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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WESTERN OREGON STATE COLLEGE
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345 N. MONMOUTH AVE.
MONMOUTH, OR 97361
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.
The MILE Project: Money Management Skills

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
1. Reading Money Amounts

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

Vocabulary from this Lesson:

Account	Decimal point
Bank statements	Dollar amounts
Bills	Forms
Cent amounts	Fraction
Checks	Money amounts
Pretest 1
Reading Money Amounts

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  fraction
.64  64/100
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 70/10 dollars

4. Reading Money Amounts on Forms

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

Form 1:
- Phono
- Due Upon Receipt $53.22
- Customer-Number: 123456789

Form 2:
- Pay to the Order of
- Fifteen and 30/100
- American First National
- Memo: 498 760 56 76 00 56 54 2 1 0 986
- 00-56789876
- Sample, Void
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:

![Check Example]

Another example, bank statements, like this one:

![Bank Statement Example]
Another example, monthly **bills**, like this one:

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<tr>
<th>SERVICE ADDRESS</th>
<th>UTILITY SERVICES</th>
<th>YEAR</th>
<th>ENERGY USAGE</th>
<th>AVG.</th>
<th>DAYS</th>
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<th>AVG.</th>
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<th>AVG.</th>
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<th>RS</th>
<th>AVG.</th>
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<th>AVG.</th>
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<th>AVG.</th>
<th>DAYS</th>
<th>RS</th>
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<td>6</td>
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<td>4</td>
<td>.4</td>
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<td></td>
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<td>27 kWh</td>
<td>7</td>
<td>38</td>
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<td>.7</td>
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</table>

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**

<table>
<thead>
<tr>
<th>S</th>
<th>M</th>
<th>T</th>
<th>W</th>
<th>TH</th>
<th>F</th>
<th>S</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>8</td>
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<td>12</td>
<td>13</td>
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</tr>
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<td>26</td>
<td>27</td>
<td>28</td>
<td>29</td>
<td>30</td>
<td>31</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Item</th>
<th>Price</th>
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<tr>
<td>Racing Bike</td>
<td>$700.00</td>
</tr>
<tr>
<td>Rock Shocks</td>
<td>$100.00</td>
</tr>
<tr>
<td>Tune-up</td>
<td>$40.00</td>
</tr>
<tr>
<td>Tool Kit</td>
<td>$10.00</td>
</tr>
<tr>
<td>Pump</td>
<td>$6.00</td>
</tr>
<tr>
<td><strong>Tax</strong></td>
<td>$4.88</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>$860.88</td>
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</table>

---

**NOTES:**

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

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.”
Money amounts have dollar signs. Don’t forget to read “dollars,” too.

Circle the DOLLAR amount.

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.
Circle the CENT amount.

<table>
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<th>ENERGY USE</th>
<th>DAILY USE</th>
<th>TOTAL CURRENT CHARGES</th>
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</thead>
<tbody>
<tr>
<td>THIS YEAR</td>
<td>35</td>
<td>2394.6</td>
<td>36 4.7</td>
</tr>
<tr>
<td>LAST YEAR</td>
<td>32</td>
<td>2467.3</td>
<td>38 6.1</td>
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</table>

<table>
<thead>
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<th>SERVICE ADDRESS</th>
<th>ADDRESS</th>
<th>DATE</th>
<th>ACCOUNT NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan Brady</td>
<td>17 Parkway Ave,</td>
<td>4/28/97</td>
<td>2345-0987</td>
</tr>
</tbody>
</table>

TOTAL 154.97
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.

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>6/6/98</td>
<td>Deposit</td>
<td>$450.00</td>
<td>$450.00</td>
</tr>
<tr>
<td>6/12/98</td>
<td>Withdrawal</td>
<td>$120.00</td>
<td>$330.00</td>
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<tr>
<td>6/30/98</td>
<td>Withdrawal</td>
<td>$85.00</td>
<td>$245.00</td>
</tr>
</tbody>
</table>
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.”
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”
Practice signing these money amounts:

- $50.00  $55.00
- $500.00 $75.00
- $505.00 $7.00
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:

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

This bill is for $745.87. This amount is read "seven hundred forty five dollars and eighty seven cents."
Reading Money Amounts on Forms

NOTES:

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:

$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.”
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.”
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
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:

```
Fred A. Sari
BeeBoss Lane
Fuguet Sound, WA 43771

Paid

Five and 50/100 DOLLARS

Seattle State
Credit Union

10.01100.
```

“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:

```
Fred A. Sari
BeeBoss Lane
Fuguet Sound, WA 43771

Paid

Ten and 02/100 DOLLARS

Seattle State
Credit Union

10.01100.
```

“Ten and 02/100” would be read as “ten dollars and two cents.”
Here is a check for $1.55:

```
\[ \text{OR TO} \]
\[ \text{ORDER OF} \]
\[ \text{American First National} \]
\[ \text{NO} \]
```

"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:

```
\[ \text{OR TO} \]
\[ \text{ORDER OF} \]
\[ \text{American First National} \]
\[ \text{NO} \]
```

"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.
Reading Money Amounts on Forms

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
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.
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
TOTAL $860.88

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).

Dollars are to the LEFT of the decimal point.
Circle the CENT amount (p. 5).

<table>
<thead>
<tr>
<th>UTILITY SERVICES</th>
<th>DETERM DATE</th>
<th>AVG. DAYS</th>
<th>AVG. PG</th>
<th>AVG.</th>
<th>TOTAL CURRENT CHARGES</th>
</tr>
</thead>
<tbody>
<tr>
<td>THIS YEAR</td>
<td>36</td>
<td>254</td>
<td>8</td>
<td>38</td>
<td>4.4</td>
</tr>
<tr>
<td>LAST YEAR</td>
<td>32</td>
<td>246</td>
<td>7</td>
<td>38</td>
<td>6.7</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SERVICES</th>
<th>ADDRESS</th>
<th>DATE OF BILL</th>
<th>ACCOUNT NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan Bandy</td>
<td>17 Parkway Ave, Oxford, CA 45673</td>
<td>4/28/97</td>
<td>2345-9087</td>
</tr>
</tbody>
</table>

TOTAL 154.97

THANK YOU

Cents are to the RIGHT of the decimal point.

Circle the decimal points (p. 5).

