

Navigation: Use the arrows in the bottom-middle of the screen to navigate backward to previous screens or forward through the lesson screens. When you enter an interactive tool, check the notes to receive instruction on using that tool's navigation. If you do not want to hear the audio, set the sound scale on the bottom left to zero or mute the computer's sound.

Welcome to Lesson 5 of the Check Up Program for Small Systems (CUPSS) Self-Paced Training Series! This lesson will explain the fundamentals of using the My Finances module and how your community can get started.

Before you begin using this self-paced training, you might have a few questions about using CUPSS for managing your assets, tasks, and finances. In this lesson, we'll provide information about how the CUPSS software can help you manage and plan your finances. At the beginning of the lesson, we'll review the five core questions of asset management to give you a sense of where your finances fit into the overall picture. The My Finances module will then be introduced and the lesson will conclude with a review of how to generate the My Financial Check Up Report within the My Check Up module to create your 10-year financial projection.

Let's get started!

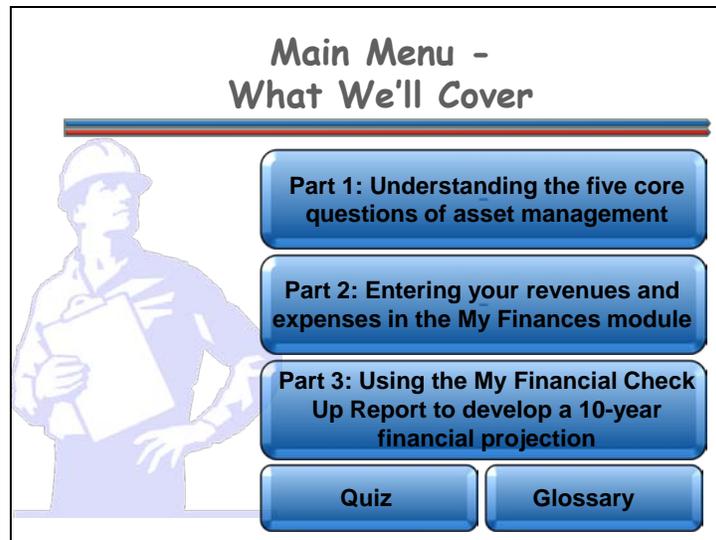
Objectives for Lesson 5



- Learn how to enter your annual projected and actual finances
- Learn how to create customized financial check up reports for your 10 year financial projection

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Lesson 5 will introduce you to the My Finances module where you'll learn how to enter your annual financial budgeted and actual revenues and expenses. This lesson will also show you how you can develop a 10-year financial projection through the My Financial Check Up Report.



Navigation: Click a button on the slide to begin a part of the lesson. You can start at the beginning or skip ahead, the choice is yours. You may also choose “Quiz” to find test questions or “Glossary” to find term definitions. If you do not want to hear the audio, set the sound scale on the bottom left to zero or mute the computer’s sound.

This lesson is designed to familiarize you with the My Finances Module and the My Financial Check Up Report. Each lesson within the Self-Paced Training Series begins with an overview of the five core questions of asset management.

Here’s what will be covered in this lesson:

- Part 1: Understanding the five core questions of asset management
- Part 2: Entering your revenues and expenses in the My Finances module
- Part 3: Using the My Financial Check Up Report to develop a 10-year financial projection

What Are We Learning?

Part 1: Understanding the five core questions of asset management

Main Menu

Navigation: Use the arrows in the bottom-middle of the screen to navigate backward to previous screens or forward through the lesson screens. When you enter an interactive tool, check the notes to receive instruction on using that tool's navigation. If you do not want to hear the audio, set the sound scale on the bottom left to zero or mute the computer's sound.

For each lesson within the Self-Paced Training Series, you'll start with the basics. Let's review the five core questions of asset management.

Slide 5

The screenshot shows a software interface for a presentation slide. The title bar at the top reads "Asset Management Core Questions". On the left side, there is a vertical list of four blue buttons with white text, each containing a question number and text. The main content area on the right is titled "Introduction" and contains two paragraphs of text. The first paragraph states that there are five core questions to help get started. The second paragraph lists the five core questions, with the first four visible. At the bottom of the slide, there is a "PROPERTIES" section with several settings and two buttons: "Properties..." and "Edit in Engage".

1. What is the Current State of Your Assets?

2. What is Your Required Sustained Level of Service (LOS)?

3. Which Assets are Critical to Sustained Performance?

4. What are Your Best Capital Improvement Project (CIP) and O&M Strategies?

Introduction

When you start thinking about asset management, there are five core questions that will help you get the ball rolling.

The five core questions of an asset management framework are:

1. What Is The Current State Of Your Assets?
2. What Is Your Required Sustained Level Of Service?
3. Which Assets Are Critical To Sustained Performance?
4. What Are Your Best "Minimum Life-Cycle-Cost" CIP And O&M Strategies?

PROPERTIES
Allow user to leave interaction:
Show 'Next Slide' Button:
Completion Button Label:

After viewing all the steps
Show upon completion
Next Slide

Properties...

Edit in Engage

Navigation: Use the arrows in the bottom-middle of the screen to navigate backward to previous screens or forward through the lesson screens. Click on the buttons on the left side or click on the arrows at the top of the slide to navigate through the information. If you do not want to hear the audio, set the sound scale on the bottom left to zero or mute the computer's sound.

The image shows a presentation slide with a blue border and a red header bar containing the title "Asset Management Core Questions". On the left side, there is a vertical list of five blue buttons, each containing a question number and text. On the right side, there is a white text box with the heading "Introduction" and two paragraphs of text, followed by a numbered list of the same five questions.

Asset Management Core Questions

1. What is the Current State of Your Assets?
2. What is Your Required Sustained Level of Service (LOS)?
3. Which Assets are Critical to Sustained Performance?
4. What are Your Best Capital Improvement Project (CIP) and O&M Strategies?
5. What is Your Best Long-term Financing Strategy?

Introduction

When you start thinking about asset management, there are five core questions that will help you get the ball rolling.

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Introduction

When you start thinking about asset management, there are five core questions that will help you get the ball rolling.

The five core questions of an asset management framework are:

- What Is The Current State Of Your Assets?
- What Is Your Required Sustained Level Of Service?
- Which Assets Are Critical To Sustained Performance?
- What Are Your Best "Minimum Life-Cycle-Cost" Capital Improvement Project (CIP) and Operation and Maintenance (O&M) Strategies?
- What Is Your Best Long-term Financing Strategy?

You'll soon see how these questions all relate to effective asset management!

Asset Management Core Questions

1. What is the Current State of Your Assets?

2. What is Your Required Sustained Level of Service (LOS)?

3. Which Assets are Critical to Sustained Performance?

4. What are Your Best Capital Improvement Project (CIP) and O&M Strategies?

5. What is Your Best Long-term Financing Strategy?

1. What is the Current State of Your Assets...

Asset Management Core Question
Question 1 of 5

1

What Is The Current State Of Your Assets?

- What does the utility own?
- Where is it?
- What is its condition?
- What is its useful life?
- What is its value?



Question 1 What Is The Current State Of Your Assets?

The first step in managing a utility's assets is knowing their current state. Because some of this information may be difficult to find, estimates can be used when necessary. Over time, as assets are replaced or rehabilitated, the utility's inventory will become more accurate.

Questions to ask:

- What does the utility own?
- Where is it?
- What is its condition?
- What is its useful life?
- What is its value?

Asset Management Core Questions

1. What is the Current State of Your Assets?

2. What is Your Required Sustained Level of Service (LOS)?

3. Which Assets are Critical to Sustained Performance?

4. What are Your Best Capital Improvement Project (CIP) and O&M Strategies?

5. What is Your Best Long-term Financing Strategy?

2. What is Your Required Sustained Level of Service (...)

Asset Management Core Question
Question 2 of 5

2

What Is The Utility's Required Sustained Level Of Service (LOS)?

