BRECKSVILLE-BROADVIEW HEIGHTS CITY SCHOOL DISTRICT

INVESTMENT REPORT · AUGUST 2026

The district earned nearly $94,000 in interest and investment gains during August.

EARNED THIS MONTH	TOTAL INVESTED	RETURN RATE
$93,768.34	**$25,728,585.18**	**4.16%**
interest plus gains, both accounts	*as of the end of the month*	*main account, yearly rate*

THE SHORT VERSION

How much did we earn?

We earned about $94,000 across both accounts this month. That extra cash goes right into the general fund to help pay for teachers, utilities, and daily operations.

Is the district's money safe?

We only buy government loans and insured bank CDs. Ohio law bans risky investments, keeping the district's money in stable, secure options.

Can we get to the money when we need it?

We keep enough cash in short-term options to pay monthly bills and staff payroll on time without needing to sell longer-term investments early.

Did we follow the board's rules?

We followed all board rules and state laws for investing district funds this month.

WHERE THE MONEY STANDS

AUGUST 2026	MAIN ACCOUNT day-to-day money	CONSTRUCTION building projects
Interest earned	$89,505.47	$4,018.87
Gain or loss from selling investments	$244.00	$0.00
Total earned	**$89,749.47**	**$4,018.87**
Fees paid to manage the money	($1,856.75)	($144.51)
Kept by the district	**$87,892.72**	**$3,874.36**
Total invested at month end	$23,792,870.96	$1,935,714.22
Yearly rate we're earning	4.16%	3.66%
Average wait until money comes back	2.4 years	about 1 month

BUYING AND SELLING THIS MONTH

> **What we sold, and why — Main Account**
>
> We made $244 when a bank CD came due after 30 months. We moved those funds into a new note to keep earning interest for the district.

WHAT THESE WORDS MEAN

Interest
The regular payment an investment makes for lending out money, like a savings account pays.

Gain or loss from selling
The difference between what we paid and what we received when an investment is sold or comes due. Until we sell, nothing is real.

Yearly rate
What the district's investments earn per year, as a percentage.

Certificate of deposit (CD)
The same kind of CD available at a bank. The district uses insured CDs at banks across the country.

Treasury note
A loan to the United States government. Among the safest investments available.

Called

When the issuer pays an investment back early, which they are sometimes allowed to do.

Protect the Banner!