



**Courses, presentations and webinars  
offered by Utility Financial Solutions**

## **Maintaining or Improving Utility Bond Ratings**

Bond ratings have become important to utilities and help reduce interest rates paid on debt. The focus of the session is factors bond rating agencies consider when providing a utility with a bond rating and discusses:

1. Why rating are important to utilities
2. What are the key factors rating agencies consider
3. How much debt is appropriate for your utility
4. How much cash should the utility have in reserve
5. Why debt is important to maintaining the financial stability of the utility
6. How historical financial statements are used by rating agencies
7. What financial policies bond rating agencies consider important