- Deposit $450.00 $450.00
- Withdrawal $120.00 $330.00
- Withdrawal $85.00 $245.00

Statement Date: From 06/01/96 to 05/31/96

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"
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 \( \frac{53}{100} \): fifty three cents  
Fifty eight and \( \frac{25}{100} \): twenty five cents  
Thirteen and \( \frac{61}{100} \): sixty one cents  
Two hundred fifty and \( \frac{83}{100} \): eighty three cents  
One hundred and \( \frac{04}{100} \): four cents  
Seventy six and \( \frac{56}{100} \): fifty six cents
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
Quick Review (p. 16)

You would sign these money amounts:

<table>
<thead>
<tr>
<th>Amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$33.10</td>
<td>Thirty three dollars and ten cents</td>
</tr>
<tr>
<td>$25.05</td>
<td>Twenty five dollars and five cents</td>
</tr>
<tr>
<td>$103.00</td>
<td>One hundred three dollars or</td>
</tr>
<tr>
<td></td>
<td>One hundred zero three dollars</td>
</tr>
<tr>
<td>$30.20</td>
<td>Thirty dollars and twenty cents</td>
</tr>
<tr>
<td>$425.00</td>
<td>Four hundred twenty five dollars</td>
</tr>
</tbody>
</table>
2. Writing Money Amounts

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

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 ____________________________
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 __________
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.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>one</td>
</tr>
<tr>
<td>2</td>
<td>two</td>
</tr>
<tr>
<td>3</td>
<td>three</td>
</tr>
<tr>
<td>4</td>
<td>four</td>
</tr>
<tr>
<td>5</td>
<td>five</td>
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<td>6</td>
<td>six</td>
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<td>7</td>
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<td>8</td>
<td>eight</td>
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<td>9</td>
<td>nine</td>
</tr>
<tr>
<td>10</td>
<td>ten</td>
</tr>
<tr>
<td>11</td>
<td>eleven</td>
</tr>
<tr>
<td>12</td>
<td>twelve</td>
</tr>
<tr>
<td>13</td>
<td>thirteen</td>
</tr>
<tr>
<td>14</td>
<td>fourteen</td>
</tr>
<tr>
<td>15</td>
<td>fifteen</td>
</tr>
<tr>
<td>16</td>
<td>sixteen</td>
</tr>
<tr>
<td>17</td>
<td>seventeen</td>
</tr>
</tbody>
</table>

18 eighteen  
19 nineteen  
20 twenty  
30 thirty  
40 forty  
50 fifty  
60 sixty  
70 seventy  
80 eighty  
90 ninety  
100 one hundred  
500 five hundred  
1,000 one thousand  
10,000 ten thousand  
100,000 one hundred thousand  
1,000,000 one million
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.

**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*.
2.2 Writing Number Amounts in Words

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

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
Writing Amounts in Words on Checks

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:

![Check Example]

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

![Check Example]
Writing Amounts in Words on Checks

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.
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.
4. Write “/100” on the bottom of the fraction.
5. $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
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. $33.06
b. $3.306
c. $33.06
d. $330.6
Choose the right amount in numbers:

One hundred sixty-two and \( \frac{14}{100} \) DOLLARS

a. $1.6214  
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!
Changing Amount in Words to Numbers

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?
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 89/100 dollars ______________
2. Sixty eight and 28/100 dollars ______________
3. Ninety three and 00/100 dollars ______________
4. One hundred fifty and no/100 dollars __________
5. Three hundred thirty nine and 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
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?

Fine 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
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. $33.06
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
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
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

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?
3. Who Sent the Bill?

See two bills below. Circle who sent the bill.

<table>
<thead>
<tr>
<th>PAYMENT</th>
<th>ACCOUNT NUMBER</th>
<th>BILLING DATE</th>
<th>DUE DATE</th>
<th>PAY NOW</th>
</tr>
</thead>
<tbody>
<tr>
<td>23</td>
<td>OT44567788-90</td>
<td>06/30/95</td>
<td>07/15/96</td>
<td>$450.00</td>
</tr>
</tbody>
</table>

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

DESCRIPTION
REPAIRED FLAT TIRE

158867958756 0000 34446 626429875 448999900000 4489

MONTHLY BILLING STATEMENT

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 55.35
Amount Enclosed

Make check payable to:
BMP BANK
P.O. BOX 2354
WILLMINGTON, NC 34679-9090

Jan Brady
17 Parkway Ave.
Oxford, CA 45675
### 4. When is the Bill Due?

See two bills below. Circle the due date.

<table>
<thead>
<tr>
<th>PAYMENT</th>
<th>ACCOUNT NUMBER</th>
<th>BILLING DATE</th>
<th>DUE DATE</th>
<th>PAY NOW</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>23</td>
<td>OT4455788-80</td>
<td>06/30/95</td>
<td>07/15/95</td>
<td>$450.00</td>
<td>CHOP SHOP</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>REPAIRED FLAT TIRE</td>
</tr>
<tr>
<td></td>
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<td></td>
</tr>
<tr>
<td>23</td>
<td>7450547-868967</td>
<td>07/30/95</td>
<td>08/15/96</td>
<td>$250.00</td>
<td>WEB PAGE CREATION</td>
</tr>
<tr>
<td></td>
<td></td>
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<td></td>
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<td></td>
</tr>
</tbody>
</table>

Pay to Hunter Bob's Automotive, P.O. Box 666, Wellsville, OR 87656 or to Haunted House Productions, P.O. Box 666, Wellsville, OR 87656.
5. How Much Money is Due?

See two bills below. Circle the amount due.

Mountainous Fuel

Jan Brady
17 Parkway Ave,
Oxford, CA 45673

YOUR ACCOUNT NUMBER 666 45 0420M
SERVICE PERIOD GS 1 03-22 04-23 105-20-96
DUE DATE

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 $37.17

AMOUNT DUE:

PAY THIS AMOUNT:

UTILITY SERVICES

ENERGY USAGE

UTILITY SERVICES

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

ACCOUNT NUMBER 2345-9087

DATE OF BILL 4/28/97

TOTAL CURRENT CHARGES 105.73
PREVIOUS BALANCE DUE 67.67
PAYMENTS 67.67
ADJUSTMENTS .00
LATE CHARGES .00
MIN. PAYMENT 20

TOTAL 105.73

THANK YOU
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.

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

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

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:

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

What is a bill?

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
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.
Is the Bill Addressed to You?

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.

CABLE TELEVISION
of California

Jan Brady
17 Parkway Ave.
Oxford, CA 45673

NOTES:
Is the Bill Addressed to You?