- What do the regulators require?
- What are the utility's performance goals?
- What LOS do the customers demand?
- What are the physical capabilities of the assets?



Question 2 What Is Your Required Sustained Level Of Service?

Knowing the utility's required "sustainable" level of service will help the utility implement an asset management plan and communicate to stakeholders what is being done. The required sustainable level of service is the set of features that describe the utility's short- and long-term performance standards as well as the customer's expectations.

Questions to ask in determining the utility's Level of Service (LOS):

- What do the regulators require? Find out what the utility has to provide and how.
- What are the utility's performance goals? Or what services is the utility currently providing? Find out if the services can be improved.
- What level of service do the stakeholders and customers demand or expect? Another way to ask this is 'what is the best way to meet the needs of the customers'? Find out from customers what services are most important to them.
- What are the physical capabilities of the assets? Or what else can the utility do in it's current capacity? Figure out if the utility is doing all it can do.

Asset Management Core Questions

1. What is the Current State of Your Assets?

2. What is Your Required Sustained Level of Service (LOS)?

3. Which Assets are Critical to Sustained Performance?

4. What are Your Best Capital Improvement Project (CIP) and O&M Strategies?

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3. Which Assets are Critical to Sustained Performance?

Asset Management Core Question
Question 3 of 5

3

Which Assets Are Critical To Sustained Performance?

- How can assets fail?
- How do assets fail?
- What are the likelihoods and consequences of asset failure?
- What does it cost to repair the asset?
- What are other costs that are associated with asset failure?



Question 3 Which Assets Are Critical To Sustained Performance?

Because assets fail, how you manage the consequences of failure is vital. Not every asset presents the same failure risk, or is equally critical to the drinking water or wastewater system's operations. Therefore, it is important to know which assets are required to sustain the utility's performance. Critical assets are those that you decide have a high risk of failing (like if the asset is old or in poor condition) and major consequences if they do fail (major expense, system failure, safety concerns, etc.). You can decide how critical each asset is and rank them accordingly.

Questions to ask:

- How can assets fail? Different things contribute to an asset failing. This can include: Demand exceeds design capacity (which comes from population growth) or physical deterioration from age, usage, or nature.
- How do assets fail? The type of failure depends on the type of asset: Water pipes can leak or disinfection equipment can stop working.
- What are the likelihoods (meaning the probabilities) and the consequences of asset failure? Likelihoods of failure depend on age and condition. Consequences of failure depend on how critical the asset is: Is it the Chlorinator in a small system that has no other backup? Are the customers logging more complaints than comments?
- What does it cost to repair or replace the asset? Cost depends upon if the utility has to repair, rehabilitate, or replace the asset.

- What are the other costs (such as social costs or environmental costs) that are associated with asset failure?

These are important values to know, understand and consider in any decision-making process. Running a utility is fundamentally a business operation and should be treated that way.

Asset Management Core Questions

1. What is the Current State of Your Assets?

2. What is Your Required Sustained Level of Service (LOS)?

3. Which Assets are Critical to Sustained Performance?

4. What are Your Best Capital Improvement Project (CIP) and O&M Strategies?

5. What is Your Best Long-term Financing Strategy?

4. What are Your Best Capital Improvement Project (...)

Asset Management Core Question
Question 4 of 5

4

What Are Your Best Capital Improvement Project (CIP) and O&M Strategies?

- What alternative management strategies exist?
- What strategies are the most feasible for my organization?

Question 4 What Are Your Best “Minimum Life-Cycle-Cost” Capital Improvement Project (CIP) and Operation and Maintenance (O&M) Strategies?

It is important to recognize that operations and maintenance (O&M), personnel, and the capital budget account for an estimated 85 percent of a typical system’s expenses. Asset management enables a system to determine the lowest cost options for providing the highest level of service over time. Utilities want to optimize the work O&M crews are doing, where they are doing it, and why. An asset management program helps a utility make risk-based decisions by choosing the right project, at the right time, for the right reason.

Questions to ask:

- What alternative management strategies exist? Run to failure may be a very real option for some utilities. Is it necessarily the best option?
- What strategies are the most feasible for the organization?

Asset Management Core Questions

1. What is the Current State of Your Assets?
2. What is Your Required Sustained Level of Service (LOS)?
3. Which Assets are Critical to Sustained Performance?
4. What are Your Best Capital Improvement Project (CIP) and O&M Strategies?
5. What is Your Best Long-term Financing Strategy?

5. What is Your Best Long-term Financing Strategy...

Asset Management Core Question
Question 5 of 5

5

What Is The Utility's Best Long-term Financing Strategy?

- Do we have enough funding to maintain our assets for our required level of service?
- Is our rate structure sustainable for our system's long-term needs?



Question 5 What Is Your Best Long-term Financing Strategy?

Knowing the full economic costs of services provided is critical for making sound financial decisions and developing an effective long-term funding strategy. Having this information in an asset management plan will help tell the utility's "story." An asset management plan that refers to the utility's sustainable level of service is good for communicating this information to decision makers and customers. The utility can decide how to fund its strategies by knowing the system's financial forecast.

Questions to ask:

- Do we have enough funding to maintain our assets for our required level of service?
- Is our rate structure sustainable for our system's long-term needs?

What Are We Learning?

Part 2: Entering your revenues and expenses in the My Finances module

Main Menu

Navigation: Use the arrows in the bottom-middle of the screen to navigate backward to previous screens or forward through the lesson screens. When you enter an interactive tool, check the notes to receive instruction on using that tool's navigation. If you do not want to hear the audio, set the sound scale on the bottom left to zero or mute the computer's sound.

In Part 2, you're going to learn how to enter your revenues and expenses in the My Finances module.

MY FINANCES

Benefits to My Utility

CUPSS includes your financial information in the My CUPSS Asset Management Plan and uses it in helping develop the 10-year projections. This information will also be useful in developing the Financial Strategy section of the My CUPSS Asset Management Plan.

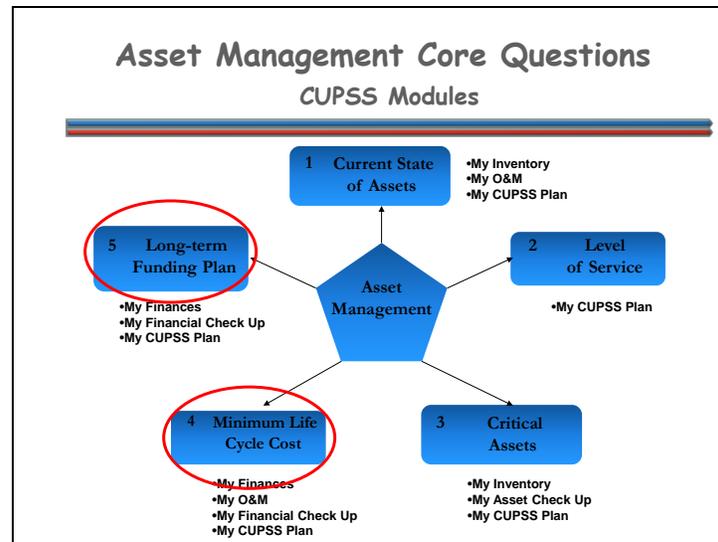


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CUPSS can also help you manage your finances.

Benefits to My Utility

CUPSS includes your financial information in the My CUPSS Asset Management Plan and uses it in helping develop the 10-year projections. This information will also be useful in developing the Financial Strategy section of the My CUPSS Asset Management Plan.



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This module focuses on core questions #4 and #5.

- 4. What Are Your Best "Minimum Life-Cycle-Cost" CIP And O&M Strategies?
- 5. What Is Your Best Long-term Financing Strategy?

