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## ABSTRACT

This curriculum on money management skills for deaf adolescent and young adult students is presented on nine video CD-ROMs as well as in a print version. The curriculum was developed following a survey of the needs of school and rehabilitation programs. It was also piloted and subsequently revised. Each teaching segment is presented in sign language by a deaf instructor. If appropriate, visual aids are also used. At the end of the segment, the teacher signs a question that probes student learning of the new information and the question appears on the screen with multiple response options. Student response results in either positive feedback and continuation to the next segment or a review of the relevant information and a repeat of the question. Each CD contains six or seven lessons relating to a particular topic. Each lesson includes an introduction, the body of the lesson, and a generalization exercise. The print workbook covers the same material and also includes a glossary, an answer key, and additional information. The nine CDS cover: (1) reading money amounts, (2) writing money amounts, (3) recognizing and reading bills, (4) the bank, (5) bank deposits, (6) bank withdrawals, (7) the deposit slip, (8) recording deposits in the check register, and (9) check writing. (DB)

# MILE CURRICULUM

GRANT NUMBER: H180T40138

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## Development of The MILE Curriculum

Prior to the development of the MILE curriculum, a survey was conducted of school and rehabilitation programs teaching money management skills to deaf adolescents and young adults to determine needs and preferences to be considered in the development of the curriculum. The response rate was 64% (315/495). Respondents had been working with deaf students an average of 15 years, 13% were deaf or hard of hearing, and 65% were teachers or otherwise directly involved in the education of the students.

Concerning presentation, 90% preferred lessons that were from 30 minutes to one hour; 88% preferred that student progress be monitored by *both* teacher and computer; and 66% preferred 3 or fewer lessons per week. However, preferences were split almost 50/50 for the number of students to be involved at a time. Forty-five percent preferred 1 or 2; 53% preferred small groups (3 to 6). Respondents were also asked for comments and suggestions. The most common characteristics requested included: 1) make the materials realistic, 2) provide adequate practice and repetition, 3) keep the reading level accessible to students with limited English skills, but include and teach the necessary banking vocabulary, and 4) include a printed copy of the materials presented on the CDS.

The development of this curriculum followed these stages: 1) identification of content, 2) task analysis, 3) behavioral objectives, 4) script development, 5) filming, 6) CD-ROM production, 7) pilot testing and preliminary evaluations. During the literature review in the initial stages of the project, a task analysis from a previously developed and field-tested project, was identified which closely related to the skills we had targeted. This task analysis was reviewed, skills supporting the goal of check writing were selected, and the resulting list was updated, and revised with culturally relevant information as necessary. Behavioral objectives were driven by the resulting task analysis, and the script was developed to accomplish the behavioral objectives. Throughout the filming, consideration focused on the language needs of the targeted student population. Lessons from the curriculum were piloted with students from local schools, and revisions were made based on information gained both from test scores and a qualitative evaluation of the student's responses to the curriculum. In addition, the curriculum was thoroughly critiqued by 3 teachers of students in

the target population for written language presentation, sign language presentation, and instructional design. This feedback was incorporated into the final design of the present version of the MILE curriculum.

The resulting curriculum is contained in 9 CDs: 1) Reading Money Amounts, 2) Writing Money Amounts, 3) How to Recognize and Read Bills, 4) The Bank, 5) Bank Vocabulary: Deposit, 6) Bank Vocabulary: Withdrawal, 7) The Deposit Slip, 8) Recording Deposits in the Check Register, and 9) Check Writing. Each CD topic is broken down into six to seven lessons. (Sample materials in Appendices E-I are based on Lesson 7: The Deposit Slip.)

Lessons progress in the following manner. An initial 'Study Plan' screen appears presenting a list of lessons on the CD. The student can choose the first one and move sequentially through the lessons without returning to this introductory screen, choose to begin at any point along the way, or even select only a few *specific* lessons to view. Any lessons that became long (e.g. teaching how to fill out all six parts of a check) were broken into sublessons that could also be accessed through a Study Plan sub-menu. The reality of educational settings requires this kind of flexibility in a CD-ROM curriculum. A student may not be at the end of a lesson when class ends; thus multiple entry points into the curriculum combined with short lessons allow students to pick up where they left off, rather than forcing them to repeat information they have already covered. This has the added advantage of allowing higher achieving students to skip modules they have already mastered. Additionally, titles appear across the top of each segment identifying the current lesson so that students and teachers can easily identify the student's location in the lesson at any time.

Each teaching segment is presented in sign language by a deaf instructor. If appropriate, visual aids are also used (e.g., deposit slips, check registers, checks). At the end of the segment, the teacher signs a question probing the information that was just taught. The question then appears on a screen with multiple response options. The student must respond by clicking on the appropriate response. A correct response will move the student to positive feedback and continue to the next segment, an incorrect response will give the student "sorry, wrong answer" feedback, review of the relevant information, and then repeat the question screen. The information may be reviewed as often as necessary. Each CD contains several lessons relating to a particular topic,

including an introduction to the lesson, a quick review of the information taught on that CD, and a generalization exercise called 'On Your Own.' At the end of each lesson, students have the option of reviewing the entire lesson, continuing to the next lesson, going back to the initial study plan screen to choose another lesson out of sequence, or exiting the program. (A simple keystroke will also allow the viewer to exit the program at any time.)

A workbook was developed that closely follows the lessons presented on the CDS. It not only contains each of the teaching segments presented on the video along with the instructional probes from the video, it also includes a glossary, the generalization exercises for 'On Your Own,' and an answer key. In addition, 'bonus' information not included on the CDS is provided. For example, the CD teaches how to write a check for 'cash' The workbook includes other ways to get cash, such as using an automated teller, and writing a check to a store for an amount over the purchase. The bonus information can be used by teachers to engage the students in discussions to reinforce information they have just learned and to help the students relate the information to their own experiences.

As can be seen from the above discussion, the MILE Curriculum was developed with the needs of the deaf learner in mind, including the requirements of sound instructional design, media strengths and capabilities, and cultural and linguistic awareness.

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The MILE  
Project

# The MILE Project: Money Management Skills

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## Lessons:

1. Reading Money Amounts
2. Writing Money Amounts
3. How to Recognize and Read Bills

## Cumulative Review Lessons 1-3

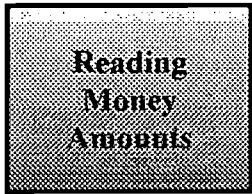
4. The Bank
5. What is a Deposit?
6. What is a Withdrawal?

## Cumulative Review Lessons 4-6

7. The Deposit Slip
8. Recording Deposits in the Check Register
9. Check Writing

## Cumulative Review Lessons 7-9

## Vocabulary



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# 1. Reading Money Amounts

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## Lessons on CD:

Pretest	
1. Where Money Amounts are Written	1
2. Dollars, Cents, & the Decimal Point	3
3. Reading Money Amounts	6
4. Reading Money Amounts on Forms	9
5. Quick Review	16
6. On Your Own	17
Answer Key	18

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## Vocabulary from this Lesson:

Account	Decimal point
Bank statements	Dollar amounts
Bills	Forms
Cent amounts	Fraction
Checks	Money amounts

# Pretest 1

## Reading Money Amounts

*Pass*      *Review*

### 1. Where Money Amounts are Written

List 5 things that money amounts are written on.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

### 2. Dollars, Cents, and the Decimal Point

There are two money amounts below. Write the dollar amount. How many dollars are there?

\$15.09 \_\_\_\_\_      \$20.00 \_\_\_\_\_

There are two money amounts below. Write down the cent amount. How many cents are there?

\$170.25 \_\_\_\_\_      \$3.60 \_\_\_\_\_

Money amounts have decimal points. Why?

\_\_\_\_\_

\_\_\_\_\_

You want to write a check for \$5.64. When you write \$5.64 in words on a check, how do you write the cent amount?

Circle the one you write.

decimal point  
.64

fraction  
64/100



Pass      Review

### 3. Reading Money Amounts


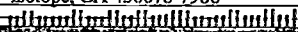
Sign these money amounts to your teacher.

- ▶ \$3.00
- ▶ \$44.01
- ▶ \$105.25
- ▶ five and 00/100 dollars
- ▶ twenty and 07/100 dollars
- ▶ three hundred ten and 70/100 dollars

### 4. Reading Money Amounts on Forms

See two forms with money amounts below. Sign these two money amounts to your teacher.

Fold, then Detach and Return this portion with Your Payment.

 <small>1500 E. Rockford Blvd. Isotope, CA 450078-7986</small>	<b>Due Upon Receipt</b> <b>\$53.22</b>
Customer-Number: <b>123567887</b>	AMOUNT ENCLOSED \$
Jan Brady 17 Parkway Ave, Oxford, CA 45673	Phono 1500 E. Rockford Blvd Isotope, CA 450078-7986 

JAN BRADY	4-85	986	00-5678/9876
1211 Elm Street Fairville, Illinois 34572		_____ 19 _____	
PAY TO THE ORDER OF		\$ <b>15.30</b>	
<b>Fifteen and 30/100</b>		DOLLARS	
<i>American First National</i> <small>Member FDIC</small>			
Memo _____			
⑆987605678 ⑆005865421 ⑆ 0986			
<small>© 1986 WQH PRINTING CO.</small>			<b>SAMPLE, VOID</b>

**1.1**

**Where Money Amounts are Written**

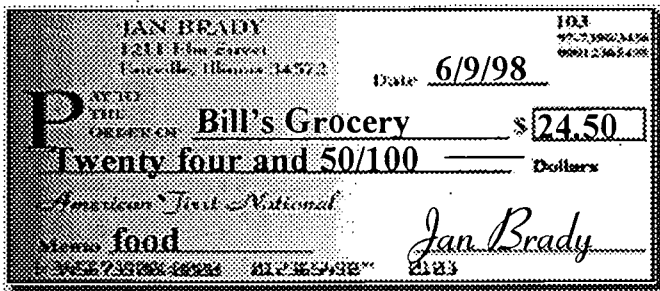
**NOTES:**

**1. Where Money Amounts are Written**

- ▶ You will learn how to read dollar and cent amounts that are written in numbers.
- ▶ You will see many things that have amounts of money written on them.

Dollar and cent amounts can be written in numbers or in words. In this lesson, you will learn how to read dollar and cent amounts that are written in numbers. When you handle your money, you will see many things that have money amounts written on them.

For example, checks, like this one:



Another example, bank statements, like this one:

<b>FruitFilled Bank</b> Frederick Cougar 75 Kelly Lane Dead Horse Junction, VT 98345		666 Devils Rd. P.O. Box 665 • Hades, CL 87654 Statement Date: From 05/01/96 to 05/31/96	
2008 Premium Checking			
Date	Description	Amount	Balance
6/6/98	Deposit	\$450.00	\$450.00
6/12/98	Withdrawal	\$120.00	\$330.00
6/30/98	Withdrawal	\$85.00	\$245.00

**1.1**

**Where Money Amounts are Written**

**NOTES:**

Another example, monthly bills, like this one:

UTILITY SERVICES		ENERGY USAGE			SEWER USAGE		
DA	YS	KWH	AVG.	DAYS	PG.	AVG.	
THIS YEAR	35	294	8	36	4	.4	
LAST YEAR	32	246	7	38	6	.7	

SERVICE ADDRESS		Jan Brady 17 Parkway Ave, Oxford, CA 45673	
DATE OF BILL	4/28/97	ACCOUNT NUMBER	2345-9087

TOTAL CURRENT CHARGES		
PREVIOUS BALANCE DUE		67.67
PAYMENTS		67.67
ADJUSTMENTS		.00
LATE CHARGES		.00
MIN. PAYMENT		20.00
<b>TOTAL</b>	<b>154.97</b>	

**THANK YOU**

Each of these have money amounts written in numbers. You need to know how to read money amounts the right way.

**Circle the form that has a money amount.**

**August**

S	M	T	W	TH	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

City Utilities 87E 234N Anywhere, USA	<input type="checkbox"/>
Your Name 1145 Ash Street Your Town, USA	

Jan 1, 1977

Dear Aunt Sally,  
Thank you for the birthday card. I am glad you gave me money to spend. I bought a sweater that I wanted. Come see us soon. We are going on vacation in July. It will be fun. I miss you.

Love,  
Katie

**SAM'S SPORT SHOP**  
778 N. 309 W.  
Racetown, IL 84333

Racing Bike	\$700.00
Rock Shocks	\$100.00
Tune-up	\$40.00
Tool Kit	\$10.00
Pump	\$6.00
Tax	\$4.88
<b>TOTAL</b>	<b>\$860.88</b>

## 2. Dollars, Cents, & the Decimal Point

- ▶ There are three basic parts of money amounts written in numbers.

There are three basic parts of money amounts written in numbers.

1. **dollar amounts**
2. **cent amounts**
3. **the decimal point**

### Dollar Amounts

Here are three different money amounts written in numbers:

1. \$3.05
2. \$45.25
3. \$105.99

You know they are money amounts, because each has a dollar sign (\$) written next to it. When you read money amounts, the dollars are *always* on the left side of decimal point.

Only look at the dollars. In \$3.05, \$3 is read “three dollars.” \$45 is read “forty five dollars.” \$105 is read “one hundred five dollars.” See the *zero* in \$105. You only *read* the places that have numbers other than zero. This amount is read as “one hundred five dollars,” *not* “one hundred zero five dollars.”

**1.2****Dollars, Cents,  
& the Decimal Point**

NOTES:

Money amounts have dollar signs. Don't forget to read "dollars," too.

Circle the DOLLAR amount.

JAN BRADY  
1331 Elm Street  
Fairville, Illinois 34572

103  
977.900.3456  
080812.8054988

Date \_\_\_\_\_

PAY TO THE ORDER OF \$45.35

Dollars

American First National

Number \_\_\_\_\_

⑆ 3057 9000 0808 812 8056 988 ⑆ 0123

**Cent Amounts**

When you read money amounts, the cents are *always* on the *right* side of the decimal point (.).

Only look at the cent amount. In the first example, \$3.05, the cent amount .05 is read "five cents." The second cent amount .25 is read "twenty five cents." The third cent amount .99 is read "ninety nine cents."

- ✓ Jane had 50 cents. Her brother gave her 50 cents too. Now she has 100 cents. Should Jane write it .100? No! She would write \$1.00. There will only be **two** numbers after the decimal point if the numbers are money! The numbers must be between 00 and 99.

# 1.2

## Dollars, Cents, & the Decimal Point

NOTES:

Circle the CENT amount.

UTILITY SERVICES		ENERGY USAGE			SEWER USAGE		
	DAYS	KWH	AVG.	DAYS	PG.	AVG.	
THIS YEAR	35	294	8	36	4	.4	
LAST YEAR	32	246	7	38	6	.7	

SERVICE ADDRESS	Jan Brady 17 Parkway Ave, Oxford, CA 45673
DATE OF BILL	4/28/97
ACCOUNT NUMBER	2345-9087

TOTAL CURRENT CHARGES	
PREVIOUS BALANCE DUE	67.67
PAYMENTS	67.67
ADJUSTMENTS	.00
LATE CHARGES	.00
MIN. PAYMENT	20.00
<b>TOTAL</b>	<b>154.97</b>

THANK YOU


### The Decimal Point

The decimal point is a period (.). It separates the dollars and cents. Look at these examples again:

1. \$3.05
2. \$45.25
3. \$105.99

The decimal point shows which is a dollar amount and which is a cent amount. The dollars are always on the *left* side of the decimal point. The cents are always on the *right* side of the decimal point.

Circle the DECIMAL POINTS.

		666 Devils Rd. P.O. Box 665 • Hades, CL 87654	
Frederick Cougar 75 Kelly Lane Dead Horse Junction, VT 98345		Statement Date: From 05/01/96      10 05/31/96	
Date	Description	Amount	Balance
6/6/98	Deposit	\$450.00	\$450.00
6/12/98	Withdrawal	\$120.00	\$330.00
6/30/98	Withdrawal	\$85.00	\$245.00

### 3. Reading Money Amounts

- ▶ Money amounts can be read in words.
- ▶ Some money amounts have cents. Some money amounts do *not* have cents.

#### Money Amounts with Cents

Here are three examples of money amounts in numbers *and* how to read them in words:

1. **\$4.50** is read as “four dollars and fifty cents.” The dollars (in front of the decimal point) are read first. The decimal point is read as “and.” The cents (after the decimal point) are read last.

2. **\$70.67** is read as “seventy dollars and sixty seven cents.” The dollars are read first. The decimal point is read as “and.” The cents are read last.

3. **\$210.33** is read as “two hundred ten dollars and thirty three cents.” The dollars are read first. The decimal point is read as “and.” The cents are read last.

✓ Suppose you **sign** the numbers. You *can* sign the *dollars* that are zero. For example, \$505.10 can be *signed* as “five hundred *zero* five dollars and ten cents” *or* “five hundred five dollars and ten cents.” Both ways are right when you are signing. **But** when you are read or write numbers in words, you *cannot* read the dollars that are zero. \$505.10 can *only* be **read** “five hundred five dollars and ten cents.”

**1.3****Reading  
Money Amounts**

NOTES:

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**Practice signing these money amounts:**

\$50.10	\$55.55
\$500.10	\$75.55
\$540.10	\$75.05
\$505.10	\$75.50
\$55.10	\$7.50

---

**Money Amounts with No Cents**

If there are no cents, what do you do? You just read the dollars. Here are three amounts with no cents:

1. \$50.00
2. \$500.00
3. \$540.00

The first example \$50.00 is read "fifty dollars." The second example \$500.00 is read "five hundred dollars." The third example \$540.00 is read "five hundred forty dollars." You do not need to say "and no cents." You only have to read the dollar amount.

---

**If the money amount has "00" for cents, how do you sign it?**

- a. sign "no cents"
  - b. sign only the dollars
  - c. sign only the cents
  - d. sign "0 0 cents"
-



**1.3**

**Reading  
Money Amounts**

NOTES:

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**Practice signing these money amounts:**

<b>\$50.00</b>	<b>\$55.00</b>
<b>\$500.00</b>	<b>\$75.00</b>
<b>\$505.00</b>	<b>\$7.00</b>

---

**1.4**

**Reading Money Amounts on Forms**

**NOTES:**

**4. Reading Money Amounts on Forms**

- ▶ When you are reading money amounts on bills, bank statements, and checks, you read money amounts in words to yourself.

**Bills**

Below is an electric bill. The amount you have to pay, \$53.22, is written here:

UTILITY SERVICES		ENERGY USAGE			SEWER USAGE		
DAYS	KWH	AVG.	DAYS	PG.	AVG.		
THIS YEAR	35	294	8	36	4	.4	
LAST YEAR	32	246	7	38	6	.7	
SERVICE ADDRESS		Jan Brady 17 Parkway Ave, Oxford, CA 45673					
DATE OF BILL	4/28/97	ACCOUNT NUMBER	2345-9087				

TOTAL CURRENT CHARGES	53.22
PREVIOUS BALANCE DUE	67.67
PAYMENTS	67.67
ADJUSTMENTS	.00
LATE CHARGES	.00
MIN. PAYMENT	20.00
<b>Total</b>	<b>\$53.22</b>

THANK YOU

This amount is read “fifty three dollars and twenty two cents.”

**MONTHLY BILLING STATEMENT**

P.O. BOX 6675  
WILLMINGTON, NC 14566

**BMP Bank**

DATE OF TRANSACTION	REFERENCE NUMBER	DESCRIPTION	AMOUNT
04/14	SD4543366	SEARS - FLANNEL SHIRT	\$25.95
04/19	76558414485	PHILLIPS - STEREO	\$225.99
<b>Total</b>			<b>745.87</b>

Address Change?  Check Box. Print New Address And Telephone Number On Back Of Statement

425586 5381 5566 49687 000212000 00469857

This bill is for \$745.87. This amount is read “seven hundred forty five dollars and eighty seven cents.”

# 1.4

## Reading Money Amounts on Forms


NOTES:

PAYMENT 23	ACCOUNT NUMBER OT4456788-00	BILLING DATE 08/30/95	DUE DATE 07/15/95	Amount Due <b>\$93.21</b>
PLEASE MAKE CHECK PAYABLE TO: HUNTER BOB'S AUTOMOTIVE CHOP SHOP P.O. BOX 668 WELLSVILLE, OR 97858		DESCRIPTION REPAIRED FLAT TIRE		
155867985754 0000 34448 450429875 448999500000 4489				

This bill is for \$93.21. This is read “ninety three dollars and twenty one cents.”

### Bank Statements

Below is a statement you get from the bank where you have an **account**. The statement tells you how much money you put into the bank and how much money you took out of the bank during the month. The statement says that you put in \$71.15. The statement also says that you took out \$50.00. See below:

 <b>Campus Credit Union</b> Paul Collins 67 Candy Lane Adjunct Canyon, HI 96785	690 East, 300 North P.O. Box 778- Vermont, Utah 87654		
	Statement Date: From 05/01/96 to 05/31/96		
<b>05/01/96 Premium Checking</b>			
Date	Description	Amount	Balance
3/4/99	Deposit	\$71.15	\$71.15
3/9/99	Withdrawal	\$50.00	\$21.15
4/3/99	Deposit	\$127.53	\$148.68
4/4/99	Withdrawal	\$39.37	\$109.31

\$71.15 is read as “seventy one dollars and fifteen cents.” \$50.00 is read as “fifty dollars.” How would you read \$127.53? “One hundred twenty seven dollars and fifty three cents.” How would you read \$39.37? “Thirty nine dollars and thirty seven cents.”

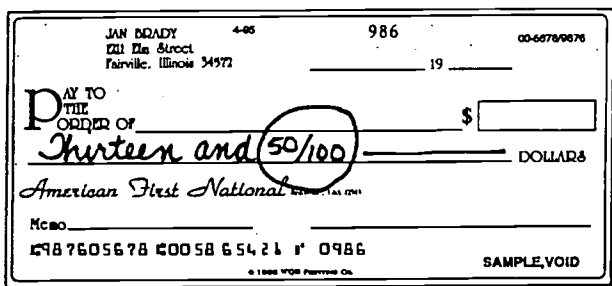
1.4

Reading Money Amounts on Forms

NOTES:

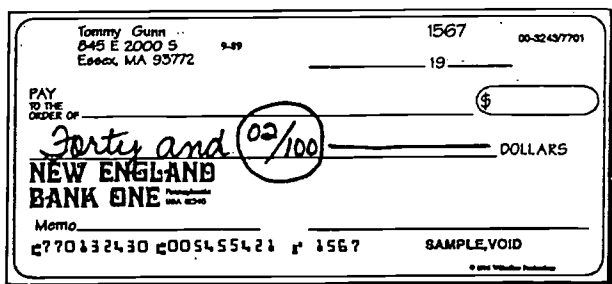
Checks

-Checks are different than bills and bank statements. They have money amounts written in words and numbers. When money amounts are written in words on a check, the cent amount is written as a fraction. On checks, a fraction is written only when money amounts are written in words. Look at this check. It is for \$13.50:



See the fraction 50/100. You read the top part of the fraction as cents. Fifty over one hundred is read "fifty cents."

Here is a check for \$40.02:



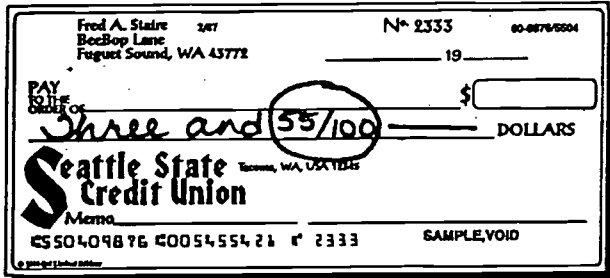
Look at the fraction 02/100. The top part of the fraction is read as cents. Zero two over one hundred is read as "two cents."

1.4

Reading Money Amounts on Forms

NOTES:

Here is a check for \$3.55:



Look at the fraction 55/100. Five five over one hundred is read as "fifty five cents."

Practice signing these CENT amounts:

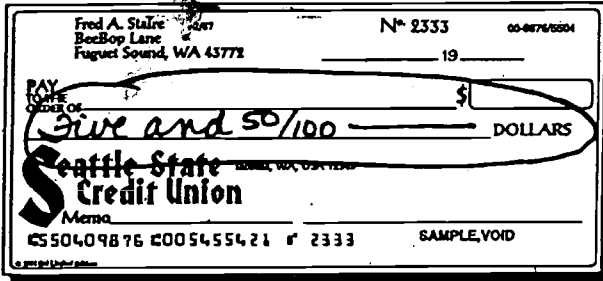
- Twenty two and 53/100----- DOLLARS
- Fifty eight and 25/100----- DOLLARS
- Thirteen and 61/100----- DOLLARS
- Two hundred fifty and 83/100----- DOLLARS
- One hundred and 04/100----- DOLLARS
- Seventy six and 56/100----- DOLLARS

1.4

Reading Money Amounts on Forms

NOTES:

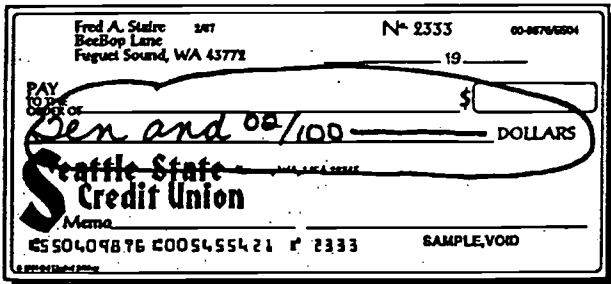
Now, let's look at the **dollar amounts and the cent amount together**. As always, you read the dollars first and the cents last. Look at the check below for \$5.50:



“Five and 50/100” would be read “five dollars and fifty cents.”

Even though the word “dollars” is at the end of the line on the check, you need to read it with the dollar amount. Once again, this is “five *dollars* and fifty cents.”

Here is a check for \$10.02:



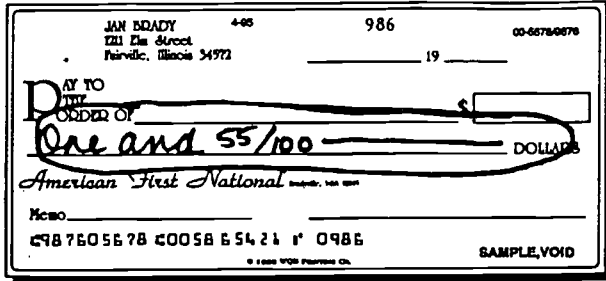
“Ten and 02/100” would be read as “ten dollars and two cents.”

**1.4**

**Reading Money Amounts on Forms**

**NOTES:**

Here is a check for \$1.55:

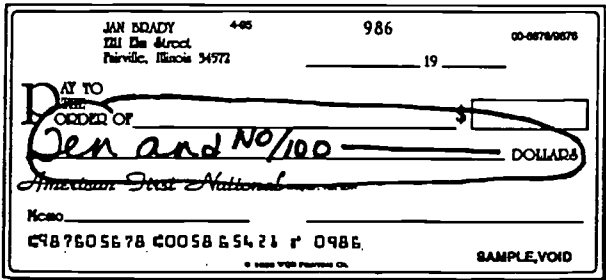


“One and 55/100” would be read as “one dollar and fifty five cents.”

**Practice signing these MONEY AMOUNTS:**

- Twenty two and 53/100-----DOLLARS
- Thirteen and 61/100-----DOLLARS
- Two hundred and 83/100-----DOLLARS
- One hundred three and 04/100-----DOLLARS
- Seventy six and 56/100----- DOLLARS

Here is a check for \$10.00. There are no cents:



“Ten dollars and no/100” is read “ten dollars.”  
 Suppose you see “ten and 00/100,” you read it as “ten dollars.” “00/100” and “no/100” mean the same thing.  
 There are no cents in the fraction.

**1.4**

**Reading Money Amounts  
on Forms**

**NOTES:**

---

**Practice signing these MONEY AMOUNTS:**

- Twenty two and no/100----- DOLLARS
  - Thirteen and 00/100----- DOLLARS
  - Two hundred fifty and 00/100----- DOLLARS
  - One hundred three and no/100----- DOLLARS
  - Seventy six and no/100----- DOLLARS
- 

Remember, when reading money amounts on checks in words, you need to remember the dollar amount and the cent amount. If there are no cents, you just read the dollar amount.



## 5. Quick Review

Practice signing these money amounts. You can check your answers in the Answer Key at the end of Lesson 1.

1. \$33.10

2. \$25.05

3. \$103.00

4. \$30.20

5. \$425.00

**1.6****On Your Own**

---

**NOTES:****6. On Your Own**

At home, look for things that have money amounts written on them. Some places you can find money amounts are TV commercials, newspaper ads, and bills.

Practice signing the money amounts you find and the money amounts in this workbook. It is important to practice so you will remember what you have learned.



## Answer Key-Lesson 1

NOTES:

# Answer Key

The form that has a money amount is (p. 2):

SAM'S SPORT SHOP	
778 N. 309 W. Racetown, IL 84333	
Racing Bike	\$700.00
Rock Shocks	\$100.00
Tune-up	\$40.00
Tool kit	\$10.00
Pump	\$6.00
Tax	\$4.88
<b>TOTAL</b>	<b>\$860.88</b>

The bill from Sam's Sport Shop has money amounts on it. Money amounts in numbers have dollar signs (\$) and decimal points (.). The other forms have numbers, but none of the numbers have dollar signs. The other numbers are addresses and dates.

Circle the DOLLAR amount (p. 4).

JAN BRADY  
1313 Elm Street  
Evanston, Illinois 60202

103  
97-2-89813456  
88932345678

Date \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$ **43.35**

Dollars

*American First National*

MEMBER FDIC

⑆ 4377 6789 0100 ⑆ 0123456789 ⑆ 8183

Dollars are to the LEFT of the decimal point.



# Answer Key-Lesson 1

NOTES:

Circle the CENT amount (p.5).

UTILITY SERVICES	ENERGY USAGE			SEWER USAGE		
	DAYS	KWH	AVG.	DAYS	FG	AVG.
THIS YEAR	35	294	8	36	4	.4
LAST YEAR	32	246	7	38	6	.7

TOTAL CURRENT CHARGES	
PREVIOUS BALANCE DUE	67.67
PAYMENTS	67.67
ADJUSTMENTS	.00
LATE CHARGES	.00
MIN. PAYMENT	23.00
<b>TOTAL</b>	<b>154.97</b>

THANK YOU

SERVICE ADDRESS	Jan Brady 17 Parkway Ave, Oxford, CA 45673
DATE OF BILL	4/28/97
ACCOUNT NUMBER	2345-9087

Cents are to the RIGHT of the decimal point.

Circle the decimal points (p. 5).

<b>FruitFilled Bank</b> Frederick Cougar 75 Kelly Lane Dead Horse Junction, VT 98345	666 Devils Rd. P.O. Box 665 • Hades, CL 87654	Statement Date: From 06/01/96 to 05/31/96
---	--	--

Date	Description	Amount	Balance
6/6/98	Deposit	\$450.00	\$450.00
6/12/98	Withdrawal	\$120.00	\$330.00
6/30/98	Withdrawal	\$88.00	\$245.00

If the money amount has "00" for cents, how do you sign it? (p. 7)

- a. sign "no cents"
- b. sign only the dollars
- c. sign only the cents
- d. sign "0 0 cents"



## Answer Key-Lesson 1

---

NOTES:

---

### You would sign these money amounts: (p. 7)

- \$50.10 fifty dollars and ten cents
- \$500.10 five hundred dollars and ten cents
- \$540.10 five hundred forty dollars and ten cents
- \$505.10 five hundred five dollars and ten cents *or*  
five hundred zero five dollars and ten cents
- \$55.10 fifty five dollars and ten cents
- \$55.55 fifty five dollars and fifty five cents
- \$75.55 seventy five dollars and fifty five cents
- \$75.05 seventy five dollars and five cents
- \$75.50 seventy five dollars and fifty cents
- \$7.50 seven dollars and fifty cents

---

### You would sign these money amounts: (p. 8)

- \$50.00 fifty dollars
- \$500.00 five hundred dollars
- \$505.00 five hundred five dollars *or*  
five hundred zero five dollars
- \$55.00 fifty five dollars
- \$75.00 seventy five dollars
- \$7.00 seven dollars

---

### You would sign the CENT amounts: (p. 12)

- Twenty two and 53/100: fifty three cents
  - Fifty eight and 25/100: twenty five cents
  - Thirteen and 61/100: sixty one cents
  - Two hundred fifty and 83/100: eighty three cents
  - One hundred and 04/100: four cents
  - Seventy six and 56/100: fifty six cents
-



## Answer Key-Lesson 1

---

---

NOTES:

---

**You would sign these money amounts: (p. 14)**

**Twenty two and 53/100**

Sign: Twenty two dollars and fifty three cents

**Thirteen and 61/100**

Sign: Thirteen dollars and sixty one cents

**Two hundred and 83/100**

Sign: Two hundred dollars and eighty three cents

**One hundred three and 04/100**

Sign: One hundred three dollars and four cents *or*

One hundred zero three dollars and four cents

**Seventy six and 56/100**

Sign: Seventy six dollars and fifty six cents

---

---

**You would sign these money amounts: (p. 15)**

**Thirteen and 00/100**

Sign: thirteen dollars

**Two hundred fifty and 00/100**

Sign: two hundred fifty dollars

**One hundred three and no/100**

Sign: one hundred three dollars *or*

one hundred zero three dollars

**Seventy six and no/100**

Sign: seventy six dollars

---



## Answer Key-Lesson 1

---

---

NOTES:

---

### Quick Review (p. 16)

You would sign these money amounts:

**\$33.10**      Thirty three dollars and ten cents

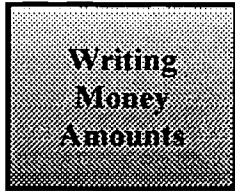
**\$25.05**      Twenty five dollars and five cents

**\$103.00**     One hundred three dollars *or*  
One hundred zero three dollars

**\$30.20**      Thirty dollars and twenty cents

**\$425.00**     Four hundred twenty five dollars

---



---

## 2. Writing Money Amounts

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### Lessons on CD:

Pretest	
1. Writing Money Amounts	1
2. Writing Number Amounts in Words	2
3. Reading Amounts Written as Words	6
4. Writing Amounts in Words on Checks	8
5. Changing Amounts in Words to Numbers	12
6. Quick Review	15
7. On Your Own	16
Answer Key	17

---

### Vocabulary from this Lesson:

Check	Money Amount
Decimal Point	Money Amount in Numbers
Dollar Sign	Money Amount in Words
Fraction	

---

### Quick Reference:

Numbers and Words List	2
------------------------	---



# Pretest 2

## Writing Money Amounts

*Pass*

*Review*

### 1. Writing Money Amounts in Words

Write the money amounts in words.

1. \$100.00 \_\_\_\_\_

2. \$50.00 \_\_\_\_\_

3. \$255.00 \_\_\_\_\_

4. \$367.00 \_\_\_\_\_

5. \$2.00 \_\_\_\_\_

### 2. Writing Amounts in Words on Checks

Write the money amounts in words with a fraction.

1. \$6.50 \_\_\_\_\_

2. \$10.08 \_\_\_\_\_

3. \$103.20 \_\_\_\_\_

4. \$250.00 \_\_\_\_\_

5. \$406.01 \_\_\_\_\_

*Pass*

*Review*

### 3. Changing Amounts in Words to Numbers

Write the money amounts in numbers.

1. Twenty and  $50/100$  dollars \_\_\_\_\_
2. Thirty and  $08/100$  dollars \_\_\_\_\_
3. Fifty five and  $25/100$  dollars \_\_\_\_\_
4. One hundred five and  $62/100$  dollars \_\_\_\_\_
5. Two hundred twenty and  $00/100$  dollars \_\_\_\_\_

**2.1**

**Writing  
Money Amounts**

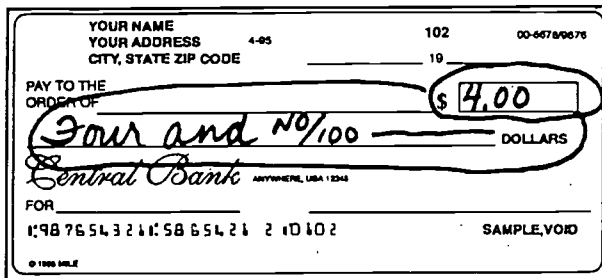
**NOTES:**

---

# 1. Writing Money Amounts

- ▶ You will learn how to write money amounts in words.
- ▶ You will also learn how to write money amounts in numbers.

