name:	date:



Directions:

Record checks, a check card payment, an ATM transaction and a deposit in the checkbook register below. Include the date, description, and amount of each entry. Calculate the balance.

- 1. May 26: write beginning balance of \$527.96.
- 2. May 27: write check #107 to Mrs. Wilson. You pay your landlord your share of the rent payment: \$225.00.
- 3. May 28: make a check card payment to Foodland. You pay \$22.52 for groceries.
- 4. June 1: write check #108 to Bank of Illinois. You make a car payment of \$165.23.
- 5. June 2: write check #109 to Interstate Phone Service for \$62.77.
- 6. June 2: use your ATM card to withdraw \$20.00.
- 7. June 15: you deposit your paycheck for \$425.00. Write this amount in the DEPOSIT column.

СНЕСК	DATE	DESCRIPTION	TRANSACTION	DEPOSIT	BALANCE
NO.	Dill	BESCHI ITOI	AMOUNT	AMOUNT	Dillanter

name:	date:





Directions:

Use the check register you just completed to answer the questions:

1.	What was your account balance on May 30?
2.	Your favorite band just released a new CD. It costs \$21.00. Can you afford to buy the CD on June 3? What will your account balance be if you do?
3.	You find a leather jacket on sale for \$189.00. Can you afford to buy the jacket on June 169. What will your account balance be if you do?
4.	What was the amount of check #109? Who was it payable to?

name:	date:
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Directions:

Record checks, a check card payment, an ATM transaction and a deposit in the checkbook register below. Include the date, description and amount of each entry. Calculate the balance.

- 1. May 26: write beginning balance of \$527.96.
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- 3. May 28: make a check card payment to Foodland. You pay \$22.52 for groceries.
- 4. June 1: write check #108 to Bank of Illinois. You make a car payment of \$165.23.
- 5. June 2: write check #109 to Interstate Phone Service for \$62.77.
- 6. June 2: use your ATM card to withdraw \$20.00.
- 7. June 15: you deposit your paycheck for \$425.00. Write this amount in the DEPOSIT column.

CHECK NO.	DATE	DESCRIPTION	TRANSACTION AMOUNT	DEPOSIT AMOUNT	BALANCE 527.96
107	5/27	Mrs. Wilson	225.00		225.00
		rent			302.96
C.Card	5/28	Check Card - Foodland	22.52		22.52
		groceries			280.44
108	6/1	Bank of Illinois	165.23		165.23
		car payment			115.21
109	6/2	Interstate Phone Service	62.77		62.77
		phone			52.44
ATM	6/2	Cash Withdrawal	20.00		20.00
					32.44
ATM	6/15	Deposit		425.00	425.00
		paycheck			457.44

name: date:	
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Directions:

Use the check register you just completed to answer the questions:

- 1. What was your account balance on May 30?
 - * \$280.44
- 2. Your favorite band just released a new CD. It costs \$21.00. Can you afford to buy the CD on June 3? What will your account balance be if you do?
 - * Yes-\$11.44
- 3. You find a leather jacket on sale for \$189.00. Can you afford to buy the jacket on June 16? What will your account balance be if you do?
 - *Yes-\$268.44
- 4. What was the amount of check #109? Who was it payable to?
 - * \$62.77 to Interstate Phone Service

name:	date:
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create a check register

CHECK NO.	DATE	DESCRIPTION	TRANSACTION AMOUNT	DEPOSIT AMOUNT	BALANCE
140.			AMOUNT	MINOUNT	

name:	date:
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reading a bank statement



Directions:

Using the bank statement on the next page, answer the following questions:

1.	What period does this statement cover?
2.	What is the account number of this statement?
3.	How many deposits were made?
	What were the amounts?
4.	How many checks cleared?
	What was the total dollar amount of the checks that cleared?
5.	How many ATM transactions were there?
,	
6.	What was the total amount of debit card transactions?
7.	What did service charges cost?
8.	What is the new balance of the account?
9.	Did check #182 clear?
	What was the amount?
10	D: 1 1 1 4405 1 2
IU.	Did check #185 clear?

name:	date:	



reading a bank statement

Your First Bank STATEMENT FOR

Jane Doe 4 Primrose Lane Anytown, USA

THIS STATEMENT COVERS

12/20/99 through 1/18/00

CHECKING ACCOUNT 0471-678 Previous Statement Balance On 12/19/99 Total of 3 Deposits For