My Finances



In the My Finances module, we will be discussing:

- How to track your annual revenues and expenses
- How to plan for the future by looking at your past financial history

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Managing finances can be a little tricky. Do you know exactly how much money is coming in versus going out? The My Finances module will help you track your yearly revenues and expenses to help you plan for the utility's financial future.

Why Manage Your Finances?



- See where your money is going
- Identify your priorities for this year and what can wait
- Determine the appropriate costs of doing business

CUPSS User's Guide – Section 7

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Managing your finances allows you to discuss your needs within the context of the community budget. By doing so, you can:

- See where your money is going.
- Identify your priorities and fit them in with what the community can afford.
- Determine the appropriate costs of doing business by preparing your budget for the current year, see what was actually spent (financial statement) from the previous year, and calculate the annual costs of asset rehabilitation and replacement.

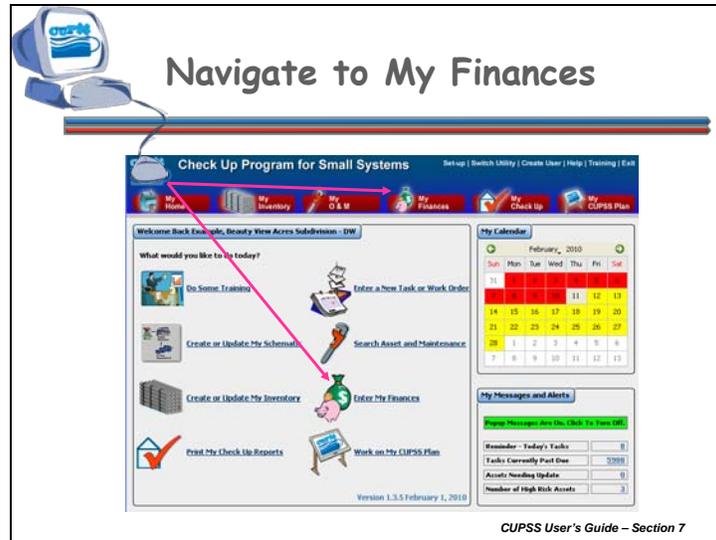
Think about the Asset Management Plan



Tracking your finances will help you predict your yearly revenues and expenses. Your asset management plan can help you analyze these annual financial trends.

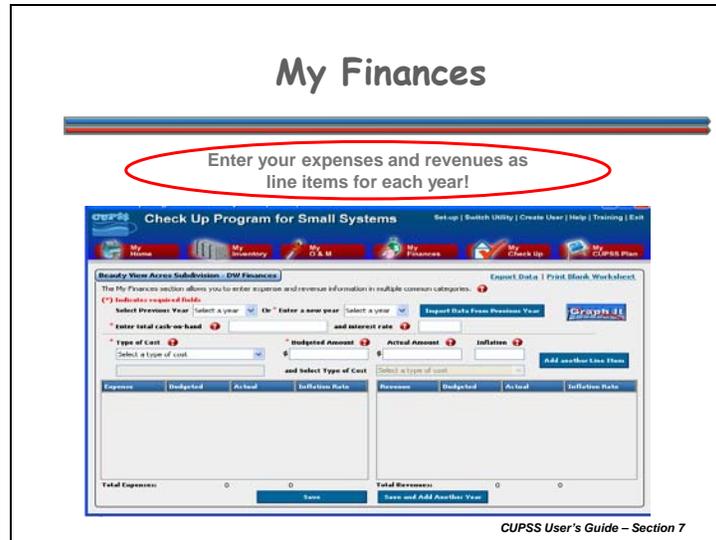
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Keeping track of how much money is coming in and going out on a yearly basis is important in planning your future financial forecast. Your asset management plan keeps a record of these trends which will help you prepare for the years ahead.



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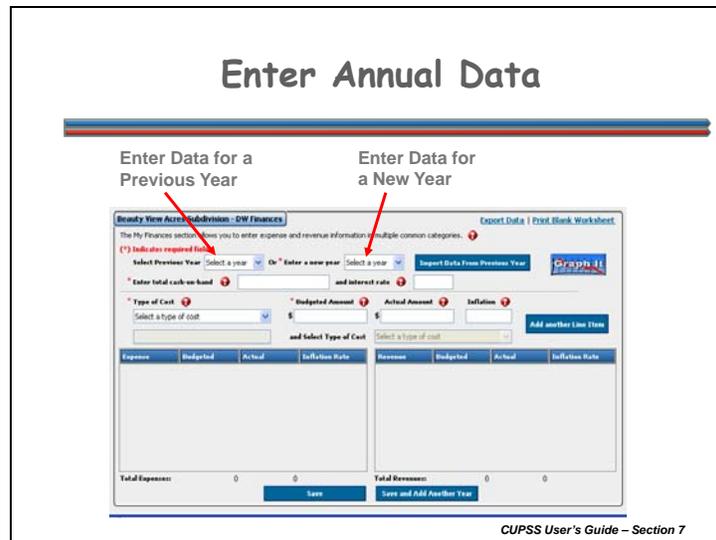
These are ways that you can get to the My Finances module from the CUPSS Homepage.



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The My Finances module is designed to help you determine your yearly revenue and expenses and to provide data that will be used in the My Financial Check Up Report.

Using this module will help you shift from a reactionary management strategy to a more thoughtful, planned approach. It will also provide critical information to help you set rates and develop a sensible financial plan.



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There are three ways to work with information within the My Finances module. You can:

- Add new data for past, current, or future years
- View and edit data for a year with existing data
- Transfer data from a previous year to the next year

ADD NEW DATA

To add new data, use the "Enter a new year" dropdown menu to select a year. This dropdown menu includes all years for which there is no existing data.

Once you have selected a year, all data entered in the form will apply to that year. When you are done entering data for a given year, click the "Save and Return Home" button to save your data and return to the My Home page, or click the "Save and Add a New Year" button to save your data and clear the form in preparation for selecting another year to work with.

VIEW AND EDIT DATA FOR A YEAR WITH EXISTING DATA

If you have already entered data for a given year, you can view and edit this data by selecting the year from the "Select Previous Year" dropdown menu. This dropdown

menu contains all years for which there is existing data. Once you select a year, the form will refresh to show all data that exists for that year. You can now view and edit the data for the selected year.

When you are done modifying data for this year, click the “Save and Return Home” button to save your data and return to the My Home page, or click the “Save and Add a New Year” button to save your data and clear the form in preparation for selecting another year to work with.

TRANSFER DATA FROM A PREVIOUS YEAR

If you have already entered data for a given year, you can pass that data to the next year using the “Import Data From Previous Year” button. For example, if you entered data for 2004, you can pass all revenue and expense data from that year to 2005 (the next chronological year). Use this feature to save time when you start data entry for a new year.

To transfer data from one year to the next, use the “Enter a New Year” dropdown menu to select a year. Next, click the “Import Data From Previous Year” button. The form will refresh to show the data available from the previous year and you will receive a confirmation message that the data has been transferred. You can now edit or add data using the form fields.

Once you enter data for a given year, you can no longer use this feature to import data into it. If, using the previous example, there is any data stored for 2005, it will not be available to pass data into as it will no longer be listed in the “Enter a New Year” dropdown menu.

The year you select must be the year after a year for which there is existing data. If you select 2005 and there is no pre-existing data for 2004, you will receive an error message and no data will be transferred. Once you import data using this method, you can edit and add data as needed to accurately show the financial status of the new year.

Once you have selected a year to work with, it is time to edit and add new data to the form. In the upper section of the form, you are prompted to enter your available cash on hand and the interest rate you receive on that pool of money. The lower section of the form is where you enter information on revenue and expense line items.

