

# AT'M® Income & Expense Record

NAME \_\_\_\_\_ ACCOUNT \_\_\_\_\_

	DATE	DESCRIPTION	MONEY OUT (-)		MONEY IN (+)		BALANCE	
			\$	¢	\$	¢	\$	¢
1								
2								
3								
4								
5								
6								
7								
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34								
35								

# AT'M® Income & Expense Record

Hey, Kids! You can use this AT'M® Income & Expense Record to keep track of the money you have on-hand, or in your bank account. Here's how:

## STEP 1: Starting the record

- Start at the top of the page by writing your name and whether this is a record of your "Cash" (money you have on-hand), or a record of your "Bank Account".

NAME <u>JOSH</u>		ACCOUNT <u>CASH</u>	
DATE	DESCRIPTION	\$ MONEY OUT (-) ¢	\$ MONEY IN (+) ¢
			\$ BALANCE ¢

- In row 1, under "Date", write the date you're starting this record, and under "Description", write "Beginning Balance". Then write the amount of money you currently have on-hand, or in this account, under "Balance". This is the amount of money you're starting with, from which you will subtract (-) money you spend, and to which you'll add (+) money you make.

DATE	DESCRIPTION	\$ MONEY OUT (-) ¢	\$ MONEY IN (+) ¢	\$ BALANCE ¢
07/01/14	BEGINNING BALANCE			10 25

## STEP 2: Keeping track of money going out and coming in

- **IN:** Every time you receive money, whether gifts or earnings, or make a deposit in your bank account, write in the next empty row: the date, a description of what you were given the money for or where the money came from that you're depositing, and how much that was. Then add the amount you made to your previous row's balance, and write down the new balance in the current row.

NAME <u>JOSH</u>		ACCOUNT <u>CASH</u>		
DATE	DESCRIPTION	\$ MONEY OUT (-) ¢	\$ MONEY IN (+) ¢	
			\$ BALANCE ¢	
1 07/01/14	BEGINNING BALANCE			10 25
2 07/07/14	LAWN MOWING		20 --	30 25
3 08/11/14	WASH THE CAR		5 --	35 25
4 08/25/14	SCHOOL SUPPLIES	27 14		8 11
5				

10.25  
+ 20.00  
30.25

IN

35.25  
- 27.14  
8.11

OUT

- **OUT:** Every time you spend money on something, or make a withdrawal from your bank account, write in next empty row: the date, a description of what you bought or took the money out for, and how much that was. Then subtract the amount you spent from your previous row's balance, and write down the new balance in the current row.