Many money things are written in words and in numbers. When you are writing **checks**, you will need to write the money amount in numbers *and* words. It is very important that you can write money amounts in words *and* in numbers correctly. See the two ways \$4.00 is written on this check:



---

**What will be taught in this lesson?**

- a. how to count money
  - b. how to put money in the bank
  - c. writing money amounts
  - d. writing account numbers
-

## 2. Writing Number Amounts in Words

- ▶ This list is called the Numbers and Words List.
- ▶ Use the Numbers and Words List to help you write number amounts in words.

1	one	18	eighteen
2	two	19	nineteen
3	three	20	twenty
4	four	30	thirty
5	five	40	forty
6	six	50	fifty
7	seven	60	sixty
8	eight	70	seventy
9	nine	80	eighty
10	ten	90	ninety
11	eleven	100	one hundred
12	twelve	500	five hundred
13	thirteen	1,000	one thousand
14	fourteen	10,000	ten thousand
15	fifteen	100,000	one hundred thousand
16	sixteen	1,000,000	one million
17	seventeen		

How do you use it? On the left side is a list of numbers. On the right side is a list of words. You look for the number you want to write in words. The word is *always* to the right of the number.

1	one	20	twenty
2	two	25	twenty five or twenty-five
3	three	30	thirty
4	four	40	forty
5	five	50	fifty

**Example #1:** You want to write \$3.00 in words.

1. You find the number "3" from the left side of the list.
2. Look at the right side. It shows you how to spell "3" in words. "3" is spelled "three."
3. \$3.00 should like this: *three dollars*.

Notice that there is the word "dollars." It is important to write the word dollars if you mean three dollars. Otherwise, three could mean anything-3 tables, 3 minutes!

**Example #2:** You want to write \$35.00 in words.

1. Find "30" on the list.
2. You write the word "thirty."
3. You find "5."
4. Write "five."
5. Add the word "dollars."
6. \$35.00 should like this: *thirty five dollars*.

**Example #3:** You want to write \$125.00 in words. Here are steps to do it.

1. Find "100" first.
2. Write "one hundred."
3. Find "20."
4. Write "twenty."
5. Find "5."
6. Write "five."
7. Add the word "dollars."
8. \$125.00 should look like this:  
*one hundred twenty five dollars.*

**Example #4:** You want to write \$347.00 in words. What will you do? This time it is a little different. The list does not go up to 347. This is how you do it.

1. Find "3" first and then write "three."
2. Find "100" for the word "hundred." Do not worry about the "1." Just worry about the word "hundred." Write "hundred."
3. Find "40" and write "forty."
4. Find "7" and write "seven."
5. Add the word "dollars."
6. \$347.00 should look like this:  
*three hundred forty seven dollars.*

Remember, when you are writing money amounts in words, you need to write the word "dollars." That way, you will show that the number is a money amount. **But** if you are writing the words on a *check*, the word DOLLARS is already printed on the check.

**2.2**

**Writing Number  
Amounts in Words**

**NOTES:**

---

How would you write \$153 in words?

- a. one fifteen three dollars
  - b. one fifty three dollars
  - c. one five hundred three dollars
  - d. one hundred fifty three dollars
- 

**Practice Exercise Part 1**

Write the numbers in words. You can use the Numbers and Words List on page 2.

1. \$100.00 One hundred DOLLARS

2. \$50.00 \_\_\_\_\_

3. \$255.00 \_\_\_\_\_

4. \$367.00 \_\_\_\_\_

5. \$2.00 \_\_\_\_\_ DOLLARS

6. \$12.00 \_\_\_\_\_

7. \$22.00 \_\_\_\_\_

8. \$347.00 \_\_\_\_\_ DOLLARS

9. \$150.00 \_\_\_\_\_

10. \$105.00 \_\_\_\_\_ DOLLARS

Answers are in the Answer Key on page 17.

### 3. Reading Amounts Written as Words

- ▶ You can use the Numbers and Words List to write amounts in words to numbers.

So far you have used the Numbers and Words List (p. 2) to write numbers in words. But you can also use the list the other way. Here are two examples.

**Example #1:** You see the words “two hundred dollars.” You want to know how to read that amount. So what do you do? There are steps to do it.

1. Look at the left side to see the number “2.”
2. Write “2”.
3. Look at the list and find the words “one hundred” first.
4. Look at the left side and see the number “100.”
5. You want “two hundred” not “one hundred.” Copy the “00”.
6. Add the **dollar sign** “\$.”
7. Two hundred dollars should look like this: \$200.



**Example #2:** You see the words “twenty-four dollars.” How do you write this in numbers? This time, the steps are easier.

1. Find “twenty” and look at the left side for the number “20.”
2. Find “four” and look at the left side for the “4.”
3. Put together “20” and “4,” and the number is 24.
4. Write the number “24.”
5. Add the dollar sign “\$.”
6. Twenty four dollars should look like this: \$24.

✓ Twenty four dollars is written \$24 *not* \$204. \$204 is two *hundred* four dollars! \$204 is a LOT more than \$24! Don't make this mistake!

---

How do you write “forty five dollars” in numbers?

- a. \$405
  - b. \$45
  - c. \$145
  - d. \$54
-

2.4

Writing Amounts in Words on Checks

NOTES:

# 4. Writing Amounts in Words on Checks

- ▶ When you write checks, there is a place to write the amount in numbers.
- ▶ There is also a place on checks to write the amount in words.
- ▶ When you write the amount in words and want to write cents, you need to use a fraction to show the cents.

When you write checks, there is a place to write the amount *in numbers*. See the check below:

YOUR NAME  
YOUR ADDRESS 4-95 102 00-5678/9876  
CITY, STATE ZIP CODE 19

PAY TO THE ORDER OF \$

DOLLARS

Central Bank ANYWHERE, USA 12345  
FOR \_\_\_\_\_  
⑆987654321⑆5865421 2 ⑆0102 SAMPLE, VOID  
© 1988 MILE

Also, there is a place to write the same numbers *in words*. See the check below:

YOUR NAME  
YOUR ADDRESS 4-95 102 00-5678/9876  
CITY, STATE ZIP CODE 19

PAY TO THE ORDER OF \$

DOLLARS

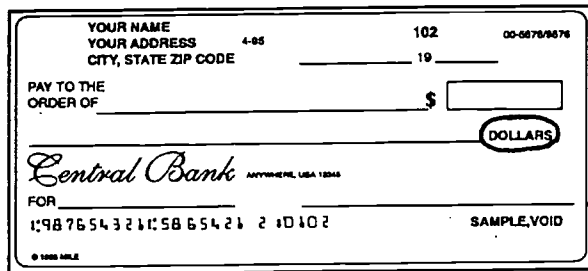
Central Bank ANYWHERE, USA 12345  
FOR \_\_\_\_\_  
⑆987654321⑆5865421 2 ⑆0102 SAMPLE, VOID  
© 1988 MILE

**2.4**

**Writing Amounts in Words on Checks**

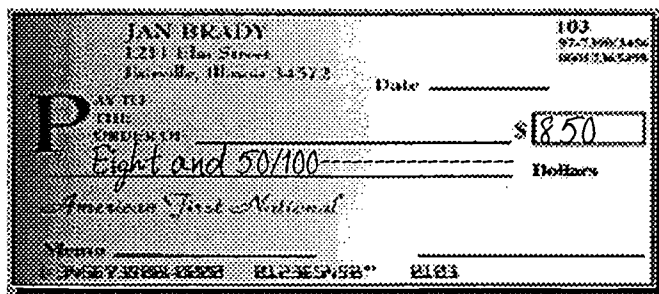
**NOTES:**

When you write the amount in words on a check, you do not need to write the word “dollars.” The word “dollars” is already printed on the check:



You want to write a check for \$8.50. How do you write \$8.50 in words on a check?.

1. First write “8” in words. (You can use the Numbers and Words List). 8 is written “eight.”
2. Write the **decimal point** as “and.” When you write numbers in words, the decimal point is written as “and”.
3. Make a **fraction** for “50.” 50 is on the top of the fraction. The number *after* the decimal point always goes on the *top* of the fraction.
4. Write “/100” on the bottom. On a check, “100” always goes on the bottom of the fraction. Why? Because there are 100 cents in a dollar.
5. \$8.50 should look like this: *eight and 50/100*.



**2.4**

**Writing Amounts in Words on Checks**

NOTES:

**Practice Exercise Part 2**

You want to write \$5.50 on a check.

1. Write "5" in words. (You can use the Numbers and Words List.) 5 is written as "five" in words.
2. Write "and" for the decimal point.
3. Make a fraction for "50." 50 is on the top of the fraction.
5. Write "/100" on the bottom of the fraction.
6. \$5.50 should look like this: *five and 50/100*.

How would you write \$5.40 in words on a check?

\_\_\_\_\_ DOLLARS

How would you write \$5.00 in words on a check?

\_\_\_\_\_ DOLLARS

**How would you write \$5.22 in words on a check?**

- a. *five and 22/100* \_\_\_\_\_ DOLLARS
- b. *five dollars and 22/100* \_\_\_\_\_ DOLLARS
- c. *Five two two dollars and 22/100* \_\_\_\_\_ DOLLARS
- d. *five dollars and twenty two cents* \_\_\_\_\_ DOLLARS

**2.4**

**Writing Amounts in Words on Checks**

**NOTES:**

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**How would you write \$5.06 in words on a check?**

- a. *five and 6/100* \_\_\_\_\_ DOLLARS
  - b. *five and 06/100* \_\_\_\_\_ DOLLARS
  - c. *six dollars and 05/100* \_\_\_\_\_ DOLLARS
  - d. *five and 6/100 dollars* \_\_\_\_\_ DOLLARS
- 

**Write these numbers in words WITH A FRACTION.**  
You may use the Numbers and Words List (p. 2).

- 1. \$6.50 \_\_\_\_\_ DOLLARS
- 2. \$7.00 \_\_\_\_\_ DOLLARS
- 3. \$8.05 \_\_\_\_\_ DOLLARS
- 4. \$8.45 \_\_\_\_\_ DOLLARS
- 5. \$9.33 \_\_\_\_\_ DOLLARS
- 6. \$10.08 \_\_\_\_\_ DOLLARS
- 7. \$100.00 \_\_\_\_\_ DOLLARS
- 8. \$103.20 \_\_\_\_\_ DOLLARS
- 9. \$250.00 \_\_\_\_\_ DOLLARS
- 10. \$406.01 \_\_\_\_\_ DOLLARS

Answers can be found in the Answer Key on page 17.

## 5. Changing Amounts in Words to Numbers

- ▶ Money amounts written in words can be written in numbers.
- ▶ You must use a **decimal point** and the **dollar sign**.

Sometimes you will need to change amounts written in words to numbers. For example, suppose you see words saying “two hundred and 55/100 dollars.”

1. Find the word “two” on the Numbers and Words List. Write the number “2.”
2. Find the number “100”. Ignore the “1” and write “00”
3. Write a decimal point for “and.”
4. Write the number “55” for the fraction “55/100”.
5. Put in the dollar sign “\$.”
6. “Two hundred dollars and 55/100” should look like this: \$200.55.

---

**Choose the right amount in numbers:**

*Thirty-three and 06/100* DOLLARS

- a. \$.3306
- b. \$3.306
- c. \$33.06
- d. \$330.6

**2.5****Changing Amount in Words to Numbers**

NOTES:

---

**Choose the right amount in numbers:**

- One hundred sixty-two and  $14/100$  DOLLARS

- a. \$.16214
  - b. \$1.6214
  - c. \$16.214
  - d. \$162.14
- 

Here is one example to show you how to change “twenty and  $50/100$ ” to numbers.

1. Find the word “twenty” on the Numbers and Words List. Write the number “20.”
2. Add a decimal point for “and.”
3. Change the fraction to a number “50.”
4. Put in the dollar sign “\$.”
5. “Twenty and  $50/100$ ” should look like this:  
\$20.50.

Changing money amounts from words to numbers is easy. You must remember the decimal point and the dollar sign. If you forget them, the numbers will not be money amounts.

✓ When you write amounts in numbers, you must put the decimal point in the right place. If you move the decimal point, you will *change* the amount. For example, “thirty dollars and  $50/100$ ”. If you put the decimal point in the wrong place, you would have

\$3.050 Wrong!  
\$305.0 Wrong!  
\$30.50 Right!

**2.5****Changing Amount in Words to Numbers**

NOTES:

**Practice Exercise Part 3**

Write these amounts in numbers. You *MUST* use a decimal point. You can use the Numbers and Words List (p. 2).

1. Twenty and 50/100 dollars \$20.50

2. Twenty and 00/100 dollars \_\_\_\_\_

3. Thirty and 08/100 dollars \_\_\_\_\_

4. Fifty five and 25/100 dollars \_\_\_\_\_

5. One hundred ten and 10/100 dollars \_\_\_\_\_

6. One hundred five and 62/100 dollars \_\_\_\_\_

7. Fourteen and 09/100 dollars \_\_\_\_\_

8. Seven and 43/100 dollars \_\_\_\_\_

9. Five hundred seventeen and 50/100 dollars \_\_\_\_\_

10. Two hundred twenty seven and 00/100 dollars \_\_\_\_\_

Check your answers with the Answer Key on page 17.



---

## 6. Quick Review

How do you write “fifty and 00/100 dollars” in numbers?

---

How do you write \$6.25 in words?

---

If you write money amounts in words, do you use a decimal point or “and”?

---

When you write an amount in numbers, why should you be careful to put the decimal point in the right place?

---

If you write a money amount in words, how do you write the cent amount?

---

**2.7**

On Your Own

NOTES:

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## 7. On Your Own

**Exercise A:** Write these amounts in words.

1. \$10.98 \_\_\_\_\_ DOLLARS
2. \$17.02 \_\_\_\_\_ DOLLARS
3. \$38.49 \_\_\_\_\_ DOLLARS
4. \$197.00 \_\_\_\_\_ DOLLARS
5. \$233.69 \_\_\_\_\_ DOLLARS

**Exercise B:** Write these amounts in numbers.

1. Thirty four and  $\frac{89}{100}$  dollars \_\_\_\_\_
2. Sixty eight and  $\frac{28}{100}$  dollars \_\_\_\_\_
3. Ninety three and  $\frac{00}{100}$  dollars \_\_\_\_\_
4. One hundred fifty and  $\frac{no}{100}$  dollars \_\_\_\_\_
5. Three hundred thirty nine and  $\frac{05}{100}$  dollars \_\_\_\_\_

**Exercise C:** On Your Own

1. When you are writing money amounts, how many numbers *must* come after the decimal point?

\_\_\_\_\_

2. When you are writing money amounts, what number is *always* on the bottom of the fraction?

\_\_\_\_\_



## Answer Key

- What will be taught in this lesson? (p. 1)

- a. how to count money
- b. how to put money in the bank
- c. writing money amounts
- d. writing account numbers

How would you write \$153 in words? (p. 5)

- a. one fifteen three dollars
- b. one fifty three dollars
- c. one five hundred three dollars
- d. one hundred fifty three dollars

### Practice Exercise Part 1 (p. 5)

1. \$100.00 One hundred DOLLARS
2. \$50.00 Fifty dollars
3. \$255.00 Two hundred fifty five dollars
4. \$367.00 Three hundred sixty seven dollars
5. \$2.00 Two DOLLARS
6. \$12.00 Twelve dollars
7. \$22.00 Twenty-two dollars
8. \$347.00 Three hundred forty-seven DOLLARS
9. \$150.00 One hundred fifty dollars
10. \$105.00 One hundred five DOLLARS



## Answer Key-Lesson 2

NOTES:

How do you write "forty five dollars" in numbers? (p. 7)

- a. \$405
- b. \$45
- c. \$145
- d. \$54

### Practice Exercise Part 2 (p. 10)

How would you write \$5.40 in words on a check?

Five and 40/100 DOLLARS

How would you write \$5.00 in words on a check?

Five and 00/100 DOLLARS

How would you write \$5.22 in words on a check? (p. 10)

- a. five and 22/100 DOLLARS
- b. five dollars and 22/100 DOLLARS
- c. Five two two dollars and 22/100 DOLLARS
- d. five dollars and twenty two cents DOLLARS

How would you write \$5.06 in words on a check? (p. 11)

- a. five and 6/100 DOLLARS
- b. five and 06/100 DOLLARS
- c. six dollars and 05/100 DOLLARS
- d. five and 6/100 dollars DOLLARS



## Answer Key-Lesson 2

NOTES:

Write these numbers in words with a fraction (p.11).

1. \$6.50 Six and 50/100 DOLLARS
2. \$7.00 Seven and no/100 DOLLARS
3. \$8.05 Eight and 05/100 DOLLARS
4. \$8.45 Eight and 45/100 DOLLARS
5. \$9.33 Nine and 33/100 DOLLARS
6. \$10.08 Ten and 08/100 DOLLARS
7. \$100.00 One hundred and no/100 DOLLARS
8. \$103.20 One hundred three and 20/100 DOLLARS
9. \$250.00 Two hundred fifty and 00/100 DOLLARS
10. \$406.01 Four hundred six and 01/100 DOLLARS

Choose the right amount in numbers: (p. 12)

Thirty-three and 06/100 DOLLARS

- a. \$.3306
- b. \$3.306
- c. \$33.06
- d. \$330.6

Choose the right amount in numbers: (p. 13)

One hundred sixty-two and 14/100 DOLLARS

- a. \$.16214
- b. \$1.6214
- c. \$16.214
- d. \$162.14



## Answer Key-Lesson 2

NOTES:

### Practice Exercise Part 3 (p. 14)

1. Twenty and 50/100 dollars \$20.50
2. Twenty and 00/100 dollars \$20.00
3. Thirty and 08/100 dollars \$30.08
4. Fifty five and 25/100 dollars \$55.25
5. One hundred ten and 10/100 dollars \$110.10
6. One hundred five and 62/100 dollars \$105.62
7. Fourteen and 09/100 dollars \$14.09
8. Seven and 43/100 dollars \$7.43
9. Five hundred seventeen and 50/100 dollars \$517.50
10. Two hundred twenty seven and 00/100 dollars \$227.00

### Quick Review (p. 15)

How do you write "fifty and 00/100 dollars" in numbers?

\$50.00

How do you write \$6.25 in words?

Six and 25/100 dollars

If you write money amounts in words, do you use the decimal or the "and"?

and

When you write an amount in numbers, why should you be careful to put the decimal in the right place?

If you put the decimal in the wrong place, the amount will be too big or too small

If you write a money amount in words, how do you write the cent amount?

Using a fraction



## Answer Key-Lesson 2

NOTES:

### On Your Own. Exercise A (p. 16)

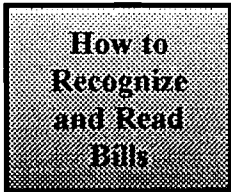
1. \$10.98 Ten and 98/100 DOLLARS
2. \$17.02 Seventeen and 02/100 DOLLARS
3. \$38.49 Thirty-eight and 49/100 DOLLARS
4. \$197.00 One hundred ninety-seven and 00/100 DOLLARS
5. \$233.69 Two hundred thirty-three and 69/100 DOLLARS

### Exercise B (p. 16)

1. Thirty four and 89/100 dollars \$34.89
2. Sixty eight and 28/100 dollars \$68.28
3. Ninety three and 00/100 dollars \$93.00
4. One hundred fifty and no/100 dollars \$150.00
5. Three hundred thirty nine and 05/100 dollars \$339.05

### Exercise C (p. 16)

1. When you are writing money amounts, how many numbers *must* come after the decimal point? 2
2. When you are writing money amounts, what number is *always* on the bottom of the fraction? 100



---

# 3. How to Recognize and Read Bills

---

## Lessons on CD:

Pretest	
1. What Is a Bill? .....	1
2. Is the Bill Addressed to You? .....	3
3. Who Sent the Bill ? .....	6
4. When is the Bill Due? .....	8
5. How Much Money is Due? .....	13
6. Quick Review .....	18
7. On Your Own .....	19
Answer Key .....	22

---

## Vocabulary from this Lesson:

Account	Due date
Amount	Due upon receipt
Billing Date	Fee
Bills	Forms
Checks	Goods
Credit	Increase
Credit limit	Interest
Credit rating	Minimum payment
Due	Payment



# Pretest 3

## How to Recognize and Read Bills

*Pass*

*Review*

### 1. What is a Bill?

What is a bill?

---

---

### 2. Is the Bill Addressed to You?

You get the mail. What should you do?

- A. Open all the letters and bills.
- B. Look at the envelope to be sure it is for you.
- C. Make 2 piles. One pile is for bills and the other pile is for letters.

The mail carrier gives you your neighbor's mail by mistake. What should you do?

---

Pass      Review

### 3. Who Sent the Bill?

See two bills below. Circle who sent the bill.

PAYMENT	ACCOUNT NUMBER	BILLING DATE	DUE DATE	PAY NOW
23	OT44567788-90	06/30/95	07/15/96	\$450.00

PLEASE MAKE CHECK PAYABLE TO:  
HUNTER BOB'S AUTOMOTIVE  
CHOP SHOP  
P.O. BOX 666  
WELLSVILLE, OR 87656

DESCRIPTION  
REPAIRED FLAT TIRE

155067985754 0000 34448 450429875 4489995000000 4489

MONTHLY BILLING STATEMENT	
P.O. BOX 6675 WILLMINGTON, NC 14556	<b>BMP-Bank</b>
Account Number	4267.897.506.234
Date of Bill	05/15/96
New Balance	\$678.67
Please Pay by	06/09/96
Minimum Payment Due	\$56.35
Amount Enclosed	\$
Make checks payable to:	
BMP-BANK	Jan Brady
P.O. BOX 2354	17 Parkway Ave,
WILLMINGTON, NC 34679-9090	Oxford, CA 45673

Pass      Review

#### 4. When is the Bill Due?

See two bills below. Circle the due date.

PAYMENT	ACCOUNT NUMBER	BILLING DATE	DUE DATE	PAY NOW
23	OT44567788-90	06/30/95	07/15/96	\$450.00
PLEASE MAKE CHECK PAYABLE TO: HUNTER BOB'S AUTOMOTIVE CHOP SHOP P.O. BOX 666 WELLSVILLE, OR 87656		DESCRIPTION REPAIRED FLAT TIRE		
155067985754 0000 34448 450429875 448999500000 4489				

ACCOUNT NUMBER	DATE OF BILL	DUE NOW	AMOUNT DUE
7456547-888967	07/30/95	08/15/96	\$2500.00
PLEASE MAKE CHECK PAYABLE TO: HAUNTED HOUSE PRODUCTIONS P.O. BOX 666 WELLSVILLE, OR 87656		DESCRIPTION WEB PAGE CREATION	
155067985754 0000 34448 450429875 448999500000 4489			

Pass      Review

### 5. How Much Money is Due?

See two bills below. Circle the amount due.

<b>Mountainous Fuel</b>		YOUR ACCOUNT NUMBER		RATE	SERVICE PERIOD		DUE DATE	
Jan Brady 17 Parkway Ave, Oxford, CA 45673		666 45 0420M		GS 1	FROM	TO	05-20-96	
<b>CURRENT BILLING INFORMATION</b>							<b>AMOUNT DUE</b>	
CHARGE FOR GAS USED MAR 22 TO APR 23							\$28.96	
CUSTOMER CHARGE							\$5.00	
6% OXFORD CITY TAX							\$2.04	
3.25% CALIFORNIA SALES TAX							\$1.17	
CURRENT GAS BILLING								
							<b>\$37.17</b>	
<b>PAY THIS AMOUNT \$37.17</b>								

UTILITY SERVICES	ENERGY USAGE			SEWER USAGE		
	DAYS	KWH	AVG.	DAYS	PG	AVG.
THIS YEAR	35	294	8	36	4	.4
LAST YEAR	32	246	7	38	6	.7

SERVICE ADDRESS	Jan Brady 17 Parkway Ave, Oxford, CA 45673	
DATE OF BILL	4/28/97	ACCOUNT NUMBER 2345-9087

TOTAL CURRENT CHARGES	105.73
PREVIOUS BALANCE DUE	67.67
PAYMENTS	67.67
ADJUSTMENTS	.00
LATE CHARGES	.00
MIN. PAYMENT	.00
<b>TOTAL</b>	<b>105.73</b>

**THANK YOU**

**3.1**

**What is a Bill?**

**NOTES:**

**1. What Is a Bill?**

- ▶ A bill is a list from someone else telling you how much you owe.
- ▶ A bill asks you for payment.

A **bill** is a **form** you get from a business. A bill tells you how much money the business thinks you owe them. You pay them the money listed in the bill. Here are several examples of bills.

**Example #1:** A bill can show the cost of something you bought, like clothing or food. Clothing and food are sometimes called **goods**.

MONTHLY BILLING STATEMENT			
P.O. BOX 6675 WILLMINGTON, NC 14566		<b>BMP Bank</b>	
DATE OF TRANSACTION	REFERENCE NUMBER	DESCRIPTION	AMOUNT
04/14	SD4543386	SEARS - FLANNEL SHIRT	\$25.96
04/19	7655841485	PHILLIPS - STEREO	\$225.99
Address Change? <input type="checkbox"/> Check Box. Print New Address And Telephone Number On Back Of Statement			
425586 53815566 49687 000212000 00469857			

**Example #2:** A bill might show the cost of services you received, like the electricity or gas for heating your home.

Mountainous Fuel				
Jan Brady 17 Parkway Ave. Oxford, CA 45673				
YOUR ACCOUNT NUMBER	RATE	SERVICE PERIOD FROM	TO	DUPLICATE
688 45 0420M	GS1	03-22	04-23	05-20-06
CURRENT BILLING INFORMATION			AMOUNT DUE	
CHARGE FOR GAS USED MAR 22 TO APR 23		\$28.06		
6% OXFORD CITY TAX		\$5.00		
3.25% CALIFORNIA SALES TAX		\$2.04		
CURRENT GAS BILLING		\$1.17		
			\$37.17	
<b>PAID THIS AMOUNT:</b>				\$37.17

# 3.1

## What is a Bill?

NOTES:

**Example #3:** A bill might show the cost of work someone did for you, like fixing your car.

PAYMENT 23	ACCOUNT NUMBER OT44567789-90	BILLING DATE 06/30/96	DUE DATE 07/15/96	PAY NOW \$450.00
PLEASE MAKE CHECK PAYABLE TO: HUNTER BOB'S AUTOMOTIVE CHOP SHOP P.O. BOX 666 WELLSVILLE, OR 97635		DESCRIPTION REPAIRED FLAT TIRE		
155867985754 0000 34448 450429875 4489 995000000 4489				

A bill tells you how much you owe. Also, a bill asks you for **payment**. A bill tells you to pay back what you owe. Below is a sample bill from the city offices:

UTILITY: ENERGY USAGE	SEWER USAGE	TOTAL CURRENT CHARGES	105.73						
SERVICES	DAYS	KWH	AVG	DAYS	FG	AVG	PREVIOUS BALANCED DUE	87.87	
THIS YEAR	35	294	8	36	4	.4	PAYMENTS	87.87	
LAST YEAR	32	246	7	38	6	.7	ADJUSTMENTS	.00	
SERVICE ADDRESS: Jan Brady 17 Parkway Ave. Oxford, CA 95673							LATE CHARGES	.00	
DATE OF BILL: 4/28/97							ACCOUNT NUMBER: 2345-9087	MINIMUM PAYMENT	95.35
							TOTAL AMOUNT DUE	105.73	
THANK YOU									

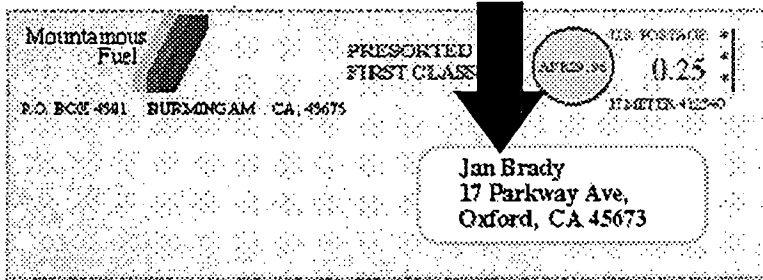
It tells you that you owe \$105.73 for electricity and garbage service for this month.

### What is a bill?

- a paper showing what must be fixed on a car
- a list for groceries
- a list showing how much you owe for goods, services, or work
- all of the above

## 2. Is the Bill Addressed to You?

- ▶ When you get a bill in the mail, check the name and address on the envelope to make sure it is your name and address.



When you get a bill in the mail, check the name and address on the envelope. Why? You must make sure the letter is addressed to *you*. Sometimes mail is delivered to the *wrong* person. If a bill is really for someone else, you must not open the envelope. You give it back to the mail carrier. That way, it will be returned to the people who sent the bill. How would you get mail that is not yours? Maybe it belongs to your neighbor, but the post office gave it to you by mistake.

Some of the things in your mail are not bills. You also get advertisements from companies, letters, or magazines. What do you do? You simply put them in a separate pile and look at them later. Open them later to make sure they are not bills. After you have picked out the bills, open each one.

**3.2**

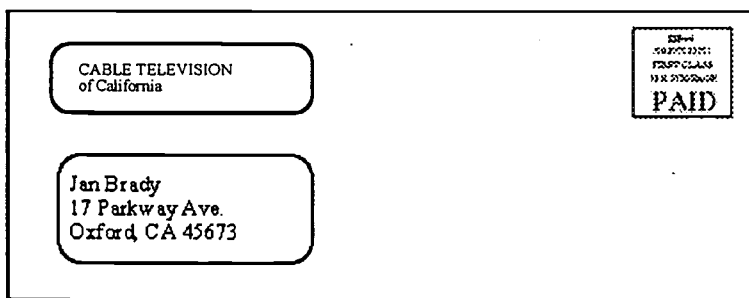
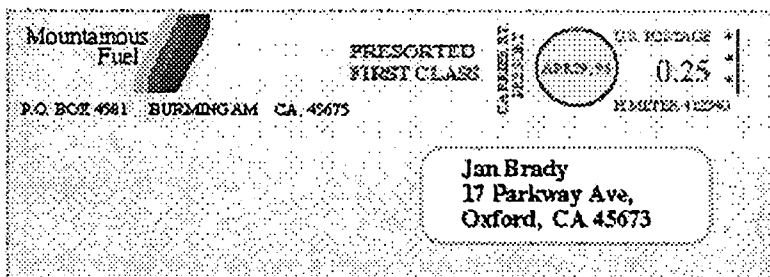
**Is the Bill  
Addressed to You?**

**NOTES:**

**What should you do *first* when you get a bill in the mail?**

- a. pay the bill
- b. look at the address and make sure it is yours
- c. return the bill to the company that sent it
- d. a. and c. above

**Circle the envelopes that are addressed to Jan Brady.**

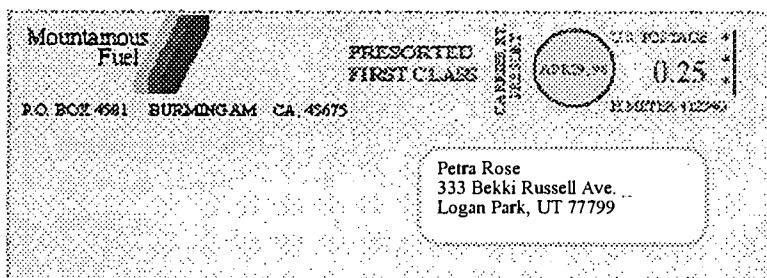
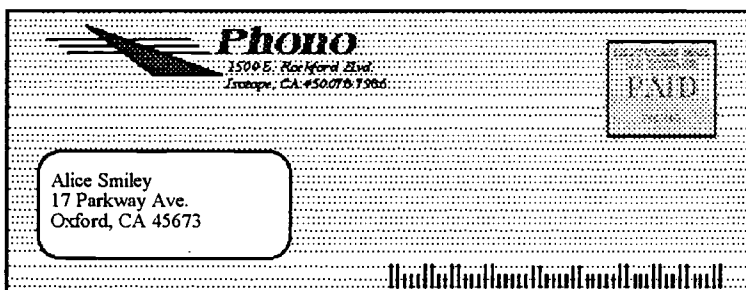
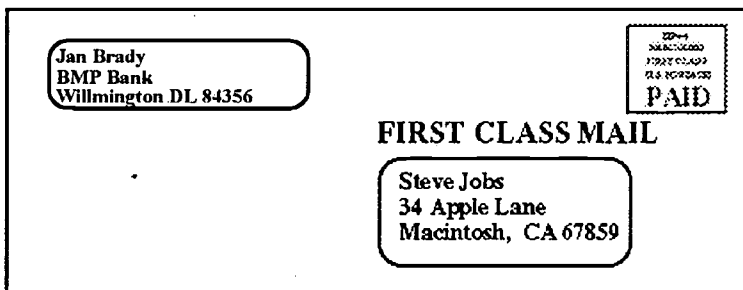




3.2

# Is the Bill Addressed to You?

NOTES:



**3.3**

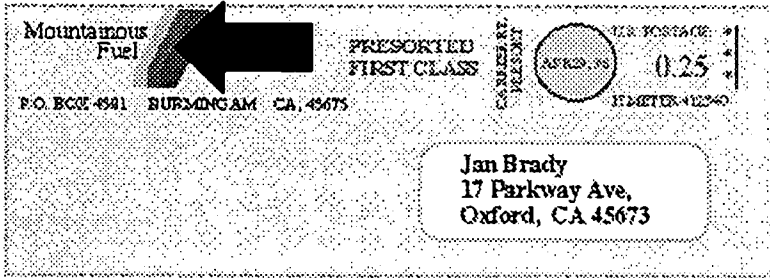
**Who Sent the Bill?**

NOTES:

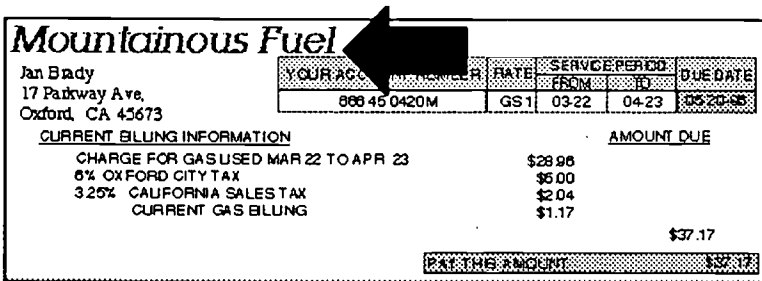
**3. Who Sent the Bill ?**

- ▶ After you know the bill is yours, you need to see who it is from.

You have checked the name and address and you know that the bill is yours. Now what do you do? You need to see who the bill is from. You can find out by opening the envelope and looking at the bill. The name and address of the person or company sending the bill is sometimes printed on the top of the bill. The black arrow points to the company sending the bill.



And the *bill* from the same business:



**3.3**

**Who Sent  
the Bill?**

---

**NOTES:**

---

**After you know the bill is yours, what should you do?**

- a. open the envelope**
  - b. return it to the post office**
  - c. look at the bill to see who it is from**
  - d. a. and c.**
-

**3.4**

**When is the Bill Due?**

**NOTES:**

**4. When is the Bill Due?**

- ▶ Many different words tell you when the bill is due.
- ▶ Some bills do not tell you when the bill is due. You still must send in the payment as soon as you get the bill.

After you see who the bill is from, what should you do? You must look at the bill to find out when your payment is due. This is called the **due date**. **Due date** means the day that the company must get your payment. Words you look for are: **due date**, **date due**, and **please pay by**.

**What words show when the bill is due?**

- a. "services," "account number"
- b. "balance," "payment"
- c. "requested amount," "goods," "total"
- d. "date due," "due date," "please pay by"

See this bill. Hunter Bob's Automotive must get the payment by 7/15/96.

PAYMENT 23	ACCOUNT NUMBER 0T44567789-90	BILLING DATE 06/30/96	<b>DUE DATE</b> 07/15/96	AMOUNT DUE \$460.00
PLEASE MAKE CHECK PAYABLE TO: HUNTER BOB'S AUTOMOTIVE CHOP SHOP P.O. BOX 066 WELLSVILLE, OR 97858		DESCRIPTION REPAIRED FLAT TIRE		
155867985754 0000 34448 458429875 4489 995000000 4489				

**3.4**

**When is the Bill Due?**

**NOTES:**

BMP Bank wants their payment by 6/9/96.

