Sample Check Writing

Using the information we discussed in class, complete the check register for your checking account. Remember, you will need to add or subtract as needed to maintain your current balance.

1.) On December 6, 2007 you open a checking account at Kalamazoo Savings and Loan. You make an initial deposit of $200.
2.) December 7 you make another deposit of $745.23. This is your pay check from this week
3.) December 7 you write check101 to Pathmark for groceries for $23.12
4.) December 8 you write check 102 to Mrs. Smith for piano lessons for $75.00
5.) December 10 your write check 103 to LIPA for electric in the amount of $48.91, your account is 1243
6.) December 14 you make a deposit of $745.23. this is your pay for the week
7.) December 15 you make a deposit of $100. This is a check you got from Grandpa for Christmas
8.) December 16 you write check 104 in the amount of $215.14 to Macys for Christmas gifts
9.) December 21 you maker a deposit for $745.23. This is your pay for the week
10.) December 24 you write check 105 for $89.24 to Red Lobster for dinner with friends
11.) December 27 you write check 106 to Mobil Oil for $239.45 for your gas credit card (account 123) for the month of December
12.) December 28 your get cash from the ATM $120.
13.) December 29 you use your debit card to buy a few items at CVS in the amount of $54.11
14.) December 31 you write check 107 for $1200 to John Jones for rent for January

NAME ______________________________

CHECK REGISTER			DEBITS (–)			CREDITS (+)		BALANCE	
NUMBER	DATE	DESCRIPTION OF TRANSACTION	CHECKS FEES		✓	DEPOSITS INTEREST		$	

Writing Checks Worksheet

Directions: Write each check below according to the instructions and record each check on the check registry on the next page.

1. Write this check to your telephone company for $65.46.

Name _____ Check No. 1138
Address _____
_____
Date _____

Pay to the Order of _____ $ _____
_____ dollars

ESL BANK
for _____ _____

089784563 67 890 4567 1138

2. Your electric bill was $115.97. Write a check to the power company.

Name _____ Check No. 1139
Address _____
_____
Date _____

Pay to the Order of _____ $ _____
_____ dollars

ESL BANK
for _____ _____

089784563 67 890 4567 1139

3. Write a check to the American Red Cross. You decide the amount of your donation

Name _____ Check No. 1140
Address _____
_____
Date _____

Pay to the Order of _____ $ _____
_____ dollars

ESL BANK
for _____ _____

089784563 67 890 4567 1138

Recording Your Checks in the Check Registry

Directions: Record each check from the previous page in the check registry and answer the questions that follow.

Check No	Date	Description	Amount of Check		Amount of Deposit		Balance	
	1/1	Deposit			500	00	500	00

1.What is your beginning balance?

2.When was the $500.00 deposit made?

3. What is your balance after you have written all three checks?

Name: _____ **Date:** ____

Write out the following in words as if you were writing a check for the given amount:

1. $36.50

   _____

2. $5.75

   _____

3. $375.21

   _____

4. $543.29

   _____

5. $1,238.43

   _____

6. $872.00

   _____

7. $458.78

   _____

8. $3.45

   _____

9. $5,724.00

   _____

10. $213,345.04

    _____

You are making a donation to YOUR FAVORITE CHARITY. You get to CHOOSE THE AMOUNT of your donation. Fill out the following check accordingly.

