

City of Saginaw
Citizens' Guide to Local Unit Finances - Debt Service

Fiscal Year	EMERSON STREET CSO		SALT/FRASER STREET CSO		WEISS STREET CSO	
	Principal	Interest	Principal	Interest	Principal	Interest
2013	868,082	42,733	542,957	22,442	724,680	7,247
2014	889,359	25,158	554,242	11,470	-	-
2015	813,222	8,132	296,405	2,964	-	-
	<u>\$ 2,570,663</u>	<u>\$ 76,023</u>	<u>\$ 1,393,604</u>	<u>\$ 36,876</u>	<u>\$ 724,680</u>	<u>\$ 7,247</u>

Fiscal Year	14TH STREET CSO		WEBBER STREET CSO		FITZHUGH STREET CSO	
	Principal	Interest	Principal	Interest	Principal	Interest
2013	600,000	6,000	423,724	21,563	274,762	12,614
2014	-	-	428,595	13,040	243,204	7,434
2015	-	-	437,700	4,377	250,108	2,501
	<u>\$ 600,000</u>	<u>\$ 6,000</u>	<u>\$ 1,290,019</u>	<u>\$ 38,980</u>	<u>\$ 768,074</u>	<u>\$ 22,549</u>

Fiscal Year	WEISS STREET IN-LINE STORAGE		EMERSON PHASE B COLLECTOR SEWERS		HANCOCK STREET CSO	
	Principal	Interest	Principal	Interest	Principal	Interest
2013	127,710	13,350	80,000	10,013	355,000	60,124
2014	130,680	10,443	85,000	8,156	365,000	52,136
2015	133,650	7,470	85,000	6,244	370,000	43,924
2016	136,620	4,429	85,000	4,331	380,000	35,598
2017	128,539	1,446	90,000	2,363	390,000	27,048
2018	-	-	60,000	675	400,000	18,274
2019	-	-	-	-	412,138	9,274
	<u>\$ 657,199</u>	<u>\$ 37,138</u>	<u>\$ 485,000</u>	<u>\$ 31,781</u>	<u>\$ 2,672,138</u>	<u>\$ 246,378</u>

Fiscal Year	SALT/FRASER STREET PHASE B CSO		HANCOCK STREET PHASE B CSO		TOTAL	
	Principal	Interest	Principal	Interest	Principal	Interest
2013	800,000	174,696	40,000	7,544	4,836,915	378,326
2014	820,000	154,696	40,000	6,544	3,556,080	289,078
2015	840,000	134,196	40,000	5,544	3,266,085	215,352
2016	860,000	113,196	40,000	4,544	1,501,620	162,099
2017	885,000	91,696	45,000	3,544	1,538,539	126,097
2018	905,000	69,572	50,000	2,419	1,415,001	90,941
2019	930,000	46,946	46,777	1,169	1,388,915	57,389
2020	947,871	23,697	-	-	947,871	23,697
	<u>\$ 6,987,871</u>	<u>\$ 808,695</u>	<u>\$ 301,777</u>	<u>\$ 31,311</u>	<u>\$ 18,451,026</u>	<u>\$ 1,342,979</u>

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DRAKE / DOUGLAS

<u>Fiscal Year</u>	<u>Principal</u>	<u>Interest</u>
2013	50,000	42,900
2014	50,000	40,588
2015	75,000	37,644
2016	75,000	34,063
2017	75,000	30,444
2018	75,000	26,788
2019	100,000	22,475
2020	100,000	17,500
2021	100,000	12,500
2022	100,000	7,500
2023	100,000	2,500
	<u>\$ 900,000</u>	<u>\$ 274,900</u>

City of Saginaw
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Wastewater Treatment Plant Improvements