MONTHLY BILLING STATEMENT		BMP Bank	
P.O. BOX 6675 WILLMINGTON, NC 14556		Account Number	4267 897 506 234
		Date of Bill	05/15/96
		New Balance	4628.87
		Please Pay by	06/09/96
		Minimum Payment Due	320.00
		Amount Enclosed	\$
Make checks payable to: BMP BANK P.O. BOX 2354 WILLMINGTON, NC 34679-9090		Jan Brady 17 Parkway Ave. Oxford, CA 45673	

Circle the date the payment is due on these bills:

PAYMENT	ACCOUNT NUMBER	BILLING DATE	DUE DATE	PAY NOW
23	OT44567788-90	06/30/95	08/23/95	\$450.00
PLEASE MAKE CHECK PAYABLE TO: HUNTER BOB'S AUTOMOTIVE CHOP SHOP P.O. BOX 666 WELLSVILLE, OR 87656		DESCRIPTION REPAIRED FLAT TIRE		
155067985754 0000 34448 450429875 448999500000 0 4489				

ACCOUNT NUMBER	DATE OF BILL	DATE DUE	DUE NOW
745547-888867	07/30/95	08/15/95	\$2500.00
PLEASE MAKE CHECK PAYABLE TO: HAUNTED HOUSE PRODUCTIONS P.O. BOX 666 WELLSVILLE, OR 87656		DESCRIPTION WEB PAGE CREATION	
155067985754 0000 34448 450429875 448999500000 0 4489			

MONTHLY BILLING STATEMENT		BMP Bank	
P.O. BOX 6675 WILLMINGTON, NC 14556		Account Number	4267 897 506 234
		Date of Bill	05/15/96
		New Balance	\$678.67
		Please Pay by	06/09/96
		Minimum Payment Due	\$56.36
		Amount Enclosed	\$
Make checks payable to: BMP BANK P.O. BOX 2354 WILLMINGTON, NC 34679-9090		Jan Brady 17 Parkway Ave. Oxford, CA 45673	

**3.4**

**When is the Bill Due?**

NOTES:




**Caution:**

The due date is *not* the date you must *mail* your payment. The due date is the date that the company must *get the payment from you*. Suppose you have a bill that is due on the 24th. You want to mail the payment. Can you put the check in the mail on the 24th? NO! You must put the payment in the mail *BEFORE* the 24th. You must put it in the mail early so that your payment will be *delivered* by the 24th.

Remember, the word for due date can be different, like **due date, date due, due by**. They mean the date the company or person must *get* your payment, not the date you must *mail* your payment.

Some bills are due as soon as you get them. The bill will say “**due upon receipt**” *or* the bill will **not** have a due date on it. That means when you get the bill, you must pay *right now*. For example, this is a bill that is due as soon as you get it:

Fold, then Detach and Return this portion with Your Payment

 <p>1500 E. Rockford Blvd. Isotope, CA 450078-7986</p>	<p>Payable Upon Receipt \$25.15</p>
<p>Customer Number: 123567087</p>	<p>AMOUNT ENCLOSED \$</p>
<p>Jan Brady 17 Parkway Ave. Oxford, CA 45673</p>	<p>Phono 1500 E. Rockford Blvd. Isotope, CA 450078-7986</p>

**3.4**

**When is the Bill Due?**

**NOTES:**

---

**What does “due upon receipt” mean?**

- a. you do not need to pay the bill
- b. pay the bill when you have time
- c. the bill is due next week
- d. pay the bill when you get it

---

**What do I do when I cannot find a due date?**

- a. throw the bill away
- b. pay the bill when you get it
- c. give the bill to your mom
- d. wait for the next bill

---

Some bills have a “**date of bill**” written on them. This is the date the company or person *sent* you the bill. For example, this bill was mailed on **7/30/95**.

ACCOUNT NUMBER	DATE OF BILL	DATE DUE	AMOUNT DUE
7452547-93367	07/30/95	08/15/95	\$2500.00
PLEASE MAKE CHECK PAYABLE TO: HAUNTED HOUSE PRODUCTIONS P.O. BOX 800 WELLSVILLE, OR 97666		DESCRIPTION WEB PAGE CREATION	
155867985754 0000 34448 450429875 448999 5000000 4489			

The date of the bill is different from the due date. Notice the **due date** on this bill is 8/15.

# 3.4

## When is the Bill Due?

NOTES:

This bill was sent 4/28/97.

UTILITY SERVICES		ENERGY USAGE			SEWER USAGE			TOTAL CURRENT CHARGES	
	DAYS	KWH	AVG	DAYS	FG	AVG			
THIS YEAR	35	294	8	36	4	.4	TOTAL CURRENT CHARGES	105.73	
LAST YEAR	32	246	7	38	6	.7	PREVIOUS BALANCED DUE	67.67	
SERVICE ADDRESS: Jan Brady 17 Parkway Ave. Oxford, CA 45673							TOTAL AMOUNT DUE	105.73	
DATE OF BILL: 4/28/97							THANK YOU		
ACCOUNT NUMBER: 2345-9087							MINIMUM PAYMENT: 65.35		

This bill was mailed 6/30/95.

PAYMENT	ACCOUNT NUMBER	BILLING DATE	DUE DATE	AMOUNT DUE
23	OT44567789-90	06/30/95	07/15/95	\$460.00
PLEASE MAKE CHECK PAYABLE TO: HUNTER BOB'S AUTOMOTIVE CHOP SHOP P.O. BOX 666 WELLSVILLE, OR 97868		DESCRIPTION REPAIRED FLAT TIRE		
155067985754 0000 34448 450429875 4489995000000 4489				

What does "date of bill" mean?

- today's date
- the date the bill is due
- the date the company or person sent you the bill
- the day you get the next bill



### Caution:

Why do you need to know when bills are due? If you pay bills late, you can get a **bad credit rating**. Stores know who has a bad credit rating. If you have bad credit, you cannot get a loan or use your credit cards. Be sure you look at the due date and pay bills on time!



**3.5**

**How Much Money Is Due?**

**NOTES:**

**5. How Much Money is Due?**

- ▶ Sometimes you must pay *all* of the bill.
- ▶ Sometimes you can pay part of the bill every month.

The bill tells you how much money you owe and how much you have to pay. *These can be very different!* How much money you owe is called the **amount** of the bill. It is sometimes called the **total amount** of the bill. Words that tell you the *total* amount of money you owe to the company or person billing you are: **total amount due**, and **total due**. For example, below is a bill showing the total or total amount:

UTILITY SERVICES	ENERGY USAGE			SEWER USAGE		
	DAYS	KWH	AVG.	DAYS	FG.	AVG.
THIS YEAR	35	294	8	36	4	.4
LAST YEAR	32	246	7	38	6	.7

SERVICE ADDRESS		Jan Brady 17 Parkway Ave. Oxford, CA 45673
DATE OF BILL	4/28/97	ACCOUNT NUMBER 2345-9087

TOTAL CURRENT CHARGES	44.55
PREVIOUS BALANCED DUE	67.67
PAYMENTS	67.67
ADJUSTMENTS	.00
LATE CHARGES	.00
MINIMUM PAYMENT	20.00
<b>TOTAL AMOUNT DUE</b>	<b>44.55</b>

THANK YOU

**\$44.55** is what you owe for this bill.

Some companies will let you pay *part* of the total. It is sometimes called a **minimum payment**. Be careful. You will have to pay some on the bill again next month. *Also*, the company will charge you a **fee** or **interest** for only paying part of the bill. Words that tell you the minimum payment are: amount due, due now, please pay, and minimum payment.

# 3.5

## How Much Money Is Due?

NOTES:

What words tell you the minimum payment?

- a. "date of bill," "late charges," "due now"
- b. "balance," "utility services," "adjustments"
- c. "amount due," "due now," "minimum payment"
- d. "services," "goods"

Here are some sample bills. The least you can pay is in the black box on each one. Look at the way it is worded in each box.

UTILITY SERVICES	ENERGY USAGE			SEWER USAGE		
	DAYS	KWH	AVG	DAYS	PG	AVG
THIS YEAR	35	294	8	36	4	.4
LAST YEAR	32	246	7	38	6	.7

TOTAL CURRENT CHARGES	44.55
PREVIOUS BALANCED UE	67.67
PAYMENTS	67.67
ADJUSTMENTS	.00
LATE CHARGES	.00
<b>MIN. AMOUNT DUE</b>	<b>20.00</b>
TOTAL AMOUNT DUE	<b>44.55</b>

SERVICE ADDRESS	Jan Brady 17 Parkway Ave. Oxford, CA 45673
DATE OF BILL	4/28/97
ACCOUNT NUMBER	2345-9087

THANK YOU

MONTHLY BILLING STATEMENT	
P.O. BOX 6675 WILLMINGTON, NC 14556	<b>BMP Bank</b>
Account Number	4267 897 506 234
Date of Bill	05/15/96
New Balance	\$678.67
Please Pay by	05/20/96
<b>Minimum Payment Due</b>	<b>\$56.35</b>
Amount Enclosed	\$

Make checks payable to: BMP BANK P.O. BOX 2354 WILLMINGTON, NC 34679-9090	Jan Brady 17 Parkway Ave. Oxford, CA 45673
--	--

PAYMENT	ACCOUNT NUMBER	BILLING DATE	DUE DATE	PAY NOW
23	OT44567788-80	06/30/95	07/15/96	<b>\$450.00</b>

PLEASE MAKE CHECK PAYABLE TO: HUNTER BOB'S AUTOMOTIVE CHOP SHOP P.O. BOX 666 WELLSVILLE, OR 87635	DESCRIPTION REPAIRED FLAT TIRE
---	-----------------------------------

155867985754 0000 34448 458429875 4489 995000000 4489

**3.5**

**How Much Money Is Due?**

**NOTES:**

ACCOUNT NUMBER 7498347 988567	DATE OF BILL 07/30/85	DATE DUE 08/13/86	<b>DUE NOW</b> <b>\$2500.00</b>
PLEASE MAKE CHECK PAYABLE TO: HAUNTED HOUSE PRODUCTIONS P.O. BOX 686 WELLSVILLE, OH 43766		DESCRIPTION WEB PAGE CREATION	
155867385754 0000 34448 458429875 4489995000000 4489			

**What does a bill tell you?**



- a. how much money you owe
- b. the due date
- c. amount due
- d. all of the above

**When you see the words "amount due," "total due," or "balance due" what does it mean?**

- a. the money amount you need to pay
- b. the date you need to pay
- c. the money that was already paid
- d. all of the above

**How much do you pay? \_\_\_\_\_**

Fold, then Detach and Return this portion with Your Payment

 <p><b>Phono</b> 1500 E. Rockford Blvd. Isotops, CA 450078-7986</p> <p>Customer Number: 123987887</p> <p>Jan Brady 17 Parkway Ave. Oxford, CA 45673</p>	<p>Payable Upon Receipt \$25.15</p> <p>AMOUNT ENCLOSED \$</p> <p>Phono 1500 E. Rockford Blvd. Isotops, CA 450078-7986</p> 
--	---

**3.5**

**How Much Money Is Due?**

NOTES:

**How much do you need to pay now?**

**Mountainous Fuel**

Jan Brady  
17 Parkway Ave.  
Oxford, CA 95673

YOUR ACCOUNT NUMBER	RATE	SERVICE PERIOD		DUE DATE
		FROM	TO	
888 45 0420M	GS1	03-22	04-23	04-20-98

CURRENT BILLING INFORMATION		AMOUNT DUE
CHARGE FOR GAS USED MAR 22 TO APR 23	\$28.96	
8% OXFORD CITY TAX	\$5.00	
3.25% CALIFORNIA SALES TAX	\$2.04	
CURRENT GAS BILLING	\$1.17	
		\$37.17
PAY THIS AMOUNT:		\$37.17

- a. \$520.96
- b. \$37.17
- c. \$28.96
- d. none of the above

**How do you know?**

- a. it is in the box
- b. it is the Total Amount Due
- c. it is the largest amount
- d. all of the above

3.5

## How Much Money Is Due?

NOTES:



### Caution:

If you do not pay the full amount of the bill, you will still owe the person or company. The company will bill you the next month for the money you still owe plus interest. If you buy more things the new amount will *add* to the old amount. Your total will **increase**. If you only pay the minimum due, you will still owe the company. Every time you buy more things, it will be added to the old amount, *and* the minimum due will increase! If you buy too much, you may reach your **credit limit**. Then the person or company will tell you that you cannot buy anymore *until you have paid what you owe*. You should keep a record of your bills in your budget. Then you will know when you have money you can spend and when you do not.



It is very important that you do not send cash money when you pay your bills. Anyone can open the envelope and steal the money. Then the person or company will think you have not paid your bill. You have no way to prove you paid the bill. Use a **check** to pay your bills. You will learn how to write checks in the future lesson.

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## **6. Quick Review**

What is a bill?

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What does the “amount due” mean?

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What does the “due date” mean?

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What does the word “total” mean?

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## 7. On Your Own

### Practice Exercise A

1. What does minimum payment mean?

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2. What does due upon receipt mean?

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3. When you get the mail, what should you do first?

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---

4. If you cannot find the due date, what should you do?

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Check your answers in the Answer Key at the end of Lesson 3.

**3.7**

**On Your Own**

**NOTES:**

**Practice Exercise B**

Here are two bills. For each bill:

1. Circle the DUE DATE.
2. Circle the AMOUNT you must pay.

PAYMENT 23	ACCOUNT NUMBER OT44567788 90	BILLING DATE 06/30/95	DUE DATE 07/15/96	PAY NOW \$450.00
PLEASE MAKE CHECK PAYABLE TO: HUNTER BOB'S AUTOMOTIVE CHOP SHOP P.O. BOX 666 WELLSVILLE, OR 97655		DESCRIPTION REPAIRED FLAT TIRE		
155067985754 0000 34448 450429875 4489 995000000 4489				

UTILITY SERVICES		ENERGY USAGE			SEWER USAGE			TOTAL CURRENT CHARGES		105.73
	DAYS	KWH	AVG	DAYS	FG	AVG		PREVIOUS BALANCED DUE	87.87	
THIS YEAR	35	294	8	36	4	.4		PAYMENTS	87.87	
LAST YEAR	32	246	7	38	6	.7		ADJUSTMENTS	.00	
SERVICE ADDRESS		Jan Brady 17 Parkway Ave. Oxford, CA 95673			TOTAL AMOUNT DUE		105.73			
DATE OF BILL		4/28/97		ACCOUNT NUMBER		2345-9087				
THANK YOU										



**3.7**

**On Your Own**

---

---

**NOTES:**

**Practice Exercise C: On Your Own**

**What are the 5 parts of paying a bill?**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_



## Answer Key-Lesson 3

NOTES:

# Answer Key

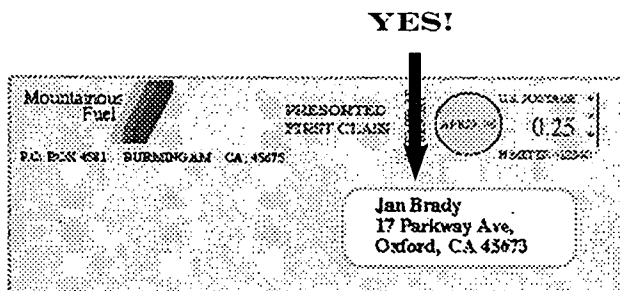
What is a bill? (p. 2)

- a. a paper showing what must be fixed on a car
- b. a list for groceries
- c. a list showing how much you owe for goods, services, or work
- d. all of the above

What should you do *first* when you get a bill in the mail? (p. 4)

- a. pay the bill
- b. look at the address and make sure it is yours
- c. return the bill to the company that sent it
- d. a. and c. above

Circle the envelopes that are addressed to Jan Brady. (p. 4)

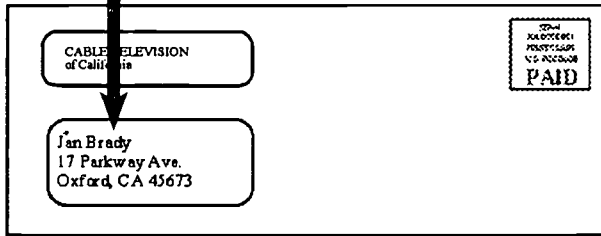




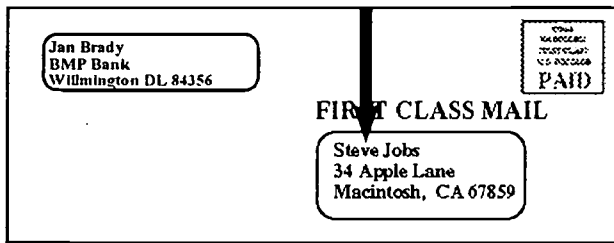
# Answer Key-Lesson 3

NOTES:

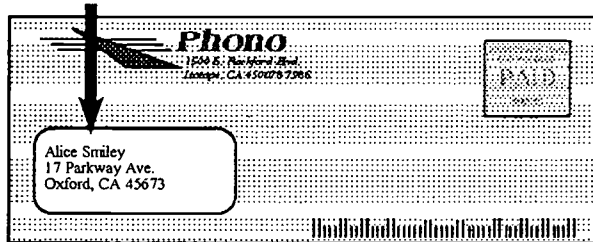
**YES!**



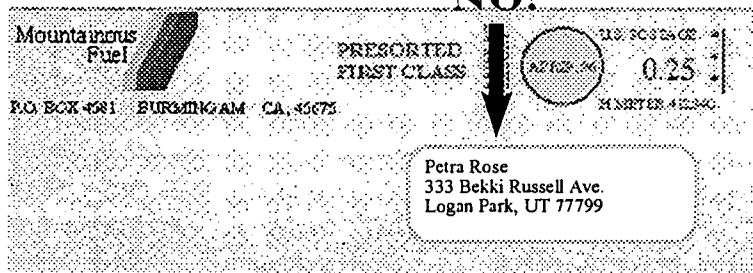
**NO!**



**NO!**



**NO!**





### Answer Key-Lesson 3

NOTES:

After you know the bill is yours, what should you do? (p. 7)

- a. open the envelope
- b. return it to the post office
- c. look at the bill to see who it is from
- d. a. and c.

What words show when the bill is due? (p. 8)

- a. "services," "account number"
- b. "balance," "payment"
- c. "requested amount," "goods," "total"
- d. "date due," "due date," "please pay by"

Circle the date the payment is due on these bills: (p. 9)

PAYMENT 23	ACCOUNT NUMBER OT44567789-90	BILLING DATE 06/30/95	<b>DUE DATE</b> 08/23/95	PAY NOW \$450.00
PLEASE MAKE CHECK PAYABLE TO: HUNTER BOB'S AUTOMOTIVE CHOP SHOP P.O. BOX 666 WELLSVILLE, OR 97656		DESCRIPTION REPAIRED FLAT TIRE		
155067985754 0000 34448 450429875 4489 995000000 4489				

ACCOUNT NUMBER 7458547-988667	DATE OF BILL 07/30/95	<b>DATE DUE</b> 08/15/95	DUE NOW \$2500.00
PLEASE MAKE CHECK PAYABLE TO: HAUNTED HOUSE PRODUCTIONS P.O. BOX 666 WELLSVILLE, OR 97656		DESCRIPTION WEB PAGE CREATION	
155067985754 0000 34448 450429875 44 8999 50000000 4489			



## Answer Key-Lesson 3

NOTES:

MONTHLY BILLING STATEMENT	
P.O. BOX 6675 WILLMINGTON, NC 14556	<b>BMP Bank</b>
Account Number	4267 897 508 234
Date of Bill	09/15/96
New Balance	3076.02
Please Pay by	09/09/96
Minimum Payment Due	\$56.35
Amount Enclosed	\$
Make checks payable to: BMP BANK P.O. BOX 2354 WILLMINGTON, NC 34679-9090	Jan Brady 17 Parkway Ave. Oxford, CA 45673

What does "due upon receipt" mean? (p. 11)

- a. you do not need to pay the bill
- b. pay the bill when you have time
- c. the bill is due next week
- d. pay the bill when you get it

What do I do when I cannot find a due date?  
(p. 11)

- a. throw the bill away
- b. pay the bill when you get it
- c. give the bill to your mom
- d. wait for the next bill



## Answer Key-Lesson 3

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NOTES:

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What does "date of bill" mean? (p. 12)

- a. today's date
  - b. the date the bill is due
  - c. the date the company or person sent you the bill
  - d. the day you get the next bill
- 

---

What words tell you the minimum payment?  
(p. 14)

- a. "date of bill," "late charges," "due now"
  - b. "balance," "utility services," "adjustments"
  - c. "amount due," "due now," "minimum payment"
  - d. "services," "goods"
- 

---

What does a bill tell you? (p. 15)

- a. how much money you owe
  - b. the due date
  - c. amount due
  - d. all of the above
-



### Answer Key-Lesson 3


NOTES:

When you see the words “amount due,” “total due,” or “balance due” what does it mean?  
(p. 15)

- a. the money amount you need to pay
- b. the date you need to pay
- c. the money that was already paid
- d. all of the above


How much do you pay?     \$25.15     (p. 15)

Fold, then Detach and Return this portion with Your Payment.

 <b>Phono</b> 1500 E. Rockford Blvd. Isotope, CA 450078-7986	<b>Payable Upon Receipt</b> <u>    \$25.15    </u> AMOUNT ENCLOSED \$
--	---

Customer Number: 123567087

Jan Brady 17 Parkway Ave. Oxford, CA 45673	Phono 1500 E. Rockford Blvd. Isotope, CA 450078-7986
--	--





## Answer Key-Lesson 3

NOTES:

How much do you need to pay now? (p. 16)

<b>Mountainous Fuel</b>						
Jan Brady 17 Parkway Ave. Oxford, CA 95673		YOUR ACCOUNT NUMBER	RATE	SERVICE PERIOD		DUE DATE
		FROM	TO			
		888 45 0420M	GS 1	03-22	04-23	05-20-98
CURRENT BILLING INFORMATION				AMOUNT DUE		
CHARGE FOR GAS USED MAR 22 TO APR 23				\$28.96		
8% OXFORD CITY TAX				\$5.00		
3.25% CALIFORNIA SALES TAX				\$2.04		
CURRENT GAS BILLING				\$1.17		
						\$37.17
						<b>TOTAL AMOUNT \$37.17</b>

- a. \$520.96                      c. \$28.96  
 b. \$37.17                         d. none of the above

How do you know? (p. 16)

- a. it is in the box                c. it is the largest amount  
 b. it is the Total Amount Due    d. all of the above

Quick Review (p. 18)

What is a bill?

A bill lists what a business thinks you owe them.

What does the "amount due" mean?

Amount due means what you must pay now.

What does the "due date" mean?

Due date is the date the business must get your payment for the bill.

What does the word "total" mean?

Total means the amount you owe the company. It is also called the "bill amount".





## Answer Key-Lesson 3

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NOTES:

### On Your Own

#### Practice Exercise A (p. 19)

1. What does minimum payment mean?  
A minimum payment is the smallest amount of a bill you can pay. It means next month you will have to make another payment. You will be charged a fee or interest to make a minimum payment.
2. What does due upon receipt mean?  
Due upon receipt means you must pay the bill as soon as you get it.
3. When you get the mail, what should you do first?  
You should look at the envelope to make sure the mail is for you. You should look at the name and address on the envelope.
4. If you cannot find the due date, what should you do?  
You should pay the bill when you get it.



# Answer Key-Lesson 3

NOTES:

## Practice Exercise B (p. 20)

Here are two bills. For each bill:

1. Circle the DUE DATE.
2. Circle the AMOUNT you must pay.

PAYMENT 23	ACCOUNT NUMBER OT44567788-90	BILLING DATE 06/30/95	DUE DATE 07/15/95	PAY NOW \$450.00
PLEASE MAKE CHECK PAYABLE TO: HUNTER BOB'S AUTOMOTIVE CHOP SHOP P.O. BOX 666 WELLSVILLE, OR 97655		DESCRIPTION REPAIRED FLAT TIRE		
155067985754 0000 34448 450429875 4489995000000 4489				

UTILITY SERVICES	ENERGY USAGE	SEWER USAGE		TOTAL CURRENT CHARGES		105.73		
DAYS	KWH	AVG	DAYS	PO	AVG	PREVIOUS BALANCED UE	87.87	
THIS YEAR	35	294	8	36	4	PAYMENTS	87.87	
LAST YEAR	32	246	7	38	6	ADJUSTMENTS	.00	
						LATE CHARGES	.00	
						MINIMUM PAYMENT	55.35	
SERVICE ADDRESS	Jan Brady 17 Parkway Ave. Oxford, CA 95673					TOTAL AMOUNT DUE	105.73	
DATE OF BILL	4/28/97	ACCOUNT NUMBER	2345-9087					THANK YOU

Note: This bill is due as soon as you get it. There is no due date listed on the bill.



## Answer Key-Lesson 3

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NOTES:

### Practice Exercise C: On Your Own (p. 21)

What are the 5 parts of paying a bill?

1. Check the envelope to make sure the bill is yours.
2. Open the envelope and find out who sent the bill.
3. Look at the due date of each bill.
4. Look at the amount due of each bill.
5. Send in your payment using checks, not cash money.

# Cumulative Review 1

## Lessons 1-3

*Pass*      *Review*

### 1. Reading Money Amounts

There are two money amounts below. Write the dollar amount. How many dollars are there?

\$17.30 \_\_\_\_\_      \$45.10 \_\_\_\_\_

There are two money amounts below. Write down the cent amount. How many cents are there?

\$100.01 \_\_\_\_\_      \$5.77 \_\_\_\_\_

Money amounts have decimal points. Why?

\_\_\_\_\_

\_\_\_\_\_

You want to write a check for \$8.95. When you write \$8.95 in words on a check, how do you write the cent amount?  
Circle the one you write.

decimal point  
.95

fraction  
95/100

Sign these money amounts to your teacher.

- ▶ \$2.00
- ▶ \$36.01
- ▶ \$355.25
- ▶ thirteen and 00/100 dollars
- ▶ seventy and 09/100 dollars
- ▶ four hundred seven and 40/10 dollars

*Pass*

*Review*

## 2. Writing Money Amounts

Write the money amounts in words.

1. \$300.00 \_\_\_\_\_

2. \$90.00 \_\_\_\_\_

3. \$105.00 \_\_\_\_\_

Write the money amounts in words with a fraction.

1. \$4.50 \_\_\_\_\_

2. \$68.03 \_\_\_\_\_

3. \$508.00 \_\_\_\_\_

Write the money amounts in numbers.

1. Seventeen and  $\frac{25}{100}$  dollars \_\_\_\_\_

2. Eighty eight and  $\frac{70}{100}$  dollars \_\_\_\_\_

3. Five hundred forty and  $\frac{00}{100}$  dollars \_\_\_\_\_

Pass

Review

### 3. How to Recognize and Read Bills

Here are two bills. Answer the questions for each bill.

*Bill #1:*

Who sent the bill? \_\_\_\_\_

What is the due date? \_\_\_\_\_

What is the amount due? \_\_\_\_\_

## Mountainous Fuel

Jan Brady  
17 Parkway Ave,  
Oxford, CA 45673

YOUR ACCOUNT NUMBER	RATE	SERVICE PERIOD		DUE DATE
		FROM	TO	
666 45 0420M	GS 1	03-22	04-23	05-20-95

#### CURRENT BILLING INFORMATION

CHARGE FOR GAS USED MAR 22 TO APR 23	\$28.96
CUSTOMER CHARGE	\$5.00
6% OXFORD CITY TAX	\$2.04
3.25% CALIFORNIA SALES TAX	\$1.17
CURRENT GAS BILLING	

#### AMOUNT DUE

\$37.17

**PAY THIS AMOUNT \$37.17**

Pass

Review

Bill #2:

Who sent the bill? \_\_\_\_\_

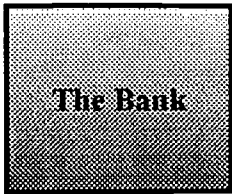
What is the due date? \_\_\_\_\_

What is the amount due? \_\_\_\_\_

UTILITY SERVICES	**ENERGY USAGE**			***SEWER USAGE***		
	DAYS	KWH	AVG	DAYS	PG	AVG
THIS YEAR	35	294	8	36	4	.4
LAST YEAR	32	246	7	38	6	.7
SERVICE ADDRESS	Jan Brady 17 Parkway Ave, Oxford, CA 45673					
DATE OF BILL	4/28/97	ACCOUNT NUMBER	2345-9087			

TOTAL CURRENT CHARGES	105.73
PREVIOUS BALANCE DUE	67.67
PAYMENTS	67.67
ADJUSTMENTS	.00
LATE CHARGES	.00
MIN. PAYMENT	20.00
<b>TOTAL</b>	<b>105.73</b>

**THANK YOU**



# 4. The Bank

---

## Lessons on CD:

Pretest	
1. What is a Bank? .....	1
2. What Do You Need at the Bank? .....	6
3. The Bank Teller .....	10
4. Quick Review .....	13
5. On Your Own .....	15
Answer Key .....	18

---

## Vocabulary from this Lesson:

- |                 |                      |
|-----------------|----------------------|
| Account         | Customer             |
| Account Number  | ID card with Picture |
| Bank            | Information Counter  |
| Bankbook        | Loan                 |
| Bankslip        | Mother's Maiden Name |
| Bank statements | Password             |
| Branch Bank     | Services             |
| Cash Checks     | Signature            |
| Check           | Teller               |
| Check Register  | Transaction          |
|                 | Traveler's Check     |



# Pretest 4 The Bank

*Pass*

*Review*

## 1. What is a Bank?

Write what these words mean.

Bank: \_\_\_\_\_

Customer: \_\_\_\_\_

Account: \_\_\_\_\_

Bankbook: \_\_\_\_\_

Bankslip: \_\_\_\_\_

Teller: \_\_\_\_\_

List three things you can do at a bank.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

## 2. What Do You Need at the Bank?

List three things you need when you go to a bank.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

*Pass*

*Review*

### 3. The Bank Teller

What can a bank teller do to help you?

---

---

---

## 1. What is a Bank?

- ▶ A bank is a place for you to keep your money. Most banks have branch banks.
- ▶ Your money is safe in a bank.
- ▶ Banks have many different services for their customers.
- ▶ When you put money in a bank, you are given an account.

A **bank** is a place where people keep their money. Most banks have a main office in a business area, and several smaller offices through the city. These are called **branch banks**. All branch banks have the same name as the main office. For example, you keep your money in Bank of America. Their main office is downtown. But you don't want to drive downtown. What do you do? You can go to one of their branches. They may have a branch at the mall, in a grocery store, or in a separate building. All the branches will be called Bank of America. If you keep your money in one of them, you can go to any of them for services.

---

**What is a bank?**

- a. a place where money is made
  - b. a building George Washington lived in
  - c. a place to keep your money
  - d. none of the above
- 

Keeping your money in a bank is safer than other places. If you keep your money in a jar, under a mattress, or in a drawer, it can be stolen or lost. In a bank, your money is protected and secure. Banks have safe places to put your money and lock it up. Banks also have security guards who act like "bank police". Plus, banks have hidden cameras. If there is a bank robbery, the camera will show the security guards who stole the money.

---

**Why is it safer to keep your money in a bank?**

- a. because it will not be lost or stolen from a bank
  - b. because the bank needs your money
  - c. it is not safer in a bank
  - d. because you can get your money easier
- 

Banks offer many **services**. You can cash checks. Cashing a check means you use your checks to get money at your bank. For example, if you keep your money at the America's Bank, you can cash your paycheck there. You can get a **loan** from a bank to buy

**4.1****What is a Bank?**

---

NOTES:

a house or a car. If you plan to go on a trip, you can also get **traveler's checks** from a bank. When you put your money in a bank, cash a paycheck, or do anything at a bank, you are called a bank **customer**.

---

**What can you do in the bank where you keep your money?**

- a. cash checks
  - b. cash your paycheck
  - c. keep your money there
  - d. all of the above
- 

---

**What services do banks have?**

- a. traveler's checks for customers
  - b. loans for customers
  - c. paychecks for customers
  - d. a. and b.
- 

When you put money in the bank, you are given an **account**. This account has your money in it. Your account has a special number on it called an **account number**. This tells the bank which account is yours. Your account number is written on many different bank papers: **checks**, **bankbooks**, and **bank slips**. Below are samples of a check, a bankbook, and a bank slip with the account number circled.

**4.1**

**What is a Bank?**

NOTES:

Check:

Payable to: \_\_\_\_\_ 103  
 Date: 4/5/1123  
 \$ \_\_\_\_\_ Dollars  
**NEW ENGLAND BANK ONE**  
 Memo: \_\_\_\_\_  
 1: 4/5/1123 **6123654321** 8123

Deposit Slip:

**DEPOSIT SLIP**  
 YOUR NAME \_\_\_\_\_  
 YOUR ADDRESS \_\_\_\_\_  
 CITY, STATE, ZIP CODE \_\_\_\_\_  
 DATE \_\_\_\_\_ 19 \_\_\_\_  
 SHOW HERE FOR LESS CASH IN TELLER'S PRESENCE  
**Central Bank**  
 F 1587654321 **58 654 21**

CURRENCY	AMOUNT
CASH	
COIN	
TOTAL	
INSTR. DEPOSIT	

USE OTHER SIDE FOR  
 ADDITIONAL DEPOSITS  
 OR SERVE EACH ITEM IS  
 PROPERLY ENDORSED

Bankbook:

**TRANSACTION REGISTER 200**  
 REGISTER NO. 2  
Central Bank  
 FINANCIAL INSTITUTION  
**5865421-2**  
 ACCOUNT NUMBER  
 THIS REGISTER CONTAINS  
 THE RECORD OF ITEMS  
 NUMBERED FROM  
200  
 TO  
299  
 AND DATED FROM  
Feb 5 19 90  
April 10 19 90  
 X-84(3-94) DELUXE CHECK PRINTERS

**4.1**

**What is a Bank?**

NOTES:

When you put money in the bank, where does it go?

- a. under a mattress
- b. into your account
- c. into the teller's pocket. The teller takes it home.
- d. a. and b. above

What is an account number for?

- a. to count how many customers the bank has
- b. to keep a record of your money
- c. to give loans to customers
- d. a. and b.

Circle the account number on this check.

YOUR NAME	102	4444/2211
YOUR ADDRESS 445		
CITY, STATE ZIP CODE	20	
PAY TO THE ORDER OF	\$	<input type="text"/>
		DOLLARS
<b>Central Bank</b> ANYWHERE, USA 12345		
FOR		
4444/2211	0058 65421	0102
		SAMPLE VOID

Circle the account number on this deposit slip.

DEPOSIT SLIP		CASH	CURRENCY		
			COIN		
YOUR NAME		LIST CHECKS SIMPLY			
YOUR ADDRESS					
CITY, STATE ZIP CODE					
DATE	19	TOTAL FROM OTHER SIDE			
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		TOTAL			
<i>Central Bank</i> ANYWHERE, USA 12345		LESS CASH RECEIVED			
: 58 654 : 21 : 1987654321 :		NET DEPOSIT			

USE OTHER SIDE FOR ADDITIONAL LISTING  
BE SURE EACH ITEM IS PROPERLY ENDORSED

## 2. What Do You Need at the Bank?

- ▶ You will need an account at your bank.
- ▶ You will need identification.
- ▶ You will need bankslips for all your **transactions**.

### Account

Before you can put money in the bank, you must open an account. Your account is where the bank keeps a record of your money. A bank teller can help you open an account. You must fill out a form and show the bank your identification.

Understand, account information is **private**. The bank teller can only give you information about *your* account, not someone else's. Tellers *cannot* give other people information about your account.

When you open an account, the bank will give you a bankbook. A bankbook is also called a **check register**. The register is for you to keep records of how much money you put in the bank or take out of the bank. For example, you put money in the bank. You write it in your register. Or if you take money out of the bank. You write it in your register. You will learn a lot about check registers in a later lesson.



**4.2**

**What Do You Need at the Bank?**



**NOTES:**

**Why do you use a register?**

- a. to record the money in your account
- b. record money you take out of the bank
- c. record money you put in the bank
- d. all of the above

**ID Card**

When you go to the bank, you need to bring an **ID card with your picture and signature**. That is how the bank **teller** knows who you are. Your signature should not be printed. When you write your name for a signature, you should use cursive writing. Your ID card can be your driver's license, bus pass, motor vehicle department card, or your student ID card.

