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Follow the Money

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Trace the decision, the dollars and the result

The short story

Return to the [fictional facility repair](#): City B manages the work, County A contributes funding, and the supplied records do not confirm completion. This module follows the approval into the financial records and then asks what was delivered.

The four questions below focus on the master checklist's authority, funding and records questions. Keep the entity and service roles from Modules 1 and 2 visible.

What was authorized? Where did the money come from? What was paid? What was delivered?

Financial terms before you compare

These short explanations are reading aids. Always use the definitions and accounting policies in the particular report.

Term	Plain-language meaning
Fiscal year (FY)	The annual financial-reporting period. Write down its start and end dates; a project or grant period may differ. [6]
Fund	A separate accounting unit used to track specified resources and activity. A fund label alone does not identify a separate bank account. [7]
Appropriation	The spending authority granted through the governing body's budget action, subject to its applicable limits. [4]
Actuals	Amounts recorded for the reporting period using that report's accounting basis; the label alone does not mean cash paid. [6]
Accounting basis	The rules for when transactions are recognized. Budget and financial-statement figures can use different bases. [6]
Commitment	In this guide, an obligation still to be fulfilled, such as an unpaid amount under a contract. Check it separately from payments. [3]
Fund balance	A measure of a governmental fund's net resources under the relevant reporting basis. It can include amounts unavailable for spending; it is not simply cash on hand. [8]
Enterprise fund	A fund used for activities charging external users, such as water/sewer service; examine other revenues as well. [1]
SPLOST	Special Purpose Local Option Sales Tax. Identify the particular authorization and permitted projects; the acronym alone cannot answer how money may be used. [9]

Keep the local framework visible

Start a separate file for	Record before comparing
Appling County	The County entity, fiscal year, fund and project.
Baxley	The City entity, fiscal year, fund and project.
Graham	The City entity, fiscal year, fund and project.
Surrency	The City entity, fiscal year, fund and project.
Shared / Authority	Each participant, agreement, contribution and reporting relationship.

These are research categories for the CLOCK series. Do not treat all spending inside the geographic county as County government spending. For an actual project, verify the entity on the approval and financial records.

Read an authority's reporting relationship

DCA explains that authorities can be dependent or independent and may have finances included in a local government's financial statements. [\[2\]](#) Check the reporting-entity notes before adding totals. Record the authority's own role even when its financial information appears in another entity's report.

Start with the right version of the budget

Use the following as a reading checklist. Record the document title, date, fiscal period, approval status and source page. Do not substitute a proposal for the record of what was adopted.

Document or label	What to check
Proposed budget	What was recommended, by whom and for which period?
Adopted budget	Which version did the governing body approve? Locate the adoption record.
Amended budget	Which later changes were approved, when and at what level?
Budget-to-actual report	Which budget version is used? What is the actuals cutoff date and accounting basis?
Year-end financial report	Which entities and funds are included? Read the notes and any auditor's report.
Payment record	Which transaction, payee, date, fund and invoice does it identify?

Approval and payment are different steps

GFOA describes appropriations as the spending boundaries established by the governing body and recommends controls at the relevant level of appropriation. [4] To evaluate a local transaction, locate the actual appropriation and any amendments. A line in a proposed budget is not sufficient evidence of an authorized payment.

Give every comparison a label

For example: “Proposed FY [year] General Fund expenditures compared with adopted FY [prior year] General Fund expenditures.” If comparing actual results, state that instead. Record whether the numbers cover a full year or part of one.

Before using a year-end report, read what its auditor’s opinion covers and any qualifications or findings. For a specific purchase, continue to the supporting transaction records. Do not describe an audit as proof that every project achieved its intended result.

Suggested source line: Entity | Fund | Fiscal period | Version | Cutoff date | Document and page.

Identify the source and the fund

Georgia’s Uniform Chart of Accounts distinguishes fund types and revenue categories. Its water/sewer enterprise-fund description includes user charges and other revenues. [1] A fund label alone does not establish every source of support for a service.

