programs quietly get funded. When the one-time source dries up, the cost it was covering doesn't disappear with it.

Add a “Budget-in-Brief”

TRADITIONAL BUDGET BOOK

- Hundreds of pages of line-item detail
- Built for auditors and finance staff
- Technical vocabulary throughout

BUDGET-IN-BRIEF

- One to two pages, plain language
- Charts and visuals over tables
- The page most taxpayers actually read

Weighted in GFOA’s Distinguished Budget Presentation Award criteria.

02

Financial Policy & Governance

Two habits that build institutional memory beyond any one election cycle.

Start With One Written Policy

<50%

of governments have adopted formal written policies in several core areas of public finance, per GFOA surveys.



Stronger bond ratings



Reduced financial risk



Continuity across elected leadership

If your office has none: a fund balance / reserve policy is the single highest-value place to start.

Build a Simple 5-Year Forecast



Even a basic spreadsheet extrapolation surfaces known step-changes before they become a budget-cycle surprise.



27th Pay Period

Every ~11 years, biweekly payroll adds an extra cycle.



Contract Renewal

Known multi-year agreements with built-in escalators.



Capital Purchase

Planned equipment or facility investments.

03

Putting It Into Practice

Two concrete habits you can start using before your next budget cycle.

Know Your Statutory Anchor Dates

1

April 30

Taxing districts notify the county clerk

of their budget hearing date & location

Idaho Code § 63-802A

2

**1st Tuesday
after 1st Monday
in September**

BOCC budget hearing

must begin on or before this date

Idaho Code § 31-1605

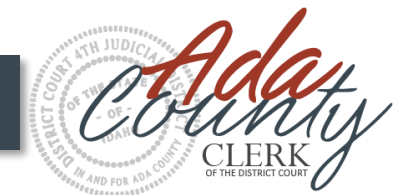
3

**2nd Monday
in September**

BOCC budget hearing

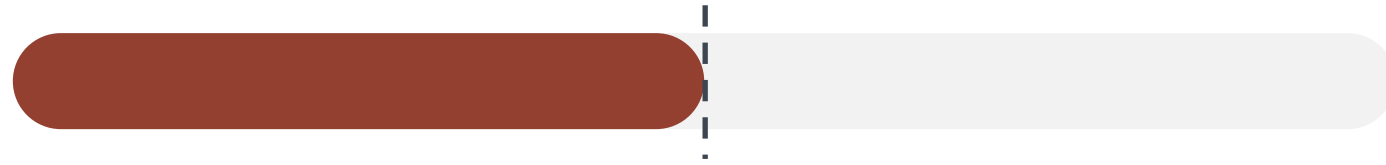
must conclude no later than this date

Idaho Code § 31-1605



PUTTING IT INTO PRACTICE

Use the 50%-by-Month-6 Check

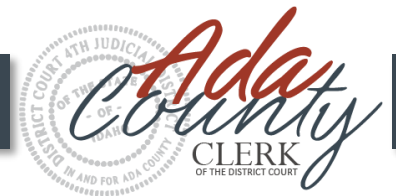


MONTH 6 — FISCAL YEAR MIDPOINT

50%

target spend by mid-year

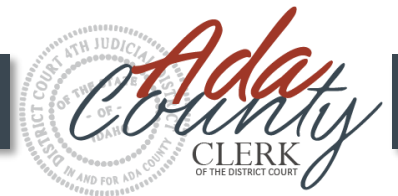
At the midpoint of your fiscal year, a department's spending should generally track close to half its annual appropriation — adjusted for known seasonality. Anything significantly over pace deserves a closer look before it becomes a year-end scramble.



Revenue and Expense Update



Budget Explorer



Key Takeaways



Balanced on paper isn't the same as structurally sound — run the test.



Know your reserve ratio against GFOA's 16.7% minimum benchmark.



One written policy — starting with fund balance — builds institutional memory.



Start Early on your timeline.



Monitor throughout the year and get comfortable with AI if you don't have people to do it.

Questions?

Trent Tripple | Ada County Clerk