<b>DRIVER LICENSE</b>				
NUMBER 1234576	DATE OF BIRTH 09-18-78	CLASS C		
EXPIRES 09-18-00	HEIGHT 5 04	WEIGHT 140	SEX F	
ISSUE DATE 09-16-96	ORIGINAL DATE 09-16-96			
X <i>Jan Brady</i>				
SIGNATURE				
Brady, Jan 17 Parkway Ave. Oxford, CA 45673				

---

What kind of identification should you bring with you to the bank?

- a. an ID card with your picture and your signature
  - b. your student ID card with your picture and signature
  - c. your driver's license
  - d. any of the above
- 

Suppose you want to know how much money you have in your account. You may go to the bank and ask the teller. The teller will ask you for your account number and ID. Sometimes, a bank will use a **password** for ID. You tell them a secret code word, like your **mother's maiden name**. Why do they do this? The secret code words and ID help keep your account private and safe.

### Bankslip

When you put money in the bank or take money out of the bank, you will need to fill out a bank slip. A bank slip tells the bank how much money you want to take out or put in the bank. There are two different kinds of bank slips. A *deposit slip* is for putting money in the bank. A *withdrawal slip* is for taking money out of the bank. You will learn about deposits and withdrawals in the next lessons.

4.2

## What Do You Need at the Bank?

---

---

NOTES:

---

What do you need to bring when you go to the bank to cash a check?

- a. your mom
  - b. your ID
  - c. the check you want to cash
  - d. b. and c. above
- 

### Information Counter

If you do not know what to do when you get to the bank, find the place where it says "*Information*." The **Information counter** is where you can get help at the bank. If the bank doesn't have an information counter, ask the teller or anyone who works there for help.

---

What do you do when you need help at the bank?

- a. ask one of the bank tellers
  - b. ask someone who works at the bank
  - c. ask the person at the information desk
  - d. any of the above
-

---

### 3. The Bank Teller

- ▶ The bank teller is a person who can help you do many things at a bank.

A teller is also a person at the bank who can help you. A teller can help you in many ways. For example, a bank teller can:

1. cash your checks
2. put money in your account
3. take money out of your account
4. tell you how much money you have in your account
5. can give you directions on what to do at the bank
6. sell you traveler's checks

The teller can help you in any way you need to do at the bank.

---

**What can a bank teller at your bank do for you?**

- a. give you directions in the bank
  - b. help you put money into your bank account
  - c. give you cash for your paycheck
  - d. all of the above
-

### What Will the Teller Want from You?

- When you go to the teller's window at the bank, you need to be ready to do your banking business. This means you need to have all your bank papers filled out and ready to give to the teller. What things do you need to have ready?

First, you need to be ready to say to the teller what you want to do. You may write a note if you want. You might keep different notes for the different things you want to do at the bank. They might say,

- ▶ "I want to cash this check, please."
- ▶ "I want to make a deposit. Here is my account number. Thank you." or
- ▶ "I want to know how much money is in my account. Here is my account number and my ID. Thanks."

Second, you need to have papers with you that the teller will ask for, like your ID, your account number, the bankslips filled out, and checks or money.

Suppose you want to cash a check, you need to say or write a note that says, "I want to cash my check." You must have the check, ID card with a picture, and your account number ready to show the teller.

**4.3****The Bank Teller**

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NOTES:

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To cash a check, what should you do before you go to the teller?

- a. have the check and your account number ready
  - b. have your bank statement ready
  - c. have a note telling what you want to do
  - d. a. and c. above
- 

---

To know how much money you have in the bank, what should you do before you go to the teller?

- a. have your checks ready
  - b. write a note telling the teller what you want
  - c. have your account number ready
  - d. b. and c. above
- 

---

To buy a traveler's check, what should you do before you go to the teller?

- a. have your bank statement ready
  - b. write a note telling the teller what you want
  - c. have your money ready
  - d. b. and c. above
-

**4.4**

**Quick Review**

**NOTES:**

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**4. Quick Review**

What is a bank?

---

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Why should you keep your money in a bank?

---

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What can you do at the bank where you keep your money?

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---

What other services can you get at the bank where you keep your money?

---

---

When you put your money in the bank, where does it go?

---

---

What is an account number for?

---

---

**4.4**

**Quick Review**

**NOTES:**

What is a bankbook or a check register for?

---

---

What do you need to bring when you go to the bank?

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When you get to the bank, what do you need to fill out?

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---

If you need help, what do you do?

---

What does a teller do?

---

---

What must you do before you go to a teller?

---

---

---

---



**4.5**

On Your Own

NOTES:

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## 5. On Your Own

### Practice Exercise A

Define each words. Then check your answers using the Answer Key at the end of Lesson 4.

1. bank customer: \_\_\_\_\_

\_\_\_\_\_

2. account: \_\_\_\_\_

\_\_\_\_\_

3. bankbook: \_\_\_\_\_

\_\_\_\_\_

4. ID card: \_\_\_\_\_

\_\_\_\_\_

5. bankslip: \_\_\_\_\_

\_\_\_\_\_

6. Information counter: \_\_\_\_\_

\_\_\_\_\_

**4.5**

**On Your Own**

**NOTES:**

**Practice Exercise B**

Answer the questions completely. Then check your answers using the Answer Key at the end of Lesson 4.

1. Name three things you can do at a bank.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

2. Where are account numbers written?

\_\_\_\_\_  
\_\_\_\_\_

3. Name some things you can use as ID:

\_\_\_\_\_  
\_\_\_\_\_

4. What kinds of things can a bank teller help you do?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**4.5**

**On Your Own**

**NOTES:**

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**Practice Exercise C: On Your Own**

1. You have a friend named Mary. Mary borrowed \$40.00 from you 2 months ago. You asked her to pay you back. She says she doesn't have the money. You think she is lying. You go to her bank and ask the teller how much money she has in her account. What will the teller do?

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2. You have a bank account at The People's Bank. You are at the mall and you need some money. You look around and see a branch bank called First United Bank. Can you get money from your account there?

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---

---

3. You want to cash a check at your bank. What would you write in a note to the teller?

---

---

---



---

## Answer Key

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What is a bank? (p. 2)

- a. a place where money is made
  - b. a building George Washington lived in
  - c. a place to keep your money
  - d. none of the above
- 

---

Why is it safer to keep your money in a bank?  
(p. 2)

- a. because it will not be lost or stolen from a bank
  - b. because the bank needs your money
  - c. it is not safer in a bank
  - d. because you can get your money easier
- 

---

What can you do in the bank where you keep your money? (p. 3)

- a. cash checks
  - b. cash your paycheck
  - c. keep your money there
  - d. all of the above
-



## Answer Key-Lesson 4

---

---

NOTES:

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What services do banks have? (p. 3)

- a. traveler's checks for customers
  - b. loans for customers
  - c. paychecks for customers
  - d. a. and b.
- 

---

When you put money in the bank, where does it go? (p. 5)

- a. under a mattress
  - b. into your account
  - c. into the teller's pocket. The teller takes it home.
  - d. a. and b. above
- 

---

What is an account number for? (p. 5)

- a. to count how many customers the bank has
  - b. to keep a record of your money
  - c. to give loans to customers
  - d. a. and b.
-



# Answer Key-Lesson 4

NOTES:

Circle the account number on this check. (p. 5)

YOUR NAME	102	4444/2211
YOUR ADDRESS 445		
CITY, STATE ZIP CODE	20	
PAY TO THE ORDER OF	\$	
		DOLLARS
<b>Central Bank</b> ANYWHERE, USA 12345		
FOR		
④ 4444/2211	0058 65421	0102 SAMPLE VOID

Circle the account number on this deposit slip. (p. 5)

DEPOSIT SLIP		CASH	CURRENCY		
YOUR NAME			COIN		
YOUR ADDRESS		LIST CHECKS SEPARATELY			
CITY, STATE ZIP CODE					
DATE	19	TOTAL FROM OTHER SIDE		USE OTHER SIDE FOR ADDITIONAL LISTING	
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		TOTAL		BE SURE EACH ITEM IS PROPERLY ENDORSED	
<i>Central Bank</i> ANYWHERE, USA 12345		LESS CASH RECEIVED			
: 58 654 : 21 :		NET DEPOSIT			
				④ 1987654321	

Why do you use a register? (p. 7)

- a. to record the money in your account
- b. record money you take out of the bank
- c. record money you put in the bank
- ☞ d. all of the above



## Answer Key-Lesson 4

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NOTES:

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What kind of identification should you bring with you to the bank? (p. 8)

- a. an ID card with your picture and your signature
  - b. your student ID card with your picture and signature
  - c. your driver's license
  - d. any of the above
- 

---

What do you need to bring when you go to the bank to cash a check? (p. 9)

- a. your mom
  - b. your ID
  - c. the check you want to cash
  - d. b. and c. above
- 

---

What do you do when you need help at the bank? (p. 9)

- a. ask one of the bank tellers
  - b. ask someone who works at the bank
  - c. ask the person at the information desk
  - d. any of the above
-



## Answer Key-Lesson 4

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NOTES:

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What can a bank teller at your bank do for you? (p. 10)

- a. give you directions in the bank
  - b. help you put money into your bank account
  - c. give you cash for your paycheck
  - d. all of the above
- 

---

To cash a check, what should you do before you go to the teller? (p. 12)

- a. have the check and your account number ready
  - b. have your bank statement ready
  - c. have a note telling what you want to do
  - d. a. and c. above
- 

---

To know how much money you have in the bank, what should you do before you go to the teller? (p. 12)

- a. have your checks ready
  - b. write a note telling the teller what you want
  - c. have your account number ready
  - d. b. and c. above
-





## Answer Key-Lesson 4

---

NOTES:

---

To buy a traveler's check, what should you do before you go to the teller? (p. 12)

- a. have your bank statement ready
  - b. write a note telling the teller what you want
  - c. have your money ready
  - d. b. and c. above
- 

### Quick Review (p. 13)

What is a bank?

A bank is a place where people keep their money.

Why should you keep your money in a bank?

Because banks help keep your money safe.

What can you do at the bank where you keep your money?

You can cash checks.

What other services can you get at the bank where you keep your money?

You can borrow money, get traveler's checks

When you put your money in the bank, where does it go?

The money goes into your account.

What is an account number for?

It tells the bank and you which account is yours.

What is a bankbook or a check register for?

To help you keep your records straight.



## Answer Key-Lesson 4

---

NOTES:

What do you need to bring when you go to the bank?

You need your ID with your picture and signature, and any other bank papers you need for your transaction.

When you get to the bank, what do you need to fill out?

You need to fill out a bankslip.

If you need help, what do you do?

You find the information desk or anyone who works there and ask for help.

What does a teller do?

The bank teller can cash checks and put money into your account.

What must you do before you go to a teller?

You need to have your bank slips ready, your ID, and a note saying what you want to do.

### On Your Own Practice Exercise A (p. 15)

1. A bank **customer** is a person who has an account at the bank.
2. An **account** is a specific place where a customer keeps the money at the bank.
3. A **bankbook** is another word for the check register. It is a place where you write when you take money out or put money in your account.
4. ID card is a document like a driver license or student ID card that has your picture and your signature to show the bank teller that you are the same person using the account.



## Answer Key-Lesson 4

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NOTES:

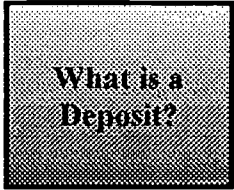
5. Bankslip is a deposit slip or a withdrawal slip. You need to use a bankslip when you want to put money in or take money out of the bank.
6. Information counter is a place where you can ask for help at the bank.

### Practice Exercise B (p. 16)

1. keep money at the bank, borrow money from the bank, buy traveler's checks, get money from your account, put money in your account, cash checks.
2. Account numbers are written on bankslips, checks and bankbooks.
3. Driver's license, student I.D., bus pass.
4. Open an account, take money out for you, put money in for you, help you get traveler's checks, tell you how much you have in your account.

### Practice Exercise C: On Your Own (p. 17)

1. The teller cannot tell *you* how much money is in *Mary's* account. The teller can only tell Mary how much money is in Mary's account.
2. No. You are not a customer at First United Bank. Your bank account is *not* at First United. You are a customer at The People's Bank. Your account is at The People's Bank. You need to find a People's Bank branch to get money from your account.
3. Hi. I want to cash this check please. Here is my account number and my ID. Thank you.



# 5. What is a Deposit?

---

## Lessons on CD:

Pretest

1. Deposit Definition .....	1
2. Practice Examples .....	4
3. Deposits and Your Bank Account .....	6
4. Getting Ready to Make a Deposit .....	9
5. Quick Review .....	11
6. On Your Own .....	12
Answer Key .....	15

---

## Vocabulary from this Lesson:

Account	Deposit
Account Number	Deposit Slip
Balance	ID Card
Cash	Increase

# Pretest 5

## What is a Deposit?

*Pass*    *Review*

### 1. Deposit Definition

What does deposit mean?

---

---

You got money for your birthday and put it in your bank account. Did you make a deposit? Why? Why not?

---

---

You got money for mowing the lawn and put it in your jar. Did you make a deposit? Why? Why not?

---

---

### 2. Deposits and Your Bank Account

What is your account balance?

---

You made a deposit. What happens to your account balance?

---

You have \$5.00 in your checking account. \$5.00 is your account balance. You deposit \$34.00 to pay your bills. What is your new balance after you make a deposit?

---

*Pass*

*Review*

### 3. Getting Ready to Make a Deposit

List 4 things you may need at a bank to make a deposit.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

## 1. Deposit Definition

- ▶ When you put money in your bank account, you are making a deposit.
- ▶ After you make a deposit, your account has more money in it. Your account gets bigger.

When you put money *in* the bank, you make a **deposit**. Deposit means to put money in your bank **account**. Your account gets larger. You *add* the deposit amount to what you already have in the bank. For example:

1. When you go to the bank to put your paycheck *in* your bank, you make a *deposit*.
2. When you get money for your birthday and put it *in* your bank account, you make a *deposit*.

How do you know if you made a deposit? If you put money *into* your bank account for any reason, you are making a deposit.

---

**What does it mean to deposit money into your bank account?**

- a. to put money in your account
  - b. to borrow money from the bank
  - c. to take money from your account
  - d. none of the above
-

**5.1****Deposit  
Definition**

NOTES:

Here are some examples. Read each example. Did you make a deposit? The answers will help you understand why it is a deposit or not.

- ▶ You are at the bank. You want to put money in your bank account. Did you make a deposit?

Yes! Because deposit means you put money *into your account at the bank*.

- ▶ You get paid \$5.00 for mowing the lawn. You go to the bank and put the money into your account. Did you make a deposit?

Yes! Because you did put the money *into your bank account*. You made a deposit.

- ▶ You get your SSI check. You put your SSI check into the drawer of your desk. Did you make a deposit?

No. You did not make a deposit if you put the check in your desk.

---

**How do you know you did not make a deposit?**

- a. deposit means to take money out of your bank account
  - b. deposit means to put money into your bank account
  - c. deposit means you have money for spending
  - d. deposit means that you go to the bank to get some money
  - e. none of the above
-



**5.1****Deposit  
Definition**

---

NOTES:

- ▶ You get your paycheck from your work. You go to the bank and cash the paycheck. Did you make a deposit?

No. You did *not* put the paycheck into your account.

---

**How do you know it is not a deposit?**

- a. you did not put money into your account
- b. you put money into your account
- c. you did not give money to your company
- d. you did not write a check
- e. none of the above

- 
- ▶ You find \$10.00. You put the money into your secret hiding place. Did you make a deposit?

No. Because you did *not* go to the bank and put the money *into your account*. You put the money *into your secret hiding place*.

---

**How do you know it is not a deposit?**

- a. you are not putting money into your account
  - b. you are putting money into your account
  - c. you are not cashing a check
  - d. a. and c. above
  - e. b. and c. above
-

**5.2**

**Practice  
Examples**

NOTES:

---

---

## 2. Practice Examples

Circle the answer to each question.

---

You want to buy a new TV. You take money out of your bank account. Did you make a deposit in your bank account?

Yes

No

---

---

You find \$5.00 on the sidewalk. You spend it on food. Did you make a deposit?

Yes

No

---

---

How do you know that it is not a deposit?

- a. deposit means to take money out of your bank account
  - b. deposit means to put money into your bank account
  - c. deposit means you have money for spending
  - d. a. and c. above
  - e. none of the above
-

**5.2**

**Practice  
Examples**

**NOTES:**

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**You get your tax refund check. You put it in your bank account. Did you make a deposit?**

**Yes**

**No**

---

---

**You get your tax refund check. You use the money to buy a bicycle. Did you make a deposit?**

**Yes**

**No**

---

---

**You get your SSI check. You lose it. Did you make a deposit?**

**Yes**

**No**

---

### 3. Deposits and Your Bank Account

- ▶ You will have *more* money in your bank account after you make a deposit.
- ▶ Your balance *increases* when you make a deposit into your account.

When you make a deposit, you put money into your bank account. You have *more* money in your account. Your account gets *larger*. Your **balance increases** when you make a deposit.

**Example:** Suppose you have \$50.00 in your bank account. You make a deposit of \$100.00. How much do you have now? To find out, you will *add*:

$$\begin{array}{r} \$100.00 \text{ (Deposit)} \\ + \$ 50.00 \text{ (Balance)} \\ \hline \$150.00 \text{ (New Balance)} \end{array}$$

You will have \$150.00 in your account. Adding \$50.00 to \$100.00 makes \$150.00. Your account gets *larger*.

---

**What happens to my account when I make a deposit?**

- a. the account balance does not change
  - b. the account balance gets smaller
  - c. the account balance gets larger
  - d. none of the above
-

**5.3****Deposits and  
Your Bank Account**

NOTES:

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Suppose you have \$100.00 in your bank account. You deposit \$20.00. What is the balance after the deposit?

- a. \$ 50.00
  - b. \$ 60.00
  - c. \$ 80.00
  - d. \$120.00
- 

How much do you have now? You will have \$120.00 in your account. Remember, you need to *add* \$20.00 to \$100.00.

$$\begin{array}{r} \$100.00 \text{ (Your Balance)} \\ +\$ 20.00 \text{ (Deposit)} \\ \hline \$120.00 \text{ (New Balance)} \end{array}$$

Adding \$20.00 to \$100.00 makes \$120.00. You have *more* money in your account balance.

**5.3****Deposits and  
Your Bank Account**

NOTES:

✓ Before you go on, finish this practice sheet. Then check your answers using the Answer Key on p. 15. If you still do not understand what happens to your balance after you make a deposit, review this part before going on to the next section.

**Practice Sheet**

Your bank account. balance is...	You want to deposit...	Your new balance is...
\$80.00	\$20.00	\$
\$50.00	\$10.00	\$
\$77.00	\$67.00	\$
\$46.20	\$5.10	\$
\$250.00	\$200.00	\$

Remember, when you make a deposit, this means you put money into your bank account. Other things you can do at the bank are not deposits. You only make a deposit if you *add* money to your bank account.

## 4. Getting Ready to Make a Deposit

- ▶ When you want to make a deposit, you must have everything ready to give to the bank teller.

When you want to *make a deposit* at the bank, you should be ready to say to the teller, "I want to make a deposit" and have everything needed for you to make a deposit. A good way to let the teller know you want to make a deposit is to write a note. The note might look like this:

*I would like to make a deposit, please.*

The things you may need for a deposit are:

1. *the money or check you want to deposit*
2. *your ID card*
3. *your account number*
4. *a deposit slip*

It is always a good idea to have these things ready when you go to the teller to make your deposit. You will learn more about *how* to make a deposit in a later lesson.

**5.4****Getting Ready  
to Make a Deposit**

---

---

**NOTES:**

---

**What should you have ready when you go to your bank to make a deposit?**

- a. your picture ID**
  - b. the money you want to deposit**
  - c. a note that says you would like to make a deposit**
  - d. all of the above**
  - e. b. and c. above**
-



**5.5**

**Quick Review**

**NOTES:**

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---

**5. Quick Review**

1. What does it mean to deposit money in your account?

---

2. Suppose you went to the bank and cashed your paycheck. Did you make a deposit?

---

3. What is an account balance?

---

---

4. What happens to your account balance when you make a deposit?

---

5. What do you need to bring when you make a deposit at the bank?

---

---

---

6. You have \$80.00 in your account. You deposit \$20.00. Now, what is your balance?

---

**5.6**

**On Your Own**

**NOTES:**

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---

## **6. On Your Own**

Answer the questions completely. Then check your answers using the Answer Key on page 15.

### **Practice Exercise A: Finding a Balance**

1. Jim's balance in his account is \$40.00. Jim deposits \$20.00. What is Jim's new balance?

\$ \_\_\_\_\_

2. Sarah deposits her birthday money of \$100.00 into her account. Her account already has \$60.00 in it. What is Sarah's new balance?

\$ \_\_\_\_\_

3. Thomas works hard raking lawns during the week. He already has \$56.70 in his bank account. One Saturday, Thomas put \$30.00 in the bank. A week later, he put \$10.00 in the bank. How much does Thomas have in his bank account now?

\$ \_\_\_\_\_

4. Terrance never has any money. He has a bank account with only \$10.00 in it. He has never made another deposit. How much does Terrance have in his bank account?

\$ \_\_\_\_\_

---

**Practice Exercise B: Is it a Deposit?**

1. Farmer Brown got \$75.00 from selling his corn in the market. He put the money in an old coffee pot near his fireplace. Did Farmer Brown make a deposit? How do you know?  

---
2. Jane found a ten dollar bill on the sidewalk. She put it in her piggy bank on her dresser. Someday she wants a bicycle. Did Jane make a deposit? How do you know?  

---
3. Henry worked very hard washing cars one bright Saturday. He earns \$20.00. He put the money in his account in the bank. Did Henry make a deposit? How do you know?  

---
4. Jeffrey got his SSI check in the mail. He cashed it at the bank and spent \$10.00. Then he put the rest of it in his bank account. Did Jeffrey make a deposit? How do you know?  

---

**5.6**

**On Your Own**

**NOTES:**

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---

**Practice Exercise C: On Your Own**

List 4 things you may need at a bank to make a deposit.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_



---

## Answer Key

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What does it mean to deposit money into your bank account? (p. 1)

- a. to put money in your account
  - b. to borrow money from the bank
  - c. to take money from your account
  - d. none of the above
- 

How do you know you did not make a deposit? (p. 2)

- a. deposit means to take money out of your bank account
  - b. deposit means to put money into your bank account
  - c. deposit means you have money for spending
  - d. deposit means that you go to the bank to get some money
  - e. none of the above
- 

How do you know it is not a deposit? (p. 3)

- a. you did not put money into your account
  - b. you put money into your account
  - c. you did not give money to your company
  - d. you did not write a check
  - e. none of the above
-



## Answer Key-Lesson 5

NOTES:

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How do you know it is not a deposit? (p. 3)

- a. you are not putting money into your account
- b. you are putting money into your account
- c. you are not cashing a check
- d. a. and c. above
- e. b. and c. above

---

You want to buy a new TV. You take money out of your bank account. Did you make a deposit in your bank account? (p. 4)

 No

---

You find \$5.00 on the sidewalk. You spend it on food. Did you make a deposit? (p. 4)

 No

---

How do you know that it is not a deposit? (p. 4)

- a. deposit means to take money out of your bank account
- b. deposit means to put money into your bank account
- c. deposit means you have money for spending
- d. a. and c. above
- e. none of the above



## Answer Key-Lesson 5

NOTES:

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You get your tax refund check. You put it in your bank account. Did you make a deposit? (p. 5)

Yes

---

You get your tax refund check. You use the money to buy a bicycle. Did you make a deposit? (p. 5)

No

---

You get your SSI check. You lose it. Did you make a deposit? (p. 5)

No

---

What happens to my account when I make a deposit? (p. 6)

- a. the account balance does not change
- b. the account balance gets smaller
- c. the account balance gets larger
- d. none of the above



## Answer Key-Lesson 5

NOTES:

---

Suppose you have \$100.00 in your bank account. You deposit \$20.00. What is the balance after the deposit? (p. 7)

- a. \$ 50.00
- b. \$ 60.00
- c. \$ 80.00
- d. \$120.00

---

### Practice Sheet (p. 8)

Your bank account balance is...	You want to deposit...	Your new balance is...
\$80.00	\$20.00	\$100.00
\$50.00	\$10.00	\$60.00
\$77.00	\$67.00	\$144.00
\$46.20	\$5.10	\$51.30
\$250.00	\$200.00	\$450.00

---

What should you have ready when you go to your bank to make a deposit? (p. 10)

- a. your picture ID
- b. the money you want to deposit
- c. a note that says you would like to make a deposit
- d. all of the above
- e. b. and c. above





## Answer Key-Lesson 5

---

NOTES:

### Quick Review (p. 11)

1. What does it mean to deposit money in your account?.

Deposit means you put money into your account.

2. Suppose you went to the bank and cashed your paycheck. Did you make a deposit?

No. The reason is you haven't put money in your account.

3. What is an account balance?

Your account balance means how much money you have in your account.

4. What happens to your account balance when you make a deposit?

Your account will have more money after you make a deposit. Your balance increases.

5. What do you need to bring when you make a deposit at the bank?

A note written for the teller, the money you want to deposit, your account number, a deposit slip, and a picture ID.

6. You have \$80.00 in your account. You deposit \$20.00 Now, what is your new balance?

Your new balance will be \$100.00.

$\$80.00 + \$20.00 = \$100.00$ .



## Answer Key-Lesson 5

---

NOTES:

### On Your Own

#### Practice Exercise A: Finding a Balance (p. 12)

1. \$60.00
2. \$160.00
3. \$96.70
4. \$10.00

#### Practice Exercise B: Is it a Deposit? (p. 13)

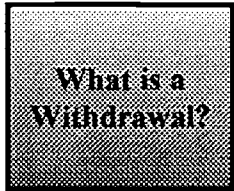
1. No. Farmer Brown did *not* put his money in his bank account.
2. No. Jane did *not* put her money in her bank account.
3. Yes. Henry put the money in his bank account
4. Yes. Jeffrey put some of the money in his bank account.

#### Practice Exercise C: On Your Own (p. 14)

The four things you need are:

1. money you want to deposit
2. your ID card
3. your account number
4. a deposit slip

You might also want to have a note that says: "I want to make a deposit, please."



# 6. What is a Withdrawal?

---

## Lessons on CD:

Pretest

1. Withdrawal Definition .....	1
2. Practice Examples .....	6
3. Deposit/Withdrawal Quick Review .....	8
4. Withdrawals and Your Bank Account .....	10
5. Quick Review .....	12
6. On Your Own .....	13
Answer Key .....	16

---

## Vocabulary from this Lesson:

- |                 |            |
|-----------------|------------|
| Account         | Decrease   |
| Account balance | Deposit    |
| Bad Check       | Withdrawal |
| Check register  |            |

# Pretest 6

## What is a Withdrawal?

*Pass*      *Review*

### 1. Withdrawal Definition

What does withdrawal mean?

---

---

You go to the bank. You give your paycheck to the teller to change it to money. Did you make a withdrawal from your account? Why? Why not?

---

---

You go to the bank. You take \$3.00 out of your account for your dinner date. Did you make a withdrawal from your account? Why? Why not?

---

---

### 2. Withdrawals and Your Bank Account

You made a withdrawal. What happens to your account balance?

---

You have \$80.00 in your checking account. \$80.00 is your account balance. You withdraw \$20.00 to pay your phone bill and for spending. What is your new balance after you make a withdrawal?

---

## 1. Withdrawal Definition

- ▶ When you take money out of your bank account, you make a withdrawal.
- ▶ After you make a withdrawal, you have less money in your account.

Remember that when you make a **deposit**, you put money *in* the bank. Your **account** gets larger. You *add* money to your old balance.

A withdrawal is different A **withdrawal** is the opposite of a deposit. When you take money *out* of the bank, you make a withdrawal. Withdrawal means taking money *out* of your bank account. Your account gets smaller. You *subtract* the withdrawal amount from what you already have in the bank. For example:

1. When you take money *out* of your bank account to pay your bills, you make a *withdrawal*.
2. When you get money for your birthday and put it *in* your bank account, you make a *deposit*.

If you take money out of your bank account for any reason, you are making a withdrawal. You may make your withdrawal for any reason, such as paying your rent, buying food, buying clothes, and giving someone a birthday gift.

---

**What does it mean to withdraw money from your bank account?**

- a. to put money into your account
  - b. to add the money to your account balance
  - c. to take money out of the bank
  - d. none of the above
- 

Here are some examples. Read each example and decide if it is a withdrawal.

- ▶ I go to the bank teller to get money. Did I make a withdrawal?

Yes! How do I know? The reason is that withdrawal means to take money out of your bank account.

- ▶ I take money from my account to pay my bills. Did I withdraw money from the bank?

Yes! The reason is that withdrawal means to take money out of your bank account.

- ▶ You go to the bank and take out \$5.00 for spending. Did you make a withdrawal?

Yes! You made a withdrawal! How do you know? Because withdrawal means to take money out of your bank account.

**6.1****Withdrawal  
Definition**

---

**NOTES:**

- ▶ Imagine you are at home and have money hidden under your bed. You take some money from your secret hiding place to buy a picture. Did you make a withdrawal from your bank account?

No! You didn't take money out of the bank.

---

**How do you know it is not a withdrawal?**

- a. withdrawal means to take money out of your bank account
  - b. withdrawal means to put money into your bank account
  - c. withdrawal means that you have money for spending
  - d. withdrawal means that you go to the bank to deposit money
  - e. none of the above
-

**6.1**

**Withdrawal  
Definition**

NOTES:

- 
- ▶ You get your paycheck from work. You cash your paycheck at the bank. Did you make a withdrawal from your account?

No. How do you know?

---

**How do you know that cashing your paycheck is not a withdrawal from your account?**

- a. you are not taking money out of your account
- b. you are depositing money
- c. you are being given money from someone else's account
- d. a. and c. above
- e. none of the above

- 
- ▶ You get your SSI check from the US Government and cash it. Do you make a withdrawal from your account?

No. When you cash your SSI check, you are not making a withdrawal from your bank account. How do you know?

---

**How do you know that it is not a withdrawal from your account?**

- a. you are not taking money out of your account
- b. you are being given money from the government's account
- c. you are depositing money
- d. a. and c. above
- e. a. and b. above



**6.1**

**Withdrawal  
Definition**

---

**NOTES:**

- ▶ You want to buy new clothes for your job interview. You take money out of your bank account to buy new clothes. Did you make a withdrawal?

Yes! you took money out of your account.

- ▶ You need to pay rent. You take money out of your account to pay your rent. Did you make a withdrawal?

Yes! You took money out of your account.

**6.2**

**Practice Examples**

NOTES:

---

---

## 2. Practice Examples

Circle the answer to each question. Answers can be found in the Answer Key on p. 16.

---

You take money out of a jar at home. Did you make a withdrawal from your bank account?

Yes

No

---

---

You take money out of your account to buy gas for your car. Did you make a withdrawal from your bank account?

Yes

No

---

---

To withdraw money from your account means...

- a. to deposit money into the account
  - b. to put money into the account
  - c. to take money out of the account
  - d. a. and c. above
  - e. none of the above
-

**6.2**

**Practice Examples**

---

**NOTES:**

---

You get your paycheck and put it in your account. Did you make a withdrawal from your bank account?

**Yes**

**No**

---

---

You get your tax refund check. You use the money to buy a bicycle. Did you make a deposit?

**Yes**

**No**

---

---

You get paid for doing yardwork and put the money in your bank account. Did you make a withdrawal from your bank account?

**Yes**

**No**

---

---

### **3. Deposit/Withdrawal Quick Review**

Deposit means you put money in your bank account.  
Withdrawal means you take money out of your account.

Here are some examples of deposits and withdrawals.  
Read each example and circle the correct answer.  
Answers can be found in the Answer Key on p. 16.

---

**You put your paycheck into your bank account. Did you make a deposit or a withdrawal?**

**Withdrawal**

**Deposit**

---

---

**You took money out of your account for a pizza party. Did you make a deposit or a withdrawal?**

**Withdrawal**

**Deposit**

---

**6.3**

**Deposit/Withdrawal  
Quick Review**

**NOTES:**

---

**You took money out of your account to pay your phone bill. Did you make a deposit or a withdrawal?**

**Withdrawal**

**Deposit**

---

**Practice A**

---

**Write several reasons you may have for withdrawing money from your account.**

1. \_\_\_\_\_
  2. \_\_\_\_\_
  3. \_\_\_\_\_
  4. \_\_\_\_\_
  5. \_\_\_\_\_
  6. \_\_\_\_\_
  7. \_\_\_\_\_
-

## 4. Withdrawals and Your Bank Account

- ▶ Remember, the amount of money you have in your account is your **account balance**.
- ▶ You will have *less* money in your bank account after you make a withdrawal.
- ▶ Your balance *decreases* when you make a withdrawal from your account.

When you make a withdrawal, you take money out of your bank account. You have *less* money in your account. Your account gets *smaller*. Your **balance decreases** when you make a withdrawal.

Suppose you have \$50.00 in your bank account. You make a \$20.00 withdrawal to pay a bill. How much do you have now? To find out, *subtract* the \$20.00 withdrawal:

$$\begin{array}{r} \$50.00 \text{ (your balance)} \\ -\$20.00 \text{ (withdrawal amount)} \\ \hline \$30.00 \text{ (amount left)} \end{array}$$

You will have \$30.00 left in your account. Subtracting \$20.00 from \$50.00 leaves \$30.00. Your account gets *smaller*.

**6.4**

**Withdrawals and  
Your Bank Account**

**NOTES:**

---

**What happens to my account balance when I withdraw money from it?**

- a. the account balance does not change
- b. the account balance gets smaller
- c. the account balance gets larger
- d. none of the above

---

**Suppose you have \$100.00 in your bank account. You take out \$60.00 for a vacation. What will your balance be after you withdraw the \$60.00?**

- a. \$40.00
- b. \$160.00
- c. \$60.00
- d. \$120.00



**Caution:**

Remember the **check register**? The check register is where you write down everything you put in or take out of your account. You must remember to subtract money from the balance in your check register after you make your withdrawal. Why? Because you need to know how much money is in your account before you write a check. A **bad check** means you did not have enough money in your account to pay the check. Banks AND businesses will charge you a lot of money for writing bad checks, and you can even be put in jail!

**6.5**

**Quick Review**

**NOTES:**

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**5. Quick Review**

1. What does it mean to withdraw money from your account?

---

---

2. If you go to the bank and cash your paycheck, is that a withdrawal?

---

3. What is an account balance?

---

---

4. What happens to your account balance after you make a withdrawal?

---

5. Your account balance is \$80.00. You withdraw \$20.00. What is your balance now?

---

---



**6.6**

**On Your Own**

**NOTES:**

**6. On Your Own**

**Practice Exercise A**

Answer the questions completely. Then check your answers using the Answer Key on page 16.

<b>Your bank account balance is...</b>	<b>You want to withdraw...</b>	<b>Your new balance is...</b>
\$80.00	\$20.00	\$
\$50.00	\$10.00	\$
\$77.00	\$67.00	\$
\$46.20	\$5.10	\$
\$200.00	\$250.00	\$

**Practice Exercise B**

In these questions, write if the person made a withdrawal or a deposit. Be careful! You can also put "neither".

1. Sally works as a receptionist. Her boss asks her to go to the bank and get money for him. She goes to the bank and gives a check to the teller. Sally returns to her boss with the money. Did Sally make a withdrawal or a deposit? How do you know?

**Withdrawal**

**Deposit**

**Neither**

---



---

**6.6****On Your Own**

NOTES:

2. Luis is a farm worker. The farmer gives him cash for his labor on the farm. Luis goes to the bank and gives the money to the teller. Did Luis make a withdrawal or deposit? How do you know?

**Withdrawal****Deposit****Neither**

3. Joel works at the grocery store as a manager. He gives money to cashiers, so he goes to the bank every morning to take the money out of the account. Did Joel make a withdrawal or deposit? How do you know?

**Withdrawal****Deposit****Neither**

4. Grandmother Smith has \$55 in her drawer. She takes \$50 out to buy her grandson a birthday present. Did Grandmother Smith make a withdrawal or a deposit? How do you know?