Your Name
Your Address
City, State, Zip

1001

16-123/4567

Date _____

Pay to the order of _____ $ _____

_____ dollars

Bank's Name
Address
City, State, Zip

For _____ _____

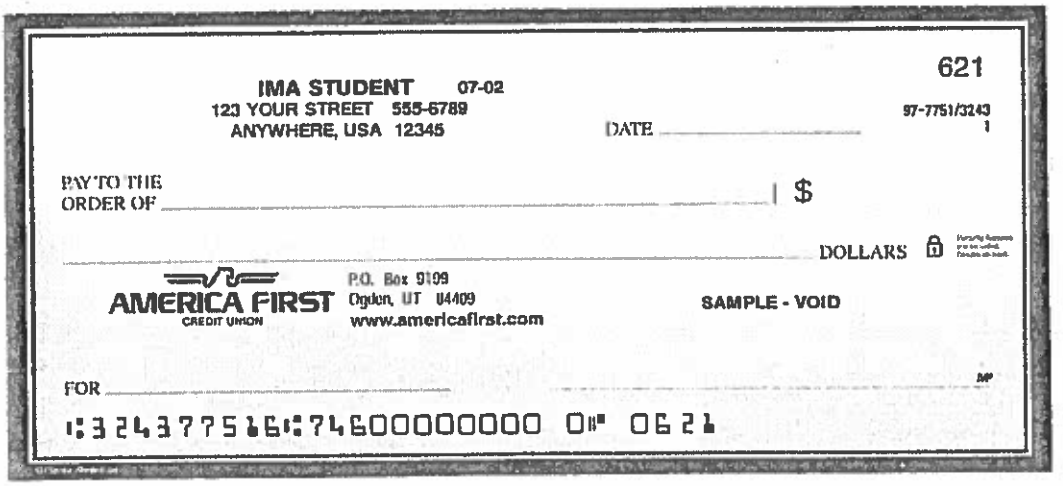
1234567 000000001609382938 7 1001

Name_____

Date_____

Pre-test

Directions: You have a beginning balance of $200.00. You purchase groceries at Albertson's on November 13, 2004 r $42.63. Next, you receive a check on November 14, 2004 or $20.45 and deposit it into your account. Finally, you write another check to Mervyns on November 15, 2004for the shirt you buy that costs $35.10. Please fill out the checks and the deposit slip completely, and record the information into the check register to indicate your remaining balance.



IMA STUDENT 07-02
123 YOUR STREET 555-6789
ANYWHERE, USA 12345

621

DATE _____ 97-7751/3243

PAY TO THE ORDER OF _____ $

_____ DOLLARS

AMERICA FIRST CREDIT UNION
P.O. Box 9109
Ogden, UT 84409
www.americafirst.com

SAMPLE - VOID

FOR _____

⑆324377516⑆74600000000 0⑈ 0621

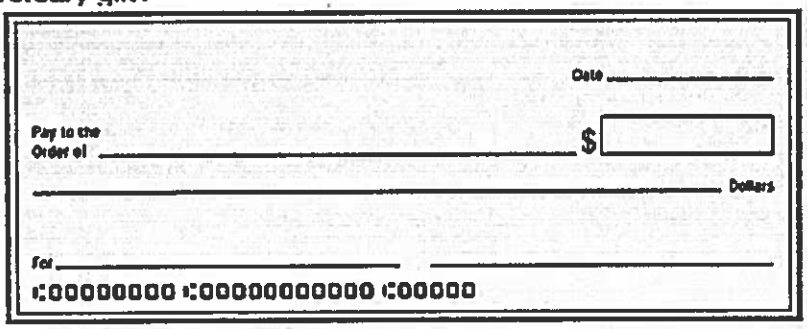
NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)		CODE	FEE (-)	DEPOSIT/CREDIT (-)		$	

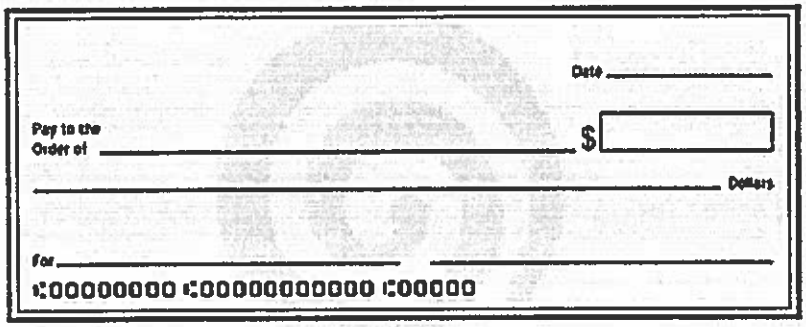
Name:_____ Date: _____

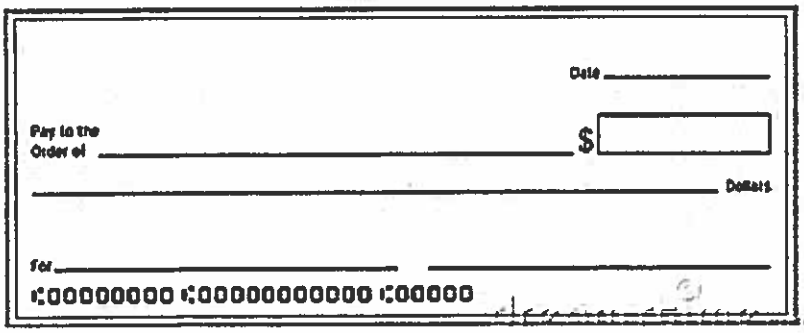
Check & Check Register Worksheet

Directions: Read the following story about a brother and sister saving for a very special gift. Write out the appropriate checks and record the deposits , debits, and balance brought forward on your check register.