Fields available on the My Finances page:

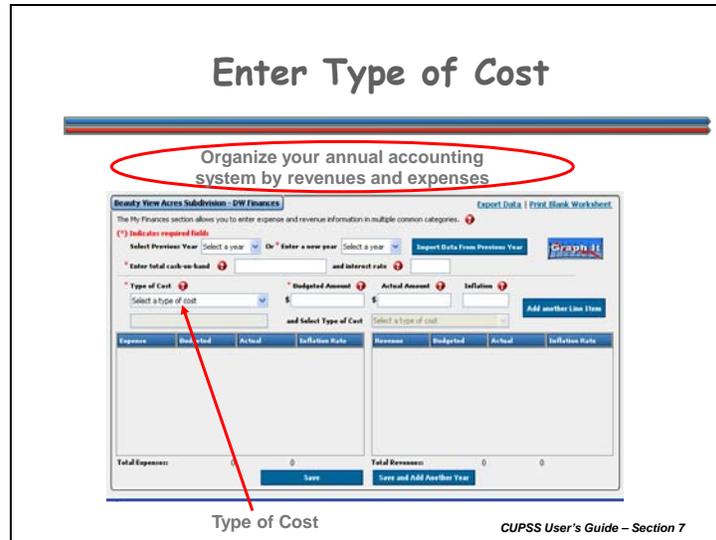
Enter total cash-on-hand* Enter a dollar figure to show how much cash is available to your utility. This number should include all liquid assets.

- **Interest rate** Enter the interest rate you receive on your total cash on hand (or an average, if different pools of money receive different interest rates). Enter the number in the form of a decimal (“.03” for a 3% interest rate, for example).

- **Type of Cost*** Use the dropdown menu to indicate the type of expense or revenue for this line item. You must select one of the revenue or expense sub-categories; you cannot select “Revenue” or “Expense” (these are only placeholder to indicate general categories). If none of the options listed in the dropdown menu are appropriate, select “Other” and use the Enter Other and Select Type of Cost fields to add a new line item category.
- **Enter Other and Select Type of Cost** Enter an additional cost category in the text field and use the dropdown menu to select what type of cost it is. Once you save the data in the form, new cost categories are added as options to the Type of Cost dropdown menu.
- **Budgeted Cost** The amount of monies anticipated to complete a task.
- **Actual Cost** The actual amount of monies that accomplish the task cost.
- **Inflation Cost** The increase in the cost of completing a task due to inflation.

(An “*” indicates a required field)

Be sure to save your data before switching years or exiting the My Finances module! If you do not use one of the save buttons at the bottom of the form, all new data will be lost.



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There are many different options to choose from in the "Type of Cost" dropdown. They are broken out into two categories: Revenue and Expense. Depending upon which category you pick from, these options will appear on either the left or right side of the screen.

Once you've selected your option, you can click the "Add Another Line Item" button to add the current line item to the revenue or expense table and clear the fields. Do this as many times as needed to enter each revenue and expense for your utility.

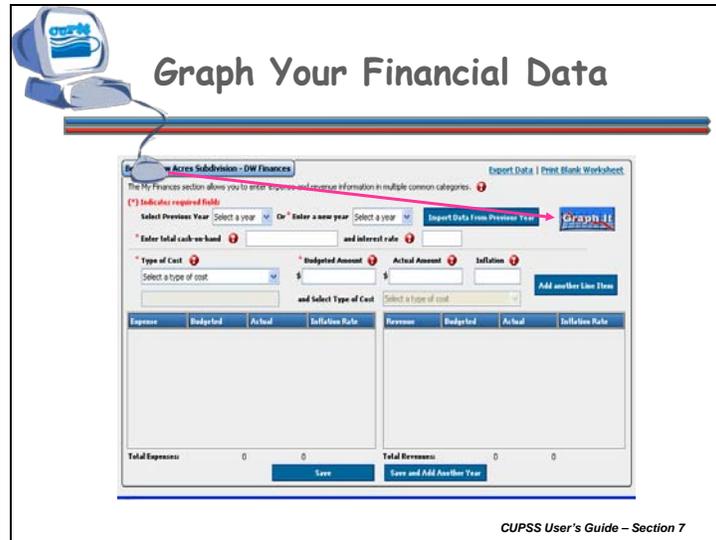
When you are done entering revenue and expense line items for a given year, click the "Save and Return Home" button to save your data and return to the My Home page, or click "Save and Add a New Year" button to save your data and clear the form in preparation for selecting another year to work with.

Options available in the Type of Cost dropdown menu:

- **Expense**--Money spent by a company or facility to continue its ongoing operations:
- **Operating Expenses** Select one of the following options:

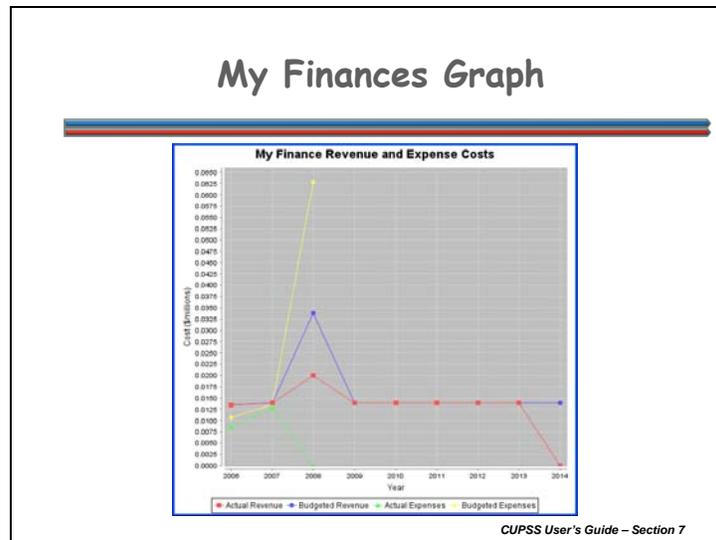
- **Maintenance** An expense incurred for all technical and associated administrative actions intended to retain an item in, or restore it to, a state in which it can perform its required function.
 - **Equipment Costs** Cost of regular maintenance and repair of equipment. Also includes expenses on equipment leased to operate the system.
 - **Salaries and Benefits** An expense incurred for personnel costs for administrative and maintenance staff and their operating functions as well as medical insurance, retirement, vacation, etc.
 - **Supplies** Supplies
 - **Chemical** Materials used for treatment necessary to make water safe to drink.
 - **Contracts** Contracts
 - **Utilities** An expense for services such as gas, electricity, telephone, water and sewer that are provided to your facility for normal use.
 - **Monitoring and Testing** The process of assuring the water treatment process is effectively cleaning the water.
 - **Emergency** Emergency expenses
 - **Rent or Mortgage** Non-personnel cost for operating your office.
 - **Insurance** The money you set-aside for insurance for your utility.
 - **Services** An expense incurred to provide safe drinking water or wastewater treatment to customers by your facility.
 - **Training Costs** Costs associated with continued education, conferences, and certifications for supporting staff.
 - **Billing Costs** Costs associated with meter reading, mailing of bills, and processing of returns.
 - **Fees** Fees
 - **Security** The money spent on establishing security for the utility to meet any regulatory or safety requirements.
 - **Capital Improvements** Capital improvements
 - **Debt Payment** Debt Payment
 - **Capital Reserve Contribution** Capital Reserve Contribution
 - **Emergency Reserve Contribution** Emergency Reserve Contribution
 - **Other** Select “Other” if you wish to add a new expense category using the field below the dropdown menu. New entries are added to the “Other Revenues” category once the data is saved.
-
- **Revenue**--Funds earned by the system through the sale of water or by other means:
 - **Revenue from user rates** Revenue collected from customers for providing water and wastewater services or other utilities provided.
 - **Revenue from grants** Revenue from grants
 - **Revenue from loans/bonds** Revenue from loans/bonds
 - **Transfer from reserve fund** Money transferred from a reserve fund
 - **Interest** Revenue provided to your utility from a fixed charge, usually a percentage of the total amount, you receive from any of your accounts.
 - **Other Revenues** Select one of the following options:
 - **One-time fees** Revenue from one-time fees

- **Bulk sales** Revenue from bulk sales
- **Contract sales** Revenue from contract sales
- **Product sales** Revenue from product sales
- **Other** Select “Other” if you wish to add a new revenue category using the field below the dropdown menu. New entries are added to the “Other Expenses” category once the data is saved.