Fiscal Year	Phase A		Phase B		Phase C		Project 5380-01		TOTAL	
	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
2013	140,000	32,383	70,000	18,524	230,000	65,325	85,000	38,800	525,000	155,032
2014	140,000	30,108	70,000	17,386	230,000	61,588	90,000	36,675	530,000	145,757
2015	140,000	27,833	70,000	16,249	235,000	57,809	90,000	34,425	535,000	136,317
2016	140,000	25,558	70,000	15,111	240,000	53,950	95,000	32,175	545,000	126,795
2017	140,000	23,283	75,000	13,974	245,000	50,009	95,000	29,800	555,000	117,067
2018	140,000	21,008	75,000	12,755	250,000	45,988	95,000	27,425	560,000	107,176
2019	140,000	18,733	75,000	11,536	250,000	41,925	100,000	25,050	565,000	97,245
2020	140,000	16,458	75,000	10,317	255,000	37,822	100,000	22,550	570,000	87,148
2021	140,000	14,183	80,000	9,099	260,000	33,638	105,000	20,050	585,000	76,970
2022	145,000	11,908	80,000	7,799	265,000	29,372	105,000	17,425	595,000	66,504
2023	145,000	9,552	80,000	6,499	270,000	25,025	110,000	14,800	605,000	55,876
2024	145,000	7,196	80,000	5,199	275,000	20,597	115,000	12,050	615,000	45,042
2025	145,000	4,839	85,000	3,899	275,000	16,128	115,000	9,175	620,000	34,042
2026	152,813	2,483	85,000	2,517	280,000	11,619	120,000	6,300	637,813	22,920
2027	-	-	69,913	1,136	285,000	7,028	120,000	3,300	474,913	11,465
2028	-	-	-	-	290,000	2,356	12,019	300	302,019	2,657
	<u>\$ 1,992,813</u>	<u>\$ 245,528</u>	<u>\$ 1,139,913</u>	<u>\$ 151,997</u>	<u>\$ 4,135,000</u>	<u>\$ 560,178</u>	<u>\$ 1,552,019</u>	<u>\$ 330,308</u>	<u>\$ 8,819,745</u>	<u>\$ 1,288,011</u>

City of Saginaw
Citizens' Guide to Local Unit Finances - Debt Service
Water Supply System Revenue Bonds

Fiscal Year	SERIES 2008		SERIES 2011		TOTAL	
	Principal	Interest	Principal	Interest	Principal	Interest
2013	350,000.00	457,250.00	375,000.00	421,120.00	725,000.00	878,370.00
2014	350,000.00	441,500.00	385,000.00	413,520.00	735,000.00	855,020.00
2015	400,000.00	426,500.00	395,000.00	405,720.00	795,000.00	832,220.00
2016	400,000.00	410,500.00	400,000.00	396,770.00	800,000.00	807,270.00
2017	500,000.00	392,500.00	410,000.00	386,645.00	910,000.00	779,145.00
2018	500,000.00	372,500.00	425,000.00	373,020.00	925,000.00	745,520.00
2019	500,000.00	352,500.00	440,000.00	357,920.00	940,000.00	710,420.00
2020	600,000.00	330,500.00	455,000.00	343,585.00	1,055,000.00	674,085.00
2021	600,000.00	306,125.00	470,000.00	327,037.50	1,070,000.00	633,162.50
2022	600,000.00	278,000.00	490,000.00	309,037.50	1,090,000.00	587,037.50
2023	700,000.00	243,875.00	510,000.00	289,650.00	1,210,000.00	533,525.00
2024	700,000.00	207,125.00	530,000.00	266,862.50	1,230,000.00	473,987.50
2025	700,000.00	170,375.00	555,000.00	241,093.75	1,255,000.00	411,468.75
2026	800,000.00	134,500.00	585,000.00	214,018.75	1,385,000.00	348,518.75
2027	800,000.00	99,000.00	610,000.00	186,400.00	1,410,000.00	285,400.00
2028	900,000.00	60,750.00	640,000.00	157,875.00	1,540,000.00	218,625.00
2029	900,000.00	20,250.00	670,000.00	127,162.50	1,570,000.00	147,412.50
2030	-	-	705,000.00	93,625.00	705,000.00	93,625.00
2031	-	-	740,000.00	57,500.00	740,000.00	57,500.00
2032	-	-	780,000.00	19,500.00	780,000.00	19,500.00
	<u>\$ 10,300,000</u>	<u>\$ 4,703,750</u>	<u>\$ 10,570,000</u>	<u>\$ 5,388,063</u>	<u>\$ 20,870,000</u>	<u>\$ 10,091,813</u>

City of Saginaw
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ERRLF Loan Agreement