Shakira and Josiah knew their grandparents would be celebrating 50 years of marriage very soon. A party was being planned to celebrate the event. As brother and sister, they decided to join in saving over the course of one month so they would be able to buy a wonderful gift for their grandparents in honor of the event. To earn money, Shakira decided to baby-sit, while Josiah agreed to mow lawns. As a first step, the two opened a bank account so they would have a safe place to store the money they expected to earn. When the account was opened, they learned how to keep a checkbook register so they could keep track of deposits and withdrawals while watching their money grow.
Shakira and Josiah opened the account with a $25 deposit on July 1st. On July 6th, Shakira earned $30 babysitting for the neighbors' young children. On July 7th, Josiah wrote check #101 to WaWa for $10 to buy gas for the lawnmower. Josiah mowed two lawns on July 14th for which he received $40. Shakira wrote check #102 to her friend Jasmine Aranda for $7.50 on July 21st to pay for transportation to and from a babysitting job. She earned $25 for that babysitting assignment completed on the day the check was written. Josiah wrote the next check on July 27th for $14.75 to WaWa again to gas up the lawnmower for the next day's jobs. He was able to earn $60 on July 28th mowing three lawns. How much was in the account on July 31st to be spent on the anniversary gift?







Numb er	Date	Transaction Description	Payment /	Debi t	Fee If Any	Deposit /	Credit	Balanc e

Name _____ Date _____ Period _____

Workbook Activity
Chapter 1, Lesson 1
1

Computing Wages

EXAMPLE

Hours	Rate
13	$5.49

The answer is $71.37.

Solution:

$5.49
× 13
1647
+ 549
$71.37

Directions Compute the wages for each example below.

Hours Worked	Rate	Wages	Hours Worked	Rate	Wages
1. 15	$4.15	_____	**20.** 15	$4.03	_____
2. 40	$3.85	_____	**21.** 39	$4.48	_____
3. 36	$5.68	_____	**22.** 15	$3.41	_____
4. 40	$6.82	_____	**23.** 32	$4.45	_____
5. 10	$5.76	_____	**24.** 19	$6.04	_____
6. 30	$6.32	_____	**25.** 33	$4.12	_____
7. 13	$5.19	_____	**26.** 33	$6.97	_____
8. 24	$4.04	_____	**27.** 16	$4.00	_____
9. 26	$68.20	_____	**28.** 28	$6.31	_____
10. 35	$4.32	_____	**29.** 18	$56.70	_____
11. 33	$4.42	_____	**30.** 35	$6.34	_____
12. 33	$5.54	_____	**31.** 27	$4.12	_____
13. 33	$5.70	_____	**32.** 16	$4.78	_____
14. 12	$4.00	_____	**33.** 9	$7.08	_____
15. 23	$4.26	_____	**34.** 26	$5.07	_____
16. 39	$6.11	_____	**35.** 29	$4.06	_____
17. 19	$6.68	_____	**36.** 21	$3.69	_____
18. 20	$5.87	_____	**37.** 13	$3.97	_____
19. 16	$57.50	_____	**38.** 18	$3.74	_____

Name _____ Date _____ Period _____

Workbook Activity
Chapter 1, Lesson 2
2

Estimating Annual Wages

EXAMPLE

Hourly rate	Estimated hours worked in a year
$13.48	2,000

Solution:

$13.48
× 2,000
$26,960.00

The answer is $26,960.

Directions Compute the annual wages for each example below.

