



Personal Finance: Writing A Check

Hey check this out...
I can write a check.



Lesson Objective:

Students will learn how to
how to write checks.



Parts of a Check

Check
Number

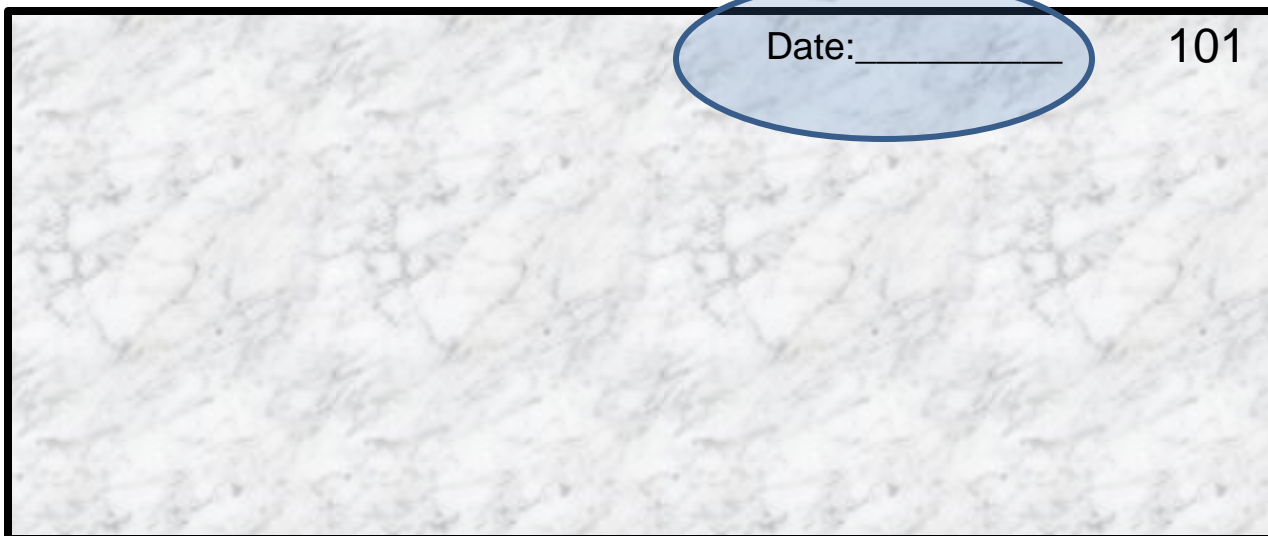
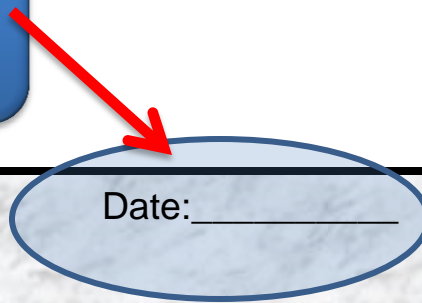


101



Parts of a Check

The date you write the check





Parts of a Check

Your name and
contact information

Your Name
Your Address
Your City and State

Date: _____ 101



Parts of a Check

The person or business
you are paying

Your Name _____ Date: _____ 101
Your Address _____
Your City and State _____
PAY TO: _____

Use a first and last name.

Mr. Hunter could be a lot of people, but
Wesley Hunter is more specific.



Parts of a Check

The Check Courtesy Amount: What you are paying them, written with numerals.

Your Name _____ Date: _____ 101
Your Address _____
Your City and State _____

PAY TO: _____ \$ _____

A red arrow points from the text above to a blue oval around the dollar sign and the amount line on the check form.

Include the decimals.

Ex: \$500.00



Parts of a Check

The Check Legal Amount: what you are paying them, written with words.

Your Name _____ Date: _____ 101
Your Address _____
Your City and State _____

PAY TO: _____ \$ _____ Dollars

Use **hyphens** properly and a **squiggly line** at the end to show the number is finished.

Ex: Two Hundred Thirty-Five and 75/100 



Parts of a Check

The name
and address of
your bank

Your Name _____ Date: _____ 101
Your Address _____
Your City and State _____

PAY TO: _____ \$ _____
_____ Dollars

Hunter Bank of Commerce
345 Frankie Lane
Starkweather, CA 91008



Parts of a Check

Your Name _____ Date: _____ 101
Your Address _____
Your City and State _____

PAY TO: _____ \$ _____
_____ Dollars

Hunter Bank of Commerce
345 Frankie Lane
Starkweather, CA 91008

For: _____

A memo to remind
yourself why you wrote
the check



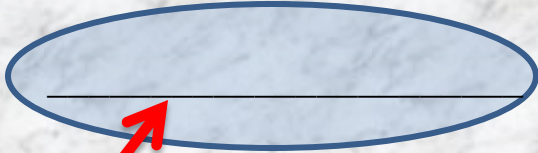
Parts of a Check

Your Name _____ Date: _____ 101
Your Address _____
Your City and State _____

PAY TO: _____ \$ _____
_____ Dollars

Hunter Bank of Commerce
345 Frankie Lane
Starkweather, CA 91008

For: _____



Your
Signature



Parts of a Check

Your Name _____ Date: _____ 101
Your Address _____
Your City and State _____

PAY TO: _____ \$ _____
_____ Dollars

Hunter Bank of Commerce
345 Frankie Lane
Starkweather, CA 91008

For: _____ I:000000000I: I:000000000I: 101

**Bank Routing
Information**



3 Rules for Writing Checks

1. Always Write the Check in Pen.
 - Pencil is easily erased and changed by someone else.
2. Always be Accurate.
 - If you make a mistake, void the check and write a new one.
3. Sign the Check Last.
 - Don't leave your signature lying around. Only sign the good checks.



