

# Could Your City Be In Fiscal Distress?

The State Auditor is looking at these factors in California cities...



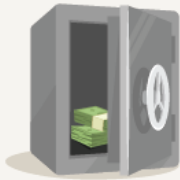
## CASH POSITION/LIQUIDITY

*Is the city able to pay its bills in the coming fiscal year?*



## DEBT BURDEN

*How is the city's level of debt compared to its income?*



## FINANCIAL RESERVES

*Does the city have sufficient financial reserves to cover unexpected costs or shortfalls in revenue?*



## REVENUE TRENDS

*Is the city's revenue going down over time?*



## RETIREMENT OBLIGATIONS

*Does the city have the ability to pay for retirement benefits it promised its employees?*