	Date	Payment	Interest	Principal	Balance
Loan	7/1/2012				100,000.00
1	8/1/2012	666.79	208.33	458.46	99,541.54
2	9/1/2012	666.79	207.38	459.41	99,082.13
3	10/1/2012	666.79	206.42	460.37	98,621.76
4	11/1/2012	666.79	205.46	461.33	98,160.43
5	12/1/2012	666.79	204.50	462.29	97,698.14
2012 Totals		3,333.95	1,032.09	2,301.86	
6	1/1/2013	666.79	203.54	463.25	97,234.89
7	2/1/2013	666.79	202.57	464.22	96,770.67
8	3/1/2013	666.79	201.61	465.18	96,305.49
9	4/1/2013	666.79	200.64	466.15	95,839.34
10	5/1/2013	666.79	199.67	467.12	95,372.22
11	6/1/2013	666.79	198.69	468.10	94,904.12
12	7/1/2013	666.79	197.72	469.07	94,435.05
13	8/1/2013	666.79	196.74	470.05	93,965.00
14	9/1/2013	666.79	195.76	471.03	93,493.97
15	10/1/2013	666.79	194.78	472.01	93,021.96
16	11/1/2013	666.79	193.80	472.99	92,548.97
17	12/1/2013	666.79	192.81	473.98	92,074.99
2013 Totals		8,001.48	2,378.33	5,623.15	
18	1/1/2014	666.79	191.82	474.97	91,600.02
19	2/1/2014	666.79	190.83	475.96	91,124.06
20	3/1/2014	666.79	189.84	476.95	90,647.11
21	4/1/2014	666.79	188.85	477.94	90,169.17
22	5/1/2014	666.79	187.85	478.94	89,690.23
23	6/1/2014	666.79	186.85	479.94	89,210.29
24	7/1/2014	666.79	185.85	480.94	88,729.35
25	8/1/2014	666.79	184.85	481.94	88,247.41
26	9/1/2014	666.79	183.85	482.94	87,764.47
27	10/1/2014	666.79	182.84	483.95	87,280.52
28	11/1/2014	666.79	181.83	484.96	86,795.56
29	12/1/2014	666.79	180.82	485.97	86,309.59
2014 Totals		8,001.48	2,236.08	5,765.40	
30	1/1/2015	666.79	179.81	486.98	85,822.61
31	2/1/2015	666.79	178.80	487.99	85,334.62
32	3/1/2015	666.79	177.78	489.01	84,845.61
33	4/1/2015	666.79	176.76	490.03	84,355.58
34	5/1/2015	666.79	175.74	491.05	83,864.53
35	6/1/2015	666.79	174.72	492.07	83,372.46
36	7/1/2015	666.79	173.69	493.10	82,879.36
37	8/1/2015	666.79	172.67	494.12	82,385.24
38	9/1/2015	666.79	171.64	495.15	81,890.09
39	10/1/2015	666.79	170.60	496.19	81,393.90
40	11/1/2015	666.79	169.57	497.22	80,896.68
41	12/1/2015	666.79	168.53	498.26	80,398.42
2015 Totals		8,001.48	2,090.31	5,911.17	