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Once you have entered a couple years of financial data, you can click the "Graph It" button to open a window that shows the financial record of the utility. This graph shows aggregated totals for actual and budgeted revenue and expenses for each year for which there is data.



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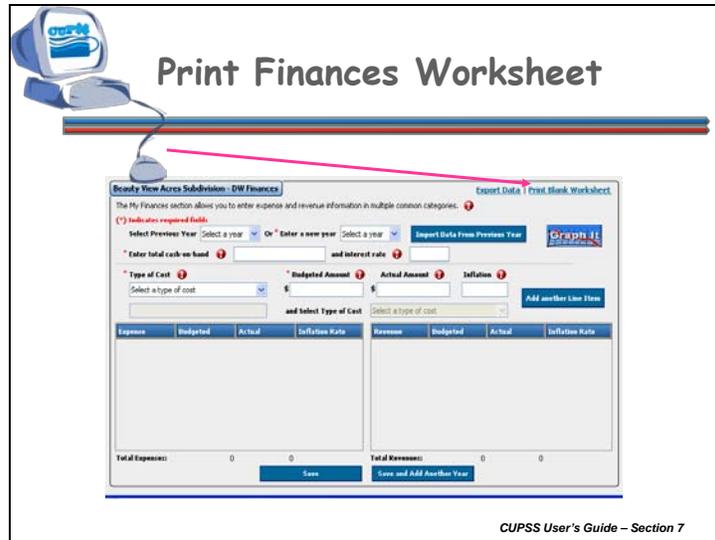
Once you have entered information in for a few years, you'll be able to see a pattern in your incoming and outgoing funds.

Here is an example graph of actual and budgeted revenue and expenses using year 2007 as a baseline.



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You can export your financial data to an XML format for use by the Environmental Finance Centers (EFCs) financial dashboard applications. The EFCs are scheduled to update their dashboard tools to receive this file by the end of 2011.



CUPSS User's Guide – Section 7

Navigation: Use the arrows in the bottom-middle of the screen to navigate backward to previous screens or forward through the lesson screens. When you enter an interactive tool, check the notes to receive instruction on using that tool's navigation. If you do not want to hear the audio, set the sound scale on the bottom left to zero or mute the computer's sound.

If you find it easier to list out revenue and expense categories using pen and paper, you can print out a hard copy of the Finances Worksheet. Use the “Print Worksheet” link at the top of the My Finances module to open the worksheet.

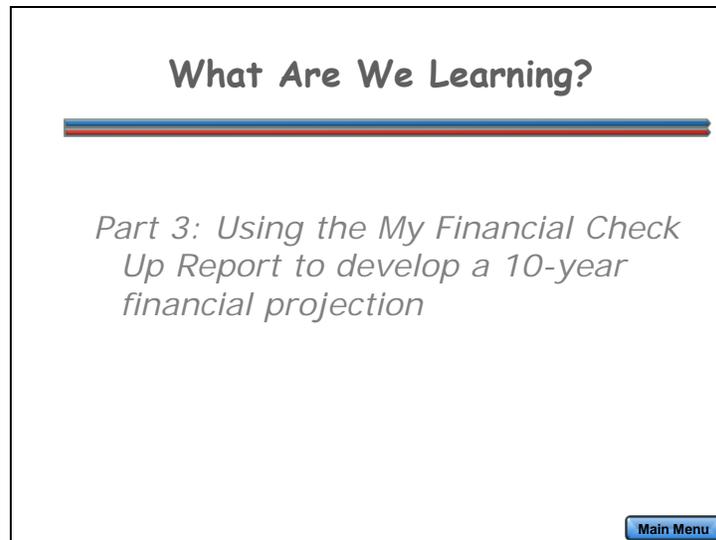
Like the other worksheets in CUPSS, the Finances Worksheet is available as an .rtf file. When you click the “Print Worksheet” link, the file will open in the default word processing application on your computer (Microsoft Word, for example).

Blank Finances Worksheet

Finances			
Year	Cash on Hand	Interest Date	
	\$		
Revenue			
Revenue from user rates		\$	
Revenue from grants		\$	
Revenue from loans/bonds		\$	
Transfer from reserve fund		\$	
Interest		\$	
Other Revenues (Total)		\$	
<input type="checkbox"/> One-time fees	\$	<input type="checkbox"/> Contract sales	\$
<input type="checkbox"/> Bulk sales	\$	<input type="checkbox"/> Product sales	\$
<input type="checkbox"/> Other	\$		
Other		\$	
Total Revenue		\$	
Expenses			
Operating Expenses (Total)		\$	
<input type="checkbox"/> Maintenance	\$	<input type="checkbox"/> Equipment	\$
<input type="checkbox"/> Salaries, Wages, Benefits	\$	<input type="checkbox"/> Supplies	\$
<input type="checkbox"/> Chemicals	\$	<input type="checkbox"/> Contracts	\$
<input type="checkbox"/> Utilities	\$	<input type="checkbox"/> Monitoring & Testing	\$
<input type="checkbox"/> Emergency	\$	<input type="checkbox"/> Lease and Mortgage	\$
<input type="checkbox"/> Insurance	\$	<input type="checkbox"/> Services	\$
<input type="checkbox"/> Training Costs	\$	<input type="checkbox"/> Billing Costs	\$
<input type="checkbox"/> Fees	\$	<input type="checkbox"/> Security	\$
<input type="checkbox"/> Other	\$		
Capital Improvements		\$	
<input type="checkbox"/> Other Capital Improvements		\$	
<input type="checkbox"/> Debt Payment		\$	
<input type="checkbox"/> Other Debt Payments		\$	
Capital Reserve Contributions		\$	
<input type="checkbox"/> Other Capital Reserve Contributions		\$	
Emergency Reserve Contribution		\$	
<input type="checkbox"/> Other Emergency Reserve Contributions		\$	
Total Expenses		\$	

Navigation: Use the arrows in the bottom-middle of the screen to navigate backward to previous screens or forward through the lesson screens. When you enter an interactive tool, check the notes to receive instruction on using that tool's navigation. If you do not want to hear the audio, set the sound scale on the bottom left to zero or mute the computer's sound.

Here is the blank Finances Worksheet.



What Are We Learning?

Part 3: Using the My Financial Check Up Report to develop a 10-year financial projection

Main Menu

Navigation: Use the arrows in the bottom-middle of the screen to navigate backward to previous screens or forward through the lesson screens. When you enter an interactive tool, check the notes to receive instruction on using that tool's navigation. If you do not want to hear the audio, set the sound scale on the bottom left to zero or mute the computer's sound.

For Part 3 of this lesson, you'll learn how to use the My Financial Check Up Report to develop a 10-year financial projection.



Navigation: Use the arrows in the bottom-middle of the screen to navigate backward to previous screens or forward through the lesson screens. When you enter an interactive tool, check the notes to receive instruction on using that tool's navigation. If you do not want to hear the audio, set the sound scale on the bottom left to zero or mute the computer's sound.

We are now ready to learn how to develop and print your Financial Check Up Report.

My Financial Check Up Report

In the My Financial Check Up Report module, you'll learn:



- How to understand the current and future financial situation of your system
- What long-term financial planning means

CUPSS User's Guide – Section 8

Navigation: Use the arrows in the bottom-middle of the screen to navigate backward to previous screens or forward through the lesson screens. When you enter an interactive tool, check the notes to receive instruction on using that tool's navigation. If you do not want to hear the audio, set the sound scale on the bottom left to zero or mute the computer's sound.