**Withdrawal****Deposit****Neither**

**6.6**

**On Your Own**

**NOTES:**

5. Jake goes to the bank and gives his paycheck to the teller. The teller gives him the money. Did Jake make a withdrawal or deposit? How do you know?

**Withdrawal**

**Deposit**

**Neither**

---

---

**Practice Exercise C: On Your Own**

In Practice Exercise A, the answer to the last question is -\$50.00. What is wrong with this amount?

---

---

---

What is a bad check? Explain what can happen if you write bad checks.

---

---

---

---

---



---

---

## Answer Key

---

What does it mean to withdraw money from your bank account? (p. 2)

- a. to put money into your account
  - b. to add the money to your account balance
  - c. to take money out of the bank
  - d. none of the above
- 

---

How do you know it is not a withdrawal? (p. 3)

- a. withdrawal means to take money out of your bank account
  - b. withdrawal means to put money into your bank account
  - c. withdrawal means that you have money for spending
  - d. withdrawal means that you go to the bank to deposit money
  - e. none of the above
-



## Answer Key-Lesson 6

---

NOTES:

---

How do you know that cashing your paycheck is not a withdrawal from your account? (p. 4)

- a. you are not taking money out of your account
  - b. you are depositing money
  - c. you are being given money from someone else's account
  - d. a. and c. above
  - e. none of the above
- 

---

How do you know that it is not a withdrawal from your account? (p. 4)

- a. you are not taking money out of your account
  - b. you are being given money from the government's account
  - c. you are depositing money
  - d. a. and c. above
  - e. a. and b. above
- 

---

You take money out of a jar at home. Did you make a withdrawal from your bank account? (p. 6)

 No



## Answer Key-Lesson 6

---

NOTES:

---

You take money out of your account to buy gas for your car. Did you make a withdrawal from your bank account? (p. 6)

Yes

---

---

To withdraw money from your account means... (p. 6)

- a. to deposit money into the account
  - b. to put money into the account
  - c. to take money out of the account
  - d. a. and c. above
  - e. none of the above
- 

---

You get your paycheck and put it in your account. Did you make a withdrawal from your bank account? (p. 7)

No

---



## Answer Key-Lesson 6

---

NOTES:

---

You get your tax refund check. You use the money to buy a bicycle. Did you make a deposit? (p. 7)

 No

---

You get paid for doing yardwork and put the money in your bank account. Did you make a withdrawal from your bank account? (p. 7)

 No

---

You put your paycheck into your bank account. Did you make a deposit or a withdrawal? (p. 8)

 Deposit

---

You took money out of your account for a pizza party. Did you make a deposit or a withdrawal? (p. 8)

 Withdrawal



## Answer Key-Lesson 6

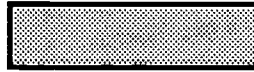
---

NOTES:

---

You took money out of your account to pay your phone bill. Did you make a deposit or a withdrawal? (p. 9)

**Withdrawal**



---

### Practice A. (p. 9)

Write several reasons you may have for withdrawing money from your account.

1. Pay bills
2. Spending money
3. Buy food
4. Pay a debt
5. To get cash
6. To buy a present
7. To buy clothes

---

What happens to my account balance when I withdraw money from it? (p. 11)

- a. the account balance does not change
  - b. the account balance gets smaller
  - c. the account balance gets larger
  - d. none of the above
-





## Answer Key-Lesson 6

---

NOTES:

---

Suppose you have \$100.00 in your bank account. You take out \$60.00 for a vacation. What will your balance be after you withdraw the \$60.00? (p. 11)

- a. \$40.00
  - b. \$160.00
  - c. \$60.00
  - d. \$120.00
- 

$$\begin{array}{r} \$100.00 \text{ (account balance)} \\ - \$60.00 \text{ (withdraw for vacation)} \\ \hline \$40.00 \text{ (amount left)} \end{array}$$



## Answer Key-Lesson 6

NOTES:

### Quick Review (p. 12)

1. What does it mean to withdraw money from your account?

Withdrawal means you take money *out* of your account.

2. If you go to the bank and cash your paycheck, is that a withdrawal?

No. The reason is that you did not take money from your account.

3. What is an account balance?

Your account balance is the amount of money you have in your account.

4. What happens to your account balance after you make a withdrawal?

The balance goes down. This means you have *less* money in your account.

5. Your account balance is \$80.00. You withdraw \$20.00. What is your balance now?

Your new balance after the withdrawal is \$60.00.

### On Your Own

#### Practice Exercise A (p. 13)

Your bank account balance is...	You want to withdraw...	Your new balance is...
\$80.00	\$20.00	\$60.00
\$50.00	\$10.00	\$40.00
\$77.00	\$67.00	\$10.00
\$46.20	\$5.10	\$41.10
\$200.00	\$250.00	-\$50.00



## Answer Key-Lesson 6

---

NOTES:

### Practice Exercise B (p. 13-14)

1. **Neither.** Because Sally never put the check into the account or took the check out of the account. She cashed the check and got money for her boss.
2. **Deposit.** Because Luis gave the money to the teller. The teller put the money into Luis' account.
3. **Withdrawal.** Because Joel took the money out of the account to give the money to cashiers at the store.
4. **Neither.** Because Grandmother Smith took the money out of her drawer, *not* her bank account.
5. **Neither.** Because Jake never put the money into his account or took the money out of his account. He cashed his paycheck and got money.

### Practice Exercise C: On Your Own (p. 15)

In Practice Exercise A, the answer to the last question is -\$50.00. What is wrong with this amount?

There is not enough money in the account to cover the withdrawal. You cannot withdraw more money from your account than you have in it. This person only has \$200.00 in their account. They cannot withdraw more than \$200.00 from their account.



## Answer Key-Lesson 6

---

NOTES:

What is a bad check? Explain what can happen if you write bad checks.

When you write a check for more money than you have in your account, you are writing a bad check. Businesses do not like for people to write them bad checks. If a business gets a bad check, it means they are not getting paid. They will charge you a lot of money for writing a bad check. If you write many bad checks, you can be put in jail.

# Cumulative Review 2

## Lessons 4-6

*Pass*

*Review*

### 4. The Bank

Write what these words mean.

Bank: \_\_\_\_\_

Customer: \_\_\_\_\_

Account: \_\_\_\_\_

Bankbook: \_\_\_\_\_

Bankslip: \_\_\_\_\_

Teller: \_\_\_\_\_

List three things you can do at a bank.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

List three things you need when you go to a bank.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

What can a bank teller do to help you?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

*Pass*

*Review*

### 5. What is a Deposit?

You got a paycheck from work. You went to the bank and got cash from the paycheck. Did you make a deposit? Why? Why not?

---

---

You got money from your friend and put it in your bank account. Did you make a deposit? Why? Why not?

---

---

You have \$220.00 in your checking account. \$220.00 is your account balance. You deposit your \$100.00 paycheck. What is your new balance after you make a deposit? Why?

---

---

List 4 things you may need at a bank to make a deposit.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

*Pass*

*Review*

## 6. What is a Withdrawal?

You got a tax refund. You went to the bank and got cash from the tax refund. Did you make a withdrawal? Why? Why not?

---

---

You want to pay for your phone bill. You took out \$50.00 from the kitchen cabinet. Did you make a withdrawal? Why? Why not?

---

---

You have \$350.00 in your checking account. \$350.00 is your account balance. You withdraw \$25.00 from your account for dinner. What is your new balance after you make a withdrawal? Why?

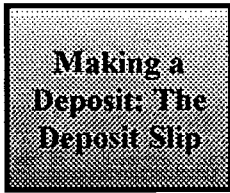
---

---

You have \$20.00 in your checking account. \$20.00 is your account balance. You withdraw \$15.00 to buy some food. What is your new balance after you make a withdrawal? Why?

---

---



# 7. Making a Deposit: The Deposit Slip

## Lessons on CD:

Pretest

1. What is a Deposit Slip? .....	1
2. Deposit Slip Information .....	3
3. Filling Out a Deposit Slip .....	6
Date .....	8
Cash Amounts .....	11
Checks .....	17
Less Cash .....	31
4. Practice Deposit Slips .....	46
5. Depositing at the Bank .....	49
6. Quick Review .....	51
7. On Your Own .....	52
Answer Key .....	54

## Vocabulary from this Lesson:

Account Number	Counter Deposit Slip	Less Cash
Amount of the check	Currency	Net Deposit
Bank Number	Date	Receipt
Cash	Decimal Point	Subtotal
Checkbook	Deposit	Teller
Check Register	Endorse / Endorsement	Total
Coin	Figure	



# Pretest 7 The Deposit Slip

Pass      Review



## 1. What is a Deposit Slip?

There are two bankslips below. Circle the deposit slip.

<b>DEPOSIT SLIP</b>		<b>CASH</b>	<b>CURRENCY</b>		
JAN BRADY 1211 Elm Street Fairville, Illinois 34572		<b>COIN</b>			
		LIST CHECKS SINGLY			
DATE _____ 19 ____					
		TOTAL FROM OTHER SIDE			
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE _____		<b>TOTAL</b>			
		LESS CASH RECEIVED			
		<b>NET DEPOSIT</b>			

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

American First National Bradyville, USA 12345

: 58 654 : 21 : 1987654321 :

Fred A. Staire    287 BeeBop Lane Fuguet Sound, WA 43772	No. 2333	00-9876/5504
		_____ 19 ____
PAY TO THE ORDER OF _____	\$ <span style="border: 1px solid black; display: inline-block; width: 100px; height: 20px; vertical-align: middle;"></span>	
		_____ DOLLARS
<h1 style="font-size: 2em; margin: 0;">S</h1> eattle State <small>Tacoma, WA, USA 12345</small> Credit Union		
Memo _____		_____
⑆550409876 ⑆005455421 ⑆ 2333		SAMPLE, VOID
© 1984 Owl Limited Edition		

*Pass*

*Review*



## 2. Deposit Slip Information

Below is a deposit slip. Write down the information that the bank teller needs to make the deposit for you.

<b>Central Bank</b> ANYWHERE, USA 12345		Date _____ 19__																																				
For deposit to the Account of <u>Name</u> _____ <u>Address</u> _____ Acknowledgement of <u>Cash Received</u> _____ <div style="text-align: right; margin-top: 10px;">Signature _____</div>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Cash</td><td style="width: 15px;"> </td><td style="width: 15px;"> </td><td style="width: 15px;"> </td><td style="width: 15px;"> </td><td style="width: 15px;"> </td></tr> <tr><td>Checks</td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td>Total from Other Side</td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td>From Savings</td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td>Total</td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td>Less Cash Received</td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table>	Cash						Checks						Total from Other Side						From Savings						Total						Less Cash Received						
Cash																																						
Checks																																						
Total from Other Side																																						
From Savings																																						
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1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

Pass

Review

### 3. Filling Out a Deposit Slip

Below is a deposit slip. You want to make a deposit. Fill out the deposit slip to make your deposit.

Cash: \$1.00 (currency)  
\$2.00 (coins)

Checks: 234/4067 (bank number) \$40.00 (amount)  
3099/5555 (bank number) \$100.00 (amount)

Less Cash: \$10.00

Date: April 21, 1999

CASH		CURRENCY		
		COIN		
LIST CHECKS SINGLY				
TOTAL FROM OTHER SIDE				
TOTAL				
LESS CASH RECEIVED				
NET DEPOSIT				

YOUR NAME  
YOUR ADDRESS  
CITY, STATE ZIP CODE

DATE \_\_\_\_\_ 19 \_\_\_\_\_

SIGN HERE FOR LESS CASH IN TELLERS PRESENCE

*Central Bank* ANYWHERE, USA 12345  
: 58 654: 21: :1987654321:

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

Pass

Review

#### 4. Depositing at the Bank

You want to make a deposit. List 4 things you need to *get ready* before you go to a bank.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

You are at the bank to make a deposit. List 4 things you need to do.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

**7.1**

**What is a Deposit Slip?**

**NOTES:**

**1. What is a Deposit Slip?**

- ▶ When you want to put money into your account, you must fill out a deposit slip.
- ▶ A deposit slip is a special bank paper to help you put money into your account.

Remember, **deposit** means to put money into your account. When you put money into your checking account, you need to fill out a **deposit slip**. This is a deposit slip:

<b>DEPOSIT SLIP</b>		<b>CASH</b>	<b>CURRENCY</b>		
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE			<b>COIN</b>		
DATE _____ 19 ____		LIST CHECKS SEPARATELY			
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		TOTAL FROM OTHER SIDE		USE OTHER SIDE FOR ADDITIONAL LISTING	
ANYWHERE, USA 12345 : 58 654 : 21 : : 1987654321 :		<b>TOTAL</b>			
		LESS CASH RECEIVED			
		<b>NET DEPOSIT</b>			

A deposit slip informs the bank teller that you want to put money into your account. You give this slip and your money to the **teller**. The teller takes the money and the deposit slip. Then the teller types on a computer and gives you a **receipt**. A receipt is proof you made a deposit. A receipt is important for you to keep.

If you have a checking account, you have deposit slips! They are in the back of your **checkbook** under your checks.

**7.1**

**What is a  
Deposit Slip?**

---

---

**NOTES:**

---

**Why do you need to fill out a deposit slip?**

- a. to pay someone through the bank
  - b. to put money in the bank
  - c. to take money out of the bank
  - d. to open a savings account
  - e. none of the above
-

**7.2**

**Deposit Slip Information**

**NOTES:**

## 2. Deposit Slip Information


- ▶ You must fill out your deposit slip completely.
- ▶ Your deposit is safe after you give it to the teller.

Before you go to the bank, you need to fill out a deposit slip. Your deposit slip is safe when you give it and your money to the teller. The bank teller will keep it a secret. The teller will put the information into the bank computer and add the amount of money you want to deposit to your account.

There are 6 things you need on your deposit slip:

1. *Your name*
2. *The date you go to the bank to make a deposit*
3. *The check amounts you want deposit*
4. *The cash amount you want deposit*
5. *The total deposit amount*
6. *Your account number*

If you have a checking account, you also have deposit slips. Deposit slips are behind your checks. Your name, address and account number is printed on these deposit slips, just like on your checks.

 DEPOSIT SLIP JAN BRADY 1211 Elm Street Fairville, Illinois 34572	DATE _____ 19____	SIGN HERE FOR LESS CASH IN TELLER'S PRESENCE	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">CASH</th> <th style="width: 50%;">CURRENCY COIN</th> </tr> <tr> <td>LIST CHECKS SEPARATELY</td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td>TOTAL FROM OTHER SIDE</td> <td></td> </tr> <tr> <td>TOTAL</td> <td></td> </tr> <tr> <td>LESS CASH RECEIVED</td> <td></td> </tr> <tr> <td>NET DEPOSIT</td> <td></td> </tr> </table>	CASH	CURRENCY COIN	LIST CHECKS SEPARATELY								TOTAL FROM OTHER SIDE		TOTAL		LESS CASH RECEIVED		NET DEPOSIT		USE OTHER SIDE FOR ADDITIONAL LISTING  BE SURE EACH ITEM IS PROPERLY ENDORSED
	CASH	CURRENCY COIN																				
LIST CHECKS SEPARATELY																						
TOTAL FROM OTHER SIDE																						
TOTAL																						
LESS CASH RECEIVED																						
NET DEPOSIT																						
American First National Bank : 58 654 : 21 : 4887654321 :																						

**7.2****Deposit Slip  
Information**

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---

NOTES:

When the teller is finished, the teller gives you a receipt. On the receipt is your **account number** and the money you deposited. It is important for you to look at the receipt and make sure it is right.

---

**What does the bank need to deposit money into your account?**

- a. your name, date, account number
  - b. the amount of the checks, the amount of cash
  - c. total amount of deposit
  - d. all of the above
- 

---

**What is already printed on the deposit slips in your personal checkbook?**

- a. your name and account number
  - b. your name and Social Security number
  - c. your name and check number
  - d. your name and I.D. number
-



**7.2**

**Deposit Slip Information**

**NOTES:**

**Counter Deposit Slips**

Suppose you want to make a deposit, but you are out of deposit slips. What can you do? If you do not have any more deposit slips in your checkbook or you forget your deposit slip when you are at the bank, you can get more deposit slips at the bank. They will not have your name, address, or your account number on them. They are “blank”. This means you need to fill in the information in the places on the slip. A “blank” deposit slip is also called a “**counter deposit slip**.” See the sample counter deposit slip below:

<i>Central Bank</i> ANYWHERE, USA 12345		Date _____ 19__
For deposit to the Account of <i>Name</i> _____		Cash _____
Address _____		Checks _____
Acknowledgement of Cash Received _____	Signature _____	Total from Other Side _____
		From Savings _____
		Total _____
		Less Cash Received _____
* _____		\$ _____
: 58654 :: 21 :		

You will need to write your name, address, and account number. Then you write the money amounts on a counter deposit slip just like you do on a deposit slip from your checkbook.

Below is the sample counter deposit slip that Jan wrote. Look at how she writes in her name, address and account number.

<i>Central Bank</i> ANYWHERE, USA 12345		Date <u>June 28</u> 19 <u>97</u>
For deposit to the Account of <i>Name</i> <u>Jan Apple</u>		Cash <u>30</u> <u>00</u>
Address <u>1121 Elm Street Jainsville, Ill 34572</u>		Checks _____
Acknowledgement of Cash Received _____	Signature _____	Total from Other Side _____
		From Savings _____
		Total <u>30</u> <u>00</u>
		Less Cash Received _____
* <u>000865421</u>		\$ <u>30.00</u>
: 58654 :: 21 :		

**7.3**

**Filling Out a Deposit Slip**

NOTES:

<p>DEPOSIT SLIP</p> <p>YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE</p> <p>DATE _____ 19 _____</p> <p>SIGN HERE FOR LESS CASH IN TELLERS PRESENCE</p> <p><i>Central Bank</i> ANYWHERE, USA 12345 : 58 654 : 21 : : 1987654321 :</p>		CASH	CURRENCY		
		LIST CHECKS SINGLY			
		TOTAL FROM OTHER SIDE			USE OTHER SIDE FOR ADDITIONAL LISTING
		TOTAL			
		LESS CASH RECEIVED			BE SURE EACH ITEM IS PROPERLY ENDORSED
		NET DEPOSIT			

### 3. Filling Out a Deposit Slip

- ▶ There are four parts to fill out on a deposit slip.

Before you can make a deposit, you must fill out the deposit slip. There is a place on the deposit slip for:

1. Date
2. Cash amounts
3. Checks
4. Cash you want back

We will look at each part separately.

## Part #1: Date

- ▶ When you make a deposit, you need to fill out the date of the deposit on the deposit slip.

There is a place on the deposit slip for you to write in the date you go to the bank and make the deposit. See the sample deposit slip below:

DEPOSIT SLIP		CASH	CURRENCY		
YOUR NAME			COIN		
YOUR ADDRESS		LIST CHECKS SEPARATELY			
CITY, STATE ZIP CODE					
DATE _____ 19 _____		TOTAL FROM OTHER SIDE			
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		TOTAL			
<i>Central Bank</i> ANYWHERE, USA 12345		LESS CASH RECEIVED			
: 58 654: 21: :1987654321:		NET DEPOSIT			

USE OTHER SIDE FOR ADDITIONAL LISTING  
BE SURE EACH ITEM IS PROPERLY ENDORSED

Write the date  
March 23, 1999  
on  
Practice Deposit Slip #1.

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Your practice deposit slip should look like this:

DEPOSIT SLIP		CASH	CURRENCY	
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE		LIST CHECKS SEPARATELY		
DATE <u>March 23</u> 19 <u>99</u>		TOTAL FROM OTHER SIDE		
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		TOTAL		
<i>Central Bank</i> ANYWHERE, USA 12345		LESS CASH RECEIVED		
: 58 654: 21: :1987654321:		NET DEPOSIT		

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

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## Part #2: *Cash Amounts*

- ▶ If you have money you want to deposit, you need to write the amount on your deposit slip.

Suppose you have cash money you want to deposit. You must write in the amount of cash you want to deposit on the deposit slip. **Cash** means **currency** (dollars, paper money) and **coin** (cents).

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See the deposit slip below:

DEPOSIT SLIP		CASH	CURRENCY		
			COIN		
YOUR NAME					
YOUR ADDRESS					
CITY, STATE ZIP CODE					
DATE _____ 19 _____					
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		TOTAL FROM OTHER SIDE			USE OTHER SIDE FOR ADDITIONAL LISTING
		TOTAL			
		LESS CASH RECEIVED			BE SURE EACH ITEM IS PROPERLY ENDORSED
		NET DEPOSIT			

*Central Bank* ANYWHERE, USA 12345  
:58 654: 21: :1987654321:

See the line between 10 and 50. It means the decimal point for 10.50.

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---

**What does cash include?**

- a. dollars and checks**
  - b. currency and checks**
  - c. checks you want to deposit**
  - d. currency and coin**
  - e. none of the above**
-



Where do you write the amount of cash on a deposit slip? Circle where you write.

<p style="text-align: center;"><b>DEPOSIT SLIP</b></p> <p>YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE</p>		CASH	CURRENCY		
		LIST CHECKS SEPARATELY		COIN	
<p>DATE _____ 19 _____</p> <p>SIGN HERE FOR LESS CASH IN TELLERS PRESENCE</p>		TOTAL FROM OTHER SIDE			
		TOTAL			
<p><i>Central Bank</i> ANYWHERE, USA 12345 :58 654: 21: :1987654321:</p>		LESS CASH RECEIVED			
		NET DEPOSIT			

USE OTHER SIDE FOR ADDITIONAL LISTING  
BE SURE EACH ITEM IS PROPERLY ENDORSED

Write in  
\$10.00 in currency  
and  
.50 in coin  
on Practice Deposit Slip #1.

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Your practice deposit slip should look like this:

DEPOSIT SLIP YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE		CASH	CURRENCY	10.00
			COIN	50
DATE <u>March 23</u> 19 <u>99</u>		LIST CHECKS SINGLY		
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE <i>Central Bank</i> ANYWHERE, USA 12345 : 58 654 : 21 : 1987654321 :		TOTAL FROM OTHER SIDE		
		TOTAL		
		LESS CASH RECEIVED		
		NET DEPOSIT		

USE OTHER SIDE FOR ADDITIONAL LISTING  
BE SURE EACH ITEM IS PROPERLY ENDORSED

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BEST COPY AVAILABLE

### Part #3: Checks

- ▶ To deposit checks, you must write down the **bank number** *and* the **amount** of the checks on the deposit slip.
- ▶ After you write down all the money on your deposit slip, you must figure your total.

Suppose your mom gives you a check for your birthday. You want to deposit this check into your account. Your bank has to get the money from your mother's bank. How do they know which bank is your mother's? They use the **bank number**. Every check has a bank number. The bank number tells your bank where each check comes from. The bank number is in the upper right corner of the check.

The bank number is circled on this sample check:

Fred A. Staire 247 N° 2333 00-0878/5504  
Box 809 Lane \_\_\_\_\_ 19 \_\_\_\_\_  
Fuguet Sound, WA 43772

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_ DOLLARS

**Seattle State Credit Union** Tacoma, WA, USA 15246  
Memo \_\_\_\_\_  
4550409876 4005455421 2333 SAMPLE, VOID

---

Circle the bank number.

Tommy Gunn 845 E 2000 S Egeer, MA 93772	3-49	1567	00-32437701
PAY TO THE ORDER OF _____		19 _____	\$ _____
NEW ENGLAND BANK ONE		_____ DOLLARS	
Memo _____		SAMPLE VOID	
⑆770 132430 ⑆005455421 ⑆1567		© 1998 VISA Inc. Issuance	

---

Circle the bank number.

Pay to the Order of <u>Jane's Bakery</u>	103 1114/31
Date <u>8/8/99</u>	
Pay in the amount of \$ <u>4.50</u>	
<u>Four and 50/100</u> Dollars	
<u>Central Bank</u> ANYWHERE, USA 12345	
FOR <u>cake</u>	<u>Your Name</u>
1114/34	ELSEWHERE ELSE

What is the bank number on this check?

YOUR NAME	102 4444/2211
YOUR ADDRESS	4-05
CITY, STATE ZIP CODE	20
PAY TO THE ORDER OF	\$ <input type="text"/>
	DOLLARS
<b>Central Bank</b>	<small>ESTABLISHED 1864</small>
FOR	
4444/2211	0058 65421
0102	SAMPLE,VOID

- a. 4444/2211      c. 0058 65421  
b. 0102          d. 4444/2211 0058 65421



This is where to put the bank number on a deposit slip:

DEPOSIT SLIP		CASH	CURRENCY	
		COIN		
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE		LIST CHECKS SINGLY		
DATE _____ 19 ____		TOTAL FROM OTHER SIDE	USE OTHER SIDE FOR ADDITIONAL LISTING	
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		TOTAL	BE SURE EACH ITEM IS PROPERLY ENDORSED	
		LESS CASH RECEIVED		
<i>Central Bank</i> ANYWHERE, USA 12345 :58 654: 21: :1987654321:		NET DEPOSIT		

When you deposit a check, you must write in the amount of the check on the deposit slip. The amount of the check goes here:

DEPOSIT SLIP		CASH	CURRENCY	
		COIN		
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE		LIST CHECKS SINGLY		
DATE _____ 19 ____		TOTAL FROM OTHER SIDE	USE OTHER SIDE FOR ADDITIONAL LISTING	
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		TOTAL	BE SURE EACH ITEM IS PROPERLY ENDORSED	
		LESS CASH RECEIVED		
<i>Central Bank</i> ANYWHERE, USA 12345 :58 654: 21: :1987654321:		NET DEPOSIT		

Tommy Gunn  
 845 E. 2000 S.  
 Essex MA 90772

102 **445/1123**

5/4 20 98

PAY TO THE ORDER OF Your Name **\$35.00**

Thirty-five dollars and 00/100 DOLLARS

**Central Bank** APPROVED BY BANK

FOR Tommy Gunn

445/1123 0058 65421 0102 SAMPLE VOID

YOUR MOTHER'S NAME  
 YOUR ADDRESS <sup>405</sup>  
 CITY, STATE ZIP CODE

102 **1114/34**

5/9 20 99

PAY TO THE ORDER OF Your Name **\$63.50**

Sixty-three and 50/100 DOLLARS

**Central Bank** APPROVED BY BANK

FOR Your Mother's Name

1114/34 025656411 0102 SAMPLE VOID

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Write the check number  
and the amount  
from these two checks  
on Practice Deposit Slip #1.

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Your practice deposit slip should look like this:

DEPOSIT SLIP		CASH	CURRENCY	10	00
			COIN		50
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE		LIST CHECKS SEPARATELY		35	00
		445/1123			
DATE <u>March 23</u> 19 <u>99</u>		111/22		63	50
		TOTAL FROM OTHER SIDE			
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		TOTAL			
		LESS CASH RECEIVED			
<i>Central Bank</i> ANYWHERE, USA 12345 :58 654: 21: :1987654321:		NET DEPOSIT			
		USE OTHER SIDE FOR ADDITIONAL LISTING			
				BE SURE EACH ITEM IS PROPERLY ENDORSED	

Notice the line between 35 and 00, and between 63 and 50. The line is like a decimal point for 35.00 and for 63.50. It separates the dollars from the cents.

After you fill out the amount of cash and/or check, you must figure the **total**. To figure the total, you must *add* the money amounts. Then you write the total here:

DEPOSIT SLIP		CASH		CURRENCY		
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE		COIN				
		LIST CHECKS SEPARATELY				
DATE _____ 19__		TOTAL FROM				
		TOTAL				
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		TOTAL CASH RECEIVED				
<i>Central Bank</i> ANYWHERE, USA 12345 : 58 654 : 21 : : 1987654321 :		NET DEPOSIT				

USE OTHER SIDE FOR ADDITIONAL LISTING  
BE SURE EACH ITEM IS PROPERLY ENDORSED

On your practice deposit slip, you want to deposit \$10.50 in cash, and \$35.00 and \$63.50 in checks. Now you need to *add*:

\$10.00 (currency)
\$.50 (coin)
\$35.00 (From Tommy Gunn check)
<u>+\$63.50 (From Your Mother check)</u>
\$109.00 (total)



**Caution:**

You must be careful when you copy the numbers off the checks. Look at your deposit slip to see if you wrote the numbers down right. If you write down the wrong amount, your total will be wrong and your deposit will be wrong. BE CAREFUL!

Write the total amount  
\$109.00  
on Practice Deposit Slip #1.

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Your practice deposit slip should look like this:

DEPOSIT SLIP		CASH	CURRENCY		
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE				10.00	
			COIN	50	
DATE <u>March 23</u> 19 <u>99</u>		LIST CHECKS SIMULT			
		<u>445/1123</u>		35.00	
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		<u>1113/24</u>		62.50	
		TOTAL FROM OTHER SIDE			
<i>Central Bank</i> ANYWHERE, USA 12345 : 555 : 21 : 1987654321 :		TOTAL			100.00
		LESS CASH RECEIVED			
		NET DEPOSIT			

USE OTHER SIDE FOR ADDITIONAL LISTING  
BE SURE EACH ITEM IS PROPERLY ENDORSED



#### Part #4: *Less Cash*

- ▶ You don't have to deposit the whole check. You can get 'cash back'.
- ▶ If you want cash back when you deposit a check, you need to sign your name on the deposit slip.
- ▶ After you fill out some information on your deposit slip, you must figure your **net deposit**.

Sometimes you don't want to deposit the whole check. Sometimes you want to keep some money for spending. This is called getting 'cash back'. To get cash back, you write how much money you want in the box called **Less Cash**.

See the deposit slip below:

DEPOSIT SLIP		CASH	CURRENCY		
		COIN			
YOUR NAME		LIST CHECKS SEPARATELY			
YOUR ADDRESS					
CITY, STATE ZIP CODE					
DATE _____ 19 _____		TOTAL FROM OTHER SIDE		USE OTHER SIDE FOR ADDITIONAL LISTING	
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		TOTAL		SURE EACH ITEM IS PROPERLY ENDORSED	
<i>Central Bank</i> ANYWHERE, USA 12345		LESS CASH RECEIVED			
:58 654: 21: :1987654321:		NET DEPOSIT			

✓ You do not have to write why you want the cash back. The amount of cash you want back from your deposit **must** be *less than the amount of the total deposit*.

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You are depositing \$109.00.  
Suppose you want \$20.00 for spending.  
Write \$20.00 in the Less Cash box  
on Practice Deposit Slip #1.

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Your practice deposit slip should look like this:

DEPOSIT SLIP		CASH		CURRENCY	10	00
		COIN				50
YOUR NAME		LIST CHECKS SIMPLY				
YOUR ADDRESS		445/1123		35	00	
CITY, STATE ZIP CODE		1112/22		63	50	
DATE <u>March 23</u> 19 <u>99</u>		TOTAL FROM OTHER SIDE				
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		TOTAL		100	00	
<i>Central Bank</i> ANYWHERE, USA 12345		LESS CASH RECEIVED		20	00	
: 58 654: 21: :1987654321:		NET DEPOSIT				

USE OTHER SIDE FOR ADDITIONAL LISTING  
BE SURE EACH ITEM IS PROPERLY ENDORSED

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What goes here?

DEPOSIT SLIP		CASH	CURRENCY	
YOUR NAME			COIN	
YOUR ADDRESS		LIST CHECKS SEPARATELY		
CITY, STATE ZIP CODE				
DATE _____ 19 _____		TOTAL FROM OTHER SIDE	USE OTHER SIDE FOR ADDITIONAL LISTING	
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		TOTAL		
		LESS CASH RECEIVED	BE SURE EACH ITEM IS PROPERLY ENDORSED	
		NET DEPOSIT		

*Central Bank* ANYWHERE, USA 12345  
:58 654: 21: :1887654321:

- a. the amount of cash you are depositing
- b. the amount of cash you want back
- c. the total amount of your deposit
- d. none of the above

When you get cash back, you **must** sign your name on the deposit slip. It is better to wait to sign your name until you are with the bank teller. Why? That way no one else can use it. Below is a deposit slip with a signature:

DEPOSIT SLIP		CASH	CURRENCY	
YOUR NAME			COIN	
YOUR ADDRESS		LIST CHECKS SEPARATELY		
CITY, STATE ZIP CODE				
DATE	19	TOTAL FROM OTHER SIDE		USE OTHER SIDE FOR ADDITIONAL LISTING
<i>Ugo Name</i>		TOTAL		
SIGN HERE FOR LESS CASH IN TELLER'S PRESENCE		LESS CASH RECEIVED		BE SURE EACH ITEM IS PROPERLY ENDORSED
<i>Central Bank</i>		NET DEPOSIT		
ANYWHERE, USA 12345				
: 58 654 : 21 : 1987654321 :				

---

**You want cash back from your deposit. What must you do?**

- a. deposit cash with the check**
  - b. ask the teller to sign your deposit slip**
  - c. write down why you want the cash back**
  - d. sign your name on the deposit slip**
  - e. all of the above**
-

Sign 'Your Name'  
on Practice Deposit Slip #1:

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Your practice deposit slip should look like this:

DEPOSIT SLIP			
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE	CASH	CURRENCY	10.00
		COIN	50
DATE <u>March 23</u> 19 <u>99</u>	LIST CHECKS SEPARATELY		
	<u>445/1123</u>		35.00
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE <i>Your Name</i>	<u>1112/01</u>		63.50
	TOTAL FROM OTHER SIDE		
<b>Central Bank</b> ANYWHERE, USA 12345 : 58 654 : 21 : 1987654321 :	TOTAL		100.00
	LESS CASH RECEIVED		20.00
	NET DEPOSIT		

USE OTHER SIDE FOR ADDITIONAL LISTING  
BE SURE EACH ITEM IS PROPERLY ENDORSED

After you have filled out all the amounts on your deposit slip, you must **figure your net deposit**. Net deposit means the total you want to deposit *after* you add all your check and cash amounts and subtract your less cash amount. You write this number in the Net Deposit box.

DEPOSIT SLIP		CASH	CURRENCY	
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE		COIN		
		LIST CHECKS SEPARATELY		
DATE _____ 19 ____		TOTAL FROM OTHER SIDE		
		TOTAL		
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		LESS CASH		
<i>Central Bank</i> ANYWHERE, USA 12345 : 58 654 : 21 : 1987654321 :		NET DEPOSIT		

USE OTHER SIDE FOR ADDITIONAL LISTING  
BE SURE EACH ITEM IS PROPERLY ENDORSED

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How do you figure your net deposit? You must  
*subtract* \$20.00 from \$109.00:

$$\begin{array}{r} \$109.00 \text{ (total)} \\ -\$ 20.00 \text{ (less cash)} \\ \hline \$ 89.00 \text{ (net deposit)} \end{array}$$

Write in your net deposit on  
Practice Deposit Slip #1.

✓ Suppose you do *not* want cash back from your deposit. Do you subtract any money from your total? No! You just *copy* the **Total** amount to the **Net Deposit** box.

You have \$109.00 to deposit. Suppose you do not want \$20.00 cash back. What would you write in the Net Deposit box? \$109.00. Your **Total** would be the same as your **Net Deposit**.