Job Title	Hourly Rate	Annual Wages	Job Title	Hourly Rate	Annual Wages
1. Cook, fast food	$6.54	_____	**21.** Pile driver operator	$20.00	_____
2. Cook, institution	$8.38	_____	**22.** Construction laborer	$12.75	_____
3. Cook, restaurant	$8.52	_____	**23.** Paving operator	$13.99	_____
4. Cook, short order	$7.14	_____	**24.** Floor layer	$15.04	_____
5. Food attendant	$6.70	_____	**25.** Carpenter's helper	$10.20	_____
6. Dishwasher	$6.78	_____	**26.** Electrician's helper	$10.41	_____
7. Home health aide	$9.04	_____	**27.** Painter's helper	$9.73	_____
8. Nursing aide	$8.59	_____	**28.** Roofer	$14.36	_____
9. Pharmacy aide	$9.14	_____	**29.** Telephone operator	$12.88	_____
10. Veterinary assistant	$8.03	_____	**30.** Payroll clerk	$12.89	_____
11. Medical assistant	$10.48	_____	**31.** Teller	$8.81	_____
12. Dental assistant	$11.60	_____	**32.** Receptionist	$9.55	_____
13. Massage therapist	$13.82	_____	**33.** Hotel desk clerk	$7.79	_____
14. Physical therapy assistant	$16.20	_____	**34.** Executive secretary	$14.84	_____
15. Physical therapy aide	$9.69	_____	**35.** Medical secretary	$11.51	_____
16. Construction supervisor	$21.98	_____	**36.** Legal secretary	$15.48	_____
17. Boilermaker	$18.51	_____	**37.** Computer operator	$13.54	_____
18. Carpenter	$16.55	_____	**38.** Word processor	$11.67	_____
19. Carpet installer	$15.26	_____	**39.** Desktop publisher	$14.98	_____
20. Stonemason	$16.46	_____	**40.** Proofreader	$10.46	_____

Name _____ Date _____ Period _____

Workbook Activity
Chapter 1, Lesson 3
3

Working with Time Cards

EXAMPLE Joline is produce manager at a market. Yesterday she reported for work at 7:53 A.M. She went to lunch at 12:57 P.M. Joline returned to the market at 1:59 P.M. and left for home at 4:32 P.M. How long did Joline work?

Morning		Afternoon	
In	Out	In	Out
7:53	12:57	1:59	4:32

This is Joline's time card.

Solution: $12:57 - 7:53 = 5:04$ $\quad 4:32 - 1:59 = 3:92$ (Rename 1 hour to 60 minutes. 32 + 60 = 92 minutes.)

$3:92 - 1:59 = 2:33$ $\quad 5:04 + 2:33 = 7:37$

Joline worked 7 hours and 37 minutes.

Directions Compute the total time worked each day.

	Morning		Afternoon		Time Worked
	In	Out	In	Out	
1.	7:15	11:16	12:05	6:10	_____
2.	6:27	11:41	1:27	6:49	_____
3.	7:12	12:51	1:24	3:41	_____
4.	7:47	11:14	12:19	3:14	_____
5.	8:51	12:30	2:43	7:11	_____
6.	7:55	12:57	1:26	4:34	_____
7.	8:55	1:44	3:55	5:23	_____
8.	8:14	12:24	2:25	5:47	_____
9.	7:02	12:31	1:34	4:53	_____
10.	8:15	1:02	3:16	7:13	_____
11.	6:07	11:06	1:47	5:15	_____
12.	7:14	11:22	1:15	4:51	_____
13.	6:58	11:44	1:06	3:36	_____
14.	8:29	1:12	3:24	7:20	_____

	Morning		Afternoon		Time Worked
	In	Out	In	Out	
15.	6:34	11:41	1:29	5:45	_____
16.	7:22	12:05	2:46	4:48	_____
17.	6:19	10:29	11:16	4:22	_____
18.	8:21	1:48	2:15	7:17	_____
19.	6:58	10:20	12:58	4:10	_____
20.	6:02	10:44	12:26	3:20	_____
21.	7:46	11:18	1:48	5:16	_____
22.	6:04	11:28	1:20	3:46	_____
23.	8:29	1:35	2:35	5:43	_____
24.	7:04	12:44	2:51	5:39	_____
25.	7:19	11:10	12:11	3:12	_____
26.	7:11	12:27	2:34	5:01	_____
27.	7:48	12:00	1:00	6:35	_____
28.	7:54	12:46	2:16	5:30	_____

Name: _____ Date: _____

Find the number of hours worked by each person

	AM		PM	
Name	In	Out	In	Out
1. George	7:00	11:00	1:00	4:00
2. Roberta	9:00	12:00	1:00	5:00
3. Ann	8:00	12:30	1:00	4:30

Find the number of hours worked by each person

	AM		PM	
Name	In	Out	In	Out
1. Greg	6:02	10:44	12:26	3:20
2. Rhonda	7:04	12:44	2:51	5:39
3. Amanda	7:47	11:14	12:19	3:14

When Subtracting, What do you do if:

You can't subtract the numbers?

You get a negative number?

When Adding, What do you do if:

You're your minutes are 60 or above?

Independent Problems! Find the number of hours worked by each person

	AM		PM	
Name	In	Out	In	Out
1. Sachi	7:22	12:05	2:46	4:48
2. Richard	7:54	12:46	2:16	5:30