



Your free Money Map

Two pages from Steady Ledger: a cheat sheet that sorts every account into a clear safety label, and a one-page map of everything you have.

Try it in 15 minutes

1. Print the next two pages.
2. Gather your latest statements.
3. Write one line per account on the Money Map, and circle its label using the cheat sheet.
4. Add up each group. You will see, perhaps for the first time, how much is insured, how much is backed by the U.S. Treasury, and how much can go up or down.

The full Steady Ledger kit

An 11-tab spreadsheet workbook that does the adding up for you and also tracks every interest and dividend payment, goals and growth; a filled-in fictional example; a plain-language guide; and 14 printable pages. US\$27, one payment. More at <https://steady-ledger.wrenandcostudio.com>.

General education, not personal financial advice. Facts checked 2026-10-08. FDIC and NCUA rules summarized; see [fdic.gov](https://www.fdic.gov) and [ncua.gov](https://www.ncua.gov) for details.

Safety labels cheat sheet

Every account gets one label. Color, shape and words always match, in the workbook and on these pages.

● Insured deposits

Bank and credit union deposits protected by FDIC or NCUA insurance, up to the legal limit.

Can it lose value? No, up to the insurance limit.

■ U.S. Treasury-backed

Treasury bills, notes, bonds and savings bonds, backed by the U.S. government.

Can it lose value? Savings bonds, no. Bills, notes and bonds can change in price if sold before they mature.

▲ Can go up or down

Stocks, funds, bonds and money market funds. Not insured; their value can fall.

Can it lose value? Yes.

◆ Check the details

Annuities, insurance, or anything you are not sure about. Ask the provider what protects it.

Can it lose value? It depends. Ask.

Which label? Common accounts

● Insured deposits	■ U.S. Treasury-backed	▲ Can go up or down
Checking	Treasury bills	Stocks and stock funds
Savings	Treasury notes and bonds	Bonds and bond funds
Money market deposit accounts	I bonds and EE bonds	Money market funds
CDs		Mixed funds in an IRA or 401(k)
Credit union shares and certificates		

The insurance rule in one line

FDIC and NCUA insurance: **\$250,000 per depositor, per bank or credit union, per ownership category** (single, joint, retirement, trust). Joint and trust accounts are often covered for more; the FDIC's EDIE tool gives an exact estimate. Sources: [fdic.gov](https://www.fdic.gov), [ncua.gov](https://www.ncua.gov).

Not sure? Ask one question

"Is this account insured by the FDIC or NCUA, or is it an investment that can lose value?"

My Money Map

Date: _____

One line per account. Mark its safety label. Then add up each group below.

Account nickname	Where it is held	Who owns it	Balance	Label (circle one)
				● ■ ▲ ◆
				● ■ ▲ ◆
				● ■ ▲ ◆
				● ■ ▲ ◆
				● ■ ▲ ◆
				● ■ ▲ ◆
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				● ■ ▲ ◆
				● ■ ▲ ◆
				● ■ ▲ ◆

● Insured

\$

■ Treasury

\$

▲ Market

\$

◆ Check

\$

Total of all accounts

\$

Things to check

☐ Any bank over \$250,000 for one owner type? ☐ Anything maturing soon? ☐ Any label I'm unsure of?