


Check Writing

All About Checks


Check Writing


- Checks include the following information:

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891
	_____ 20 _____
PAY TO THE ORDER OF _____	\$ _____
	_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA	
MEMO _____	_____
:053962407 9944444433 203	

Check Writing


- **DATE:** Include the month, day and year you are writing the check.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891	20
PAY TO THE ORDER OF _____	\$ _____	
		DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO _____		
:053962407 9944444433 203		




Check Writing

- PAYEE: Write the name of the person or business on the line, *“Pay to the order of.”*

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891	_____ 20 _____
PAY TO THE ORDER OF _____	\$ _____	_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO _____	_____	_____
:053962407 9944444433 203		


Check Writing

- **AMOUNT IN NUMBERS:** Write the amount of the check in numbers.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891
PAY TO THE ORDER OF _____	_____ 20 _____ \$ _____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA	
MEMO _____	_____
:053962407 9944444433 203	


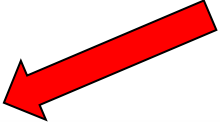
Check Writing

- **AMOUNT IN WORDS:** Write the amount of the check in words.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891
	_____ 20 _____
PAY TO THE ORDER OF	\$ _____
	_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA	
MEMO _____	_____
:053962407 9944444433 203	


Check Writing

- **SIGNATURE:** Sign all checks the way you sign the signature card.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891	_____ 20 _____
PAY TO THE ORDER OF _____	\$ _____	_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO _____		
:053962407 994444433 203		


Check Writing

- MEMO: Use the memo area to note the reason for the check.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891
	_____ 20 _____
PAY TO THE ORDER OF _____	\$ _____
	_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA	
MEMO _____	_____
:053962407 994444433 203	


Check Writing

- **ROUTING NUMBERS:** The nine-digit string of numbers used to identify your bank to process the transaction

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891
	_____ 20 _____
PAY TO THE ORDER OF _____	\$ _____
	_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA	
MEMO _____	_____
: 053962407 8944444433 203	


Check Writing

- **ACCOUNT NUMBER:** The number used to identify your unique account within the bank.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891
	_____ 20 _____
PAY TO THE ORDER OF _____	\$ _____
	_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA	
MEMO _____	_____
: 053962407 9944444433 203	


Check Writing

- **CHECK NUMBER:** The number used to identify a specific check within the sequence of the register. It usually includes 3 or 4 digits.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891
	_____ 20 _____
PAY TO THE ORDER OF _____	\$ _____
	_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA	
MEMO _____	_____
:053962407 9944444433	203

Check Writing

- **TRANSIT NUMBER:** Used to list checks for deposit.


JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891	_____ 20 _____
PAY TO THE ORDER OF _____	\$ _____	_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO _____	_____	
:053962407 9944444433 203		

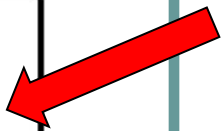
Check Writing

How to Write Checks: You should fill out the following 6 items.

Check Writing


- **DATE:** Include the month, day and year you are writing the check.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891
	09/15 20 06
PAY TO THE ORDER OF _____	\$ _____
	_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA	
MEMO _____	_____
:053962407 9944444433 203	




Check Writing

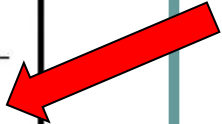
- PAYEE: Write the name of the person or business on the line, *“Pay to the order of.”*

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891	09/15 20 06
PAY TO THE ORDER OF	<u>Athletic Shoe Company</u>	\$ _____
		_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO _____	_____	
:053962407 9944444433 203		

Check Writing


- **AMOUNT IN NUMBERS:** Write the amount of the check in numbers.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891	09/15 20 06
PAY TO THE ORDER OF	Athletic Shoe Company	\$ 55.63
		DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO		
:053962407 9944444433 203		




Check Writing

- **AMOUNT IN WORDS:** Write the amount in words. Start at the left, write any cents as a fraction, and draw a line in the extra space.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891 09/15 20 06
PAY TO THE ORDER OF Athletic Shoe Company	\$ 55.63
Fifty-Five and 63/100 ----- DOLLARS	
 YOUR BANK 123 MAIN STREET ANYTOWN, USA	
MEMO _____	
:053962407 9944444433 203	


Check Writing

- **SIGNATURE:** Sign all checks the way you sign the signature card.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891	09/15 20 06
PAY TO THE ORDER OF	Athletic Shoe Company	\$ 55.63
Fifty-Five and 63/100 -----		DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO _____	<i>George Washington Doe</i>	
:053962407 9944444433 203		

Check Writing

- MEMO: Use the memo area to note the reason for the check.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891 09/15 20 06
PAY TO THE ORDER OF Athletic Shoe Company	\$ 55.63
Fifty-Five and 63/100 -----	DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA	
MEMO Running Shoes	<i>George Washington Doe</i>
:053962407 9944444433 203	

Check Writing

- Check Register: Don't forget to balance your checkbook by filling out the check register.

Number	Date	Description of Transaction	Payment Debit	Deposit Credit	Balance
	1-Jul	Beginning Balance			\$500.00
6801	1-Jul	Athletic Shoe Company	\$55.63		\$444.37
	4-Jul	Deposit		\$285.00	\$729.37

Check Writing

12 Rules About Checking

12 Rules About Checking

- 1) Only write checks when you have enough money in your account.
- 2) Write checks legibly.
- 3) Write the check amount as far to the left as possible.
- 4) Always use a **pen** to write checks.

12 Rules About Checking

- 5) Don't erase mistakes on a check.
- 6) Don't sign blank checks.
- 7) Use restrictive endorsements.
- 8) Print the right date on a check.

12 Rules About Checking

- 9) Always keep checks in a safe place.
- 10) Destroy voided or unused checks and deposit slips.
- 11) Record every transaction in the checkbook register.
- 12) Keep a running balance in the checkbook register.

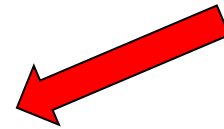
Check Writing

How to Cash a Check

How to Cash a Check

- **BLANK ENDORSEMENT:** Sign your name the same way it is written on the front of the check.

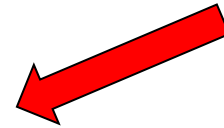
ENDORSE HERE <i>George W. Doe</i>



How to Cash a Check

- **SPECIAL ENDORSEMENT:** Do this when you want to give someone else the money. Write “pay to the order of” and that person’s name. Then sign it. Now that person is the only one that can cash the check.

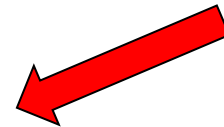
ENDORSE HERE
<i>Pay to the order of</i>
<i>William J. Doe</i>
<i>George W. Doe</i>



How to Cash a Check

- **RESTRICTIVE:** When you want your check to be very safe, like when you send it by mail to your bank, use this type of endorsement. Then , it can only be deposited into your account.

ENDORSE HERE
<i>For Deposit Only</i>
<i>George W. Doe</i>



Check Writing

The End