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 6-30-2026

Operating Cash saw a quarter to date (QTD) increase of 4%. The largest driver of this increase came from the Utilities which had a QTD increase of 9%. This is common for this quarter as operating cash builds up over the last two quarters which then gets transferred to capital projects at the beginning of the fiscal year. The 5% decrease QTD in general fund cash is not unusual for this quarter as the City starts to spend down the property tax it received in the previous quarter.

Restricted Cash saw a QTD decrease of 2%. 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 decreased QDT by 5%. This is common for this quarter as many of the capital projects occur over the spring and summer months. Water had the largest QTD decrease (21%). This was the result of the continuing construction of the water treatment plant.