http://www.moneyinstructor.com/ws/wsbalance.asp

Name _____ Date _____

Money Instructor

Balancing a Checkbook

Paige's bank statement included the following information. Balance the checkbook using a reconciliation form.

Money Instructor Bank
CHECKING ACCOUNT STATEMENT

DEPOSITS

PAYMENTS

FEB 7	Check 120 to Michael's Jewelery	$184.00
FEB 14	Check 123 to Faith's Phone Company	$133.00
FEB 17	Check 124 to Matthew's Drug Store	$95.00

BEGINNING BALANCE:$997.00   **ENDING BALANCE:$585.00**

Paige's current checkbook register:

CHECK NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/DEBIT (-)	✓	FEE (-)	DEPOSIT/CREDIT (+)	BALANCE $997.00
	FEB 3	Deposit				85.00	1,082.00
120	FEB 7	Michael's Jewelery	184.00				898.00
121	FEB 10	Dereck's Candies	144.00				754.00
122	FEB 13	Jacob's Electronics	36.00				718.00
123	FEB 14	Faith's Phone Company	133.00				585.00
124	FEB 17	Matthew's Drug Store	95.00				490.00
125	FEB 21	Brianna's Drug Store	141.00				349.00

Name _____ Date _____

Money Instructor

CHECK RECONCILIATION FORM

RECONCILIATION STEPS

1. Using your bank statement, update your check register with any transactions that you did not previously record, including interest earned, service charges, etc.

2. In your check register (checkbook), mark with a check all checks paid, and deposits credited. Then using the tables on the right, list all all outstanding checks (no check mark in your check register -- not yet charged to your account).

3. Using the table on the lower-right, list all deposits or other credits recorded in your register that are not shown on this statement.

	Amount
4. Enter ending balance on your bank statement.	
5. Enter TOTAL Checks Outstanding	
6. SUBTRACT (4 minus 5)	
7. Enter TOTAL Deposits Outstanding	
8. ADD. (6 + 7)	

This number should match the ending balance in your check register. If not, then your account does not balance and there is an error.

CHECKS OUTSTANDING (Step 2)

Check Number	Amount
TOTAL CHECKS OUTSTANDING (Enter on Step 5)	

DEPOSITS OUTSTANDING (Step 3)

Date	Amount
TOTAL DEPOSITS OUTSTANDING (Enter on Step 7)	

Name _____   Date _____

Money Instructor

Balancing a Checkbook

Matthew's bank statement included the following information. Balance the checkbook using a reconciliation form.

Money Instructor Bank
CHECKING ACCOUNT STATEMENT

DEPOSITS

JAN 7   Deposit $129.10
JAN 16 Deposit $110.47

PAYMENTS

JAN 6   Check 105 to Emma's Shoes Store $148.68
JAN 12 Check 106 to Madison's Department Store $72.48

BEGINNING BALANCE: $642.04   ENDING BALANCE: $660.45

Matthew's current checkbook register:

CHECK NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/DEBIT (-)	✓	FEE (-)	DEPOSIT/CREDIT (+)	BALANCE
							$642.04
	JAN 4	Deposit				165.41	807.45
105	JAN 6	Emma's Shoes Store	148.68				658.77
	JAN 7	Deposit				129.10	787.87
	JAN 9	Deposit				147.59	935.46
106	JAN 12	Madison's Department Store	72.48				862.98
107	JAN 15	Emma's Property Management	75.87				787.11
	JAN 16	Deposit				110.47	897.58

Name _____   Date _____

Money Instructor

CHECK RECONCILIATION FORM

RECONCILIATION STEPS

1. Using your bank statement, update your check register with any transactions that you did not previously record, including interest earned service charges, etc.

2. In your check register (checkbook), mark with a check all checks paid, and deposits credited. Then using the tables on the right, list all all outstanding checks (no check mark in your check register -- not yet charged to your account).

3. Using the table on the lower-right, list all deposits or other credits recorded in your register that are not shown on this statement.

	Amount
4. Enter ending balance on your bank statement:	
5. Enter TOTAL Checks Outstanding	
6. SUBTRACT (4 minus 5)	
7. Enter TOTAL Deposits Outstanding	
8. ADD. (6 + 7)	

This number should match the ending balance in your check register. If not, then your account does not balance and there is an error.

CHECKS OUTSTANDING (Step 2)

Check Number	Amount
TOTAL CHECKS OUTSTANDING (Enter on Step 5)	

DEPOSITS OUTSTANDING (Step 3)

Date	Amount
TOTAL DEPOSITS OUTSTANDING (Enter on Step 7)	