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# Practice Deposit Slip #1



<b>DEPOSIT SLIP</b>		<b>CASH</b>	<b>CURRENCY</b>		
			<b>COIN</b>		
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE  DATE _____ 19 ____  SIGN HERE FOR LESS CASH IN TELLERS PRESENCE <i>Central Bank</i> ANYWHERE, USA 12345 : 58 654: 21: :1987654321:		LIST CHECKS SINGLY			
		TOTAL FROM OTHER SIDE			
		<b>TOTAL</b>			
		LESS CASH RECEIVED			
		<b>NET DEPOSIT</b>			

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

Practice Deposit Slip #1 should look like this:

<b>DEPOSIT SLIP</b>		<b>CASH</b>	<b>CURRENCY</b>	10	00
			<b>COIN</b>		50
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE  DATE <u>March 23</u> 19 <u>99</u>  SIGN HERE FOR LESS CASH IN TELLERS PRESENCE <i>Central Bank</i> ANYWHERE, USA 12345 : 58 654: 21: :1987654321:		LIST CHECKS SINGLY			
		445/1123		35	00
		1114/34		63	50
		TOTAL FROM OTHER SIDE			
		<b>TOTAL</b>		109	00
		LESS CASH RECEIVED		20	00
<b>NET DEPOSIT</b>		89	00		

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

**7.4**

**Practice  
Deposit Slips**

**NOTES:**

**4. Practice Deposit Slips**

**Fill out Practice Deposit Slip Number 2:**

Cash: \$5.00 (coin)

Check: \$25.00

Bank Number: 453/2345

Date: September 21, 1990

DEPOSIT SLIP		CASH	CURRENCY		
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE			COIN		
		LIST CHECKS SINGLY			
DATE _____ 19 ____		TOTAL FROM OTHER SIDE			
		TOTAL			
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		LESS CASH RECEIVED			
<i>Central Bank</i> ANYWHERE, USA 12345 : 58 654 : 21 : 1987654321		NET DEPOSIT			
		USE OTHER SIDE FOR ADDITIONAL LISTING			
				BE SURE EACH ITEM IS PROPERLY ENDORSED	

**Fill out Practice Deposit Slip Number 3:**

Check:

\$30.10

\$12.40

Bank Number:

1122/7780

1290/6635

Date: November 19, 1957

Less Cash: \$5.00

DEPOSIT SLIP		CASH	CURRENCY		
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE			COIN		
		LIST CHECKS SINGLY			
DATE _____ 19 ____		TOTAL FROM OTHER SIDE			
		TOTAL			
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		LESS CASH RECEIVED			
<i>Central Bank</i> ANYWHERE, USA 12345 : 58 654 : 21 : 1987654321		NET DEPOSIT			
		USE OTHER SIDE FOR ADDITIONAL LISTING			
				BE SURE EACH ITEM IS PROPERLY ENDORSED	

**7.4**

**Practice  
Deposit Slips**

**NOTES:**

**Worksheets A-D: What's Wrong**

Circle the mistakes on each deposit slip. There may be more than one mistake on each one.

**A**

DEPOSIT SLIP		CASH	CURRENCY	20.00	
YOUR NAME			COIN		
YOUR ADDRESS		LIST CHECKS SEPARATELY			
CITY, STATE ZIP CODE				65.45	
DATE <u>Aug. 3</u> 19 <u>71</u>		TOTAL FROM OTHER SIDE	USE OTHER SIDE FOR ADDITIONAL LISTING		
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		TOTAL	85.45		
<i>Central Bank</i> ANYWHERE, USA 12345		LESS CASH RECEIVED	10.00		BE SURE EACH ITEM IS PROPERLY ENDORSED
:SB 654: 21: :1987654321:		NET DEPOSIT	85.45		

**B**

DEPOSIT SLIP		CASH	CURRENCY	3.00	
YOUR NAME			COIN		
YOUR ADDRESS		LIST CHECKS SEPARATELY			
CITY, STATE ZIP CODE				60.75	
DATE _____ 19 _____		TOTAL FROM OTHER SIDE	USE OTHER SIDE FOR ADDITIONAL LISTING		
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		TOTAL			
<i>Central Bank</i> ANYWHERE, USA 12345		LESS CASH RECEIVED			BE SURE EACH ITEM IS PROPERLY ENDORSED
:SB 654: 21: :1987654321:		NET DEPOSIT			

**7.4**

**Practice  
Deposit Slips**

**NOTES:**

**C**

DEPOSIT SLIP

YOUR NAME  
YOUR ADDRESS  
CITY, STATE ZIP CODE

DATE Jan. 21 19 99

SIGN HERE FOR LESS CASH IN TELLERS PRESENCE  
*Your Name*

*Central Bank* ANYWHERE, USA 12345  
1 58 654 21 1 987654 321

CASH	CURRENCY	COIN
LIST CHECKS SEPARATELY <u>697881</u>		<u>50</u>
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED	<u>50 00</u>	
NET DEPOSIT	<u>50 00</u>	

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

**D**

DEPOSIT SLIP

YOUR NAME  
YOUR ADDRESS  
CITY, STATE ZIP CODE

DATE June 21 19 91

SIGN HERE FOR LESS CASH IN TELLERS PRESENCE  
*Central Bank*

*Central Bank* ANYWHERE, USA 12345  
1 58 654 21 1 987654 321

CASH	CURRENCY	COIN
LIST CHECKS SEPARATELY <u>3871181</u>		<u>4 00</u>
		<u>25</u>
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED	<u>5 00</u>	
NET DEPOSIT	<u>30 00</u>	

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

Check your answers in the answer key.



## 5. Depositing at the Bank

- ▶ Before you go to the bank, be sure you have everything you need to make your deposit.
- ▶ At the bank, you must do **four** things to make a deposit.

There are 4 things you need to take with you to the bank when you want to make a deposit:

1. your picture ID card
2. your account number
3. your deposit slip
4. the cash and the checks you want to deposit

*After* you arrive at the bank, there are 4 steps to making a deposit.

1. **endorse** all checks *you want to deposit*
2. sign the deposit slip for cash back
3. give the deposit slip and money to the bank teller
4. get a receipt from the teller

✓ When you deposit a check, you must sign your name on the back of the check. This is called an **endorsement**. This is to help keep your money safe. If someone writes you a check, the check can only be deposited in **your** account. **You** must endorse the

**7.5**

**Depositing at the Bank**

**NOTES:**

check or the bank will not deposit the check for you. There is a line on the **back of the check** for you to endorse. See the back of the check below. The signature on the back is the **endorsement**. Jan Brady endorsed a check someone wrote to her. Now she can deposit it or cash it.

ENDORSE HERE:

X \_\_\_\_\_

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

ENDORSE HERE:

X *Jan Brady* \_\_\_\_\_

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE



**Caution:**

When you make a deposit to your checking account, you must keep a record of how much money is in your account. You will learn how to do this in the next lesson on CD #8. It is called **Recording Your Deposit in Your Check Register**. If you do not write your deposit in the check register, you will not know how much money you have in your account. You will not know if you have enough money to pay your bills.

**7.6**

**Quick Review**

**NOTES:**

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**6. Quick Review**

What should you bring to the bank to make a deposit?

---

---

When you get to the bank, what do you need to do to make a deposit?

---

---

What information does the bank need to be able to make a deposit to your account?

---

---

What is it called when you want money back when you make a deposit?

---

---

What 2 things are listed under cash?

---

---

What do you do after you fill out your deposit slip?

---

---

If you want cash back, what will the teller ask you to do?

---

---

# 7.7

## On Your Own

NOTES:

### 7. On Your Own

Use the blank deposit slips below to write at home for practice. Decide if you want cash back. Then figure your Net Deposit. Compare your deposit slips with the ones you wrote during this lesson. Make sure that you have written each part of the deposit slip correctly, and that you have finished the deposit slip completely.

#### Practice Exercise 1

<b>DEPOSIT SLIP</b>		<b>CASH</b>	<b>CURRENCY</b>	
YOUR NAME		<b>COIN</b>		
YOUR ADDRESS		LIST CHECKS SINGLY		
CITY, STATE ZIP CODE				
DATE _____ 19 ____		TOTAL FROM OTHER SIDE		
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		<b>TOTAL</b>		
<i>CentralBank</i> ANYWHERE, USA 12345 : 58 654: 21: :1987654321:		LESS CASH RECEIVED		
		<b>NET DEPOSIT</b>		
		USE OTHER SIDE FOR ADDITIONAL LISTING		
		BE SURE EACH ITEM IS PROPERLY ENDORSED		

#### Practice Exercise 2

<b>DEPOSIT SLIP</b>		<b>CASH</b>	<b>CURRENCY</b>	
YOUR NAME		<b>COIN</b>		
YOUR ADDRESS		LIST CHECKS SINGLY		
CITY, STATE ZIP CODE				
DATE _____ 19 ____		TOTAL FROM OTHER SIDE		
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		<b>TOTAL</b>		
<i>CentralBank</i> ANYWHERE, USA 12345 : 58 654: 21: :1987654321:		LESS CASH RECEIVED		
		<b>NET DEPOSIT</b>		
		USE OTHER SIDE FOR ADDITIONAL LISTING		
		BE SURE EACH ITEM IS PROPERLY ENDORSED		

**7.7**

**On Your Own**

**NOTES:**

**Practice Exercise 3**

<b>DEPOSIT SLIP</b>		<b>CASH</b>	<b>CURRENCY</b>		
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE			<b>COIN</b>		
		LIST CHECKS SINGLY			
DATE _____ 19 ____		TOTAL FROM OTHER SIDE			
		<b>TOTAL</b>			
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE <i>Central Bank</i> ANYWHERE, USA 12345 :58 654: 21: :1987654321:		LESS CASH RECEIVED			
		<b>NET DEPOSIT</b>			

USE OTHER SIDE FOR ADDITIONAL LISTING  
BE SURE EACH ITEM IS PROPERLY ENDORSED

It is very important for you to know how to fill out a deposit slip the right way. You use a deposit slip to show the bank teller how you want to deposit your money into your account. If you don't fill it out right, the teller might make a mistake too! Then you will not have the right amount of money in your account!

**Next Step:** If you made mistakes, you need to review. If you filled the deposit slips out right, give yourself a pat on the back!



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## Answer Key

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Why do you need to fill out a deposit slip?  
(p. 2)

- a. to pay someone through the bank
  - b. to put money in the bank
  - c. to take money out of the bank
  - d. to open a savings account
  - e. none of the above
- 

---

What does the bank need to deposit money  
into your account? (p. 4)

- a. your name, date, account number
  - b. the amount of the checks, the amount of cash
  - c. total amount of deposit
  - d. all of the above
-



## Answer Key-Lesson 7

NOTES:

What is already printed on the deposit slips in your personal checkbook? (p. 4)

- a. your name and account number
- b. your name and Social Security number
- c. your name and check number
- d. your name and I.D. number

What does cash include? (p. 13)

- a. dollars and checks
- b. currency and checks
- c. checks you want to deposit
- d. currency and coin
- e. none of the above

Where do you write the amount of cash on a deposit slip? Circle where you write. (p. 14)

DEPOSIT SLIP		CASH	CURRENCY		
		COIN			
YOUR NAME					
YOUR ADDRESS					
CITY, STATE ZIP CODE					
DATE _____ 19 _____		TOTAL FROM OTHER SIDE			USE OTHER SIDE FOR ADDITIONAL LISTING
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		TOTAL			
<i>Central Bank</i> ANYWHERE, USA 12345 : 58 654 : 21 : : 1987654321 :		LESS CASH RECEIVED			BE SURE EACH ITEM IS PROPERLY ENDORSED
		NET DEPOSIT			



# Answer Key-Lesson 7

NOTES:

Circle the bank number. (p. 19)

Tomy Gunt  
845 E 2000 S  
Essex, MA 03772

1567

00-3243/7701

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

NEW ENGLAND BANK ONE

Memo \_\_\_\_\_

⑆770132430⑆005455421⑆1567 SAMPLE,VOID

Circle the bank number. (p. 20)

107  
1110734

Date 8/8/99

Pay to the order of Jane's Bakery \$ 4.50

Jane and 50/100 Dollars

Central Bank ANYWHERE, USA 13345

FOR cube Your Name

1114/74 012767488\* 0103

What is the bank number on this check? (p. 21)

YOUR NAME \_\_\_\_\_ 102 4444/2211

YOUR ADDRESS \_\_\_\_\_ 20 \_\_\_\_\_

CITY, STATE ZIP CODE \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ DOLLARS

Central Bank ANYWHERE, USA 13345

FOR \_\_\_\_\_

⑆4444/2211 0058 65421 0102 SAMPLE,VOID

- a. 4444/2211
- b. 0102
- c. 0058 65421
- d. 4444/2211 0058 65421





## Answer Key-Lesson 7

NOTES:

What goes here? (p. 35)

DEPOSIT SLIP		CASH	CURRENCY	
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE			COIN	
DATE _____ 19 _____		LIST CHECKS SINGLY		
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		TOTAL FROM OTHER SIDE		
USE OTHER SIDE FOR ADDITIONAL LISTING		TOTAL		
BE SURE EACH ITEM IS PROPERLY ENDORSED		LESS CASH RECEIVED		
		NET DEPOSIT		

*Central Bank* ANYWHERE, USA 12345  
: 58 654: 21: :1987654321:

- a. the amount of cash you are depositing
- b. the amount of cash you want back
- c. the total amount of your deposit
- d. none of the above

You want cash back from your deposit. What must you do? (p. 37)

- a. deposit cash with the check
- b. ask the teller to sign your deposit slip
- c. write down why you want the cash back
- d. sign your name on the deposit slip
- e. all of the above



# Answer Key-Lesson 7

NOTES:

## Fill out Practice Deposit Slip Number 2: (p. 46)

Cash: \$5.00 (coin)

Check: \$25.00

Bank Number: 453/2345

Date: September 21, 1990

DEPOSIT SLIP		CASH	CURRENCY	5.00
		COIN		
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE		LIST CHECKS SEPARATELY		
		453/2345	25.00	
DATE <u>September 21</u> 19 <u>90</u>		TOTAL FROM OTHER SIDE		
		TOTAL	30.00	
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE <i>Central Bank</i> ANYWHERE, USA 12345 :58 654: 21: :1987654321:		LESS CASH RECEIVED		
		NET DEPOSIT	30.00	

USE OTHER SIDE FOR ADDITIONAL LISTING  
BE SURE EACH ITEM IS PROPERLY ENDORSED

## Fill out Practice Deposit Slip Number 3: (p. 46)

Check: Bank Number:

\$30.10 1122/7780

\$12.40 1290/6635

Date: November 19, 1957

Less Cash: \$5.00

DEPOSIT SLIP		CASH	CURRENCY	
		COIN		
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE		LIST CHECKS SEPARATELY		
		1122/7780	30.10	
DATE <u>November 19</u> 19 <u>57</u>		TOTAL FROM OTHER SIDE		
		TOTAL	42.50	
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE <i>Central Bank</i> ANYWHERE, USA 12345 :58 654: 21: :1987654321:		LESS CASH RECEIVED		
		NET DEPOSIT	37.50	

USE OTHER SIDE FOR ADDITIONAL LISTING  
BE SURE EACH ITEM IS PROPERLY ENDORSED



## Answer Key-Lesson 7

NOTES:

### Worksheets A-D: What's Wrong

Circle the mistakes on each deposit slip. There may be more than one mistake on each one.

#### A (p. 47)

DEPOSIT SLIP		CASH	CURRENCY	20	00
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE		LESS CHECKS DEPOSITED	65	45	
DATE <u>Aug. 3</u> 19 <u>71</u>		TOTAL FROM OTHER SIDE			
USE OTHER SIDE FOR ADDITIONAL LISTING		TOTAL	85	45	
LESS CASH RECEIVED		85	00		
NET DEPOSIT		00	45		

BE SURE EACH ITEM IS PROPERLY ENDORSED

Central Bank ANYWHERE, USA 12345  
158 654 211 1387654321

1. The bank number is missing. A check amount is written in (65.45), but no bank number is written in for it.
2. The Net Deposit amount is wrong. If there is any cash back in the Less Cash box, you need to **subtract** the cash back from the amount in the Total box.
3. There is no signature for the cash back. If you get cash back, you must sign your deposit slip.



# Answer Key-Lesson 7

NOTES:

## B (p. 47)

DEPOSIT SLIP		CASH	CURRENCY
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE			3.00
DATE		LIST CHECKS SEPARATELY	COIN
19		669/881	50
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		481/336	25.00
Central Bank ANYWHERE, USA 12345		TOTAL FROM OTHER SIDE	
: 58 654 : 21 : 1987654321 :		TOTAL	
		LESS CASH RECEIVED	
		NET DEPOSIT	

1. The date is missing.
2. You only need to sign the deposit slip if you are getting cash back. There is no cash back written in the Less Cash, so you do not need to sign it.
3. There is no amount written for the first check.
4. There is no amount in the Total. You must add the Total before going to the Net Deposit.
5. The Net Deposit is missing. You must fill in the Net Deposit to be sure that the right amount is deposited into your account.

## C (p. 48)

DEPOSIT SLIP		CASH	CURRENCY
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE			50
DATE		LIST CHECKS SEPARATELY	COIN
Jan. 21 19 99		669/881	100.00
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		TOTAL FROM OTHER SIDE	
Central Bank ANYWHERE, USA 12345		TOTAL	
: 58 654 : 21 : 1987654321 :		LESS CASH RECEIVED	
		NET DEPOSIT	50.00

1. The amount in the Total box is missing.
2. The net deposit is wrong. The total is \$100.50. The less cash is \$50.00. The net deposit should be \$50.50.



## Answer Key-Lesson 7

NOTES:

### D (p. 48)

DEPOSIT SLIP		CASH	CURRENCY	4.00
YOUR NAME			COIN	0.00
YOUR ADDRESS		43671181		35.00
CITY, STATE ZIP CODE				
DATE: <u>JUNE 21</u> 19 <u>91</u>		TOTAL FROM OTHER SLIPS		
SIGNATURE FOR LESS CASH IN TELLERS PRESENCE		TOTAL		
<i>Central Bank</i>		LESS CASH RECEIVED		
ANYWHERE, USA 1234		NET DEPOSIT		30.00
158 654 21 0987654321				

1. The total is missing. It should be \$39.95.
2. The net deposit is figured wrong. It should be \$34.95, not \$30.00.
3. The signature is missing.

### Quick Review (p. 51)

**What should you bring to the bank to make a deposit?**

Bring your picture ID card, checkbook or account number, plus cash and/or check you want to deposit.

**When you get to the bank, what do you need to do to make a deposit?**

Fill out a deposit slip in your checkbook or a counter deposit slip.

**What information does the bank need to be able to make a deposit to your account?**

Your name, date, check amount of the deposit, cash amount of the deposit, total deposit amount, and your account number.



## Answer Key-Lesson 7

---

NOTES:

**What is it called when you want money back when you make a deposit?**

It is called "Less Cash."

**What 2 things are listed under cash?**

Cash has two things: currency and coin.

**What do you do after you fill out your deposit slip?**

Deposit your money through the bank teller.

**If you want cash back, what will the teller ask you to do?**

The teller will ask you to sign your name.

# 8. Recording Deposits in the Check Register

---

## Lessons on CD:

Pretest	
1. Why Record Deposits? .....	1
2. Check Register .....	3
3. How to Record Deposits .....	6
4. Practice .....	36
5. Preparing to Make a Deposit .....	37
6. Quick Review .....	38
7. On Your Own .....	39
Answer Key .....	40

---

## Vocabulary from this Lesson:

Balance	Check Register	Figure
Bankbook	Date	Receipt
Bank Transaction	Deposit	Record
Checkbook	Deposit / Credit	

# Pretest 8

## Recording Deposits in the Check Register

*Pass*      *Review*



### 1. Why Record Deposits

Why do you need to record your deposits in the check register?

---



---

### 2. Check Register



Below is a blank check register. Name the 4 columns that are used to record deposits.

CHECK REGISTER									
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/PAYMENT (-)		/	DEPOSIT/CREDIT (+)		BALANCE FORWARD	
			\$			\$		Check or Dec.	
			\$		/	\$		Check or Dec.	
								Bal.	
								Check or Dec.	
								Bal.	
								Check or Dec.	
								Bal.	
								Check or Dec.	
								Bal.	

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_



Pass

Review

### 3. How to Record Deposits

Below is a blank check register. Your account balance is \$100.00. You deposit your paycheck for \$450.00 on July 20, 1996. Record this in the check register and figure your new balance.

CHECK REGISTER									
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/PAYMENT (-)		/	DEPOSIT/CREDIT (+)		BALANCE FORWARD	
			\$			\$		Check or Dep.	Bal.
								Check or Dep.	
								Bal.	
								Check or Dep.	
								Bal.	
								Check or Dep.	
								Bal.	
								Check or Dep.	
								Bal.	

**8.1**

**Why Record Deposits?**

**NOTES:**

---

# 1. Why Record Deposits?

- ▶ When you deposit money into your account, you need to write it down and keep a record of it.
- ▶ It is important that you keep a record of your deposits. Why? So that you will know how much money you have in your account.

When you put money into your account, you are making a deposit. A **deposit** means you put money into your account. When you make a deposit, you need to record your deposit. To **record** a deposit means that you write down each deposit in your **check register**. Then you add the amount to your account balance.

When you make a deposit, it is very important that you keep a record of your deposits. You will know how much money you have in your checking account if you keep a good record in your **check register**. If you do not write everything in your check register, you will not know how much money you have. If you do not know how much money you have, you can get in trouble.

For example, suppose you forget to write down the amount of a deposit. At the end of the month, you have bills to pay. It looks like you do not have any money in your account. You do have money in your account, but your check register does not show it. You forgot to write it down.

**8.1****Why Record Deposits?**

---

NOTES:

If you forget to write down the amount you deposit, you will not know how much money you have in your account. That is why you need to keep a record of your deposits. That way, you will always know how much money you have in your account.

---

**You want to record a deposit. You will...**

- a. write a note to yourself
  - b. ask the teller to keep the record
  - c. write the deposit in your check register
  - d. none of the above
- 

**Why is it important to record your deposits?**

- a. to know if you have money to write a check
  - b. to know how much money is in your account
  - c. to know if you can pay your bills
  - d. all of the above
-

**8.2**

**Check Register**

**NOTES:**

**2. Check Register**

- ▶ A check register is where you write down everything you do with the money in your account.
- ▶ A check register is a place for you to keep a record of your deposits.

A check register is a place for you to record all of your **bank transactions**. You make a bank transaction when you take money out of or put money into your bank account. Withdrawing money, depositing money, writing checks, getting cash from your account are all bank transactions. In this lesson, you will learn how to record **deposits** in the check register. See the check register below:

CHECK REGISTER						
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/ PAYMENT (\$)		DEPOSIT CREDIT (\$)	BALANCE FORWARD
						20.00
	5/2	birthday			25.00	25.00
	6/1	refund			5.00	45.00
	6/5	yardwork			10.00	50.00
	6/15	cleaning			15.00	60.00
	6/20	fix bike			5.00	45.00
	7/1	yardwork			20.00	75.00
						30.00
						20.00

Using a check register is a good way for you to keep a record of your account balance. Remember, an account balance means the amount of money you have in your checking account. You must write down all of your deposits in your check register to know your account balance.

**8.2**

**Check Register**

**NOTES:**

Circle the check register.

Fred A. Staire 2/17 N° 2333 00-88785504  
 BozBop Lane  
 Fuguet Sound, WA 43778 \_\_\_\_\_ 19 \_\_\_\_\_

PAY TO THE ORDER OF \$ \_\_\_\_\_ DOLLARS

**Seattle State Credit Union** Tacoma, WA, USA 12345  
 Memo \_\_\_\_\_  
 #550409876 #005455421 # 2333 SAMPLE VOID

CHECK REGISTER						
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/ DEBIT (\$)	/	DEPOSIT/ CREDIT (\$)	BALANCE FORWARD
			\$		\$	Check for Cash
						Int
						Check on Debit
						Int
						Check on Debit
						Int
						Check on Debit
						Int
						Check on Debit
						Int



**Caution:**

This lesson uses one kind of check register. The check registers at different banks may look a little different. You should find out from your bank what kind of check register they use.

# 8.3

## How to Record Deposits

NOTES:

4. BALANCE FORWARD

2. DESCRIPTION OF TRANSACTION

3. DEPOSIT/CREDIT

1. DATE

CHECK REGISTER

CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/ PAYMENT (-)	DEPOSIT CREDIT (+)	BALANCE FORWARD
					20.00
	5/2	birthday		25.00	25.00
	6/1	refund		5.00	45.00
	6/5	yardwork		10.00	50.00
	6/15	cleaning		15.00	60.00
	6/20	fix bike		5.00	75.00
	7/5	yardwork		20.00	80.00
					20.00
					100.00

### 3. How to Record Deposits

See the four columns circled above. You will use these **four** columns in the check register to record **deposits**. These columns will help you remember: 1) when you made the deposit, 2) where the money came from, 3) how much money you deposited, and 4) what your new balance is after the deposit.

**You want to write down a deposit in your check register. What 4 columns will you use?**

- a. \_\_\_\_\_
- b. \_\_\_\_\_
- c. \_\_\_\_\_
- d. \_\_\_\_\_

## When You Make the Deposit: The Date

- ▶ The date is the month and day you make a deposit.

When you record a deposit in your check register, you need to write down the **date**. The date tells you when you made the deposit. Suppose I deposit my paycheck on December 20th. December is the 12th month, so I would write 12/20 in the DATE column.

↓

CHECK REGISTER							
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWN/ PAYMENT (-)		DEPOSIT/ CHECK (+)	BALANCE FORWARD	

What do you write in this column?

- a. where the money is from
- b. the amount of the deposit
- c. the date the deposit was made
- d. the account balance
- e. none of the above



Write the date  
12/20  
on Practice Check Register #1.

249

9

Practice Check Register #1 should look like this:

CHECK REGISTER						
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/ DEPOSIT		BALANCE FORWARD	
			(-)	(+)		
	12/10					100.00

250

**Where the Money Came From:**  
**Description of Transaction**

- ▶ The description of transaction shows who or where the deposit came from.

Each check register has a place where you can write down the **description of transaction**. What do you write here? You will write where the money came from that you want to deposit. Suppose you want to deposit a paycheck. You would write “paycheck” in the description of transaction column.

↓  
**CHECK REGISTER**

CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL / DEPOSIT		BALANCE FORWARD	
			(-)	(+)		
					Check	
					of Dep.	
					Net	
					Balance	
					of Dep.	
					Net	
					Balance	
					of Dep.	
					Net	
					Balance	
					of Dep.	
					Net	

---

What do you write in this column?

- a. where the money is from
  - b. the amount of the deposit
  - c. the date the deposit was made
  - d. the account balance
  - e. none of the above
-

Write  
'paycheck'  
for the Description of Transaction  
on Practice Check Register #1.

253

13

Practice Check Register #1 should look like this:

CHECK REGISTER										
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/ DEBIT (\$)		DEPOSIT/ CREDIT (\$)		BALANCE FORWARD			
							10/1	10/2		
	11/10	Paycheck								

## How Much Money in the Deposit: The Amount

- ▶ You will use the deposit/credit column and the balance column to record your deposits.

You want to keep a record of how much money you have in the bank. You must know how much money you put in your account *and* you must add it to what is already there. So, when you write the amount of your deposit, it goes in **two** places: the **deposit/credit** column, and the **balance forward** column.

**CHECK REGISTER**

CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWN/ DEPOSIT		BALANCE FORWARD	
			(-)	(+)		

---

What do you write in this column?

- a. where the money is from
  - b. the amount of the deposit
  - c. the date the deposit was made
  - d. the account balance
  - e. none of the above
-



Look at Practice Check Register #1. We want to record the deposit for the \$80.00 paycheck.

First, you will write \$80.00 in the **deposit/credit** column. Notice the line in the middle. This line separates the dollars from the cents like a decimal point. The dollars go on the left, and the cents go on the right. Also, you do not have to put the \$ in this column. You know you are depositing money.

Next, you must write the \$80.00 in the Balance Column.

Write  
\$80.00  
on Practice Check Register #1.  
Remember to write \$80.00 in *two* places.

258

19

Practice Check Register #1 should look like this:

CHECK REGISTER							
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/ DEBIT (\$)		DEPOSIT/ CREDIT (\$)	BALANCE FORWARD	
	11/20	Paycheck	*		* 30.00	100.00	130.00

## Figuring Your New Balance

- ▶ When you make a deposit, you are *adding* money to your account.
- ▶ In your check register, you must *add* the amount of your deposit to your old balance.

You finished writing the \$80.00 deposit in the deposit column *and* the balance column. But you still don't know how much money is in your account. You must **add** the amount of the deposit because you added money to your account. We need to add our \$80.00 deposit to the \$100.00 that is already in our account. Then we will know our new **balance**.

Add to find your new balance  
on Practice Check Register #1.

261

23

Practice Check Register #1 should look like this:

CHECK REGISTER									
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/ PAYMENT	+	-	DEPOSIT/ CREDIT	+	-	BALANCE FORWARD
	7/20	Payroll check				80.00			100.00
									30.00
									80.00

You are finished recording the \$80.00 deposit! Notice some of the columns are blank. This is ok. They are not used when you record deposits.

Notice the little plus (+) in the Deposit Column. This will help you remember to *add*.

Now, record another deposit on Practice Check Register #1. This deposit is \$5.00 in cash. You can make it for the same day as the paycheck deposit. Don't forget to *add* to find your new balance.



# Practice Check Register #1

CHECK REGISTER									
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/PAYMENT (-)		/	DEPOSIT/CREDIT (+)		BALANCE FORWARD	
			\$			\$			
								100	00
								Check for Dep.	
								Bal.	
								Check for Dep.	
								Bal.	
								Check for Dep.	
								Bal.	
								Check for Dep.	
								Bal.	
								Check for Dep.	
								Bal.	

Practice Check Register #1 should look like this:

CHECK REGISTER									
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/PAYMENT (-)		/	DEPOSIT/CREDIT (+)		BALANCE FORWARD	
			\$			\$			
								100	00
	12/20	Paycheck						80	00
						80	00	Bal.	180 00
	12/20	Cash						5	00
						5	00	Check for Dep.	185 00
								Check for Dep.	
								Bal.	
								Check for Dep.	
								Bal.	
								Check for Dep.	
								Bal.	



1. Record each of these deposits on Practice Check Register #2.
2. After you record each deposit, *add* to find the new balance.

July 23	Book refund	\$21.18
July 23	Mowed lawn	\$10.50
July 25	Allowance	\$14.00
August 1	Tax Refund	\$50.34
August 3	Birthday Gift	\$45.00

Wow! Look at your Practice Check Register #2. It is full! When you write down many different bank transactions in your check register, you will fill the page. When you get to the bottom of a page, what do you do?

1. Look at the *last* amount in the balance column. This is \$337.43 on your Practice Check Register #2.
2. You will *copy* the last balance from the bottom of the full page to the top of the next empty page.

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# Practice Check Register #2

CHECK REGISTER									
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/PAYMENT (-)		J	DEPOSIT/CREDIT (+)		BALANCE FORWARD	
			\$			\$		196	41
								Check or Dep.	
								Bal.	
								Check or Dep.	
								Bal.	
								Check or Dep.	
								Bal.	
								Check or Dep.	
								Bal.	
								Check or Dep.	
								Bal.	

Your Practice Check Register #2 should look like this:

CHECK REGISTER									
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/PAYMENT (-)		J	DEPOSIT/CREDIT (+)		BALANCE FORWARD	
			\$			\$		196	41
	7/23	Book Refund				21	18	Check or Dep.	21 18
								Bal.	217 59
	7/23	Mowed Lawn				10	50	Check or Dep.	10 50
								Bal.	228 09
	7/25	Allowance				14	00	Check or Dep.	14 00
								Bal.	242 09
	8/1	Tax Refund				50	34	Check or Dep.	50 34
								Bal.	292 43
	8/3	Birthday Gift				45	00	Check or Dep.	45 00
								Bal.	337 43

Now it's your turn. What is the ending balance at the bottom of Practice Check Register #2? \_\_\_\_\_

Write that number in the very top box in the balance column on Practice Check Register #3.

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33



# Practice Check Register #3

CHECK REGISTER									
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/PAYMENT (-)		/	DEPOSIT/CREDIT (+)		BALANCE FORWARD	
			\$			\$		Check or Dep.	Bal.
								Check or Dep.	
								Bal.	
								Check or Dep.	
								Bal.	
								Check or Dep.	
								Bal.	
								Check or Dep.	
								Bal.	

Your Practice Check Register #3 should look like this:

CHECK REGISTER									
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/PAYMENT (-)		/	DEPOSIT/CREDIT (+)		BALANCE FORWARD	
			\$			\$		Check or Dep.	Bal.
								337	43
								Check or Dep.	
								Bal.	
								Check or Dep.	
								Bal.	
								Check or Dep.	
								Bal.	
								Check or Dep.	
								Bal.	
								Check or Dep.	
								Bal.	
								Check or Dep.	
								Bal.	

CHECK REGISTER									
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/PAYMENT (-)		/	DEPOSIT/CREDIT (+)		BALANCE FORWARD	
			\$			\$		Check or Dep.	Bal.
								196	41
	7/23	Book Refund				21	18	Check or Dep.	21 18
								Bal.	217 59
	7/23	Moved Loan				10	50	Check or Dep.	10 50
								Bal.	228 09
	7/25	Allowance				14	00	Check or Dep.	14 00
								Bal.	242 09
	8/1	Tax Refund				50	34	Check or Dep.	50 34
								Bal.	292 43
	8/3	Birthday Gift				45	00	Check or Dep.	45 00
								Bal.	337 43

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**8.4**

**Practice**

NOTES:

**4. Practice**

Fill in the deposits on Practice Check Register #4. Remember to add to get your new balance.

You have \$147.50 in your account now. You want to make these three deposits:

1. On March 12 you deposit your paycheck for \$700.00.
2. Your birthday is on April 9. You get \$10.00.
3. On July 5, you help your neighbor with their yard work. They give you a check for \$15.00.

Practice Check Register #4 

CHECK REGISTER									
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/PAYMENT (-)		/	DEPOSIT/CREDIT (+)		BALANCE FORWARD	
			\$			\$			
								Check for Dep.	
								Bal.	
								Check for Dep.	
								Bal.	
								Check for Dep.	
								Bal.	
								Check for Dep.	
								Bal.	
								Check for Dep.	
								Bal.	

What is your ending balance? \_\_\_\_\_

**8.5****Preparing to  
Make a Deposit**

NOTES:

## 5. Preparing to Make a Deposit

Suppose you want to make a deposit. What do you do? You will have to go to the bank. When you talk to the teller at the bank window, you need to have everything ready to make your deposit.

What do you need to take with you to the bank when you want to make a deposit?

1. Your ID or secret code word
2. Your checkbook and register
3. a deposit slip—already filled out!
4. the money and checks you want to deposit.



### More Information

You need ID (like a driver's license or student picture ID) so that the bank teller will know who you are. Sometimes banks ask you to pick a secret word. Then, when you go to the bank, they ask you for the secret word instead of ID. If you do not know the secret word, they will not let you do anything to your account. This helps keep your money safe.

When you make a deposit, you will:

1. *Sign your name on the back of checks (endorse)*
2. *Give the teller the checks, money, and deposit slip.*
3. *Get a receipt from the teller.*
4. *Record deposits in the check register.*
5. *Figure your new balance.*

**8.6**

**Quick Review**

**NOTES:**

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**6. Quick Review**

1. After you deposit money, what do you do in your check register?

---

2. Why should you record your deposits in your check register?

---

---

3. What do you need to have ready when you go to the bank to make a deposit?

---

---

4. What 5 things do you need to do when you make a deposit?

---

---

---

5. After you have filled out your deposit slip, what do you do?

---

6. When you fill up a page in your check register, what do you do?

---



---

---

## 7. On Your Own

### Practice Exercise A

What is a bank transaction?

---

---

Where do you write down your bank transactions?

---

Marie and Tino are shopping. They see a TV they want to buy. They aren't sure if they have enough money. What should they do?

---

---

**8.7**

**On Your Own**

**NOTES:**

**Practice Exercise B: What's Wrong?**

Mark recorded 2 deposits in his check register. Circle all the mistakes he made. Check your answers in the Answer Key.

CHECK REGISTER						
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/ PAYMENT (-)	/	DEPOSIT/ CREDIT (+)	BALANCE FORWARD
		<i>Money paid me back</i>				462.03
			20.00			20.00
						482.03
	8/4		200.00			200.00
						682.03

**Practice Exercise C: On Your Own**

Make up deposits to fill in on these check registers. Compare your work with examples in the workbook.