Jan Brady
BMP Bank
Wilmington DL 84356

Steve Jobs
34 Apple Lane
Macintosh, CA 67859

Alice Smiley
17 Parkway Ave.
Oxford, CA 45673

Petra Rose
333 Bekki Russell Ave.
Logan Park, UT 77799
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:
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.
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.
3.4 When is the Bill Due?

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

Circle the date the payment is due on these bills:

<table>
<thead>
<tr>
<th>PAYMENT</th>
<th>ACCOUNT NUMBER</th>
<th>BILLING DATE</th>
<th>DUE DATE</th>
<th>PAY NOW</th>
</tr>
</thead>
<tbody>
<tr>
<td>23</td>
<td>4337887686</td>
<td>06/23/95</td>
<td>08/23/95</td>
<td>$450.00</td>
</tr>
</tbody>
</table>

Please make check payable to:
Hunter Bob's Automotive
P.O. Box 886
Wellsville, OR 87025

Description: Repaired flat tire

Account Number: 413567890
Date of Bill: 07/01/93
Date Due: 09/15/93
Due Now: $250.00

Please make check payable to:
Haunted House Productions
P.O. Box 886
Wellsville, OR 87025

Description: Web page creation

Account Number: 743567890
Date of Bill: 06/01/93
Date Due: 09/01/93
Due Now: $250.00

NOTES:
When is the Bill Due?

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:

```
Phono
1300 E. Rockford Blvd.
Iolve, CA 45078-7955

Customer Number: 12345678

Payable Upon Receipt

$25.15

AMOUNT ENCLOSED $25.15

Jan Brady
17 Parkway Ave.
Iolve, CA 45678

70 10
```
3.4 When is the Bill Due?

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.

The date of the bill is different from the due date. Notice the due date on this bill is 8/15.
This bill was sent 4/28/97.

<table>
<thead>
<tr>
<th>SERVICE</th>
<th>BILLING DATE</th>
<th>DUE DATE</th>
<th>AMOUNT DUE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>07/15/97</td>
<td>$480.00</td>
</tr>
</tbody>
</table>

PLEASE MAKE CHECK PAYABLE TO: HUNTER BOBS AUTOMOTIVE CHOP SHOP P.O. BOX 566 WELLSVILLE, OR 97498

DESCRIPTION: REPAIRED FLAT TIRE

What does “date of bill” mean?

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

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!
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 BILL: IMAGEMINING
THIS YEAR
35 204 8 36 4 4
LAST YEAR
32 246 7 38 6 7

TOTAL CURRENT CHARGES: 44.55
PREVIOUS BALANCE DUE: 67.67
PAYMENTS: 00
ADJUSTMENTS: 00
LATE CHARGES: 00
MINIMUM PAYMENT: 00

TOTAL AMOUNT DUE: 44.55
```

$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.
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.

---

**Example Bill:**

```
UTILITY
LaEViess DAYS
POAVG.