42	1/1/2016	666.79	167.50	499.29	79,899.13
43	2/1/2016	666.79	166.46	500.33	79,398.80
44	3/1/2016	666.79	165.41	501.38	78,897.42
45	4/1/2016	666.79	164.37	502.42	78,395.00
46	5/1/2016	666.79	163.32	503.47	77,891.53
47	6/1/2016	666.79	162.27	504.52	77,387.01
48	7/1/2016	666.79	161.22	505.57	76,881.44
49	8/1/2016	666.79	160.17	506.62	76,374.82
50	9/1/2016	666.79	159.11	507.68	75,867.14
51	10/1/2016	666.79	158.06	508.73	75,358.41
52	11/1/2016	666.79	157.00	509.79	74,848.62
53	12/1/2016	666.79	155.93	510.86	74,337.76
2016 Totals		8,001.48	1,940.82	6,060.66	
54	1/1/2017	666.79	154.87	511.92	73,825.84
55	2/1/2017	666.79	153.80	512.99	73,312.85
56	3/1/2017	666.79	152.74	514.05	72,798.80
57	4/1/2017	666.79	151.66	515.13	72,283.67
58	5/1/2017	666.79	150.59	516.20	71,767.47
59	6/1/2017	666.79	149.52	517.27	71,250.20
60	7/1/2017	666.79	148.44	518.35	70,731.85
61	8/1/2017	666.79	147.36	519.43	70,212.42
62	9/1/2017	666.79	146.28	520.51	69,691.91
63	10/1/2017	666.79	145.19	521.60	69,170.31
64	11/1/2017	666.79	144.10	522.69	68,647.62
65	12/1/2017	666.79	143.02	523.77	68,123.85
2017 Totals		8,001.48	1,787.57	6,213.91	
66	1/1/2018	666.79	141.92	524.87	67,598.98
67	2/1/2018	666.79	140.83	525.96	67,073.02
68	3/1/2018	666.79	139.74	527.05	66,545.97
69	4/1/2018	666.79	138.64	528.15	66,017.82
70	5/1/2018	666.79	137.54	529.25	65,488.57
71	6/1/2018	666.79	136.43	530.36	64,958.21
72	7/1/2018	666.79	135.33	531.46	64,426.75
73	8/1/2018	666.79	134.22	532.57	63,894.18
74	9/1/2018	666.79	133.11	533.68	63,360.50
75	10/1/2018	666.79	132.00	534.79	62,825.71
76	11/1/2018	666.79	130.89	535.90	62,289.81
77	12/1/2018	666.79	129.77	537.02	61,752.79
2018 Totals		8,001.48	1,630.42	6,371.06	
78	1/1/2019	666.79	128.65	538.14	61,214.65
79	2/1/2019	666.79	127.53	539.26	60,675.39
80	3/1/2019	666.79	126.41	540.38	60,135.01
81	4/1/2019	666.79	125.28	541.51	59,593.50
82	5/1/2019	666.79	124.15	542.64	59,050.86
83	6/1/2019	666.79	123.02	543.77	58,507.09
84	7/1/2019	666.79	121.89	544.90	57,962.19
85	8/1/2019	666.79	120.75	546.04	57,416.15
86	9/1/2019	666.79	119.62	547.17	56,868.98
87	10/1/2019	666.79	118.48	548.31	56,320.67
88	11/1/2019	666.79	117.33	549.46	55,771.21
89	12/1/2019	666.79	116.19	550.60	55,220.61
2019 Totals		8,001.48	1,469.30	6,532.18	

90	1/1/2020	666.79	115.04	551.75	54,668.86
91	2/1/2020	666.79	113.89	552.90	54,115.96
92	3/1/2020	666.79	112.74	554.05	53,561.91
93	4/1/2020	666.79	111.59	555.20	53,006.71
94	5/1/2020	666.79	110.43	556.36	52,450.35
95	6/1/2020	666.79	109.27	557.52	51,892.83
96	7/1/2020	666.79	108.11	558.68	51,334.15
97	8/1/2020	666.79	106.95	559.84	50,774.31
98	9/1/2020	666.79	105.78	561.01	50,213.30
99	10/1/2020	666.79	104.61	562.18	49,651.12
100	11/1/2020	666.79	103.44	563.35	49,087.77
101	12/1/2020	666.79	102.27	564.52	48,523.25
2020 Totals		8,001.48	1,304.12	6,697.36	
102	1/1/2021	666.79	101.09	565.70	47,957.55
103	2/1/2021	666.79	99.91	566.88	47,390.67
104	3/1/2021	666.79	98.73	568.06	46,822.61
105	4/1/2021	666.79	97.55	569.24	46,253.37
106	5/1/2021	666.79	96.36	570.43	45,682.94
107	6/1/2021	666.79	95.17	571.62	45,111.32
108	7/1/2021	666.79	93.98	572.81	44,538.51
109	8/1/2021	666.79	92.79	574.00	43,964.51
110	9/1/2021	666.79	91.59	575.20	43,389.31
111	10/1/2021	666.79	90.39	576.40	42,812.91
112	11/1/2021	666.79	89.19	577.60	42,235.31
113	12/1/2021	666.79	87.99	578.80	41,656.51
2021 Totals		8,001.48	1,134.74	6,866.74	
114	1/1/2022	666.79	86.78	580.01	41,076.50
115	2/1/2022	666.79	85.58	581.21	40,495.29
116	3/1/2022	666.79	84.37	582.42	39,912.87
117	4/1/2022	666.79	83.15	583.64	39,329.23
118	5/1/2022	666.79	81.94	584.85	38,744.38
119	6/1/2022	666.79	80.72	586.07	38,158.31
120	7/1/2022	666.79	79.50	587.29	37,571.02
121	8/1/2022	666.79	78.27	588.52	36,982.50
122	9/1/2022	666.79	77.05	589.74	36,392.76
123	10/1/2022	666.79	75.82	590.97	35,801.79
124	11/1/2022	666.79	74.59	592.20	35,209.59
125	12/1/2022	666.79	73.35	593.44	34,616.15
2022 Totals		8,001.48	961.12	7,040.36	
126	1/1/2023	666.79	72.12	594.67	34,021.48
127	2/1/2023	666.79	70.88	595.91	33,425.57
128	3/1/2023	666.79	69.64	597.15	32,828.42
129	4/1/2023	666.79	68.39	598.40	32,230.02
130	5/1/2023	666.79	67.15	599.64	31,630.38
131	6/1/2023	666.79	65.90	600.89	31,029.49
132	7/1/2023	666.79	64.64	602.15	30,427.34
133	8/1/2023	666.79	63.39	603.40	29,823.94
134	9/1/2023	666.79	62.13	604.66	29,219.28
135	10/1/2023	666.79	60.87	605.92	28,613.36
136	11/1/2023	666.79	59.61	607.18	28,006.18
137	12/1/2023	666.79	58.35	608.44	27,397.74
2023 Totals		8,001.48	783.07	7,218.41	

