

CHAPTER 7 ACTIVITY

How to Write a Check

OBJECTIVE

The purpose of this activity is for students to demonstrate skill in writing checks and recording them in a checkbook register.

Review the information on the student activity sheet. Be sure to explain the numbers on the bottom of the check (routing, account, check number).

Review the information about the check register.

Give students information on three checks they need to fill out and record. Provide them with the check amount, date and who the check is being paid to.

Students need to use this information to write checks and fill out the checkbook register.

Name _____

Date _____

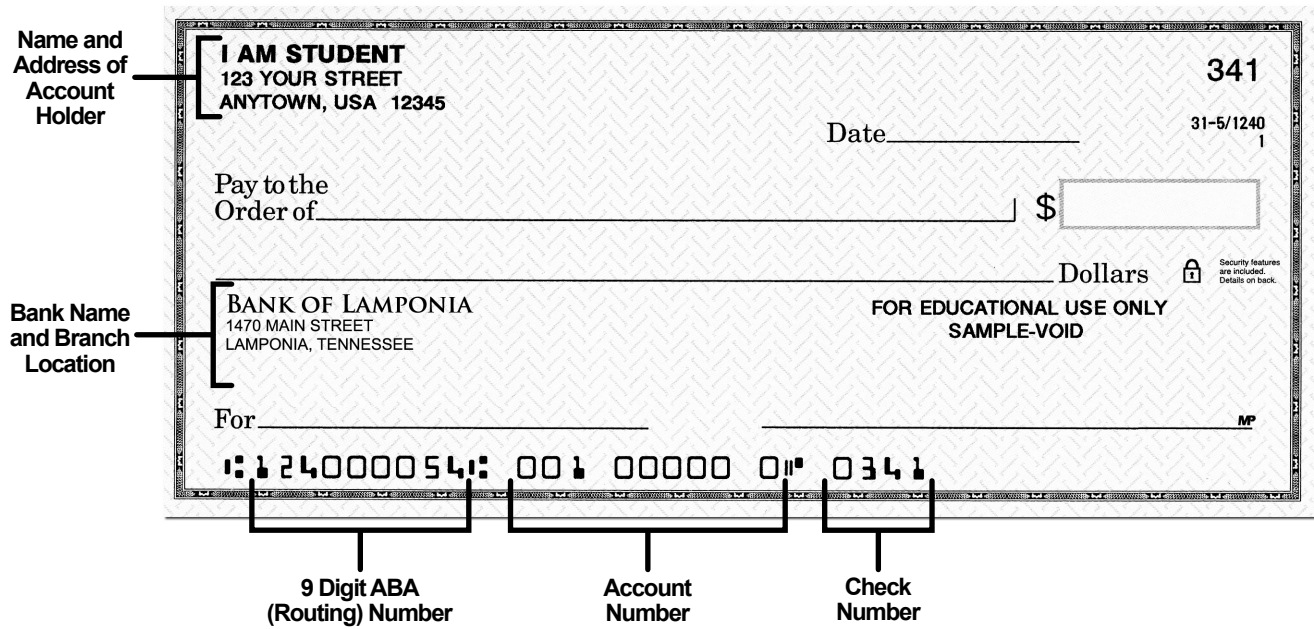
CHAPTER 7 ACTIVITY

HOW TO WRITE A CHECK

Part One

Staying in line with your budget is nearly impossible without tracking your spending. If a check is returned to you because you do not have enough money in your checking account, you will be faced with the cost of a bounced check, called a nonsufficient funds fee, not to mention the hassle and embarrassment of having to resend the check. Take a look at the check below and discuss the following steps to properly fill out a check. Then use the blank checks provided to practice writing a check.

- › Date: *Month, Day and Year*
- › Pay to the order of: *This is the person or business you are writing the check to.*
- › Dollar Box: *This is the numerical amount of the check you are writing.*
- › Dollars Line: *The written out amount of the check. For example: \$108.34 would be written as: One Hundred Eight and 34/100s*
- › For: *What the check is being written for, such as account numbers, cable bill, electric bill, groceries, etc. (This is optional.)*
- › Signature




I AM STUDENT
123 YOUR STREET
ANYTOWN, USA 12345

341

Date _____ 31-5/1240
1

Pay to the
Order of _____ \$

Dollars  Security features
are included.
Details on back.

BANK OF LAMPONIA
1470 MAIN STREET
LAMPONIA, TENNESSEE

**FOR EDUCATIONAL USE ONLY
SAMPLE-VOID**

For _____ MP


⑆ 24000054⑆ 00 1 00000 0⑈ 0341

I AM STUDENT
123 YOUR STREET
ANYTOWN, USA 12345

341

Date _____ 31-5/1240
1

Pay to the
Order of _____ \$

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Part Two

Filling out the checkbook register is as important as filling out a check. The consequences for not filling out your checkbook register properly can be devastating financially. If filling out your checkbook register is something you forget to do on a regular basis, you may want to look into carbon copy checks. This will help you maintain your checkbook register without having to make a note of it each time you write a check. All checkbooks come with directions on how to fill out your checkbook register properly.

| CHECK NUMBER | DATE | DESCRIPTION OF TRANSACTION | PAYMENT/DEBIT (-) | ✓ | FEE (-) | DEPOSIT/CREDIT (+) | BALANCE | |
|--------------|-------|----------------------------|-------------------|---|---------|--------------------|---------|----|
| | | | | | | | 100 | 00 |
| | 07/8 | Deposit | | | | 500 00 | 600 | 00 |
| 5678 | 07/9 | Papa John's | 15 00 | | | | 585 | 00 |
| *ATM | 07/10 | Withdrawal | 20 00 | ✗ | 2.00 | | 563 | 00 |
| Debit | 07/13 | Auto Insurance | 79 00 | | | | 484 | 00 |
| 5679 | 07/14 | Cable Bill | 75 00 | | | | 409 | 00 |
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*If you use an out-of-network ATM, you may be charged a fee by the bank that owns the ATM. Your bank may also charge a fee for that transaction since you did not use their ATM.