It's always good to know where you stand. Do you know where you'll stand financially next year? What about in 5 years? 10 years? CUPSS will help you figure that out. In the My Financial Check Up Report module, you'll learn:

- How to understand the current and future financial situation of your system
- What long-term financial planning means

Why Prepare Your Financial Report?

- Determine how much \$ is needed for improvement projects
- Understand and communicate your revenue needs
- Work toward a balanced budget



CUPSS User's Guide – Section 8

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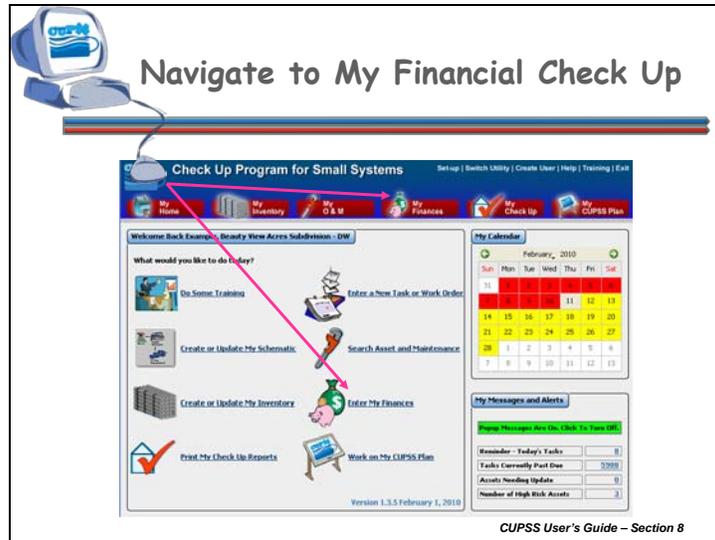
So what good is a financial report anyway? A financial report can help you:

- Determine how much money is needed for improvement projects
- Understand and communicate your revenue needs
- Work toward a balanced budget



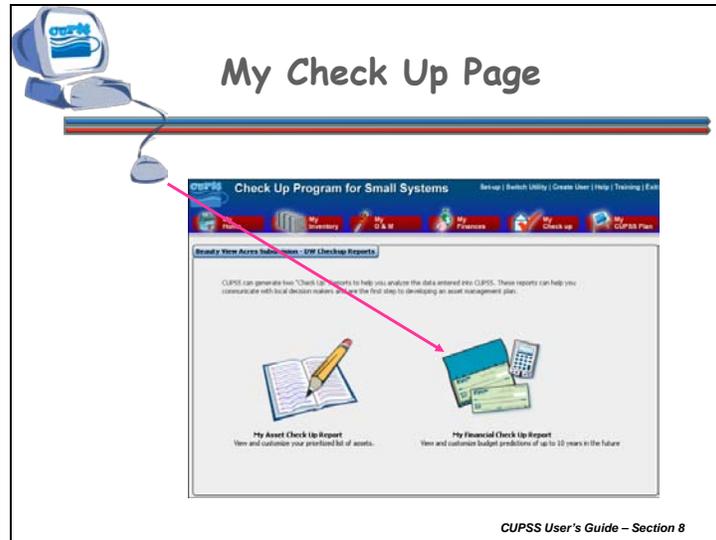
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Your asset management plan is a tool to plan for the future. It will have your current financial information and give a prediction of what your future will look like with this current information. Your utility's finances are a very important part of the utility's future.



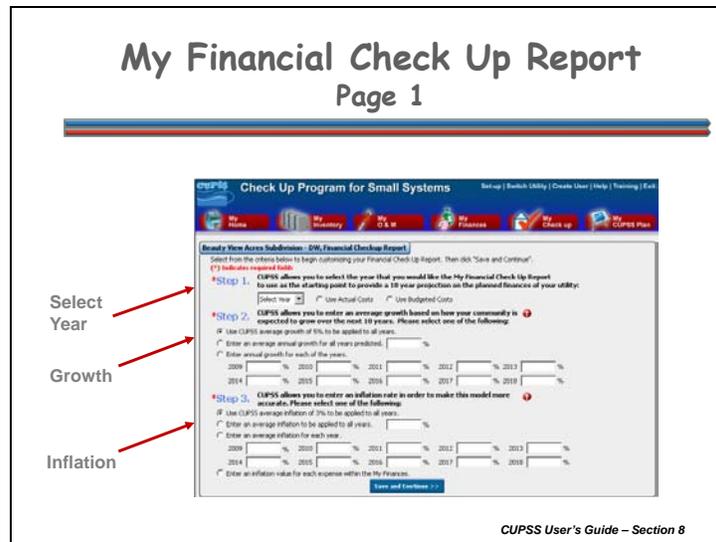
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These are ways that you can get to the My Financial Check Up Report from the CUPSS Homepage.



Navigation: Use the arrows in the bottom-middle of the screen to navigate backward to previous screens or forward through the lesson screens. When you enter an interactive tool, check the notes to receive instruction on using that tool's navigation. If you do not want to hear the audio, set the sound scale on the bottom left to zero or mute the computer's sound.

As you know from Lesson 3, CUPSS generates two customizable reports. To work with and view the My Financial Check Up Report, click on the right icon on the My Check Up module.



Navigation: Use the arrows in the bottom-middle of the screen to navigate backward to previous screens or forward through the lesson screens. When you enter an interactive tool, check the notes to receive instruction on using that tool's navigation. If you do not want to hear the audio, set the sound scale on the bottom left to zero or mute the computer's sound.

The purpose of the Financial Check Up report is to help you with long-term financial planning. CUPSS does this by accounting for all revenues and expenses entered into the My Finances module, all capital improvement needs based on assets consequence of failure and condition (from the My Inventory module), and some additional information entered here, in the Financial Check Up Report pages. Information collected on the first page accounts for the anticipated growth of your system (Step 2) and anticipated cost increases due to inflation (Step 3). The second page brings all of these pieces together to help you understand the current and future financial situation of your utility.

On the first page of the My Financial Check Up Report, you will determine your starting point, which values to use for growth (how much your customer base will increase or decrease in a given year), and inflation.

Think about if you want to use actual or budgeted on your baseline. You also have the option to select default options – this report can be as simple or customized as you need it to be.

Step 1: Starting Point

*Step 1. CUPSS allows you to select the year that you would like the My Financial Check Up Report to use as the starting point to provide a 10 year projection on the planned finances of your utility:

Select Year Use Actual Costs Use Budgeted Costs

Decide if you want to use Actual Costs or Budgeted Costs

Enter the starting year for your 10 year projection

CUPSS User's Guide – Section 8

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Step 1: Starting Point

The first step is to determine a starting point that you would like the My Financial Check Up Report to use to provide a 10-year projection of your utility's planned finances.

First, select the year you would like to use as your starting point.

Then, select whether you would like to use Actual Costs for that year or Budgeted Costs.

Step 2: Growth

***Step 2.** CUPSS allows you to enter an average growth based on how your community is expected to grow over the next 10 years. Please select one of the following:

Use CUPSS average growth of 5% to be applied to all years.

Enter an average annual growth for all years predicted: _____ %

Enter annual growth for each of the years.

2009 _____ % 2010 _____ % 2011 _____ % 2012 _____ % 2013 _____ %
 2014 _____ % 2015 _____ % 2016 _____ % 2017 _____ % 2018 _____ %

Option 1

Option 2

Option 3

Apply the CUPSS average of 5% to all years in your 10 year projection

OR

Enter a different % that will be applied to all years in your 10 year projection

OR

Enter a different % for each year in your 10 year projection

CUPSS User's Guide – Section 8

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Step 2: Growth

Determining a rate of growth for your customer base helps you predict future operating costs for your utility. In Step 2, there are three options for selecting or determining future growth:

- Option 1: Use an average annual growth of 5% to be applied to all years (based on the census average for the entire United States)
- Option 2: Enter an average annual growth for all years predicted
- Option 3: Enter annual growth for each of the years (year 1 through year 10).