138	1/1/2024	666.79	57.08	609.71	26,788.03
139	2/1/2024	666.79	55.81	610.98	26,177.05
140	3/1/2024	666.79	54.54	612.25	25,564.80
141	4/1/2024	666.79	53.26	613.53	24,951.27
142	5/1/2024	666.79	51.98	614.81	24,336.46
143	6/1/2024	666.79	50.70	616.09	23,720.37
144	7/1/2024	666.79	49.42	617.37	23,103.00
145	8/1/2024	666.79	48.13	618.66	22,484.34
146	9/1/2024	666.79	46.84	619.95	21,864.39
147	10/1/2024	666.79	45.55	621.24	21,243.15
148	11/1/2024	666.79	44.26	622.53	20,620.62
149	12/1/2024	666.79	42.96	623.83	19,996.79
2024 Totals		8,001.48	600.53	7,400.95	
150	1/1/2025	666.79	41.66	625.13	19,371.66
151	2/1/2025	666.79	40.36	626.43	18,745.23
152	3/1/2025	666.79	39.05	627.74	18,117.49
153	4/1/2025	666.79	37.74	629.05	17,488.44
154	5/1/2025	666.79	36.43	630.36	16,858.08
155	6/1/2025	666.79	35.12	631.67	16,226.41
156	7/1/2025	666.79	33.81	632.98	15,593.43
157	8/1/2025	666.79	32.49	634.30	14,959.13
158	9/1/2025	666.79	31.16	635.63	14,323.50
159	10/1/2025	666.79	29.84	636.95	13,686.55
160	11/1/2025	666.79	28.51	638.28	13,048.27
161	12/1/2025	666.79	27.18	639.61	12,408.66
2025 Totals		8,001.48	413.35	7,588.13	
162	1/1/2026	666.79	25.85	640.94	11,767.72
163	2/1/2026	666.79	24.52	642.27	11,125.45
164	3/1/2026	666.79	23.18	643.61	10,481.84
165	4/1/2026	666.79	21.84	644.95	9,836.89
166	5/1/2026	666.79	20.49	646.30	9,190.59
167	6/1/2026	666.79	19.15	647.64	8,542.95
168	7/1/2026	666.79	17.80	648.99	7,893.96
169	8/1/2026	666.79	16.45	650.34	7,243.62
170	9/1/2026	666.79	15.09	651.70	6,591.92
171	10/1/2026	666.79	13.73	653.06	5,938.86
172	11/1/2026	666.79	12.37	654.42	5,284.44
173	12/1/2026	666.79	11.01	655.78	4,628.66
2026 Totals		8,001.48	221.48	7,780.00	
174	1/1/2027	666.79	9.64	657.15	3,971.51
175	2/1/2027	666.79	8.27	658.52	3,312.99
176	3/1/2027	666.79	6.90	659.89	2,653.10
177	4/1/2027	666.79	5.53	661.26	1,991.84
178	5/1/2027	666.79	4.15	662.64	1,329.20
179	6/1/2027	666.79	2.77	664.02	665.18
180	7/1/2027	666.79	1.61	665.18	-
2027 Totals		4,667.53	38.87	4,628.66	
Grand Totals		<u>\$120,022.20</u>	<u>\$ 20,022.20</u>	<u>\$100,000.00</u>	

Last interest amount increased by 0.22 due to rounding.