Jan Brady
17 Parkway Ave.
Oxford, CA 45673

TOTAL CURRENT CHARGES 44.55
PREVIOUS BALANCE DUE 67.67
PAYMENTS 67.67
ADJUSTMENTS 0.00
LATE CHARGES 0.00
MIN. AMOUNT DUE 22.63
TOTAL AMOUNT DUE 44.55
THANK YOU
```
How Much Money Is Due?

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?
How much do you need to pay now?

**Mountainous Fuel**

Ian Brady  
17 Padway Ave.  
Oxford, CA 95673

<table>
<thead>
<tr>
<th>CURRENT BILLING INFORMATION</th>
<th>AMOUNT DUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHARGE FOR GAS USED MAR 22 TO APR 23</td>
<td>$28.95</td>
</tr>
<tr>
<td>8% OXFORD CITY TAX</td>
<td>$5.00</td>
</tr>
<tr>
<td>3.25% CALIFORNIA SALES TAX</td>
<td>$2.04</td>
</tr>
<tr>
<td>CURRENT GAS BILLING</td>
<td>$1.17</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$37.17</strong></td>
</tr>
</tbody>
</table>

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
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.
6. Quick Review

What is a bill?

What does the “amount due” mean?

What does the “due date” mean?

What does the word “total” mean?
On Your Own

Practice Exercise A

1. What does minimum payment mean?

2. What does due upon receipt mean?

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

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

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

Here are two bills. For each bill:

1. Circle the DUE DATE.
2. Circle the AMOUNT you must pay.
Practice Exercise C: On Your Own

What are the 5 parts of paying a bill?

1. 
2. 
3. 
4. 
5. 
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)

YES!
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)

<table>
<thead>
<tr>
<th>PAYMENT</th>
<th>ACCOUNT NUMBER</th>
<th>BILLING DATE</th>
<th>DUE DATE</th>
<th>PAY NOW</th>
</tr>
</thead>
<tbody>
<tr>
<td>23</td>
<td>0145367890</td>
<td>06/30/05</td>
<td>08/23/05</td>
<td>$450.00</td>
</tr>
</tbody>
</table>

Please make check payable to: HUNTER BOB'S AUTOMOTIVE
P.O. BOX 866
WELLSVILLE, OH 43989

P.L. DESCRIPTION
REPAIRED FLAT TIRE

<table>
<thead>
<tr>
<th>ACCOUNT NUMBER</th>
<th>DATE OF BILL</th>
<th>DATE DUE</th>
<th>DUE NOW</th>
</tr>
</thead>
<tbody>
<tr>
<td>89087654321</td>
<td>01/01/06</td>
<td>01/31/06</td>
<td>$230.00</td>
</tr>
</tbody>
</table>

Please make check payable to: HAUNTED HOUSE PRODUCTIONS
P.O. BOX 866
WELLSVILLE, OH 43989

P.L. DESCRIPTION
WEB PAGE CREATION

84
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
What does “date of bill” mean? (p. 12)

a. today’s date
b. the date the bill is due
\[\checkmark\] 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”
\[\checkmark\] 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
\[\checkmark\] d. all of the above
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)
How much do you need to pay now? (p. 16)

Mountainous Fuel
Jan Brady
17 Parkway Ave
Oxford, CA 43673

CHARGE FOR GAS USED MAR 22 TO APR 23
0% OXFORD CITY TAX
3.25% CALIFORNIA SALES TAX
CURRENT GAS BILLING
AMOUNT DUE

<table>
<thead>
<tr>
<th>ACCOUNT NUMBER</th>
<th>RATE</th>
<th>SERVICE PERIOD</th>
<th>DUE DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>000 45 0420M</td>
<td>GS 11</td>
<td>03-22</td>
<td>04-23</td>
</tr>
</tbody>
</table>

$28.00
$5.00
$2.04
+$1.17

$37.17

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

How do you know? (p. 16)

a. it is in the box
b. it is the Total Amount Due
c. it is the largest amount
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".
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.
Practice Exercise B (p. 20)

Here are two bills. For each bill:

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

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

1. Reading Money Amounts

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

$17.30 \quad $45.10

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

$100.01 \quad $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 \quad fraction

.95 \quad 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
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 25/100 dollars ____________________________
2. Eighty eight and 70/100 dollars ____________________________
3. Five hundred forty and 00/100 dollars ____________________________
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

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

$37.17

PAY THIS AMOUNT $37.17
Bill #2:

Who sent the bill? ____________________________

What is the due date? ____________________________

What is the amount due? ____________________________

<table>
<thead>
<tr>
<th>SERVICE</th>
<th>ENERGY USAGE</th>
<th>SEWER USAGE</th>
<th>TOTAL CURRENT CHARGES</th>
</tr>
</thead>
<tbody>
<tr>
<td>THIS YEAR</td>
<td>35</td>
<td>294</td>
<td>8</td>
</tr>
<tr>
<td>LAST YEAR</td>
<td>32</td>
<td>246</td>
<td>7</td>
</tr>
</tbody>
</table>

SERVICE ADDRESS
Jan Brady
17 Parkway Ave,
Oxford, CA 45673

DATE OF BILL 4/28/97
ACCOUNT NUMBER 2345-9087

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
Account Number
Bank
Bankbook
Bankslip
Bank statements
Branch Bank
Cash Checks
Check
Check Register

Customer
ID card with Picture
Information Counter
Loan
Mother’s Maiden Name
Password
Services
Signature
Teller
Transaction
Traveler’s Check
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. _____________________________________________
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?

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
What is a Bank?

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.
What is a Bank?

Check:

Deposit Slip:

Bankbook:
What is a Bank?

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.

Circle the account number on this deposit slip.
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.
What Do You Need at the Bank?

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.

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</tr>
</tbody>
</table>

[Driver's License Image]

X Jan Brady

Signature

Brady, Jan

17 Parkway Ave.

Oxford, CA 45673

CALIFORNIA REPUBLIC
4.2 What Do You Need at the Bank?

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.
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.
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. Quick Review

What is a bank?

____________________________________________________________________

Why should you keep your money in a bank?

____________________________________________________________________

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

____________________________________________________________________

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?
Quick Review

What is a bankbook or a check register for?

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

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

If you need help, what do you do?

What does a teller do?

What must you do before you go to a teller?
5. On Your Own

Practice Exercise A

Define each word. 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: ____________________________
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?
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?

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?

3. You want to cash a check at your bank. What would you write in a note to the teller?
Answer Key-Lesson 4

Answer Key

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

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

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
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
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
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.
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.
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