Note: If you select the second or third option, you must enter a value in the available fields (even if you anticipate zero or negative growth).

Step 3: Inflation Option 4

Value of Expense	Entered	Entered	Inflation Rate
Amount of Property Taxes	1,000.00	0.00	0.00
Other Expenses	2,000.00	200.00	0.00
Healthcare	400.00	0.00	0.00
Life insurance benefits	0.00	0.00	0.00
Interest	100.00	0.00	0.00
Insurance	200.00	0.00	0.00
Other costs	1,000.00	0.00	0.00
Paid	200.00	0.00	0.00
Capital Expenditures	800.00	0.00	0.00
Capital Expenditures	100.00	0.00	0.00
Retirement	40.00	0.00	0.00
Retirement	800.00	0.00	0.00

CUPSS User's Guide – Section 8

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If you select “Enter an Inflation value for each expense within the My Finances” option under Step 3, you will see all the CUPSS expenses entered for a particular year that was selected under Step 1. Enter the inflation rate by double- or right-clicking on the Inflation Rate column of a particular expense item. If inflation rates already exist, review what you have entered and click the “Save and Continue” button. CUPSS will use the average inflation rate for all expenses for all 10 years in the My Financial Statement on the next screen.

When you are finished making selections for growth and inflation, click “Save and Continue” to continue to the next page.

My Financial Check Up Report Page 2

Financial Projections

	2007	2008	2009	2010	2011	2012
Inflation	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Costs	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Cash on Hand & Reserve Fund	12797	93622	149175	163106	177331	191485
Annual Operating Expenses	2325	7950	8628	9314	9991	10676
Capital Expenditures	0	335	3205	0	3205	0
Annual Debt Payment	0	0	0	0	0	0
Capital Revenue	36342	66990	11186	11690	11096	9729
Emergency Reserve	8977	1706	1774	1845	1919	1996
Total Annual Cost of Doing Business	6728	18426	11012	21890	20886	21776
Revenue from Rate	12008	14276	16794	19181	21660	24344
Revenue from Grants	0	0	0	0	0	0
Revenue from Loans	0	0	0	0	0	0
Revenue from Other	0	0	0	0	0	0
Savings Withdrawal	0	0	0	0	0	0
Other Revenues	0	30000	0	0	0	0
Revenue Surplus/Deficit	5280	23350	5782	17291	10774	22568

Ratios

Year	Revenue	Cost
2007	1.65	1.35
2008	4.31	3.38
2009	1.94	1.35
2010	1.65	1.35
2011	1.65	1.35
2012	1.65	1.35

Summary Graph

CUPSS User's Guide – Section 8

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The second page of the My Financial Check Up form pulls together all of the financial data entered in CUPSS to present a comprehensive financial picture for your utility. This page is divided into three windows:

- Financial Projections
- Ratios
- Financial Projection Summary Graph

Financial Projections Window

The screenshot displays a 'Financial Projections Window' with a table of financial data. The table has columns for various financial metrics and rows for different categories. A red oval highlights a text box within the table with the instruction: 'Edit the text boxes to customize your utility's financial forecast!'. Below the main table is a smaller inset showing the software's navigation controls, including arrows and a sound scale slider.

Edit the text boxes to customize your utility's financial forecast!

CUPSS User's Guide – Section 8

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The Financial Projections window shows predicted values of both revenues and expenses for your utility using the numbers provided on the first page of the Financial Check Up Report and the information entered in the other CUPSS modules. Some of the fields can be edited directly, while others must be edited from other CUPSS modules.

Total Cost of Doing Business

	2007	2008	2009	2010	2011	2012	2013	2014
Inflation	0.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Growth	0.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Cash on Hand & Reserve Fund	12707	53022	149175	163168	177337	191686	204844	218181
Annual Operating Expenses	7209	7960	8438	8944	9481	10050	10653	11292
Capital Improvements	0	950	82000	0	5500	0	0	0
Annual Debt Payment	0	0	0	0	0	0	0	0
Capital Reserve	38342	94059	11190	11100	11100	9725	9725	9725
Emergency Reserve	38342	38342	37967	10533	10533	9433	9433	9433
Total Annual Cost of Doing Business	47726	104666	183312	21889	28000	21770	22453	23175

CUPSS User's Guide – Section 8

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The Financial Projections window contains a lot of information. To make it less intimidating, let's break it up into two pieces to go over the line items. This screenshot is the first piece. This will show you the total cost of your utility doing business.

Fields available on the Financial Projections form:

Inflation The inflation rate shown for each year is based on your selection from Step 3 of the previous page. The amount of money that you have today is not the same amount of money 5 years from now. If you want to change this percentage, use the "Previous" button to return to the first page of the form to change the numbers used for inflation.

(This number comes from Page 1 of Financial Check Up Report)

Growth The growth rate shown for each year is based on the selection from Step 2 of the previous page. This shows the rate that your community is expected to grow over the next 10 years. If you want to change this percentage, use the "Previous" button to return to the first page of the form to change the numbers used for growth.

(This number comes from Page 1 of Financial Check Up Report)

Cash on Hand This number comes from the My Finances module and indicates the amount of cash that is available to the system within a 24 hour period. Numbers for subsequent years are based on the interest rate indicated in the My Finances module. If you would like to make changes to these numbers, go to the My Finances module. (This number comes from My Finances)

Annual Operating Expenses This is a sum of all line items from the My Finances module categorized as expenses. If you wish to change an annual expense, click the linked numeric value to open the My Finances module. Here, you can edit line items to change the number displayed in the Financial Projections window. When you have finished modifying the data, click the “Save and Return Home” button to return to the My Financial Projections window. (This number comes from My Finances; can click on it to take you back to this module)

Capital Improvements This is a sum of the costs required to replace assets that have reached the end of their life-expectancy. These costs are allocated to the year in which the asset is due to be replaced. If you wish to change the year that an asset will be replaced, click the linked numeric value to open the Capital Improvements page within the My Inventory module. When you have finished modifying the data, click the “Save and Return” button to return to the Financial Projections window. (This number comes from the CIP page within My Inventory; can click on it to take you back to this module)

Annual Debt Payment This is a sum of all line items in the My Finances module categorized as debt payments plus any loan expenses. (This number comes from My Finances)

Capital Reserve This field is used to indicate the amount of money needed each year to account for future asset replacement costs. It is calculated based on the projected replacement date for all inventoried assets and the estimated replacement cost of each. CUPSS will automatically display the amount that it recommends based on manufacturer’s recommendations – if you have historical knowledge that you know is different than the manufacturer’s recommendations, you may change this amount by typing directly into the text box. (This number comes from My Inventory; can click on to take you back to this section)

Emergency Reserve This field is used to indicate how much money is available in your emergency reserve fund. CUPSS recommends that 25% of annual operation expenses are set aside in an emergency reserve fund. If you know that this amount is less or is more than 25%, you may change this amount by typing directly into the text box. (Type this number directly into the text boxes)

Total Annual Cost of Doing Business This field shows the sum of all costs expected for a given year including: Annual Operating Expenses, Capital Improvements, Annual Debt Payment, Capital Reserve, and Emergency Reserve

Revenue Surplus and Deficit

	13860	14276	14704	15145	15600	16068	16550	17046
Revenue from Fees	13860	14276	14704	15145	15600	16068	16550	17046
Revenue from Grants	0	0	0	0	0	0	0	0
Revenue from Loans	0	0	0	0	0	0	0	0
Savings Withdrawal	0	0	0	0	0	0	0	0
Other Revenues	0	20000	0	0	0	0	0	0
Revenue Surplus/Deficit	13860	24276	24704	25145	26600	27136	28100	29096

Type your future dollar amounts directly in the text boxes. These edits will automatically be saved in the My Finances module!

CUPSS User's Guide – Section 8

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The second piece of the My Financial Projections window shows your Revenue Surplus and Deficit.

