



Daily Spending Diary Worksheet

FDIC Money Smart Budgeting Tool

Income and Expense Worksheet

My Income

Wages \$
 Public assistance \$
 Child support/Alimony \$

 Interest/Dividends \$
 Social Security \$
 Other \$

My Expense

Fixed Expenses

Rent/Mortgage \$
 Property taxes/Insurance \$

 Trash collection \$
 Car Payments \$
 Car Insurance \$
 Other loan payments \$
 Health insurance \$
 Day care/Elder care \$

Flexible Expenses

Savings \$
 Gas/Oil \$
 Electricity \$
 Water \$
 Telephone \$
 Food \$
 Transportation/Gas \$
 Car maintenance \$
 Education \$
 Personal expenses \$
 Other \$

Total Income \$

Total Expenses \$

Remember to plan for income and expenses that do not occur on a monthly basis.

**This personal finance tip is taken from the FDIC's Money Smart curriculum.*

For more information on Money Smart, visit www.fdic.gov.