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?
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
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
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
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
Practice Examples

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*:

\[
\begin{align*}
\text{Deposit} & : \$100.00 \\
\text{Balance} & : \$50.00 \\
\text{New Balance} & : \$150.00
\end{align*}
\]

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
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.

$100.00 (Your Balance)  
+$20.00 (Deposit)  
$120.00 (New Balance)  

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

<table>
<thead>
<tr>
<th>Your bank account balance is...</th>
<th>You want to deposit...</th>
<th>Your new balance is...</th>
</tr>
</thead>
<tbody>
<tr>
<td>$80.00</td>
<td>$20.00</td>
<td>$</td>
</tr>
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<td>$50.00</td>
<td>$10.00</td>
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<td>$</td>
</tr>
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<td>$46.20</td>
<td>$5.10</td>
<td>$</td>
</tr>
<tr>
<td>$250.00</td>
<td>$200.00</td>
<td>$</td>
</tr>
</tbody>
</table>

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.
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. 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?
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?
On Your Own

Practice Exercise C: On Your Own

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

1. 
2. 
3. 
4. 

NOTES:
Answer Key

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

- Yes
- No

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
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)

<table>
<thead>
<tr>
<th>Your bank account balance is...</th>
<th>You want to deposit...</th>
<th>Your new balance is...</th>
</tr>
</thead>
<tbody>
<tr>
<td>$80.00</td>
<td>$20.00</td>
<td>$100.00</td>
</tr>
<tr>
<td>$50.00</td>
<td>$10.00</td>
<td>$60.00</td>
</tr>
<tr>
<td>$77.00</td>
<td>$67.00</td>
<td>$144.00</td>
</tr>
<tr>
<td>$46.20</td>
<td>$5.10</td>
<td>$51.30</td>
</tr>
<tr>
<td>$250.00</td>
<td>$200.00</td>
<td>$450.00</td>
</tr>
</tbody>
</table>

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
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.
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
Account balance
Bad Check
Check register

Decrease
Deposit
Withdrawal
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.
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

- 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

- 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.
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

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
Deposit/Withdrawal

Quick Review

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. 

NOTES:
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:

\[
\begin{align*}
50.00 \text{ (your balance)} & \quad -20.00 \text{ (withdrawal amount)} \\
& \quad 30.00 \text{ (amount left)}
\end{align*}
\]

You will have $30.00 left in your account. Subtracting $20.00 from $50.00 leaves $30.00. Your account gets *smaller*.
Withdrawals and Your Bank Account

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!
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. On Your Own

Practice Exercise A

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

<table>
<thead>
<tr>
<th>Your bank account balance is...</th>
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</tr>
</thead>
<tbody>
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<td>$20.00</td>
<td>$</td>
</tr>
<tr>
<td>$50.00</td>
<td>$10.00</td>
<td>$</td>
</tr>
<tr>
<td>$77.00</td>
<td>$67.00</td>
<td>$</td>
</tr>
<tr>
<td>$46.20</td>
<td>$5.10</td>
<td>$</td>
</tr>
<tr>
<td>$200.00</td>
<td>$250.00</td>
<td>$</td>
</tr>
</tbody>
</table>

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
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

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
\[\checkmark\] c. to take money out of the bank
d. none of the above

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

\[\checkmark\] 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
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
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
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
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
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

$100.00 (account balance)  
- $60.00 (withdraw for vacation)  
  $40.00 (amount left)
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)

<table>
<thead>
<tr>
<th>Your bank account balance is</th>
<th>You want to withdraw</th>
<th>Your new balance is</th>
</tr>
</thead>
<tbody>
<tr>
<td>$80.00</td>
<td>$20.00</td>
<td>$60.00</td>
</tr>
<tr>
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<td>$40.00</td>
</tr>
<tr>
<td>$77.00</td>
<td>$67.00</td>
<td>$10.00</td>
</tr>
<tr>
<td>$46.20</td>
<td>$5.10</td>
<td>$41.10</td>
</tr>
<tr>
<td>$200.00</td>
<td>$250.00</td>
<td>$-50.00</td>
</tr>
</tbody>
</table>
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.
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.
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?

________________________________________________________________

________________________________________________________________

________________________________________________________________

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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. ___________________________________________
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
1. What is a Deposit Slip?

There are two bankslips below. Circle the deposit slip.

**Deposit Slip**

- **JAN BRADY**
  - 1211 Elm Street
  - Fairville, Illinois 34572
- **DATE** 19
- **SIGN HERE FOR LESS CASH IN TELLERS PRESENCE**
- **American First National Bank**

**Deposit Slip**

- **Fred A. Staire**
  - BeeBop Lane
  - Fuguet Sound, WA 43772
- **PAY TO THE ORDER OF $**
- **Seattle State Credit Union**
  - Tacoma, WA, USA 12345
  - **Memo**
  - **SAMPLE, VOID**
2. Deposit Slip Information

Below is a deposit slip. Write down the information that the bank teller needs to make the deposit for you.

<table>
<thead>
<tr>
<th>Date</th>
<th>19</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Cash</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Checks</td>
<td></td>
</tr>
<tr>
<td>Total from Other Side</td>
<td></td>
</tr>
<tr>
<td>From Savings</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>Less Cash Received</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>*</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>$</td>
<td></td>
</tr>
</tbody>
</table>

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
</table>

1. 

2. 

3. 

4. 

5. 

6. 

178
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
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. 
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:

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.
What is a Deposit Slip?

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
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
Information

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
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:

![Sample Counter Deposit Slip]

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.

![Sample Counter Deposit Slip]

NOTES:
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:
Write the date
March 23, 1999
on
Practice Deposit Slip #1.
Your practice deposit slip should look like this:

```
<table>
<thead>
<tr>
<th>CURRENCY</th>
<th>CASH</th>
<th>COIN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
```

- **DATE**: March 23, 1999
- **DEPOSIT SLIP**
- **SIGN HERE FOR LESS CASH IN TELLERS PRESENCE**: Central Bank
- **NET DEPOSIT**: 189

**NOTES**:
- **CASH** and **COIN** columns are blank.
- **TOTAL** column: Use other side for additional listing.
- **LESS CASH RECEIVED** and **NET DEPOSIT** are properly endorsed.
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).
See the deposit slip below:

See the line between 10 and 50. It means the **decimal point** for 10.50.
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.

<table>
<thead>
<tr>
<th>DEPOSIT SLIP</th>
<th>CASH</th>
<th>COIN</th>
<th>TOTAL FROM OTHER SIDE</th>
</tr>
</thead>
<tbody>
<tr>
<td>YOUR NAME</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>YOUR ADDRESS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CITY, STATE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ZIP CODE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DATE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIGN HERE FOR LESS CASH IN TELLER'S PRESENCE</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Central Bank

ANYWHERE, USA (12345 654321: 3188523943)
Write in $10.00 in currency and $.50 in coin on Practice Deposit Slip #1.
Your practice deposit slip should look like this:

**DEPOSIT SLIP**

<table>
<thead>
<tr>
<th>CURRENCY</th>
<th>1000</th>
</tr>
</thead>
<tbody>
<tr>
<td>CASH</td>
<td></td>
</tr>
<tr>
<td>COIN</td>
<td>50</td>
</tr>
</tbody>
</table>

**DATE** 19-04-90

**SIGN HERE FOR LESS CASH IN TELLERS PRESENCE**

**Central Bank**

**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:
Circle the bank number.

New England Bank One

1567

PAY TO THE ORDER OF ____________________________

$__________________________

NEW ENGLAND
BANK ONE

Memo

d?7013430 90055521 1567

SAMPLE/VOID

1567

198
Circle the bank number.

P.S. 109

20
What is the bank number on this check?

a. 4444/2211  

b. 0102  
c. 0058 65421  
d. 4444/2211 0058 65421
This is where to put the bank number on a deposit slip:

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:
PAY TO THE ORDER OF [Your Name]
$35.00
Central Bank
FOR
Tommy Gunn

PAY TO THE ORDER OF [Your Name]
$63.50
Central Bank
FOR
[Your Mother's Name]
Write the check number and the amount from these two checks on Practice Deposit Slip #1.
Your practice deposit slip should look like this:

<table>
<thead>
<tr>
<th>CASH</th>
<th>CURRENCY</th>
<th>QUANTITY</th>
<th>VALUE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>COIN</td>
<td></td>
<td>50</td>
</tr>
<tr>
<td></td>
<td></td>
<td>66/1/23</td>
<td>35.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>44.17</td>
<td>44.17</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>123</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>123</td>
</tr>
<tr>
<td></td>
<td></td>
<td>TOTAL</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>LESS CASH RECEIVED</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>NET DEPOSIT</td>
<td></td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>DEPOSIT SLIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>YOUR NAME</td>
</tr>
<tr>
<td>YOUR ADDRESS</td>
</tr>
<tr>
<td>CITY, STATE</td>
</tr>
<tr>
<td>ZIP CODE</td>
</tr>
<tr>
<td>DATE</td>
</tr>
<tr>
<td>TOTAL FROM</td>
</tr>
<tr>
<td>TOTAL</td>
</tr>
<tr>
<td>NET DEPOSIT</td>
</tr>
</tbody>
</table>

**CURRENCY**
- CASH
- COIN
- LIST CHECKS SINGLELY

**USE OTHER SIDE FOR ADDITIONAL LISTING**

**SURE EACH ITEM IS PROPERLY ENDORSED**

---

Date: __________ 19__

Signed here for less cash in teller's presence.

Central Bank

Anytime, USA 12345

123456789012

205
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)
- +$63.50 (From Your Mother check)
- $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.
Your practice deposit slip should look like this:

![Deposit Slip Example](image)
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.
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.
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.
Your practice deposit slip should look like this:

<table>
<thead>
<tr>
<th>DEPOSIT SLIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>YOUR NAME</td>
</tr>
<tr>
<td>YOUR ADDRESS</td>
</tr>
<tr>
<td>CITY, STATE ZIP CODE</td>
</tr>
<tr>
<td>DATE</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CURRENCY</th>
<th>CASH</th>
<th>COIN</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

SIGN HERE FOR LESS CASH IN TELLERS PRESENCE

Net Deposit

212
What goes here?

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:
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.
Your practice deposit slip should look like this:

<table>
<thead>
<tr>
<th>DATE</th>
<th>March 23 1999</th>
</tr>
</thead>
<tbody>
<tr>
<td>YOUR NAME</td>
<td>M. HERB</td>
</tr>
<tr>
<td>CURRENCY</td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>100.00</td>
</tr>
<tr>
<td>LESS CASH RECEIVED</td>
<td>0.00</td>
</tr>
<tr>
<td>NET DEPOSIT</td>
<td>100.00</td>
</tr>
<tr>
<td>NUMBER</td>
<td></td>
</tr>
<tr>
<td>SIGN HERE FOR LESS CASH IN TELLERS PRESENCE</td>
<td>Central Bank ANYWHERE, USA 12345</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CASH</th>
<th>COIN</th>
</tr>
</thead>
<tbody>
<tr>
<td>10.00</td>
<td>5.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CHECK</th>
<th>445/1123</th>
<th>15.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>8.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| TOTAL FROM OTHER SIDE | 100.00 |

| USE OTHER SIDE FOR ADDITIONAL LISTING | |

| AS SHOWN EACH ITEM IS PROPERLY ENDORSED | |

217
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.

<table>
<thead>
<tr>
<th>DEPOSIT SLIP</th>
<th>CASH</th>
</tr>
</thead>
<tbody>
<tr>
<td>YOUR NAME</td>
<td>COIN</td>
</tr>
<tr>
<td>YOUR ADDRESS</td>
<td></td>
</tr>
<tr>
<td>CITY, STATE</td>
<td></td>
</tr>
<tr>
<td>ZIP CODE</td>
<td></td>
</tr>
<tr>
<td>DATE</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL FROM</td>
<td></td>
</tr>
<tr>
<td>OTHER SIDE</td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
</tr>
<tr>
<td>USE OTHER SIDE FOR ADDITIONAL LISTING</td>
<td></td>
</tr>
<tr>
<td>LESS</td>
<td></td>
</tr>
<tr>
<td>CASH</td>
<td></td>
</tr>
<tr>
<td>SIGN HERE FOR LESS CASH IN TELLERS PRESENCE</td>
<td></td>
</tr>
<tr>
<td>NET DEPOSIT</td>
<td></td>
</tr>
</tbody>
</table>

218
How do you figure your net deposit? You must *subtract* $20.00 from $109.00:

$109.00 (total)
-$\ 20.00$ (less cash)
$\ 89.00$ (net deposit)

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.
DEPOSIT SLIP

YOUR NAME
YOUR ADDRESS
CITY, STATE ZIP CODE

DATE

SIGN HERE FOR LESS CASH IN TELLERS PRESENCE

CASH | CURRENCY
---|---

10.00

COIN

50

LIST CHECKS SINGLY

445/1123

35.00

1114/34

63.50

TOTAL FROM OTHER SIDE

106.00

USE OTHER SIDE FOR ADDITIONAL LISTING

TOTAL

LESS CASH RECEIVED

20.00

BE SURE EACH ITEM IS PROPERLY ENDORSED

NET DEPOSIT

89.00

Central Bank

ANYWHERE, USA 12345

: 58 654: 21: :1987654321:
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

Fill out Practice Deposit Slip Number 3:

Check: Bank Number:
$30.10 1122/7780
$12.40 1290/6635
Date: November 19, 1957
Less Cash: $5.00
Worksheets A-D: What's Wrong

Circle the mistakes on each deposit slip. There may be more than one mistake on each one.

### A

<table>
<thead>
<tr>
<th>YOUR NAME</th>
<th>YOUR ADDRESS</th>
<th>CITY, STATE ZIP CODE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**DATE:** Aug 3, 1971

**DEPOSIT SLIP**

<table>
<thead>
<tr>
<th>CASH</th>
<th>COIN</th>
</tr>
</thead>
<tbody>
<tr>
<td>200</td>
<td>15.45</td>
</tr>
</tbody>
</table>

**TOTAL:** $215.45

**LESS CASH RECEIVED:** $10.00

**NET DEPOSIT:** $205.45

**NOTE:** Use other side for additional listing.

### B

<table>
<thead>
<tr>
<th>YOUR NAME</th>