One more thing...

4. Checks are only good for about 6 months from the date written on them.
 - This especially causes trouble in January of a new year. If you write the wrong year on the check, the bank may not honor it.



Find the Error(s)

Peyton Laffoon
1234 School Road
Seniorville, Alaska 11111

DATE 10/29/2014 101

PAY TO THE
ORDER OF Mr. Hunter Corp. \$ 505.80

Five-hundred thirty -five and 80/100 DOLLARS

 **MoneyInstructor.com Bank**
1221 Main Street
Anywhere, US 10001

FOR October Rent Peyton Laffoon

⑆33401068⑆ 7269914625⑆ 0101⑆




Find the Error(s)

Peyton Laffoon
1234 School Road
Seniorville, Alaska 11111

DATE 10/29/2014 101

PAY TO THE
ORDER OF Mr Hunter Corp \$ 505.80

Five-hundred thirty -five and 80/100 DOLLARS

 **MoneyInstructor.com Bank**
1221 Main Street
Anywhere, US 10001

FOR October Rent Peyton Laffoon

⑆33401068⑆ 7269914625⑆ 0101⑆

The amounts don't match.




Find the Error(s)

Peyton Laffoon
1234 School Road
Seniorville, Alaska 11111

DATE 10/29/2014 101

PAY TO THE
ORDER OF Mr Hunter Corp \$ 505.80

Five-hundred thirty -five and 80/100 DOLLARS

 MoneyInstructor.com Bank
1221 Main Street
Anywhere, US 10001

FOR October Rent Peyton Laffoon

⑆33401068⑆ 7269914625⑆ 0101⑆

The Check Legal Amount is the amount the bank will use if they are not the same.



Find the Error(s)

Wesley Hunter
4200 Hosking
Bakersfield, CA

DATE 9/29/2014

101

PAY TO THE
ORDER OF

Mr. Jones

\$ 535.80
~~495.75~~

Five hundred thirty-five and 80/100

DOLLARS



MoneyInstructor.com Bank
1221 Main Street
Anywhere, US 10001

FOR September Rent

Joe Morales

⑆33401068⑆

7269914625⑈

0101⑈




Find the Error(s)

Wesley Hunter
4200 Hosking
Bakersfield, CA

DATE 9/29/2014 101

PAY TO THE ORDER OF 1 Mr. Jones \$ 535.80 2
~~495.75~~

Five hundred thirty-five and 80/100 3 DOLLARS

 **MoneyInstructor.com Bank**
1221 Main Street
Anywhere, US 10001


FOR September Rent 4 Joe Morales

⑆33401068⑆ 7269914625⑆ 0101⑆

1. Not a full name.
2. Error: Should Void Check.
3. No squiggly line.
4. Not the same name as the check's owner.



Payroll Checks

 HUNTER BANK OF COMERCE		Date: January 9, 2009	Alpha 6053 Aquino, Michael														
Pay to the order of: <u>Aquino, Michael</u>		\$ 199.91	Gross: \$ 256.00														
<u>One Hundred Ninety Nine Dollars and Ninety One Cents</u>			<table border="1"> <tr><td>Fed. %</td><td>\$ 25.60</td></tr> <tr><td>State 2.5%</td><td>\$ 6.40</td></tr> <tr><td>FICA 1%</td><td>\$ 2.56</td></tr> <tr><td>SS 6.21%</td><td>\$ 15.90</td></tr> <tr><td>Disability 0.8%</td><td>\$ 2.05</td></tr> <tr><td>Medicare 1.4%</td><td>\$ 3.58</td></tr> <tr><td>Total Ded.</td><td>\$ 56.09</td></tr> </table>	Fed. %	\$ 25.60	State 2.5%	\$ 6.40	FICA 1%	\$ 2.56	SS 6.21%	\$ 15.90	Disability 0.8%	\$ 2.05	Medicare 1.4%	\$ 3.58	Total Ded.	\$ 56.09
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Medicare 1.4%	\$ 3.58																
Total Ded.	\$ 56.09																
Hours	32		Net Pay \$ 199.91														
Wage	\$ 8.00	Signed: <i>Mr. Hunter</i>	January 9, 2009														
Memo:	1/9/2009 Pay period																
	5465 44853 " 34\23\ 2345	Non-negotiable															

This is the Paycheck Stub. It tells you how your employer figured out your wages.



Practice:

Using a check worksheet, write these checks:

1) Hunter Auto Works: \$350.89

- Engine Repairs

2) CM Grocers: \$37.10

- Groceries

3) WH&E: \$34.92

- Electric Bill

4) Fransen Wireless: \$75.33

- Cell Phone Bill



Review:

1. What are the three rules for check writing?
2. How long is a check good for?
3. Which dollar amount on the check is the legal one?



Review:

1. What are the three rules for check writing?
 1. Always write the check in pen.
 2. Always be accurate.
 3. Sign the check last.
2. How long is a check good for?

About 6 months.
3. Which dollar amount on the check is the legal one?

The Check Legal Amount; written with words.