

You could long-term bond for the amount, or you could continue to BAN the amounts with the above paydowns. If you have the free cash, it would make sense to pay off the BANs completely, because the interest rate you will be charged on the BANs will be more than the interest rate you will get by keeping the money in the bank.

Does this help?

Please let me know.

Thanks!

John F. Stanbrook

Director of Business and Finance

Whitman-Hanson Regional School District

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On Wed, Nov 8, 2023 at 9:50 AM Lytle.Kenneth <KLlytle@whitman-ma.gov> wrote:

Hi John,

Would you be able to send us a payoff schedule for the BAN? We're looking into different ways to do it and among them is paying it off in 2 years instead of 3. With the project having passed at the ballot box, what do you have for options?

Thank you

Ken

From: John Stanbrook <john.stanbrook@whrsd.org>

Sent: Wednesday, November 01, 2023 5:06 PM

To: Lytle.Kenneth <KLlytle@whitman-ma.gov>

Cc: John Stanbrook <john.stanbrook@whrsd.org>

Subject: Re: FY25 debt payment

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