<th>YOUR ADDRESS</th>
<th>CITY, STATE ZIP CODE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**DATE:** [Blank]

**DEPOSIT SLIP**

<table>
<thead>
<tr>
<th>CASH</th>
<th>COIN</th>
</tr>
</thead>
<tbody>
<tr>
<td>300</td>
<td>35.00</td>
</tr>
</tbody>
</table>

**TOTAL:** $335.00

**LESS CASH RECEIVED:** $10.00

**NET DEPOSIT:** $325.00

**NOTE:** Use other side for additional listing.
### Practice Deposit Slips

**C**

<table>
<thead>
<tr>
<th>Deposit Slip</th>
<th>Currency</th>
<th>Cash</th>
<th>Coin</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>50</td>
<td></td>
</tr>
</tbody>
</table>

**NOTES:**

- Use other side for additional listings
- Be sure each item is properly endorsed

---

**D**

<table>
<thead>
<tr>
<th>Deposit Slip</th>
<th>Currency</th>
<th>Cash</th>
<th>Coin</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>4</td>
<td>3.00</td>
</tr>
</tbody>
</table>

**NOTES:**

- Use other side for additional listings
- 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
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.

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.
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. 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

Practice Exercise 2
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!
**Answer Key**

**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
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)
Circle the bank number. (p. 19)

Circle the bank number. (p. 20)

What is the bank number on this check? (p. 21)

a. 4444/2211  c. 0058 65421  
b. 0102  d. 4444/2211 0058 65421
What goes here? (p. 35)

- 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
Fill out Practice Deposit Slip Number 2: (p. 46)

Cash: $5.00 (coin)
Check: $25.00
Bank Number: 453/2345
Date: September 21, 1990

Fill out Practice Deposit Slip Number 3: (p. 46)

Check: $30.10
Bank Number: 1122/7780
$12.40
Bank Number: 1290/6635
Date: November 19, 1957
Less Cash: $5.00
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)

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.
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.

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.
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.
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
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.

<table>
<thead>
<tr>
<th>CHECK REGISTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHECK NO.</td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

1. ____________________________
2. ____________________________
3. ____________________________
4. ____________________________
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.

<table>
<thead>
<tr>
<th>CHECK NO.</th>
<th>DATE</th>
<th>DESCRIPTION OF TRANSACTION</th>
<th>WITHDRAWAL/PAYMENT (-)</th>
<th>DEPOSIT/CREDIT (+)</th>
<th>BALANCE FORWARD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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.
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
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:

<table>
<thead>
<tr>
<th>CHECK REGISTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>DATE</td>
</tr>
<tr>
<td>5/2</td>
</tr>
<tr>
<td>6/1</td>
</tr>
<tr>
<td>6/5</td>
</tr>
<tr>
<td>6/10</td>
</tr>
<tr>
<td>6/20</td>
</tr>
<tr>
<td>7/10</td>
</tr>
</tbody>
</table>

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.
Circle the check register.

![Check Register Image]

**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.
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.
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.
Practice Check Register #1 should look like this:
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.
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.
Practice Check Register #1 should look like this:

**CHECK REGISTER**

<table>
<thead>
<tr>
<th>CHECK</th>
<th>DATE</th>
<th>DESCRIPTION OF TRANSACTION</th>
<th>AMOUNT</th>
<th>CHECK NO.</th>
<th>CANCELED</th>
<th>BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>41/2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>111.44</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
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<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

254
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.
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.
Practice Check Register #1 should look like this:

<table>
<thead>
<tr>
<th>CHECK REGISTER</th>
<th>CHECK</th>
</tr>
</thead>
<tbody>
<tr>
<td>DATE</td>
<td>DESCRIPTION OF TRANSACTION</td>
</tr>
<tr>
<td>12/12/2019</td>
<td>Paycheck</td>
</tr>
<tr>
<td>12/13/2019</td>
<td></td>
</tr>
<tr>
<td>12/14/2019</td>
<td></td>
</tr>
<tr>
<td>12/15/2019</td>
<td></td>
</tr>
</tbody>
</table>

Total: $20.00
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.
Practice Check Register #1 should look like this:

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
<th>Balance</th>
<th>Withdrawal</th>
<th>Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/DA</td>
<td>Deposit</td>
<td>*</td>
<td>*</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0</td>
<td>80.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>80.00</td>
<td></td>
</tr>
</tbody>
</table>

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 should look like this:

<table>
<thead>
<tr>
<th>CHECK NO.</th>
<th>DATE</th>
<th>DESCRIPTION OF TRANSACTION</th>
<th>WITHDRAWAL/PAYMENT (($))</th>
<th>DEPOSIT/CREDIT (($))</th>
<th>BALANCE FORWARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>11/10</td>
<td></td>
<td>Paycheck</td>
<td>($)</td>
<td></td>
<td>($100)</td>
</tr>
<tr>
<td></td>
<td>12/10</td>
<td>Cash</td>
<td>($80)</td>
<td>($5)</td>
<td>($185)</td>
</tr>
</tbody>
</table>

...
1. Record each of these deposits on Practice Check Register #2.
2. After you record each deposit, add to find the new balance.

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 23</td>
<td>Book refund</td>
<td>$21.18</td>
</tr>
<tr>
<td>July 23</td>
<td>Mowed lawn</td>
<td>$10.50</td>
</tr>
<tr>
<td>July 25</td>
<td>Allowance</td>
<td>$14.00</td>
</tr>
<tr>
<td>August 1</td>
<td>Tax Refund</td>
<td>$50.34</td>
</tr>
<tr>
<td>August 3</td>
<td>Birthday Gift</td>
<td>$45.00</td>
</tr>
</tbody>
</table>
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.
Your Practice Check Register #2 should look like this:

**CHECK REGISTER**

<table>
<thead>
<tr>
<th>CHECK NO.</th>
<th>DATE</th>
<th>DESCRIPTION OF TRANSACTION</th>
<th>WITHDRAWAL/PAYMENT ($)</th>
<th>DEPOSIT/CREDIT ($)</th>
<th>BALANCE FORWARD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>$</td>
<td></td>
<td>$196.41</td>
</tr>
<tr>
<td>1/23</td>
<td></td>
<td>Bank Refund</td>
<td>$21</td>
<td>18</td>
<td></td>
</tr>
<tr>
<td>1/23</td>
<td></td>
<td>Mowed Lawn</td>
<td>10</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>1/25</td>
<td></td>
<td>Allowance</td>
<td>14</td>
<td>00</td>
<td></td>
</tr>
<tr>
<td>8/1</td>
<td></td>
<td>Tax Refund</td>
<td>50</td>
<td>34</td>
<td></td>
</tr>
<tr>
<td>8/3</td>
<td></td>
<td>Birthday Gift</td>
<td>45</td>
<td>00</td>
<td></td>
</tr>
</tbody>
</table>
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.

268
33
Your Practice Check Register #3 should look like this:

<table>
<thead>
<tr>
<th>CHECK NO.</th>
<th>DATE</th>
<th>DESCRIPTION OF TRANSACTION</th>
<th>WITHDRAWAL/ PAYMENT (-)</th>
<th>DEPOSIT/ CREDIT (+)</th>
<th>BALANCE FORWARD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1/25</td>
<td>1/25</td>
<td>Bank Debit</td>
<td>34</td>
<td></td>
<td>34</td>
</tr>
<tr>
<td>1/25</td>
<td>1/25</td>
<td>Flower Shop</td>
<td>70</td>
<td></td>
<td>70</td>
</tr>
<tr>
<td>1/25</td>
<td>1/25</td>
<td>Rent</td>
<td>100</td>
<td></td>
<td>100</td>
</tr>
<tr>
<td>1/25</td>
<td>1/25</td>
<td>Clothing</td>