For each amount, record both where the money originated and where it was accounted for. Use this checklist to guide the search; it does not assert that every local entity receives each type of funding.

Source to investigate	Records and questions to pursue
Property taxes	Find the levy or rate record, collections and budget revenue line. Which entity receives the amount?
Sales taxes / SPLOST	Identify the exact tax program, authorization, project list and distribution agreement. What uses are authorized?
Utility charges / fees	Read the rate schedule and fund records. Separate customer receipts from transfers or capital support.
Grants	Find the award, conditions, matching contribution, reimbursement requests and receipts.
Borrowing	Identify proceeds separately from recurring receipts; review the debt terms and repayment schedule.
Transfers / shared funding	Match the sending and receiving entries. Locate the agreement or approved transfer.

Source to investigate	Records and questions to pursue
Prior-year resources	Identify the fund-balance use and any restrictions described in the budget and notes.

Follow both construction and operation

For a service or facility, ask separately how construction was financed and how ongoing operation is supported. Record the years involved. If two sources describe different periods or types of cost, explain that scope before calling their statements inconsistent.

For SPLOST or another restricted source, verify the particular authorization. Do not infer permitted uses from an acronym or a general budget heading.

Build a traceable project record

This is CLOCK's suggested document trail. A project may use different document names; identify the records actually maintained and mark any gaps.

Step	Evidence to locate
1. Authority to spend	Adopted appropriation, amendments, resolution or other applicable approval.
2. Funding	Fund/account, grant award, tax authorization, financing record or participant agreement.
3. Commitment	Executed contract, purchase order, scope, price and approved changes.
4. Billing	Invoice, billed period, quantity, unit price and supporting work record.
5. Payment	Payment entry matched to invoice, payee, amount and date; check reversals or credits.
6. Delivery	Inspection, acceptance, delivery receipt or performance report appropriate to the work.

Follow payments to another organization

For a payment to an authority, nonprofit or other organization, read the agreement for its purpose, conditions and reporting requirements. Trace the sender's approval and payment separately from the recipient's reported use. Do not assume the County, a city or another funder controls every recipient decision.

Look beyond the amount already spent

GFOA recommends comparing budgets with actual results, reviewing outstanding commitments, and examining whether services are being delivered as anticipated. It also recommends examining the reasons behind differences and using appropriate comparison periods. [3]

Ask for the records that could resolve a specific gap: the change order explaining a higher invoice, the ledger entry linking a transfer, or the acceptance record supporting completion. Use the Citizen Toolkit's request method and identify the project and date range.

A useful conclusion names the document and its limit: “The payment register records \$[amount] paid on [date]. Completion remains unconfirmed in the records reviewed.”

Practice: one hypothetical repair project

These figures continue the fictional City B repair in records F1-F5. They are not actual local figures. This simplified exercise tracks payments and remaining contractual commitments for the same project, with no other costs or adjustments assumed. The contract is \$115,000; the revised allocation is \$120,000.

Hypothetical record	Amount or status
Original approved allocation	\$100,000
Approved increase	\$20,000
Revised allocation	\$120,000
Payments recorded	\$90,000
Remaining contractual commitment	\$25,000, additional to the payments above
Completion evidence	No acceptance record supplied in this exercise

Show the arithmetic

Revised allocation: $\$100,000 + \$20,000 = \$120,000$.

Increase over the original: $\$20,000 \div \$100,000 \times 100 = 20\%$.

Allocation less recorded payments: $\$120,000 - \$90,000 = \$30,000$.

Allocation less payments and remaining commitment: $\$120,000 - \$90,000 - \$25,000 = \$5,000$.

The \$30,000 allocation less recorded payments includes the \$25,000 still committed in this exercise. This payment-based difference is not automatically an expenditure variance in a report using another accounting basis. [6] The \$5,000 difference does not establish available cash or permission to redirect it. Completion cannot be confirmed from these supplied facts.

