

Keeping Track of Your Checks

Your bank will give you a check register with your checks.

Use the register to keep track of the checks you write.

Use it to keep track of the deposits you make.

Use it to keep track of how much money is in your account.

Debits: When you write a check, record it in your check register. Write the amount under the payment, or debit, column. Subtract this amount from your balance. If you pay a fee per check, remember to subtract that, too.

Credits: When you make a deposit, record it in your check register.
(+) Write the amount under the deposit, or credit, column.
Add this amount to your balance.

Check Register

Your Turn to Practice

Write in these transactions on the check register. You pay 25¢ for each check.

1. On June 20 you make a deposit of \$324.00.
2. On June 21 you write a check to The Gas Company for \$34.02.
3. On June 28 you buy a video from Sam's Videos for \$20.43.

What is your balance now? _____

Bank Statement

Date	Description	Debits	Credits	Balance
1/03/2006	Starting Balance			1,000.00
5/1/06	Check 101: Grocery Store	45.21		
5/1/06	Transfer		100.00	
5/8/06	Check 106: ABC Hardware	100.00		
5/14/06	Salary		670.00	
5/15/06	Check 105: HomeTown Grocery	75.00		
5/24/06	Transfer		500.00	
5/25/06	ATM	100.00		
5/28/06	Check 102: Light Company	78.00		
5/28/06	Check 103: Phone Company	45.00		
5/28/06	Check 104: Apartment 4 Rent	350.00		
5/29/06	Best Internet	20.00		
5/30/06	Service Charge	5.00		
	Ending Balance			

Check register

	date	description	debit	credit	New Balance
					1,000.00
101	4/25/06	Groceries	45.21		
	5/1/16	Transfer cash		100.00	
102	5/2/06	Electric Co	78.00		
103	5/2/06	Phone co.	45.00		
104	5/2/06	Rent	350.00		
105	5/2/06	Groceries	75.00		
	5/3/06	Paycheck		670.00	
106	5/5/06	ABC hardware	100.00		
107	5/15/06	Dinner	48.24		
108	5/20/06	Auto Repair	284.26		
	5/24/06	Transfer		500.00	
	5/25/06	ATM	100.00		
	5/26/06	Computer Rebate		100.00	
debit	5/29/06	Best internet	20.00		
ATM	5/30	/ Cash		80.00	
		BIRTHDAY			
	5/30	Service Charge	5.00		

Ending Balance shown on statement _____

Plus Deposits NOT shown on this statement _____

Sub Total _____

Less Outstanding checks _____

Adjusted Ending Balance _____