Fields available on the Financial Projections form:

Revenue from Fees For the current year: This is the sum of all line items in the My Finances module categorized as “Revenue from User Rates.” For future years: Estimate the amount of revenue expected from fees.
(Type this number directly into the text boxes or enter this information into My Finances)

Revenue from Grants For the current year: This is the sum of all line items in the My Finances module categorized as “Revenue from Grants.” For future years: Estimate the amount of revenue expected from grants.
(Type this number directly into the text boxes or enter this information into My Finances)

Revenue from Loans For the current year: This is the sum of all line items in the My Finances module categorized as “Revenue from User Rates.” For future years: Use

the “Amount”, “Term” and “Rate” fields to estimate the total amount of revenue expected from loans.

(Type this number directly into the text boxes or enter this information into My Finances)

Revenue from Loans: Amount Enter the total amount of all outstanding loans.

(Type this number directly into the text boxes or enter this information into My Finances)

Revenue from Loans: Year Term Enter the term for all outstanding loans.

(Type this number directly into the text boxes or enter this information into My Finances)

Revenue from Loans: Rate Enter the rate expected for all outstanding loans.

(Type this number directly into the text boxes or enter this information into My Finances)

Savings Withdrawal Indicate the amount of money you expect to withdraw from savings for each year. No calculation is used to generate this value, it is entered manually. The value entered in this field is subtracted from the *Cash on Hand* field.

Other Revenues For the current year: This is the sum of all line items in the My Finances module categorized as “Other Revenue” For future years: Indicate any additional revenue expected for each year.

(Type this number directly into the text boxes or enter this information into My Finances)

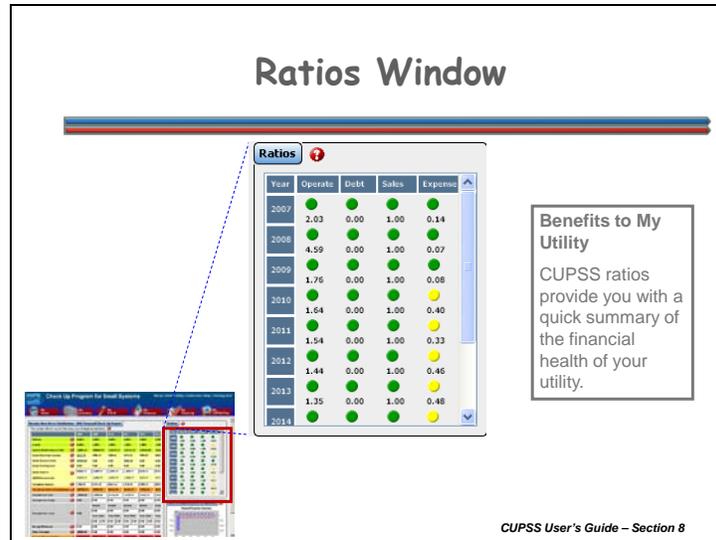
Revenue Surplus/Deficit This field shows the annual expected surplus or deficit based on the values entered in the fields above. Sum of all Revenue - Annual Operating Expenses

As with all CUPSS modules, the more complete your data is, the better the predictions of the financial status of your utility will be. Take some time to research and enter relevant information to get the most comprehensive picture of your current and future monetary situation.

Remember to save the information entered in the Financial Statements window by clicking the “Save” button at the bottom of the form. If you do not save, all the information that you entered will be lost!

Once you have edited the data on this form to your satisfaction, click the “Generate Report” button at the bottom of the form to generate the My Financial Check Up report.

Note: The Financial Check Up report opens as an .rtf file. When you click the “Generate Report” button, the file will open in the default word processing application on your computer (Microsoft Word, for example).



Navigation: Use the arrows in the bottom-middle of the screen to navigate backward to previous screens or forward through the lesson screens. When you enter an interactive tool, check the notes to receive instruction on using that tool's navigation. If you do not want to hear the audio, set the sound scale on the bottom left to zero or mute the computer's sound.

Benefits to My Utility

CUPSS ratios provide you with a quick summary of the financial health of your utility.

The Ratios window provides a visual representation of four types of ratios:

- Operating Ratios
- Debt Ratios
- Sales Ratios
- Expense Ratios

Green circles indicate a healthy ratio, while red circles may indicate underlying concerns. This window is another way to visualize the financial health of your utility. If you're interested in seeing how the ratios are calculated, look at Appendix C in the User's Guide.

Here's a description of the four ratios:

Operating Ratio (Operating Revenue/Operating Expense)

The operating ratio demonstrates the relationship between operating revenues and operating expenses. A high ratio indicates that the organization has operating efficiency by keeping expenses low relative to revenue.

Debt Ratio (Total Liabilities/Total Assets)

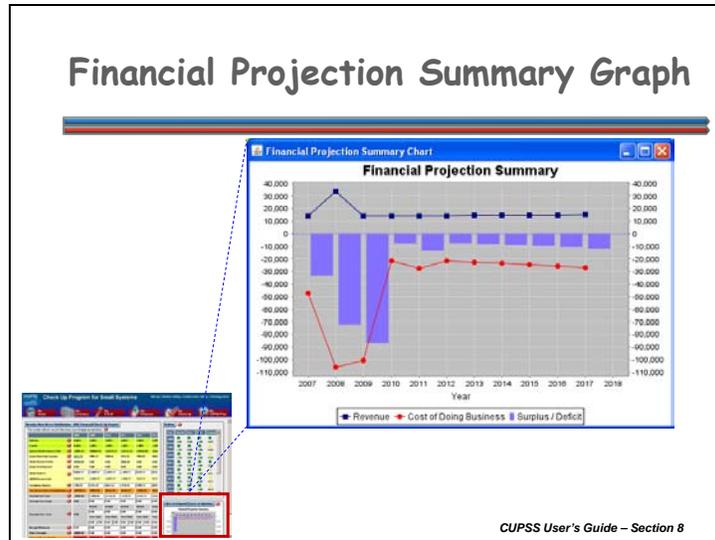
The debt ratio measures the amount of debt being used by the organization.

Sales Ratio (Sales/Total Revenue)

The sales ratio measures the percentage of total revenue that is made of sales from operations. A low ratio indicates that the organization is overly reliant on outside funding.

Expense Ratio (Operating Expense/Total Expense)

The expense ratio measures the amount of operating expenses compared to total expenses. A high ratio indicates that most expenditures are for operations – leaving the remaining balance for non-operating costs (such as debt service, capital improvements, etc.). If the non-operating balance is small, then the utility is not likely to meet all of its capital-related expenses, which may cause the system to deteriorate more rapidly.



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The third window on the My Financial Check Up Report shows an image of the Financial Projection Summary graph. This graph shows projected revenue, cost of doing business, and the projected surplus and deficit for the next ten years. This graph is just another way to visualize the financial status of your utility.

Congratulations!

You are now ready for Lesson 6 of the
CUPSS Self-Paced training!

Lesson 6 Preview

- Five Core Questions Refresher
- Example Water and Wastewater Utilities – Beauty View Acres
- My CUPSS Plan
- Using Your Plan

Navigation: Use the arrows in the bottom-middle of the screen to navigate backward to previous screens or forward through the lesson screens. When you enter an interactive tool, check the notes to receive instruction on using that tool's navigation. If you do not want to hear the audio, set the sound scale on the bottom left to zero or mute the computer's sound.

Congratulations! You have completed Lesson 5 and are now ready for Lesson 6 of the CUPSS Self-Paced training!

Lesson 6 Preview includes:

- Five Core Questions Refresher
- Example Water and Wastewater Utilities – Beauty View Acres
- My CUPSS Plan
- Using Your Plan

For More CUPSS Information

- Email us at:
 - cupss@epa.gov
- Visit the CUPSS website
 - www.epa.gov/cupss



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