CHECK REGISTER						
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/ PAYMENT (-)	/	DEPOSIT/ CREDIT (+)	BALANCE FORWARD

CHECK REGISTER						
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/ PAYMENT (-)	/	DEPOSIT/ CREDIT (+)	BALANCE FORWARD



# Answer Key

You want to record a deposit. You will... (p. 2)

- a. write a note to yourself
- b. ask the teller to keep the record
- c. write the deposit in your check register
- d. none of the above

Why is it important to record your deposits? (p. 2)

- a. to know if you have money to write a check
- b. to know how much money is in your account
- c. to know if you can pay your bills
- d. all of the above

Circle the check register. (p. 4)

CHECK REGISTER						
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/ PAYMENT (\$)		DEPOSIT/ CREDIT (\$)	BALANCE FORWARD
			\$		\$	Check for Dep.
						Net
						Check for Dep.
						Net
						Check for Dep.
						Net
						Check for Dep.
						Net
						Check for Dep.
						Net



## Answer Key-Lesson 8

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---

NOTES:

---

You want to write down a deposit in your check register. What 4 columns will you use? (p. 6)

- a. Date
  - b. Description of Transaction
  - c. Deposit/Credit
  - d. Balance Forward
- 

---

What do you write in this column? (p. 8)

- a. where the money is from
  - b. the amount of the deposit
  - c. the date the deposit was made
  - d. the account balance
  - e. none of the above
- 

---

What do you write in this column? (p. 12)

- a. where the money is from
  - b. the amount of the deposit
  - c. the date the deposit was made
  - d. the account balance
  - e. none of the above
-



# Answer Key-Lesson 8

NOTES:

What do you write in this column? (p. 17)

- a. where the money is from
- b. the amount of the deposit
- c. the date the deposit was made
- d. the account balance
- e. none of the above

What is the ending balance at the bottom of Practice Check Register #2? (p. 33)  
**\$337.43**

Practice (p.36)

CHECK REGISTER						
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/PAYMENT (-)		DEPOSIT/CREDIT (+)	BALANCE FORWARD
						147.50
	3/12	Paycheck			700.00	847.50
	4/9	Birthday money			10.00	857.50
	7/5	Yardwork			15.00	872.50

What is your ending balance?           \$872.50          

Quick Review (p. 38)

1. After you deposit money, what do you do in your check register?

You write the money amount in your check register and add it to your balance.



## Answer Key-Lesson 8

---

NOTES:

2. Why should you record your deposits in your check register?

So you will know how much money you have in your account.

3. What do you need to have ready when you go to the bank to make a deposit?

1. Get your picture ID
2. Get your checkbook and check register
3. Get your deposit slip and fill it out
4. Get the checks and money you want to deposit

4. What 5 things do you need to do when you make a deposit?

1. Sign (endorse) the checks to deposit
2. Give the teller your money and deposit slip
3. Get a receipt to prove you made the deposit
4. Record the deposit in your check register
5. Figure the new balance

5. After you have filled out your deposit slip, what do you do?

You record the deposit in your check register and figure your new balance.

6. When you fill up a page in your check register, what do you do?

You copy the balance from the bottom of the full page to the top of the next empty page.



## Answer Key-Lesson 8

NOTES:

### On Your Own (p. 39) Practice Exercise A

What is a bank transaction?

Any time you take money out or put money into your bank account, that is called a transaction. Deposits and withdrawals are bank transactions.

Where do you write down your bank transactions?

You write down all your bank transactions in your check register.

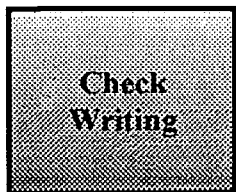
Marie and Tino are shopping. They see a TV they want to buy. They aren't sure if they have enough money. What should they do?

They can see how much money they have by looking in their check register.

### Practice Exercise B: What's Wrong (p. 40)

CHECK REGISTER						
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/ PAYMENT (-)		DEPOSIT/ CREDIT (+)	BALANCE FORWARD
						462.03
		Man paid me back	20.00			482.03
	8/4		200.00			282.03
						282.03
						282.03
						282.03
						282.03
						282.03

1. Mark left off the date.
2. Mark didn't write down where he got the \$200.00.
3. Mark wrote the deposits in the wrong column.



# 9. Check Writing

---

## Lessons on CD:

Pretest	
1. Your Checks .....	1
2. Before You Write a Check .....	3
3. Writing Your Check for Cash .....	7
4. The Check .....	9
5. Filling Out Your Check .....	15
6. Practice .....	46
7. On Your Own .....	49
Answer Key .....	51

---

## Vocabulary from this Lesson:

Account Number	Cashing a Check	Payee
Account Balance	Check	Receipt
Amount in Numbers	Check Number	Service Charge
Amount in Words	Date	Signature
Bad Check	Deduction	Signature Card
Bank	Deposit / Credit	Statement
Bank Number	Illegal	
Bank Transaction	Memo / Purpose	
Budget		



# Pretest 9

## Check Writing

*Pass*      *Review*

### 1. Your Checks

Write what checks mean.

---

---

### 2. Before You Write a Check

You want to write a check. What do you need to do to make sure before you write a check? Why?

---

---

You have \$50.00 in your account. You want to write a \$25.00 check. Do you have enough money in your account for your check?

---

---

You have \$175.00 in your account. You want to write a \$180.00 check. Do you have enough money in your account for your check?

---

---

### 3. Writing Your Check for Cash

What does cashing your check mean?

---

---

Pass

Review

### 4. The Check

Below is a check. Name each part of the check.

YOUR NAME		4-95	102	00-5678/9876
YOUR ADDRESS				
CITY, STATE ZIP CODE			, 19	
PAY TO THE ORDER OF				\$ <input type="text"/>
				DOLLARS
<i>Central Bank</i>		ANYWHERE, USA 12345		
FOR				
⑆987654321⑆5865421 2 ⑆0⑆02				SAMPLE,VOID
© 1995 MILE				

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_

Pass

Review

### 5. Filling Out Your Check

Below is a blank check. Fill out the check using the information below:

**Payee:** Wright Brothers, Inc.

**Date:** May 21, 1990

**Amount:** \$167.01

**Purpose:** Airfare

YOUR NAME	102	00-5678/9876
YOUR ADDRESS	4-95	
CITY, STATE ZIP CODE	19	
PAY TO THE ORDER OF	\$	<input type="text"/>
		DOLLARS
<i>Central Bank</i> ANYWHERE, USA 12345		
FOR	<input type="text"/>	
⑆987654321⑆⑆5865421 2 ⑆0102		SAMPLE,VOID
© 1995 MILE		

**9.1**

**Your Checks**

**NOTES:**

# 1. Your Checks

- ▶ A check is a written order. It tells your bank to subtract money from your account to pay a person or organization.
- ▶ When you write a check to someone, they give it to your bank to get money from your account.
- ▶ When you “cash a check,” you trade the check for cash (money).
- ▶ Writing checks is safer than carrying cash (money), because checks must have your signature to be cashed. Checks also have the name of the payee. No other person can cash your check.
- ▶ Sending checks in the mail is safer than sending cash. You can safely pay your bills by mail with checks.
- ▶ You can use checks to help you plan your budget.

YOUR NAME	102	4444/2211
YOUR ADDRESS 445		
CITY, STATE ZIP CODE	20	
PAY TO THE ORDER OF _____	\$	<input type="text"/>
		DOLLARS
<b>Central Bank</b> <small>ATYWHIS &amp; CO. (1104)</small>		
FOR _____		
4444/2211	0058 65421	0102
		SAMPLE,VOID

A **check** is a written order to tell the **bank** to subtract money from your **account**. A check is sometimes called a draft. The bank then pays that money to a person or an **organization**. The person or organization that gets your check gives it to your bank to get money. This is called “**cashing a check**.”

Checks can help you keep track of how much money you are spending. This information can help you plan your **budget**. A budget is a way of keeping track of daily or monthly spending for things like rent, food, gasoline, utilities, and other bills. If you follow your budget, you will not spend more money than you have.

---

A check \_\_\_\_\_

- a. must have your signature
  - b. is more safe than cash
  - c. helps you know how you spend your money
  - d. all of the above
-

## 2. Before You Write a Check

- ▶ Make sure that you have enough money in your account to cover the check. Being able to “cover” a check means that you have enough money in your account to pay the check.

Your **account balance** is how much money you have left in your account. Your account balance changes when you deposit or withdraw money. Before you write a check, you must look at your account balance to make sure you have enough money for the check.

Writing a check for more than you have in your account is **illegal**. By keeping track of your checks in a check register, you can always know what your account balance is.



### Caution:

If you write a check for more than your account balance, you have written a “bad check.” Writing bad checks is illegal! Your bank will charge you a service charge. This means that the bank will charge a fee for your bad check. The service charge may be \$20.00—or more! Even if your check amount is only \$10.00. Your bank will subtract the service charge from your checking account.

If you write a lot of bad checks, businesses may refuse to accept your checks. If this happens, you might get a “bad credit rating.” A bad credit rating may mean that you cannot use your checking account to pay bills.

**9.2**

**Before You  
Write a Check**

NOTES:

You may not be able to get a credit card, or borrow money. If you continue to write bad checks, you could even go to jail. Be sure to check your account balance before you write a check!

How do you know if it is ok to write a check? There are 4 steps:

1. Find out how much you need to write the check for.
  2. Look at your account balance in your check register.
  3. Make sure your balance is *larger* than the check you want to write.
  4. If the balance is larger, you can write the check. If your balance is *smaller*, you do not have enough money to cover your check. You will have to wait to write the check until you put more money in your account.
- ▶ Suppose you want to write a check for \$100.00. Your account balance is \$200. Can you write the check?

Yes. You *can* write the check. Why? Because the balance in your account is *more than* the amount of the check you want to write.

How do you know? You can subtract the amount of the check from your account balance.

$$\begin{array}{r} \$200.00 \text{ (your balance)} \\ - \$100.00 \text{ (the amount of check)} \\ \hline \$100.00 \text{ (balance after you write the check)} \end{array}$$

**9.2**

**Before You  
Write a Check**

**NOTES:**

- ▶ Suppose you want to write a check for \$50.00. You have \$10.00 in your account. Should you write a check?

Compare the balance of \$10.00 with the amount of the check you want to write. Is your account balance *more than* the check? No, it is not. You should *not* write the check because you do not have enough money in your account. Fifty dollars (\$50.00) is more than ten dollars (\$10.00). Your check would be *illegal*.

$$\begin{array}{r} \$10.00 \text{ (your balance)} \\ - \underline{\$50.00} \text{ (the amount of check)} \\ - \$40.00 \text{ (balance after you write the check)} \end{array}$$

- ▶ Suppose you want to write a check for \$79.00. You have \$100.00 in your account. Can you write the check?

Yes. Why? Because your account balance is *more than* the amount of the check you want to write. You have enough money in your account to cover the check. If you subtract \$79.00 from your account, will you still have money in your account? Yes! This is why it is ok to write the check.

$$\begin{array}{r} \$100.00 \text{ (your balance)} \\ - \underline{\$79.00} \text{ (the amount of check)} \\ \$21.00 \text{ (balance after you write the check)} \end{array}$$



**9.2****Before You  
Write a Check****NOTES:****Practice Sheet**

Before you go on, finish this practice sheet. Then check your answers using the Answer Key at the end of Lesson 9.

<b>Your checking account balance is...</b>	<b>You want to write a check for...</b>	<b>Can you write the check?</b>
\$100.00	\$79.00	
\$50.00	\$83.50	
\$77.00	\$67.00	
\$84.50	\$101.00	
\$100.00	\$200.00	

### 3. Writing Your Check for Cash

The word **cash** is used in different ways. You need to understand the different things **cash** means.

1. Sometimes people call money cash. Suppose you write a check at the grocery store. The checker might ask you 'Do you want any **cash** back?' The checker is asking you if you want money back. A friend might say 'I need to get some **cash** for my date tonight.' This means they need some money for their date.
2. People also say they want to **cash a check**. This means they want to exchange the check for money. Suppose you mow a neighbor's yard. They give you a check with your name written on it for \$15.00 to pay you. You can go to a bank and give the check to the teller. The teller will **cash your check**. They will give you \$15.00 for the check. The money comes from **your neighbor's account** at their bank.
3. You can also write a check for cash. This is one way you can get money out of your **own** account. Later in this lesson you will learn that when you write a check, you must write on it who you are giving it to. (The neighbor wrote *your* name on the check to pay you.) But, you can also write a check to 'cash' instead of to a person or store. Suppose you have \$50.00 in your account. You need \$10.00 to go to a

**9.3**

**Writing Your Check  
for Cash**

---

---

**NOTES:**

movie. The movie theatre does not take checks. What do you do? You can go to the bank and write 'cash' on the check and get the \$10.00 from **your** account. The teller will give you \$10.00 from your own account.

---

**You can write a check for \_\_\_\_\_**

- a. cash**
  - b. paying your bills**
  - c. buying things in a store**
  - d. all of the above**
-

9.4

The Check

NOTES:

4. The Check

YOUR NAME	102	00-5678/0078
YOUR ADDRESS	4-06	
CITY, STATE ZIP CODE	20	
PAY TO THE ORDER OF	\$	<input type="text"/>
		DOLLARS
<b>Central Bank</b> ANYWHERE, USA 1234		
FOR		
⑆ 87605678 ⑆ 0058 654 21 ⑆ 0102		
© 1988 NILE		SAMPLE, VOID

Your checks will have your name and address printed on them, and they will have your bank's name printed on them. There are 9 major *parts of a check*. You need to know what each part is for and where each part is. The 9 major *parts of a check* are:

1. *Check Number*
2. *Bank Number*
3. *Account Number*
4. *Date Line*
5. *Payee Line*
6. *Amount of Check in Numbers Line*
7. *Amount of Check in Words Line*
8. *Signature Line*
9. *Memo Line*

The check number, bank number and account number are all printed on your checks. You have to fill out everything else. We will go through each part separately.

First, lets look at the three parts that are printed on the check.

**9.4**

**The Check**

**NOTES:**

**Check Number and Bank Number**

Each check has a number. Check numbers help you keep track of your checks. Every one of your checks has a different check number. The first check you use might be check number 001. The second check would be number 002, and so on. Check numbers are for *your* records.

Bank numbers tell which bank the check comes from, and which bank will pay the amount of check. Each of your checks has the *same* bank number. Why? They are all from the same bank. The bank number is for the *bank's* records.

Look at the sample check below. The *check number* and *bank number* are circled.

Bank Number

Check Number

YOUR NAME  
YOUR ADDRESS  
CITY, STATE ZIP CODE

4-80  
20

102

01-56789078

PAY TO THE ORDER OF \$

DOLLARS

**Central Bank** ANYWHERE, USA 11234

FOR

12987605678 00058 65421 0102

© 1985 BNC

SAMPLE VOID

9.4

The Check

NOTES:

Circle the bank number on this check.

JAN BRADY 4-95 986 00-5678/0078  
 121 Elm Street  
 Fairville, Illinois 34572 \_\_\_\_\_ 19 \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ DOLLARS

*American First National* MEMO, 1/15/1991  
 Memo \_\_\_\_\_  
 ⑆987605678 ⑆005865421 ⑆ 0986 SAMPLE VOID

What is the check number? \_\_\_\_\_

Circle the bank number on this check.

Fred A. Slaire 2/17 N° 2333 00-9876/5504  
 BeeBop Lane  
 Fuguet Sound, WA 43772 \_\_\_\_\_ 19 \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ DOLLARS

**Seattle State Credit Union** Tacoma, WA, USA 12345  
 Memo \_\_\_\_\_  
 ⑆50409876 ⑆005455421 ⑆ 2333 SAMPLE VOID

What is the check number? \_\_\_\_\_

**9.4****The Check**

NOTES:

**Account Number**

Your money is kept in the bank in an *account*. Your account number is different from the bank and check number. The account number tells the bank which account is yours. Everyone has a different account number. No one has the same account number as you.

The bank prints your checks with your **account number**. Your account number tells banks which account to take money from to pay for a check.

An account number is private. Only you can use your account number. Look at the sample check below.

*Account Number*

YOUR NAME	102	00-5676-0078
YOUR ADDRESS 4-05	20	
CITY, STATE ZIP CODE		
PAY TO THE ORDER OF _____	\$	<input type="text"/>
		DOLLARS
<b>Central Bank</b> ANYWHERE USA BANK		
FOR _____		
⑆987605678 ⑆005865421⑆ 0102		
© 1988 MLL		SAMPLE VOID

The *bank number* is 987605678.

The *account number* is 005865421.

The *check number* is 102.

The bank number is only used by banks. It is the bank's ID number. The account number tells the bank which account is *yours*. Everyone has a different account number. Everything you get from the bank will have your account number on it. The check number is for your information. The check number helps *you* keep your records and budget.

9.4

The Check

NOTES:

Circle the account number on this check.

Fred A. Staire 2/87 N° 2333 00-88785504  
 BeeBop Lane \_\_\_\_\_ 19 \_\_\_\_\_  
 Fuguet Sound, WA 43772

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ DOLLARS

**Seattle State Credit Union** Tacoma, WA, USA 18348  
 Memo \_\_\_\_\_  
 ⑆550409878 ⑆005455421 ⑆ 2333 SAMPLE,VOID

Label the account number, the check number, and the bank number on this check.

Tommy Gunn 1567 00-32437701  
 845 E 2000 S 9-89 \_\_\_\_\_ 19 \_\_\_\_\_  
 Essex, MA 93772

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ DOLLARS

**NEW ENGLAND BANK ONE** Massachusetts USA 12348  
 Memo \_\_\_\_\_  
 ⑆770132430 ⑆005455421 ⑆ 1567 SAMPLE,VOID

Label the account number, the check number, and the bank number on this check.

JAN BRADY 4-95 986 00-56789878  
 121 Elm Street \_\_\_\_\_ 19 \_\_\_\_\_  
 Fairville, Illinois 34572

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ DOLLARS

*American First National* Minnesota, USA 12348  
 Memo \_\_\_\_\_  
 ⑆987605678 ⑆005865421 ⑆ 0986 SAMPLE,VOID



**9.5**

**Filling Out  
Your Checks**

**NOTES:**

**Sample Check**

5. Payee

4. Date

6. Amount in Numbers

7. Amount in Words

9. Memo

8. Signature

**Numbers and Words List**

If you need help using this list, review Lesson 2.2.

- |              |                              |
|--------------|------------------------------|
| 1 one        | 18 eighteen                  |
| 2 two        | 19 nineteen                  |
| 3 three      | 20 twenty                    |
| 4 four       | 30 thirty                    |
| 5 five       | 40 forty                     |
| 6 six        | 50 fifty                     |
| 7 seven      | 60 sixty                     |
| 8 eight      | 70 seventy                   |
| 9 nine       | 80 eighty                    |
| 10 ten       | 90 ninety                    |
| 11 eleven    | 100 one hundred              |
| 12 twelve    | 500 five hundred             |
| 13 thirteen  | 1,000 one thousand           |
| 14 fourteen  | 10,000 ten thousand          |
| 15 fifteen   | 100,000 one hundred thousand |
| 16 sixteen   | 1,000,000 one million        |
| 17 seventeen |                              |

## 5. Filling Out Your Check

### Date

- The **date** line is where you write the month, day, and year that you write the check.
- When you write a check, you must put the correct date on it. The date you write is the date you are writing the check. When you are writing a check, if you do not know the date, you need to ask someone or look at a calendar.

Find the date line on Practice Check #1.  
Pretend today is June 15, 1999. Fill in the  
date on Practice Check #1.

Your practice check should look like this:

Your Name	103
Your Address	1114/34
City, State, Zip Code	Date <u>June 15, 1999</u>
Pay to the Order of _____	\$ <input type="text"/>
_____ Dollars	
<i>Central Bank</i> ANYWHERE, USA 11345	
FOR _____	
1114/34	1114/34 103

299

## Payee

The *payee* is the person or organization you are writing the check to. It is the person or organization you are *paying*. The payee line usually looks like this:

Pay to the  
Order of \_\_\_\_\_

A payee can be a person or an organization, like a store, club, or restaurant. When you give a payee a check, they take it to the bank to cash it and get money out of your account.

You must write the full name of the payee. You should not write *only* the first or last name. If you are not sure about the payee's full name, ask the person "How would you like me to make this check out?"

For example, you want to write a check to John L. Sura. Do not write "John" or "Sura" or even "J. Sura" on the payee line. If you did that, the bank teller would not know which "John" or "Sura" you mean. You need to write "John Sura" or "John L. Sura."

**X Wrong:** Pay to the order of John

**X Wrong:** Pay to the order of Mr. Sura

**X Wrong:** Pay to the order of J. Sura

**✓ Right:** Pay to the order of John Sura

**✓ Right:** Pay to the order of John L. Sura

Find the payee line  
on Practice Check #1.  
Suppose you want to write this check to  
John's Market.  
What would you write on the payee line?  
Write this on the payee line.

302

19

Your practice check should look like this:

Your Name	103
Your Address	1114/34
City, State, Zip Code	Date <u>June 15, 1999</u>
Pay to the Order of <u>John's Market</u>	\$ <input type="text"/>
	Dollars
<i>Central Bank</i> ANYWHERE, USA 12345	
FOR _____	
1114/34	⑈⑈⑈⑈⑈⑈⑈⑈⑈⑈ ⑈⑈⑈

303

## Review

Before we go on, let's review. Look at this check:

YOUR NAME	102	1114/34
YOUR ADDRESS		
CITY, STATE ZIP CODE	5/9 20 99	
PAY TO THE ORDER OF	<i>Tommy Gunn</i>	\$ <u>63.50</u>
	<i>Sixty-three and 50/100</i>	DOLLARS
<b>Central Bank</b>		
FOR	<i>Your Name</i>	
1114/34	025656411	0102
		SAMPLE,VOID

- What is the bank number? \_\_\_\_\_
- What is the check number? \_\_\_\_\_
- What is the account number? \_\_\_\_\_
- Who is the payee? \_\_\_\_\_
- What is the date of the check? \_\_\_\_\_

304



## Amount of Check in Numbers

How do you tell the bank how much money to take out of your account? The *amount* of check is how much you want to pay from your account.

There are 2 places to write the amount on every check. Each check has a place for you to write the amount of check in *numbers* and a place to write the amount of the check in *words*. Why do you have to write it in 2 places? The amount in numbers must match the amount in words. If they do not match, the bank will not cash the check. This helps keep your money safe.

When you fill out a check, you must write clearly. The bank must be able to read your handwriting.

Find the box for the amount in numbers on the **sample check**. The amount in numbers says \$63.50. Notice on the sample check that the amount in numbers has a decimal point to separate the dollars and cents. The amount is written clearly and inside the box. The numbers are written close to the left side of the box. Notice you do not need to write the dollar sign (\$) because it is already printed on the check.



**Caution:**

It is very important to write the first number close to the left side of the box. That way, a dishonest person cannot add numbers. For example, someone could change \$25.50 to \$325.50 just by writing a 3 before the 2. They would be stealing \$300.00 from you! Writing the amount close to the \$ in the box will help keep this from happening.

Look at the two checks below. Which one is better? Why?

JAN BRADY      4-95      986      00-56789876  
221 Elm Street  
Fairville, Illinois 34572      \_\_\_\_\_ 19 \_\_\_\_\_

PAID TO THE ORDER OF \_\_\_\_\_ \$ 25.50

\_\_\_\_\_ DOLLARS

*American First National*      \_\_\_\_\_

Memo \_\_\_\_\_

⑆987605678⑆0058654211⑆0986      SAMPLE VOID

© 1988 VOB Paper Co. Inc.

JAN BRADY      4-95      986      00-56789876  
221 Elm Street  
Fairville, Illinois 34572      \_\_\_\_\_ 19 \_\_\_\_\_

PAID TO THE ORDER OF \_\_\_\_\_ \$ 25.50

\_\_\_\_\_ DOLLARS

*American First National*      \_\_\_\_\_

Memo \_\_\_\_\_

⑆987605678⑆0058654211⑆0986      SAMPLE VOID

© 1988 VOB Paper Co. Inc.

On Practice Check #1, find the box for the amount in numbers.

Fill in the amount \$140.50. Make sure you:

1. write clearly,
2. write the numbers close to the left,
3. use a decimal point,
4. do *not* use a dollar sign (\$).

Your practice check should look like this:

Your Name	103
Your Address	1114/R
City, State, Zip Code	Date <u>June 15, 1999</u>
Pay to the Order of <u>John's Market</u>	\$ <u>140.50</u>
	Dollars
<i>Central Bank</i> ASTORIA, OR, USA 97103	
FOR _____	
1114/R	⑆123456789⑈ 103

309

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## Amount of Check in Words

The amount of check in words shows the *same* amount that you wrote in numbers. But when you write the amount in words on a check, you must write it in a special way.

Look at the **sample check**. The sample check is for \$63.50. Find the amount in words. Notice that the **dollar amount** is written in words. On the sample check, the dollar amount is 63. That is written sixty-three. Instead of a decimal point, the word “and” is written. The cent amount is 50. The **cent amount** is written as a fraction. It is written 50/100. Finally, a line is drawn to fill up the rest of the space to the word ‘Dollars’ printed on the check. Do *not* write the words dollars or cents.

✓ Look at the fraction for the cent amount. It is  $50/100$ .

- ▶ Is the number on the bottom always 100?  
**YES!** Why? Because there are 100¢ in \$1.
  
- ▶ Can the number on top ever be bigger than 100?  
Can you write  $100/100$  on a check?  
**NO!** Why? Because then the amount would be more than \$1. For example, you would never write  $154/100$ . What is the right way to write this? one and  $54/100$ . How much money is  $154/100$ ? It is 1 dollar and 54 cents.

The number on top *must* be 99 or less. The number on bottom is *always* 100.

Suppose you want to write a check for \$10.00. How would you write the amount in words on a check? There are 2 ways you can write this. Notice there are *no* cents. You can write:

Ten and 00/100 \_\_\_\_\_ Dollars

*or*

Ten and no/100 \_\_\_\_\_ Dollars

How would you write \$25.05 in words on a check?

Twenty-five and 05/100 \_\_\_\_\_ Dollars

Notice the cent amount is 05/100 **not** 5/100. Why? Because it would be easy for someone to change 5/100 to 65/100 or 95/100 without you or the bank knowing. You cannot prove the amount is 5¢ not 95¢. The number on top should *always* be two numbers.



Here are the steps for writing the amount in words on a check:

1. Write the dollar amount in words. (Use the Numbers and Words list if you need to.)
2. Write the word *and* for the decimal point.
3. Write the cent amount in numbers.
4. Finish writing the cent amount by writing /100.
5. Draw a line to fill the blank up to the word Dollars.

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Look at these three checks. Which one is right? Why?

YOUR NAME  
YOUR ADDRESS  
CITY, STATE ZIP CODE

4-88 102 00-6678/98 78

Date 19

PAY TO THE ORDER OF Payee \$ 2505

Twenty-five and 05/100 DOLLARS

*Central Bank* APPROVED, USA 11248

FOR Your Memo Your Name

⑆98765432⑆⑆586542⑆ ⑆ ⑆0⑆0⑆2⑆

SAMPLE,VOID

© 1988 B&B

YOUR NAME  
YOUR ADDRESS  
CITY, STATE ZIP CODE

4-88 102 00-6678/98 78

Date 19

PAY TO THE ORDER OF Payee \$ 2505

Twenty-five and 5/100 DOLLARS

*Central Bank* APPROVED, USA 11248

FOR Your Memo Your Name

⑆98765432⑆⑆586542⑆ ⑆ ⑆0⑆0⑆2⑆

SAMPLE,VOID

© 1988 B&B

YOUR NAME  
YOUR ADDRESS  
CITY, STATE ZIP CODE

4-88 102 00-6678/98 78

Date 19

PAY TO THE ORDER OF Payee \$ 2505

Twenty-five and five/100 DOLLARS

*Central Bank* APPROVED, USA 11248

FOR Your Memo Your Name

⑆98765432⑆⑆586542⑆ ⑆ ⑆0⑆0⑆2⑆

SAMPLE,VOID

© 1988 B&B

Look at these two checks. Which one is right? Why?

YOUR NAME  
YOUR ADDRESS  
CITY, STATE ZIP CODE

4-86 102 00-9876/9876

Date 19

PAY TO THE ORDER OF Payee \$ 2505

Twenty-five and 05/100 DOLLARS

*Central Bank* ANYWHERE, USA 12345

FOR Your Memo Your Name

1:98 76 54 3 2 1 0:58 6 5 4 2 1 2 10 10 2

SAMPLE,VOID

© 1988 BSA

YOUR NAME  
YOUR ADDRESS  
CITY, STATE ZIP CODE

4-86 102 00-9876/9876

Date 19

PAY TO THE ORDER OF Payee \$ 2505

Twenty-five and 05/100 DOLLARS

*Central Bank* ANYWHERE, USA 12345

FOR Your Memo Your Name

1:98 76 54 3 2 1 0:58 6 5 4 2 1 2 10 10 2

SAMPLE,VOID

© 1988 BSA

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32

Look at these two checks. Which one is right? Why?

YOUR NAME  
YOUR ADDRESS  
CITY, STATE ZIP CODE

Date 19

102 00-4478/9676

PAY TO THE ORDER OF Payee \$ 25.05

Twenty-five dollars and 5 cents DOLLARS

Central Bank ANYTOWN, USA 12345

FOR Your Memo Your Name

1:987654321:5865421 2 10 10 2- SAMPLE VOID

© 1999 BNL

YOUR NAME  
YOUR ADDRESS  
CITY, STATE ZIP CODE

Date 19

102 00-4478/9676

PAY TO THE ORDER OF Payee \$ 25.05

Twenty-five and 05/100 DOLLARS

Central Bank ANYTOWN, USA 12345

FOR Your Memo Your Name

1:987654321:5865421 2 10 10 2- SAMPLE VOID

© 1999 BNL

What is wrong with these checks?

YOUR NAME  
YOUR ADDRESS  
CITY, STATE ZIP CODE

4-98 102 00-8878/9878

Date 19

PAY TO THE ORDER OF Payee \$ 2595

Twenty-five and 00/100 DOLLARS

*Central Bank* ATTORNS, USA 1234

FOR Your Memo Your Name

1:98 7654321058 65421 2 10 102- SAMPLE VOID

© 1988 B&B

YOUR NAME  
YOUR ADDRESS  
CITY, STATE ZIP CODE

4-98 102 00-8878/9878

Date 19

PAY TO THE ORDER OF Payee \$ 33620

Thirty-three and 620/100 DOLLARS

*Central Bank* ATTORNS, USA 1234

FOR Your Memo Your Name

1:98 7654321058 65421 2 10 102- SAMPLE VOID

© 1988 B&B

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34

Write \$140.50 in words on Practice Check #1.  
If you want to, you can use the  
**Numbers and Words list**  
at the beginning of Lesson 9.5.

318

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Your practice check should look like this:

Your Name	103
Your Address	1114/34
City, State, Zip Code	Date <u>June 15, 1999</u>
Pay to the Order of <u>John's Market</u>	\$ <u>140.50</u>
<u>One hundred forty and 50/100</u>	Dollars
<i>Central Bank</i>	ANYWHERE, USA 12345
FOR _____	
1114/W	0123456789 0101

## Signature

When you *write* your name, this is a signature. Your signature should include your first name and your last name. You should *not* use a nickname. (For example, Jimmy is a nickname for James. Chuck is a nickname for Charles.) It is a good idea to use your middle initial, too. Why? Maybe 2 people in the same city have the same first and last name. But it is not often that they have the exact same middle name too. Using your middle initial helps identify *you*.

Also, your signature *must* be written in cursive, not printed. For example, Janet Elaine Smith would write (sign) her name: *Janet E. Smith* not Janet E. Smith.



Finally, you should sign your name exactly the same way every time you sign it, on things like checks, contracts, credit cards. Why? Your signature should identify *you*. If your signature always looks different, there is no way to prove that *you* wrote it. Someone else could sign your name and say that you did it.

Why is a signature so important? Because when you sign your name to something, you are saying *you* will take responsibility for it.

When you open your checking account, the bank teller will ask you to sign a *signature card*. The bank will keep this on file. Why? Any business you do with the bank requires your signature. The bank can check the signatures to make sure you are the right person.

Look at the name in the top left corner of the sample check. It says 'Your Name'. Notice the signature on the bottom right corner of the check. It is signed '*Your Name*'. The signature at the bottom of the check *must* match the name at the top of the check. If the name at the top uses a middle initial, the signature at the bottom must have a middle initial.

Checks must have a signature to be cashed. They are not legal without a signature.

Now, look at Practice Check #1.  
Remember, we are pretending this is your check. Sign your name on the practice check.

Your practice check should look like this:

Your Name	103
Your Address	1114/14
City, State, Zip Code	Date <u>June 15, 1999</u>
Pay to the Order of <u>John's Market</u>	\$ <u>140.50</u>
<u>One hundred forty and 50/100</u>	Dollars
<i>Central Bank</i> ANYWHERE, USA 12345	
FOR _____	Your Name
1114/14	0123456789 0103

323

40

---

True or False:

You can borrow a check from a friend  
and sign your name on it.

True

False

---

324

## The Memo Line

Look at the bottom left corner of the check. It says 'For \_\_\_\_\_'. Sometimes it will say, "Memo." Use this line to write down what the check was for. You do not *have* to fill this in, but it is a good idea.

Suppose you are trying to make a household budget. You want to know how much you spend each month on groceries, and how much you spend on clothes. If you write a memo on the checks, at the end of the month you can add up all the checks that say 'groceries' and all the checks that say 'clothes' to find out how much you usually spend.

Write in 'Groceries'  
on the memo line  
on the sample check.

This is the last step to writing a check!

Which check is correct?

YOUR NAME	102	4444/2211
YOUR ADDRESS	405	
CITY, STATE ZIP CODE	20	
PAY TO THE ORDER OF	\$	<input type="text"/>
DOLLARS		
<b>Central Bank</b> <small>APPROVED, USA 1234</small>		
FOR	<i>Memo</i>	<i>Your Name</i>
4444/2211	0058 65421	0102
SAMPLE, VOID		

YOUR NAME	102	4444/2211
YOUR ADDRESS	405	
CITY, STATE ZIP CODE	20	
PAY TO THE ORDER OF	\$	<input type="text"/>
DOLLARS		
<b>Central Bank</b> <small>APPROVED, USA 1234</small>		
FOR	<i>Your Name</i>	<i>Memo</i>
4444/2211	0058 65421	0102
SAMPLE, VOID		

327

44



# Practice Check #1



Your Name	103
Your Address	1114/34
City, State, Zip Code	Date _____
Pay to the Order of _____	\$ <input type="text"/>
_____	Dollars
<i>Central Bank</i> ANYWHERE, USA 12345	
FOR _____	_____
⑆1114/34	⑆12365498⑈ ⑆103

Practice Check #1 should look like this:

Your Name	103
Your Address	1114/34
City, State, Zip Code	Date <u>June 15, 1999</u>
Pay to the Order of <u>John's Market</u>	\$ <input type="text" value="140.50"/>
<u>One hundred forty and 50/100</u>	Dollars
<i>Central Bank</i> ANYWHERE, USA 12345	
FOR <u>Groceries</u>	<u>Your Name</u>
⑆1114/34	⑆12365498⑈ ⑆103



**9.6**

**Practice**

**NOTES:**

# 6. Practice

Fill out the information on these two checks:

- 1. Payee: Homestyle Apartments  
Amount: \$425.25  
Date: January 21, 1998  
Purpose: Rent

YOUR NAME	102	4444/2211
YOUR ADDRESS 4-95		
CITY, STATE ZIP CODE	20	
PAY TO THE ORDER OF	\$	<input type="text"/>
DOLLARS		
<b>Central Bank</b> ANYWHERE, USA 11245		
FOR		
4444/2211	0058 65421	0102
SAMPLE, VOID		

- 2. Payee: Grime City Utilities  
Amount \$156.50  
Date: March 2, 2003  
Purpose: Utilities

YOUR NAME	102	4444/2211
YOUR ADDRESS 4-95		
CITY, STATE ZIP CODE	20	
PAY TO THE ORDER OF	\$	<input type="text"/>
DOLLARS		
<b>Central Bank</b> ANYWHERE, USA 11245		
FOR		
4444/2211	0058 65421	0102
SAMPLE, VOID		

Check your answers in the Answer Key!

9.6

Practice

NOTES:

Worksheets A-D: What's Wrong?

Look at each check carefully. Circle every mistake you can find on the next 4 checks. You can check your answers in the Answer Key.

A.

JAN BRADY  
1211 Elm Street  
Carville, Illinois 34322

Date Oct 20, 98

PAY TO THE ORDER OF Tracey Moore \$ 32 50/100

Thirty-two and 50/100 Dollars

*American First National*

Memo: Mow the Lawn

⑆ 3052 2125438 ⑆ 2133

B.

