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NF91-4 How to Balance Your Checkbook

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How to Balance Your Checkbook

Month _____ 19 _____

Kathy Prochaska-Cue, Family Economics and Management Specialist

<p>1. Bank statement balance \$ _____</p> <p>2. Deposits made but not on bank statement (Enter Total on line 3)</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-left: 40px;"> <thead> <tr> <th style="width: 30%;">Date</th> <th style="width: 70%;">Amount</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr> <td style="text-align: right;">Total</td> <td>\$ _____</td> </tr> </tbody> </table> <p>3. Deposits not on bank statement (Total) + \$ _____</p> <p>5. Subtotal = \$ _____</p> <p>4. Checks written or withdrawals made but not on statement (Enter Total on line 6)</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-left: 40px;"> <thead> <tr> <th style="width: 30%;">Date</th> <th style="width: 70%;">Amount</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </tbody> </table>	Date	Amount													Total	\$ _____	Date	Amount							<h3>Steps for Balancing a Checkbook</h3> <p>A. Write balance shown in bank statement on line 1.</p> <p>B. Sort deposit slips and checks into two groups. Divide automatic teller machine slips into deposits (put with deposit slips) and cash withdrawal, transfers and payments (put with checks).</p> <p>C. Verify with your checkbook and automatic teller receipts you've kept. Note any uncredited deposits on chart 2, and any withdrawals made, but not on statement on chart 4.</p> <p>D. Add uncredited deposits on chart 2. Enter total amount on line 3. Add to bank statement total (line 1). Enter answer on subtotal line 5.</p> <p>E. Add withdrawals made but not on statement in chart 4. Enter total on line 6. Subtract from subtotal 5 and enter new subtotal on line 7.</p> <p>F. Note any service charges or other bank</p>
Date	Amount																								
Total	\$ _____																								
Date	Amount																								

Total \$ _____

- 6. Withdrawals not on statement (Total) — \$ _____
- 7. **Subtotal** = \$ _____
- 8. Service charges, other bank charges (Total) — \$ _____
- 9. Current checking account balance = \$ _____

charges which have not been subtracted from checkbook. Enter total amount on line 8.

G. Subtract line 8 from subtotal line 7. Enter answer on line 9, current checking account balance.

H. Note new balance in checkbook and adjust record if needed.

File NF4 under HOME MANAGEMENT

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