



City of Columbia, Missouri

Understanding City Cash Funds

This handout explains how the City of Columbia manages its money across three main types of funds. These funds are similar to how a household might separate money into different accounts for everyday bills, savings, or specific purposes.

Operating Cash

Think of this like the City's **checking account**. It pays for everyday services such as police, fire, utilities, trash pickup, and parks. This is the money that keeps the City running day-to-day.

Restricted Cash

This is money the City **cannot spend freely**. Laws, contracts, or rules limit how it can be used. Examples include federal relief funds (like ARPA), money set aside to pay debts, or customer utility deposits. It is like money set aside for a specific purpose, such as a gift card or college fund.

Capital Project Funding

This is money set aside for **big, long-term investments** such as building and improving things like roads, water systems, parks, public safety facilities, and the airport. It doesn't pay for salaries or bills; instead, it builds the community for the future.

Type of Cash	City Purpose	Household Example
Operating Cash	Daily services and operations	Checking account for bills & groceries
Restricted Cash	Legally or contractually limited funds	Gift card or college fund
Capital Project Funding	Building & long-term improvements	Savings for a car or home remodel



City of Columbia Cash Balance as of 3-31-2026

Operating Cash saw a quarter to date (QTD) increase of 10%. The largest driver of this increase came from the General Fund which had a QTD increase of 23%. This was largely the result of property tax revenue that the bulk of which is remitted to the City every January.

Restricted Cash saw a QTD decrease of 7%. This decrease was mostly the result of the continued spending down of ARPA funds, as well as transfers from transportation sales tax to various capital projects.

Capital Project Cash increased QTD by 2%. This increase was largely driven by Airport, which received several transfers to fund upcoming capital improvement projects.