Fred A. Staire 2/87  
BeeBop Lane  
Fuguet Sound, WA 43772

No. 2333 00-9876/5504

Date Dec 25 19 75

PAY TO THE ORDER OF Claire A. Staire \$ 60 and 00/100

Sixty dollars and 00/100 cents DOLLARS

**Seattle State Credit Union** Tacoma, WA, USA 18345

Memo: Christmas Fred A. Staire

⑆550409876 ⑆005455424 ⑆ 2333 SAMPLE VOID

© 1988 Qst United Address

9.6

Practice

NOTES:

C.

Fred A. Staire 2/87 N° 2333 00-9876/5504  
 BeeBop Lane June 30 19 95  
 Fuguet Sound, WA 43772

PAY TO THE ORDER OF Ginger Rogers \$ 50.50  
Fifty and 50/100 DOLLARS

**Seattle State Credit Union** Tacoma, WA, USA 12345  
 Memo Fred A. Staire Birthday  
 ⑆550409876⑆ ⑆00545542⑆ ⑆ 2333 SAMPLE VOID

D.

IAN BRADY 103  
 1211 Elm Street 97027-3900-54206  
 Fayetteville, Missouri 64572 0001123652098

Date March 1, 1930

PAY TO THE ORDER OF Sam's Musik \$ 30.00  
30 and no/100 Dollars

*American First National*  
 Memo Jan Brady

# 7. On Your Own

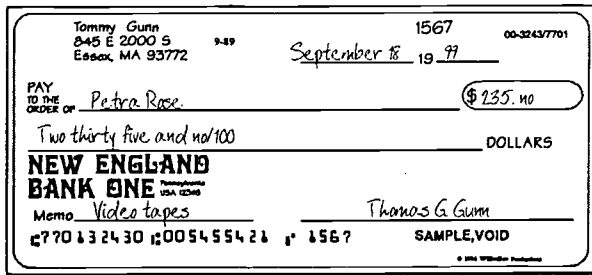
## Practice Exercise A: Parts of a Check

See if you can name the 9 major parts of a check. Fill in the blanks in the chart below.

Major Parts of a Check
1.
2.
3.
4.
5.
6.
7.
8.
9.

## Practice Exercise B: What's Wrong?

Circle everything you can find wrong with this check.



9.7

On Your Own

NOTES:

Practice Exercise C: On Your Own

Use the blank checks below to write a check at home for practice. Choose an amount and purpose. Compare your check with the ones you wrote during this lesson. Make sure you have written each part of the check correctly, and that you have written the check completely.

YOUR NAME \_\_\_\_\_ 102 4444/2211  
 YOUR ADDRESS 4-95 \_\_\_\_\_  
 CITY, STATE ZIP CODE \_\_\_\_\_ 20 \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$

\_\_\_\_\_ DOLLARS

**Central Bank** ANYWHERE, USA 12345

FOR \_\_\_\_\_

© 1995 MLE 4444/2211 0058 65421 0102 SAMPLE, VOID

YOUR NAME \_\_\_\_\_ 102 4444/2211  
 YOUR ADDRESS 4-95 \_\_\_\_\_  
 CITY, STATE ZIP CODE \_\_\_\_\_ 20 \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$

\_\_\_\_\_ DOLLARS

**Central Bank** ANYWHERE, USA 12345

FOR \_\_\_\_\_

© 1995 MLE 4444/2211 0058 65421 0102 SAMPLE, VOID



# Answer Key

A check \_\_\_\_\_

(p. 2)

- a. must have your signature
- b. is more safe than cash
- c. helps you know how you spend your money
- d. all of the above

p. 6

Your checking account balance is...	You want to write a check for...	Can you write the check?
\$100.00	\$79.00	Yes
\$50.00	\$83.50	No
\$77.00	\$67.00	Yes
\$84.50	\$101.00	No
\$100.00	\$200.00	No



# Answer Key-Lesson 9

NOTES:

You can write a check for \_\_\_\_\_ (p. 8)

- a. cash
- b. paying your bills
- c. buying things in a store.
- d. all of the above

Circle the bank number on this check. (p. 11)

JAN BRADY 4-05 986 00-5078/9878  
 121 Elm Street  
 Fairville, Illinois 34572 \_\_\_\_\_ 19 \_\_\_\_\_  
 PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ DOLLARS  
 American First National Bank  
 Memo  
 0058 654 21 9 0986  
 1298 76056 78  
 SAMPLE VOID

What is the check number? 986

Circle the bank number on this check. (p. 11)

Fred A. Staire 247 N° 2333 00-0878/5504  
 BeeBop Lane  
 Fuguet Sound, WA 43772 \_\_\_\_\_ 19 \_\_\_\_\_  
 PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ DOLLARS  
 Seattle State Credit Union Tacoma, WA, USA 12345  
 Memo  
 0054 554 21 9 2333  
 4550 498 76  
 SAMPLE VOID

What is the check number? 2333



# Answer Key-Lesson 9

NOTES:

Circle the account number on this check.  
(p. 13)

Fred A. Staire 2/7 N° 2333 00-08785504  
 BeeBop Lane  
 Fuguet Sound, WA 43772 \_\_\_\_\_ 19 \_\_\_\_\_

PAY TO THE ORDER OF \$ \_\_\_\_\_  
 DOLLARS

**Seattle State Credit Union** Tacoma, WA, USA 12345  
 Memo  
 ①5 50409878 ②005455421 ③2333 SAMPLE VOID

Label the account number, the check number, and the bank number on this check. (p. 13)

Bank Number Account Number Check Number

Tommy Gunn 989 ①567 00-85437701  
 845 E 2200 S  
 Everett, WA 98772 \_\_\_\_\_ 19 \_\_\_\_\_

PAY TO THE ORDER OF \$ \_\_\_\_\_  
 DOLLARS

**NEW ENGLAND BANK ONE**  
 Memo  
 ④770132439 ⑤005455421 ⑥567 SAMPLE VOID

Label the account number, the check number, and the bank number on this check. (p. 13)

Bank Number Account Number Check Number

JAN BOADY 445 ①986 00-08784878  
 721 Elm Street  
 Peoria, Illinois 61672 \_\_\_\_\_ 19 \_\_\_\_\_

PAY TO THE ORDER OF \$ \_\_\_\_\_  
 DOLLARS

*American First National*  
 Memo  
 ②487605678 ③005865421 ④986 SAMPLE VOID





# Answer Key-Lesson 9

NOTES:

(p. 21)

YOUR NAME	102	1114/34
YOUR ADDRESS		
CITY, STATE ZIP CODE	5/9 20 99	
PAY TO THE ORDER OF	Tommy Gunn	\$63.50
	Sixty-three and 50/100	DOLLARS
<b>Central Bank</b>		
FOR	Your Name	
1114/34	025656411	0102
SAMPLE, VOID		

- What is the bank number? 1114/34
- What is the check number? 102
- What is the account number? 025656411
- Who is the payee? Tommy Gunn
- What is the date of the check? May 9, 2009

Look at the two checks below. Which one is better? Why? (p. 24)

The bottom one is right because the amount is written close to the \$.

JAN BRADY	4-86	986	00-56789676
721 Elm Street			
Fairville, Illinois 34572			
PAY TO THE ORDER OF		\$ 25.50	
			DOLLARS
<i>American First National</i>			
Memo			
12987605678 1005865421 0986	SAMPLE, VOID		

JAN BRADY	4-86	986	00-56789676
721 Elm Street			
Fairville, Illinois 34572			
PAY TO THE ORDER OF		\$ 25.50	
			DOLLARS
<i>American First National</i>			
Memo			
12987605678 1005865421 0986	SAMPLE, VOID		

## Answer Key-Lesson 9

Look at these three checks. Which one is right? Why? (p. 31)

✓

YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE	4-86	Date	102	00-5678/9876
PAY TO THE ORDER OF		Payee	\$	2505
Twenty-five and 05/100				DOLLARS
Central Bank				ANYWHERE, USA 12345
FOR		Your Memo	Your Name	
1:98 76 54 32 1:58 654 21 2 10 10 2				SAMPLE,VOID

YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE	4-86	Date	102	00-5678/9876
PAY TO THE ORDER OF		Payee	\$	2505
Twenty-five and 5/100				DOLLARS
Central Bank				ANYWHERE, USA 12345
FOR		Your Memo	Your Name	
1:98 76 54 32 1:58 654 21 2 10 10 2				SAMPLE,VOID

YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE	4-86	Date	102	00-5678/9876
PAY TO THE ORDER OF		Payee	\$	2505
Twenty-five and five/100				DOLLARS
Central Bank				ANYWHERE, USA 12345
FOR		Your Memo	Your Name	
1:98 76 54 32 1:58 654 21 2 10 10 2				SAMPLE,VOID

Twenty-five and 05/100 is right.  
 Twenty-five and 5/100 is wrong.  
 Twenty-five and five/100 is wrong.

Look at these two checks. Which one is right? Why? (p. 32)

✓

YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE	4-86	Date	102	00-5678/9876
PAY TO THE ORDER OF		Payee	\$	2505
Twenty-five and 05/100				DOLLARS
Central Bank				ANYWHERE, USA 12345
FOR		Your Memo	Your Name	
1:98 76 54 32 1:58 654 21 2 10 10 2				SAMPLE,VOID

YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE	4-86	Date	102	00-5678/9876
PAY TO THE ORDER OF		Payee	\$	2505
Twenty-five and 05/100				DOLLARS
Central Bank				ANYWHERE, USA 12345
FOR		Your Memo	Your Name	
1:98 76 54 32 1:58 654 21 2 10 10 2				SAMPLE,VOID

The other check does not have a line drawn to fill in the blank to the word DOLLARS.

## Answer Key-Lesson 9

Look at these two checks. Which one is right? Why? (p. 33)

YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE	4-95	Date	102	00-6678/0678
PAY TO THE ORDER OF		Payee		\$ 25.05
Twenty-five dollars and 5 cents DOLLARS				
Central Bank ANYWHERE, USA 12345		Your Name		
FOR Your Memo		Your Name		
⑆987654321⑆58654212⑆0102⑆		SAMPLE VOID		

YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE	4-95	Date	102	00-6678/0678
PAY TO THE ORDER OF		Payee		\$ 25.05
Twenty-five and 05/100 DOLLARS				
Central Bank ANYWHERE, USA 12345		Your Name		
FOR Your Memo		Your Name		
⑆987654321⑆58654212⑆0102⑆		SAMPLE VOID		

The one on the right is correct.  
 Twenty-five and 05/100 is right.  
 Twenty-five dollars and 5 cents is wrong.

What is wrong with these checks? (p. 34)

YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE	4-95	Date	102	00-6678/0678
PAY TO THE ORDER OF		Payee		\$ 25.95
Twenty-five and 00/100 DOLLARS				
Central Bank ANYWHERE, USA 12345		Your Name		
FOR Your Memo		Your Name		
⑆987654321⑆58654212⑆0102⑆		SAMPLE VOID		

The amounts don't match. The amount in numbers is \$25.95.  
 The amount in words is \$25.00.

YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE	4-95	Date	102	00-6678/0678
PAY TO THE ORDER OF		Payee		\$ 336.0
Thirty-three and 60/100 DOLLARS				
Central Bank ANYWHERE, USA 12345		Your Name		
FOR Your Memo		Your Name		
⑆987654321⑆58654212⑆0102⑆		SAMPLE VOID		

The amount is wrong. There cannot be 3 numbers after the decimal point.

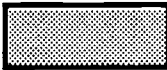


# Answer Key-Lesson 9

NOTES:

True or False: (p. 41)

You can borrow a check from a friend and sign your name on it.



False

Which check is correct? (p. 44)

The top check is correct.

YOUR NAME	4-95	102	4444/2211
YOUR ADDRESS		20	
CITY, STATE ZIP CODE			
PAY TO THE ORDER OF		\$	<input type="text"/>
			DOLLARS
<b>Central Bank</b> <small>ANYWHERE, USA 1234</small>			
FOR	<i>Memo</i>	<i>Your Name</i>	
4444/2211	0058 65421	0102	SAMPLE,VOID

YOUR NAME	4-95	102	4444/2211
YOUR ADDRESS		20	
CITY, STATE ZIP CODE			
PAY TO THE ORDER OF		\$	<input type="text"/>
			DOLLARS
<b>Central Bank</b> <small>ANYWHERE, USA 1234</small>			
FOR	<i>Your Name</i>	<i>Memo</i>	
4444/2211	0058 65421	0102	SAMPLE,VOID



## Answer Key-Lesson 9

NOTES:

### Practice (p. 46)

1. Payee: Homestyle Apartments  
Amount: \$425.25  
Date: January 21, 1998  
Purpose: Rent

YOUR NAME	102	4444/2211
YOUR ADDRESS <sup>4-95</sup>		
CITY, STATE ZIP CODE	January 21	19 98
PAY TO THE ORDER OF	Homestyle Apartments	\$ 425.25
	Four hundred twenty-five and 25/100	DOLLARS
<b>Central Bank</b> <small>ANYWHERE, USA 12345</small>		
FOR	Rent	Your Name
4444/2211	0058 65421	0102
<small>01000 0001</small>		SAMPLE,VOID

2. Payee: Grime City Utilities  
Amount \$156.50  
Date: March 2, 2003  
Purpose: Utilities

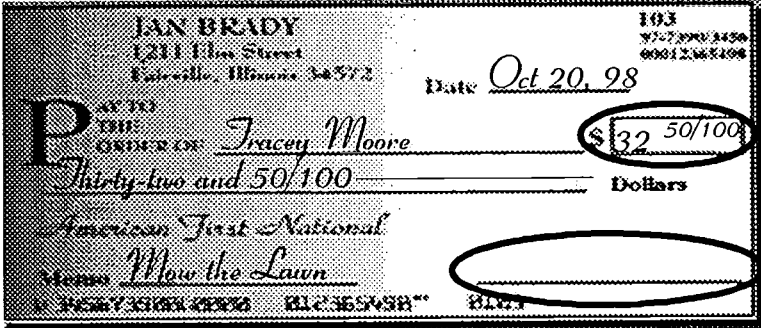
YOUR NAME	102	4444/2211
YOUR ADDRESS <sup>4-95</sup>		
CITY, STATE ZIP CODE	March 2	20 03
PAY TO THE ORDER OF	Grime City Utilities	\$ 156.50
	One hundred fifty-six and 50/100	DOLLARS
<b>Central Bank</b> <small>ANYWHERE, USA 12345</small>		
FOR	Utilities	Your Name
4444/2211	0058 65421	0102
<small>01000 0001</small>		SAMPLE,VOID



## Answer Key-Lesson 9

NOTES:

### Worksheets A-D: What's Wrong?

A. 

IAN BRADY  
1211 Elm Street  
Evanston, Illinois 60202

Date Oct 20, 98

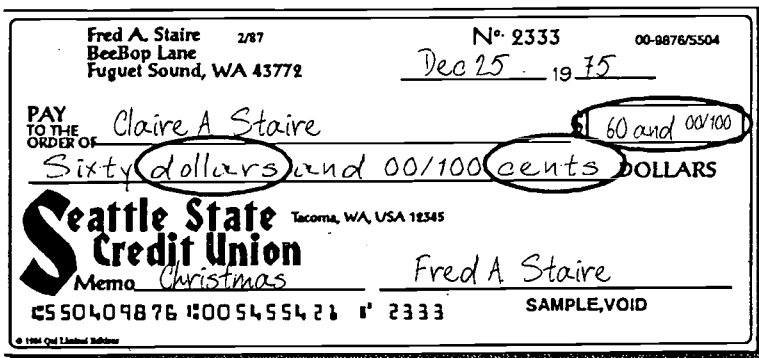
PAY TO THE ORDER OF Tracy Moore

Thirty-two and 50/100 Dollars

American First National

Memo Mow the Lawn

1. The cent amount in the amount in numbers should be written as a decimal. It should say 32.50.
2. The signature is missing. It should say *Jan Brady*.

B. 

Fred A. Staire 2/87 N° 2333 00-9876/5504  
BeeBop Lane  
Fuguet Sound, WA 43772 Dec 25 19 75

PAY TO THE ORDER OF Claire A. Staire

Sixty dollars and 00/100 cents DOLLARS

\$ 60 and 00/100

Seattle State Credit Union Tacoma, WA, USA 12545

Memo Christmas Fred A. Staire

© 1994 First National Bank

1. The amount in words should be Sixty and 00/100—. You should not write in the words dollars or cents.
2. The amount in numbers should be written 60.00.



# Answer Key-Lesson 9

NOTES:

C.

Fred A. Staire BeeBop Lane Fuguet Sound, WA 43772	2/87	N <sup>o</sup> . 2333	00-9876/5504
		June 30	19 95
PAY TO THE ORDER OF		Ginger Rogers	\$ 50.50
Fifty and 50/100			DOLLARS
<b>Seattle State Credit Union</b> Tacoma, WA, USA 18345		Member: Fred A. Staire	Birthday
⑆550409876⑈1805155411⑈1⑈2333		SAMPLE VOID	

1. Fred didn't draw a line from the fraction to the word Dollars.
2. Fred wrote the memo on the signature line and his signature on the memo line.

D.

JAN BRADY 1211 Elm Street Carrollville, Missouri 64772	103 97-73000/3466 6666323688008
Date	March 1, 1930
PAY TO THE ORDER OF	Sam's Musik
\$ 30.00	Dollars
American First National	
Memo	Jan Brady

1. Jan should have spelled out the number 30.
2. It is ok that Jan didn't write a memo. The bank will still cash the check without a memo. But, the memo would help Jan remember why she wrote this check.

# Cumulative Review 3

## Lessons 7-9

Pass

Review



### 7. The Deposit Slip

Below is a deposit slip. Write down the information that the bank teller needs to make the deposit for you.

<i>Central Bank</i> ANYWHERE, USA 12345		Date _____ 19__																																				
For deposit to the Account of Name _____ Address _____ Acknowledgement of Cash Received _____  Signature _____	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Cash</td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td></tr> <tr><td>Checks</td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>Total from Other Side</td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>From Savings</td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>Total</td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>Less Cash Received</td><td></td><td></td><td></td><td></td><td></td></tr> </table>	Cash						Checks						Total from Other Side						From Savings						Total						Less Cash Received						\$ _____
Cash																																						
Checks																																						
Total from Other Side																																						
From Savings																																						
Total																																						
Less Cash Received																																						
* _____																																						
: 5 8 6 5 4 :: 21 :																																						

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_



Pass

Review

Below is a deposit slip. You want to make a deposit. Fill out the deposit slip to make your deposit.

Cash: \$100.00 (currency)  
\$.50 (coins)

Checks: 1109/5567 (bank number) \$30.00 (amount)

Less Cash: none

Date: September 30th, 1960

DEPOSIT SLIP		CASH	CURRENCY		
			COIN		
YOUR NAME YOUR ADDRESS CITY, STATE ZIP CODE		LIST CHECKS SINGLY			
DATE _____ 19 _____		TOTAL FROM OTHER SIDE			
		TOTAL			
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE		LESS CASH RECEIVED			
		NET DEPOSIT			

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

*Central Bank* ANYWHERE, USA 12345  
: 58 654 : 21 : 0987654321 :

● *Pass*

*Review*

You are at the bank to make a deposit. List 4 things you need to do.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

Pass

Review

### 8. Recording Deposits in the Check Register

Why do you need to record your deposits in the check register?

---

---

Below is a blank check register. Name the 4 columns that are used to record deposits.

CHECK REGISTER									
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/PAYMENT (-)		DEPOSIT/CREDIT (+)		BALANCE FORWARD		
			\$		\$		Check or Dep.	Bal.	
							Check or Dep.	Bal.	
							Check or Dep.	Bal.	
							Check or Dep.	Bal.	
							Check or Dep.	Bal.	
							Check or Dep.	Bal.	
							Check or Dep.	Bal.	

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

Pass

Review

Below is a blank check register. Your account balance is \$30.00. You make two deposits. You deposit your paycheck for \$125.00 on October 11, 1980. You also deposit a check from the U.S. Government for \$200.00 on October 11, 1980. Record them in the check register and figure your new balance.

CHECK REGISTER									
CHECK NO.	DATE	DESCRIPTION OF TRANSACTION	WITHDRAWAL/PAYMENT (-)		/	DEPOSIT/CREDIT (+)		BALANCE FORWARD	
			\$			\$		Check or Dep.	Bal.
								Check or Dep.	
								Bal.	
								Check or Dep.	
								Bal.	
								Check or Dep.	
								Bal.	
								Check or Dep.	
								Bal.	

*Pass*

*Review*

## 9. Check Writing

Write what checks mean.

---

---

You want to write a check. What do you need to do to make sure before you write a check? Why?

---

---

You have \$167.00 in your account. You want to write a \$67.00 check. Do you have enough money in your account for your check? Why?

---

---

What does cashing a check mean?

---

---

Pass *Review*

Below is a check. Name each part of the check.

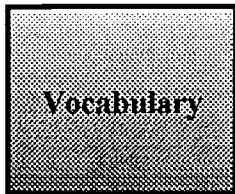
YOUR NAME	4-95	102	00-5678/9876
YOUR ADDRESS		19	
CITY, STATE ZIP CODE			
PAY TO THE ORDER OF		\$	<input type="text"/>
			DOLLARS
<i>Central Bank</i> ANYWHERE, USA 12345			
FOR			
⑆987654321⑆58654212⑆0102			SAMPLE,VOID
© 1995 MILE			

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_

*Pass*      *Review*

Below is a check. Fill out the check as if you are writing a check to pay for something.

YOUR NAME		102	00-5678/9876
YOUR ADDRESS		4-95	
CITY, STATE ZIP CODE		_____ 19 _____	
PAY TO THE ORDER OF _____		\$	<input type="text"/>
			DOLLARS
<i>Central Bank</i>		ANYWHERE, USA 12345	
FOR _____			
⑆987654321⑆5865421 2 ⑆0102		SAMPLE, VOID	
© 1995 MILE			



# Vocabulary

- |                            |                             |                                |
|----------------------------|-----------------------------|--------------------------------|
| <b>Account</b>             | <b>Counter Deposit Slip</b> | <b>Information Counter</b>     |
| <b>Account Balance</b>     | <b>Credit</b>               | <b>Interest</b>                |
| <b>Account Number</b>      | <b>Credit Limit</b>         | <b>Less Cash</b>               |
| <b>Amount</b>              | <b>Credit Rating</b>        | <b>Loan</b>                    |
| <b>Amount in Numbers</b>   | <b>Currency</b>             | <b>Memo</b>                    |
| <b>Amount in Words</b>     | <b>Customer</b>             | <b>Minimum Payment</b>         |
| <b>Amount of the Check</b> | <b>Date</b>                 | <b>Money Amounts</b>           |
| <b>Bad Check</b>           | <b>Decimal Point</b>        | <b>Money Amount in Numbers</b> |
| <b>Balance</b>             | <b>Decrease</b>             | <b>Money Amount in Words</b>   |
| <b>Bank</b>                | <b>Deduct</b>               | <b>Mother's Maiden Name</b>    |
| <b>Bank Number</b>         | <b>Deposit</b>              | <b>Net Deposit</b>             |
| <b>Bank Statement</b>      | <b>Deposit / Credit</b>     | <b>Organization</b>            |
| <b>Bank Transaction</b>    | <b>Deposit Slip</b>         | <b>Password / Code Word</b>    |
| <b>Bankbook</b>            | <b>Description of</b>       | <b>Payee</b>                   |
| <b>Bankslip</b>            | <b>Transaction</b>          | <b>Payment</b>                 |
| <b>Bill</b>                | <b>Dollar Amounts</b>       | <b>Receipt</b>                 |
| <b>Billing date</b>        | <b>Dollar Sign</b>          | <b>Record</b>                  |
| <b>Branch</b>              | <b>Due</b>                  | <b>Service</b>                 |
| <b>Branch Number</b>       | <b>Due Date</b>             | <b>Service Fee</b>             |
| <b>Budget</b>              | <b>Due upon Receipt</b>     | <b>Signature</b>               |
| <b>Cash</b>                | <b>Endorse</b>              | <b>Signature Card</b>          |
| <b>Cashing a Check</b>     | <b>Fee</b>                  | <b>Statement</b>               |
| <b>Cent Amount</b>         | <b>Figure</b>               | <b>Subtotal</b>                |
| <b>Check</b>               | <b>Forms</b>                | <b>Teller</b>                  |
| <b>Check Number</b>        | <b>Fraction</b>             | <b>Teller's Window</b>         |
| <b>Check Register</b>      | <b>Goods</b>                | <b>Traveler's Check</b>        |
| <b>Checkbook</b>           | <b>ID Card</b>              | <b>Total</b>                   |
| <b>Checking Account</b>    | <b>Illegal</b>              | <b>Transaction</b>             |
| <b>Coin</b>                | <b>Increase</b>             | <b>Withdrawal</b>              |



**Bank transaction:** Any business you do with the bank is a transaction. You could cash a check, deposit a check, or withdraw money. These are all transactions.

**Bankbook:** A bankbook is a place where you can write down what you do with your money. A bankbook is another word for a check register.

**Bankslip:** A bank slip is a piece of paper that lets the bank teller know what you want to do with the money in your account. You may want to put money into your account or take money out of your account. Examples of a bankslip are deposit slip and withdrawal slip.

**Bill:** A bill is a list that tells you how much you owe. A bill lists the things (like clothes and food) you have bought. Also, a bill lists the services (like electricity and car repair) you have gotten. A bill tells you how much money you owe the store, person, or company.

**Billing date:** This is the date the business sent you the bill.

**Branch:** A branch is one of the places in a group of banks that share the same bank name. A bank called the Bank of America may have many bank branches with the same bank name but different places and branch names. For example: Bank of America, Main Street Branch *or* Bank of America, Smithfield Mall Branch.

**Branch number:** A special number assigned to a bank branch. It is part of the check number.

**Budget:** A plan for daily spending. It says how much you plan to spend on such things as rent, food, gas, and utilities.

**Cash:** Cash means currency (dollars, paper money) and coin. You can deposit cash into your account. You write in the amount of the cash on the deposit slip. Then you give the money and the deposit slip to the bank teller. The teller will put the money into your account.

**Cashing a check:** A person or organization (like store and restaurant) getting your check gives the check to your bank to get payment (money) from your bank. We call this “cashing a check.” You do *not* put money into your account when you cash a check. You exchange (trade) the check for money at the bank.

**Account:** An account is where your money is kept at the bank. Everyone has a different account. This is how the bank knows how much money you are keeping there.

**Account Balance:** The account balance is how much money you have in your account after you have added all your deposits and subtracted your withdrawals. It will change every time you make a deposit or withdrawal.

**Account number:** An account number is a set of numbers that tells the bank which account is yours. Everyone has a different account number. Each of your checks has your account number on it. When you want information about your account, you will tell the bank your account number.

**Amount:** An amount is how much money.

**Amount in Numbers:** See *money amount in numbers*

**Amount in Words:** See *money amount in words*

**Amount of the check:** The amount of the check means how much money is written on the check.

**Bad check:** A check written for more money than a person has in their checking account. Writing bad checks is against the law. Another name for a bad check is “an overdraft” or a “bounced check”.

**Balance:** A balance is a place on the check register for you to add or subtract the money amount to get your new balance. Your balance tells you how much money you have in your account at the bank. See also account balance.

**Bank:** A bank is a place where people keep their money. It is a very safe place to keep your money.

**Bank number:** Every bank has their own bank number. It is like an ID number. A bank number tells which bank a check comes from.

**Bank statements:** Bank statements are lists you get from the bank every month. A bank statement tells you how much money you have in your account. It also tells you every time you took money out of your account and every time you put money in your account.

**Cent Amount:** this is the how much money in coins. You write the cent amount with a decimal point.

**Check:** A check is a written order telling your bank to pay money to a person or an organization out of your account. We sometimes call a check a *draft*. You write down how much you want to pay to the store and sign your name on the check. Then you give the check to the store to pay for something you need from the store. The store gives the check to a bank and get money from your account.

**Check number:** Each check has a different check number. Check numbers help you keep a record of your checks. You can match the checks you have written with the checks listed on your checking account statement. Check numbers are for *your* records.

**Check register:** A check register is a place where you write down how much money you put into your account. It is also a place where you write down how much money you take out of your account. You also figure your account balance in the check register. A check register is another word for bankbook.

**Checkbook:** A checkbook is a small book with the check register, checks, and deposit slips.

**Checking account:** A checking account is a place where you keep your money at the bank. It is for checks. When you want to write checks to pay for things, you need to have a checking account at the bank. (See also account)

**Coin:** Coin means cents, like quarters, nickles, dimes, and pennies. You can deposit coins into your account. You write in the amount of the coins on the deposit slip. Then you give the coins and the deposit slip to the teller. The teller will put the money into your account.

**Counter deposit slip:** A counter deposit slip is a blank deposit slip. It means that it does not have your name, address and account number printed on the counter deposit slip. You need to write in your name, address and account number. Then you fill out other information on the counter deposit slip. You can get counter deposit slips at the bank. Counter deposit slips are for people who do not have any more deposit slips in the bankbook. Also, they are for people who forget to bring the deposit slip to the bank when making a deposit.

**Credit:** If you always pay your bills on time and have a job, a business or company will set up a credit account for you. This will let you buy things without paying now. Then next month, the person or company will send you a bill for what you bought. You can pay for the store back every month till you pay for what you bought.

**Credit Limit:** When you get credit, the business will tell you how much. You cannot have more credit than your limit.

**Credit Rating:** This is like a grade. If you have a good credit rating, other stores will also give you credit. If you have a bad credit rating, stores will not want to give you credit. You get a bad credit rating by not paying your bills on time.

**Currency:** Currency means dollars, paper money. You can deposit currency into your account. You need to write the amount of the currency on the deposit slip. Then you give the currency and deposit slip to the bank teller. The teller will put the money into your account.

**Customer:** A customer is a person who has an account at the bank. If you have an account at America's Bank then you are a customer of America's Bank.

**Date:** The month, day, and year. We can write the date like this: *June 18, 1996*, or like this: *6/18/96*. You will write the date on checks, bankslips, and your check register.

**Decimal point:** A decimal point is the dot that separates the dollar amount from the cent amount, like \$50.50 and \$25.06.

**Decrease:** To decrease means to make smaller. When you take money out of your account, you will have *less* money in your account. Your balance *decreases*.

**Deduct:** Deduct means to subtract. If you make a withdrawal, you must deduct or subtract that amount from your account.

**Deposit:** A deposit means to put money in a bank account.

**Deposit/credit:** A deposit/credit is a place on the check register for you to write down how much money you put into your account.

**Deposit slip:** A deposit slip is a special kind of bank form (paper). You must use a deposit slip when you want to put the money *into your bank account*. A deposit slip has the information that will help the bank teller make the deposit for you. Information on the slip are your name, address and account number.

**Description of transaction:** A description of transaction is a place on the check register where you write down who you write checks to or where you get money from.

**Dollar amounts:** Dollar amounts are money. For example, a dollar amount will be \$5. A cent amount will be \$.25. Together, the dollar and cent amounts will be \$5.25.

**Dollar sign:** A dollar sign shows the numbers as money (\$).

**Due:** The amount you owe.

**Due date:** A due date tells you when a person or company must get your money for the bill. A due date does not mean the date when you must mail the payment.

**Due upon Receipt:** When a bill says due upon receipt, it means you must send your payment in as soon as you get the bill.

**Endorse:** Sign your name on the back of the check when you cash your check.

**Endorse/Endorsement:** Endorse means you sign your name on the back of the check. When you want to deposit checks, you need to **endorse** your checks. That is your **endorsement**.

**Fee:** A fee is an extra money that the person or company charges you. You will be charged a fee if you do not pay the bill in full.

**Figure:** Figure means you *add* or *subtract*. When you make a deposit, you need to *add* the money amount to your old balance to get your new balance. You figure your new balance.

**Forms:** a piece of paper with blanks to fill in. A check is a type of form. A contract is a type of form. A deposit slip is a type of form.

**Fraction:** A fraction is used to show cent amount. When you are writing money amounts on a check, there is a place where you write the money amount in words. When you write a money amount in words on a check, you need to use a fraction (for example: 50/100) to show 50 cents.

**Goods:** Goods are things you buy.

**ID card:** An ID card is your driver's license, school picture ID card or any other kind of picture ID. When you make a deposit or do any other banking business, you must bring your ID card with you. The card should have a picture of you with your name, address, social security number, and signature. An ID card helps the bank know you are the person on the account.

**Illegal:** If the law does not permit something you do, it is against the law.

**Increase:** To increase means to add. When you put money into your account, you will have *more* money in your account. Your balance *increases*.

**Information counter:** The information counter is a place in the bank where you can go to to get help if you do not know what to do.

**Interest:** Money you are charged when you borrow money. Or, sometimes a bank will pay you interest to keep your money in their bank. If you get a credit card, it is smart to find one with a low interest rate! It will save you money.

**Less cash:** Less cash means the amount of cash you want back from your deposit for spending. It must be less than the total amount of the deposit.

**Loan:** A loan means to borrow money from the bank.

**Memo:** The line on your check where you write what the check is for.

**Minimum payment:** A minimum payment means you pay part of the bill, not in full.

**Money amount:** Money amount is how much money. For example, \$5.00, \$20.50, and \$156.34.

**Money Amount in Numbers:** A money amount in numbers is the normal way of writing money amount, like \$4.00, \$5.50, and \$30.10.

**Money Amount in Words:** A money amount in words is a special way of writing money amount, like “four dollars,” “five dollars and fifty cents,” and “thirty dollars and ten cents.” When you write a check, you will have to write the money amount in words. In checks, it is written in a special way, like “four and 00/100,” “five and 50/100,” and “thirty and 10/100.”

**Mother’s Maiden Name:** This is your mother’s last name before she married. Many banks ask you for your mother’s maiden name to use as a code word to help keep your account private.

**Net deposit:** Net deposit is the total amount of your deposit after you add and subtract everything.

**Organization:** A group of people working together under a single name, like a grocery store staff or a doctor's office staff.

**Password / Code Word:** This is a special word that you tell the bank so they will give you information about your account. This helps keep other people out of your account because no one but you will know your secret password.

**Payee:** Who you write the check to.

**Payment:** Payment means the money taken out of your account and given to a business for your bill.

**Receipt:** A receipt is a piece of paper you get from the teller after you make the deposit. A receipt is your proof that you have made the deposit. You must keep it until you get your bank statement that shows the bank has a record of your deposit.

**Record:** A way for you to write down information to help you know how much money you have in your account. Also, it helps you remember where your money is.

**Service:** A service is work or help that other people do for you. Banks do many things to help you. You can borrow money, get traveler’s checks, or find out how much money is in your account. These are all services the bank provides. There is a charge for some services. Some services are free.

**Service fee:** A service fee is a special charge from the bank. Banks charge fees for keeping your account, bad checks, and other services.



**Signature:** The way you signed your name on the signature card when you first opened your account at the bank. You should sign your name this way when you write checks.

**Signature card:** The card you sign when you open your account. Bank tellers can compare the signature on your card to the signature on a check to make sure that the signature is really yours. Bank officers can also use your signature card to prove your signature for other reasons, like insurance claims.

**Statement:** A report to you from the bank. Your statement shows which of your checks the bank has paid, and what your balance is. Banks usually send statements to customers once a month. Some banks send you the actual checks that they have paid. Other banks keep a copy of your checks and destroy the checks. (See bank statement)

**Subtotal:** A subtotal is the amount when you add or subtract part of a list of numbers. For example, you are filling out a deposit slip. You add the amounts of all the cash, coins, and checks you want to deposit. This is your subtotal. Then you subtract cash you want back. After you subtract, you know the total amount of the deposit.

**Teller:** A person who helps bank customers, like you. Tellers help you to deposit, withdraw, and transfer money to and from accounts. They can also help you make loan and credit card payments. Tellers can give you account balances and account printouts. They can help you get travelers' checks and cashier's checks. Tellers usually serve customers from behind a teller's window.

**Tellers' window:** The counter where you will do your banking business with the bank teller.

**Traveler's check:** A traveler's check is a special check with a dollar amount on it. It is the same as money. It must have your signature. No one else can use it without your signature. Some places will accept traveler's checks when they do not accept your checks from the bank. If your traveler's checks are stolen, you can get them replaced for free. If your *money* is stolen, you cannot replace that. That is why many people who travel like to use traveler's checks.

**Total:** The amount after you add and subtract everything.

**Transaction:** See *bank transaction*

**Withdrawal:** A withdrawal means to take money out of a bank account. When you withdraw money, your account becomes smaller.





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