Total of 10 Withdrawals For
Total Service Charges

3.50 -883.97 +

612.04

1,980.68 +

1,705.25 -

New Balance

CHECKS AND	CHECK	DATE PAID	AMOUNT	CHECK	DATE PAID	AMOUNT
OTHER DEBITS	181	12/24	15.00	184	12/17	1232.27
	182	1/04	17.00	* 186	12/31	54.47
	183	12/26	217.54	187	1/03	53.97
	Monthly Maintenance Charge				1/18	3.50
	Withdraw	val #00281 at	ATM #423A		12/24	40.00
	Withdrawal #02628 at ATM #423A					20.00
	Withdrawal #08744 at ATM #430E					20.00
	Withdraw	val #02456 Cl	neck Card		1/16	35.00

DEPOSITS AND		DATE POSTED	AMOUNT
OTHER CREDITS	Transfer from 4039-557 at ATM #423C	12/27	1200.00
	Customer Deposit at ATM#423A on 1/12	1/14	521.78
	Direct Deposit from #05323 on 1/17	1/18	258.90

ATM 423A: 2500 Centre Plaza, Anytown, USA LOCATIONS 423C: 2500 Centre Plaza, Anytown, USA USED 430E: 945 Hamilton Ave., Big City, USA

THANK YOU FOR BANKING WITH Your First Bank

name:	date:
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reading a bank statement



Directions:

Using the bank statement on the next page, answer the following questions:

- 1. What period does this statement cover? *12/20/99 1/18/00
- 2. What is the account number of this statement? * 0471-678
- 3. How many deposits were made? * Three
 What were the amounts? * \$1200, \$521.78, \$258.90
- 4. How many checks cleared? * Six

 What was the total dollar amount of the checks that cleared? * \$1590.25
- 5. How many ATM transactions were there? * Three
- 6. What was the total amount of debit card transactions? * \$35.00
- 7. What did service charges cost? * \$3.50
- 8. What is the new balance of the account? * \$883.97
- 9. Did check #182 clear? * Yes
 What was the amount? * \$17.00
- 10. Did check #185 clear? * No



reconciling an account

Directions:

Use the bank statement, the check register, and the reconciliation worksheet on the following page to balance this checkbook.

		DESCRIPTION	TRANSAC	TRANSACTION		DEPOSIT		BALANCE	
NO.			AMOUN	NT	AMOU	NΤ	366	97	
161	6/4	Sound Out	216	30			216	30	
		new tape deck					150	67	
ATM	6/18	withdrawal	35	00			35	00	
		spending money					115	67	
ChkCrd	6/18	Check Card	55	00			55	00	
		Foodland Groceries					60	67	
ATM	6/23	deposit			1200	00	1200	00	
		transfer from savings					1260	67	
162	6/24	Racy's	82	87			82	87	
		new clothes					1177	80	
ATM	6/25	withdrawal	20	00			20	00	
		movie and pizza					1157	80	
163	6/26	Woodland Apt's.	1000	00			1000	00	
		rent for everyone					157	80	
ChkCrd	6/26	E-Z Shoppe	54	11			54	11	
		groceries					103	69	
164	7/5	CD Place	26	31			26	31	
		acct. #7M3406					77	38	
165	7/14	Lucasfilm, Ltd.	10	00		\Box	10	00	
		"Monkey Island" T-shirt				\Box	67	38	
ATM	7/19	deposit			253	17	253	17	
		pay check				\Box	320	55	
					+				

namo: auto:	name:	date:	
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reconciling an account

ITEMS OUTSTANDING					
NUMBER	AMOUNT				
TOTAL					

Enter the New Balance shown on your statement		\$
Add any deposits or transfers listed in your register that are not		\$ \$
shown on your statement Total	+	\$
Subtract your total outstanding		\$
checks and withdrawals Calculate the ending balance This amount should be the same as the current balance	-	\$
in your check register		\$

Use the reconciliation worksheet above to answer the following questions:

- 1. What is the new balance shown on the statement?
- Not all deposits listed in the check register are shown on the statement.
 How much was the deposit that did not show up in the statement?
- 3. Add the new balance and any deposit not shown on the statement.

 What is the total?
- 4. What is the total amount of outstanding checks and withdrawals? _____
- 5. What is the ending balance?

name:	date:
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reconciling an account

ITEMS OUTSTANDING					
NUMBER	AMOUNT				
TOTAL					

Enter the New Balance shown on your statement		\$ 103.69
Add any deposits or transfers listed in your register that are not shown on your statement		\$ 253.17 \$ \$
Total	+	\$ 253.17
Calculate the subtotal		\$ 356.86
Subtract		
your total outstanding checks and withdrawals	-	\$ 36.31

Use the reconciliation worksheet above to answer the following questions:

- 1. What is the new balance shown on the statement? * \$103.69
- 2. Not all deposits listed in the check register are shown on the statement.

 How much was the deposit that did not show up in the statement? * \$253.17
- 3. Add the new balance and any deposit not shown on the statement. What is the total? * \$356.86
- 4. What is the total amount of outstanding checks and withdrawals? * \$36.31
- 5. What is the ending balance? * \$320.55