Practice: avoid counting the same dollars twice

In a separate invented transfer exercise, suppose Government A transfers \$40,000 to Authority B, which pays the full \$40,000 to a contractor. Adding the transfer and contractor payment gives $\$40,000 + \$40,000 = \$80,000$ in recorded movements. But only \$40,000 reached the contractor in this example. For a combined A-plus-B calculation, the transfer is internal to that combined boundary even though A and B are separate entities. Retain both entries in the trail; exclude the transfer only when calculating their combined payment to the outside contractor.

Define the measure first: authorization, cash movement, expenditure or completed work. Then choose records that answer that question.

Your money-trail worksheet

Choose one project or budget line. Complete one entry per entity and connect related entries by project name or agreement number. Use “not located” or “not confirmed” where the record is missing.

Field	What to enter
Entity and role	County, named city, authority or other participant; its documented role.
Period and fund	Fiscal year, report cutoff, fund and account or project code.
Approval	Original amount, amendments, dates and source pages.
Funding	Source, conditions and supporting record.
Commitments and payments	Contract, remaining obligations, invoices, payments and matching identifiers.
Result	Expected work, completion evidence and unresolved items.
Conclusion	What the sources establish; what remains unconfirmed.

Find reports, then inspect their scope

DCA’s Report of Local Government Finance page links to submitted reports and the Tax and Expenditure Data Center. [5] Use these as discovery and comparison resources. Record the year and entity returned, and seek the underlying local documents for the transaction you are investigating.

A focused follow-up question

“I located [document, date, page] showing [amount or action]. Please identify the record linking that entry to [funding source, payment or completed work]. I have not yet located [specific record] in the materials reviewed.” This is suggested wording; replace the brackets with verified details.

Before sharing your finding

Recheck the entity, period, version and arithmetic. Separate document facts from attributed explanations and your interpretation. State the search limits. If the reviewed records do not resolve an issue, write: “I cannot confirm this from the records reviewed.”

Find the next record

Use the [source-finding guide](#) for document types, official starting points and unresolved local source limits.

Sources and scope

Sources reviewed September 27, 2026. Numbered links identify the material supporting the general financial concepts. The checklists, worksheet and invented exercises are CLOCK teaching tools.

1. [Georgia DCA: Uniform Chart of Accounts](#). Fourth edition 4.3, amended May 2023. Fund classifications and revenue accounts; PDF p. 64, account 505, covers water/sewer user charges and other revenues. This is the dated edition reviewed, not a claim that every local account is identical.
2. [Georgia DCA: Local Government Authorities](#). Authority structure and dependent/independent reporting classification.
3. [GFOA: Budget Monitoring](#). Best practice adopted March 31, 2018; compares budget, actual results, commitments and service performance. Guidance, not a local legal ruling.
4. [GFOA: Budget Control](#). Appropriations, spending controls and the level at which controls operate. Guidance, not proof of a particular local approval.
5. [Georgia DCA: Report of Local Government Finance](#). Links to submitted reports and the Tax and Expenditure Data Center. Use the fiscal year and reporting entity shown in each result.
6. [GFOA: Basis of Accounting versus Budgetary Basis](#). Timing, reporting periods and differences between budget and financial-statement figures.
7. [GFOA: Fund Accounting Applications](#). Accounting funds and external reporting; a fund is an accounting unit.
8. [GFOA: Fund Balance Guidelines for the General Fund](#). Meaning and availability of fund balance; some amounts are not spendable.
9. [Georgia Attorney General Opinion 2007-5](#). Dated opinion used here to expand the SPLOST acronym, not to certify current local project eligibility.

How to use this module

Use it to organize a source-based review of one budget item, payment or project. It does not verify current local budget totals, tax rates, debt balances, SPLOST allocations or any organization’s compliance. Confirm those from the applicable local records before publishing a specific finding.

Return to [Civic Education](#) to choose another question, or use [Module 3](#) to request the next record.

Follow the decision into the financial records, then follow the payment into evidence of the result.