

Read a local budget

A resident's walkthrough | City of Memphis + Shelby County

Budgets are choices about services, people and places. This guide helps you turn a budget question into a comparison and a public comment. It describes the process, not a preferred budget. You can use it with any community group.

Start with the question, not a dollar amount

Name a service you care about: safe streets, a library, health services or another need. Ask who runs it and what investment you want to see. A budget line can show a plan to spend money, but it cannot alone prove the service improved.

Pick the right government

- City of Memphis: Memphis Police, Fire, city streets, city parks and Memphis Public Libraries.
- Shelby County: Sheriff's Office, courts, Health Department and county roads. County services also serve Memphis residents.
- Some issues involve both. School districts, MATA transit and MLGW have separate budgets; City or County contributions may appear in a local government budget without representing the entire separate entity.

Start with an official book

The retained City of Memphis FY2026 Adopted Budget Book and Shelby County FY2026 Adopted Budget are examples of adopted plans. The fiscal year is July 1, 2025 through June 30, 2026. For a newer or proposed plan, check its cover and column headings before using a figure. Do not treat a proposed plan as adopted.

City Finance: official budget books: <https://www.memphistn.gov/government/finance/>

Shelby County: official budget books: <https://www.shelbycountyttn.gov/397/Budget>

Before turning the page

Write down four labels from your source: jurisdiction, fiscal year, stage (proposed/adopted/actual) and fund/view. These labels travel with every number you quote.

Find the right slice

Fund, purpose and timing

General Fund is not all funds

A General Fund view covers broad day-to-day government operations. An all-funds view also includes other funds, including money restricted for particular uses. Capital projects may be shown separately from ongoing operations. A bigger all-funds number is not automatically a bigger discretionary pool.

Look for the book's fund name and whether a table shows spending by department, by purpose, by type of expense or by revenue source. Those are different ways of describing money; adding them together can count the same spending twice.

A plan, an approval, a result

- Proposed: what the mayor asks for. Hearings and amendments may change it.
- Adopted: what the elected legislative body authorizes for that year.
- Actual: what was spent or collected; may be reported later and on a different accounting basis. An adopted number is not an actual result.

What the book may not answer

A department total does not tell you exactly which neighborhood benefits, how many vacancies exist or whether a program worked. Look for program details and ask the department or elected officials for measures of service. When a separate agency runs the service, check that agency's own budget too.

Quick check

If you see two different totals for one year, ask: Are they General Fund and all funds? Operating and capital? Department spending and revenue? Proposed and adopted? Only compare like with like.

Make a useful comparison

Worked example - no invented amounts

Question: where could more neighborhood care go?

Imagine a resident wants longer hours at a Memphis community center and also wants easier access to county health services. These are two requests to two governments, not one combined budget line.

- City path: open the City FY2026 adopted General Fund view. Find Parks and Recreation, then look for community-center program detail. Write down the amount only if the book shows it with its source page.
- County path: open the County FY2026 adopted book. Find the Health Department in the same fund/stage view, and ask which programs serve the area. County health spending is not City parks spending.
- For each, compare the same line to a prior adopted year only if its scope and category are the same. If they differ, state that comparison is not reliable rather than computing a change.

Turn it into a grounded request

Example comment to City Council: 'I want longer hours at our community center. The FY2026 adopted City budget lists Parks and Recreation [insert verified amount and page if available]. What would it take to fund more staffed hours, and how would residents know they happened?'

Example question to the County Commission: 'Which part of the county health budget supports access in my area? What service change would a new investment make?' These are suggested questions, not claims that either budget currently promises those outcomes.

Try the explorer

Switch City and County in Budget Review. The simulator lets you test priorities; its choices are not official appropriations. You can explore without creating an account.

Compare budget views: <https://moralbudget.com/budget-review>

Try a different priority: <https://moralbudget.com/budget-simulator/select-path>

Speak up with a clear ask

From a table to public comment

Four steps

- 1. Name the service and the government responsible for it.
- 2. Cite the source: fiscal year, stage, fund, table/page and amount only if verified.
- 3. Say what you want to change and who would benefit. Ask how the result will be measured.
- 4. Check the Council or Commission agenda for hearing and comment instructions; rules and times can change. A short written comment works too when accepted.

One-minute comment template

'I live in [area]. I am asking [City Council / County Commission] to consider [specific investment] because [community need]. In [fiscal year, stage, fund, source page], I found [verified fact, or say you need more detail]. Please explain how this choice would affect [service outcome] and where residents can follow the result.'

Common misconceptions

- 'The budget includes every service.' Separate authorities and school districts publish their own plans, although local contributions may be included.
- 'The largest number is the amount leaders can freely move.' Restricted funds and capital financing can limit choices.
- 'The adopted amount is what was spent.' Actual spending must be checked separately.
- 'A smaller line always means a cut.' Check for reclassifications, transfers and changes in scope first.

Where to check participation

Memphis City Council: <https://memphiscouncil.com/>

Shelby County Commission: <https://www.shelbycountyttn.gov/196/County-Commission>

Keep the labels with the story

Glossary, sources and next step

Small glossary

- Fiscal year (FY): the period covered by a budget; local FY2026 runs July 2025-June 2026.
- General Fund: a government's broad operating fund, not its entire budget.
- All funds: a view across multiple funds; check restrictions and avoid double-counting.
- Operating / capital: ongoing services / longer-lived projects and equipment.
- Appropriation: spending authority approved by elected officials, not proof it was spent.
- Actual: recorded spending or revenue, not the proposed or adopted plan.

Source notes

Process and service examples were checked against the retained City of Memphis FY2026 Adopted Budget Book and Shelby County FY2026 Adopted Budget, and the official source pages below. This guide has no financial totals. The FY2026 books are adopted-stage examples; use the official sites for newer stages and current meeting rules. Reviewed September 25, 2026.

City of Memphis Finance: <https://www.memphistn.gov/government/finance/>

Shelby County Budget: <https://www.shelbycountyttn.gov/397/Budget>

Budget Review explorer: <https://moralbudget.com/budget-review>

Your next step

Which service needs more investment where you live? Choose the responsible government, find the same fund and stage in the explorer, then try one change in the simulator. No account is needed to explore.

Open the budget simulator: <https://moralbudget.com/budget-simulator/select-path>

Keep learning with neighbors, or advocate for the investments your community needs. Your own priorities are yours to decide.