<td>50</td>
<td></td>
<td>50</td>
</tr>
<tr>
<td>1/25</td>
<td>1/25</td>
<td>Grocery Shop</td>
<td>100</td>
<td></td>
<td>100</td>
</tr>
<tr>
<td>1/25</td>
<td>1/25</td>
<td>Birthday Gift</td>
<td>100</td>
<td></td>
<td>100</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>CHECK NO.</th>
<th>DATE</th>
<th>DESCRIPTION OF TRANSACTION</th>
<th>WITHDRAWAL/PAYMENT (I)</th>
<th>DEPOSIT/CREDIT (I)</th>
<th>BALANCE FORWARD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

What is your ending balance? ________________________

270
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.
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?

________________________________________
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.

<table>
<thead>
<tr>
<th>CHECK REGISTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHECK NO.</td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

Practice Exercise C: On Your Own

Make up deposits to fill in on these check registers. Compare your work with examples in the workbook.

<table>
<thead>
<tr>
<th>CHECK REGISTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHECK NO.</td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CHECK REGISTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHECK NO.</td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
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)

<table>
<thead>
<tr>
<th>CHECK REGISTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>METHOD</td>
</tr>
<tr>
<td>--------</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
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
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 CheckRegister #2? (p. 33)
$337.43

Practice (p.36)

<table>
<thead>
<tr>
<th>CHECK NO.</th>
<th>DATE</th>
<th>DESCRIPTION OF TRANSACTION</th>
<th>WITHDRAWAL AMOUNT</th>
<th>DEPOSIT AMOUNT</th>
<th>BALANCE FORMED</th>
</tr>
</thead>
<tbody>
<tr>
<td>5/12</td>
<td></td>
<td>Paycheck</td>
<td></td>
<td></td>
<td>137.50</td>
</tr>
<tr>
<td>4/9</td>
<td></td>
<td>Birthday money</td>
<td>700.00</td>
<td></td>
<td>877.50</td>
</tr>
<tr>
<td>7/5</td>
<td></td>
<td>Yardwork</td>
<td>10.00</td>
<td></td>
<td>887.50</td>
</tr>
</tbody>
</table>

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.
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.
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)

<table>
<thead>
<tr>
<th>CHECK REGISTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHECK NO.</td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td>1</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>3</td>
</tr>
</tbody>
</table>

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
Pretest 9
Check Writing

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?

____________________________________________________________________

____________________________________________________________________
4. The Check

Below is a check. Name each part of the check.

<table>
<thead>
<tr>
<th>YOUR NAME</th>
<th>102</th>
</tr>
</thead>
<tbody>
<tr>
<td>CITY, STATE ZIP CODE</td>
<td>19</td>
</tr>
<tr>
<td>PAY TO THE ORDER OF</td>
<td>$</td>
</tr>
<tr>
<td>CENTRAL BANK</td>
<td>DOLLARS</td>
</tr>
<tr>
<td>FOR</td>
<td>SAMPLE,VOID</td>
</tr>
</tbody>
</table>

1. 
2. 
3. 
4. 
5. 
6. 
7. 
8. 
9. 

232
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
YOUR ADDRESS
4-95
CITY, STATE ZIP CODE
19
PAY TO THE
ORDER OF $00-5678/9876 DOLLARS
Central Bank ANYWHERE, USA 12345
FOR 1:987654321:5865421 2 0102 SAMPLE,VOID

© 1995 M.L.E
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.
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.
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.

\[
\begin{align*}
\text{$200.00$ (your balance)} \\
- \quad \text{$100.00$ (the amount of check)} \\
\hline
\text{$100.00$ (balance after you write the check)}
\end{align*}
\]
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.

$10.00 (your balance)  
-  $50.00 (the amount of check)  
-  $40.00 (balance after you write the check)

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.

$100.00 (your balance)  
-  $79.00 (the amount of check)  
  $21.00 (balance after you write the check)
### 9.2 Before You Write a Check

#### Practice Sheet

Before you go on, finish this practice sheet. Then check your answers using the Answer Key at the end of Lesson 9.

<table>
<thead>
<tr>
<th>Your checking account balance is...</th>
<th>You want to write a check for...</th>
<th>Can you write the check?</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100.00</td>
<td>$79.00</td>
<td></td>
</tr>
<tr>
<td>$50.00</td>
<td>$83.50</td>
<td></td>
</tr>
<tr>
<td>$77.00</td>
<td>$67.00</td>
<td></td>
</tr>
<tr>
<td>$84.50</td>
<td>$101.00</td>
<td></td>
</tr>
<tr>
<td>$100.00</td>
<td>$200.00</td>
<td></td>
</tr>
</tbody>
</table>

NOTES:
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
Writing Your Check for Cash

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
4. The Check

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, let's look at the three parts that are printed on the check.
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.
9.4 The Check

Circle the bank number on this check.

What is the check number? __________________________

Circle the bank number on this check.

What is the check number? __________________________
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.

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.
The Check

Circle the account number on this check.

Fred A. Slake
Bee Bop Lane
Fugues Sound, WA 43771

PAY THE DRAWEE $4

Seattle State Credit Union

Label the account number, the check number, and the bank number on this check.

Tommy Gunn
445 E 2000 S
Eeson, WA 93772

PAY TO THE ORDER OF $4

NEW ENGLAND BANK ONE

Label the account number, the check number, and the bank number on this check.

JAN BRADY
49S

PAY TO THE ORDER OF $4

American First National
Sample Check

5. Payee
YOUR NAME

4. Date
5/20/99

6. Amount in Numbers
$63.50

7. Amount in Words
Sixty-three and 50/100 DOLLARS

Central Bank
FOR Your Name

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:

[Check Image]

- Pay to the Order of: ____________________________ $_________ Dollars
- Date: June 15, 1999
- Central Bank
- 1114/94
- 01367/98
- 2103
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.”

✗ Wrong: Pay to the order of John

✗ Wrong: Pay to the order of Mr. Sura

✗ 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.
Your practice check should look like this:

[Embedded image of a check]

[Handwritten note:]

FOR

[Handwritten date: June 15, 1999]

[Handwritten amount: $103.14]

[Handwritten payee: John's Market]

[Handwritten bank: Central Bank]
Review

Before we go on, let's review. Look at this check:

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?
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?

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Look at the two checks below. Which one is better? Why?

Look at the two checks below. Which one is better? Why?

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Look at the two checks below. Which one is better? Why?

Look at the two checks below. Which one is better? Why?

Look at the two checks below. Which one is better? Why?

Look at the two checks below. Which one is better? Why?

Look at the two checks below. Which one is better? Why?

Look at the two checks below. Which one is better? Why?

Look at the two checks below. Which one is better? Why?

Look at the two checks below. Which one is better? Why?

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Look at the two checks below. Which one is better? Why?

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Look at the two checks below. Which one is better? Why?

Look at the two checks below. Which one is better? Why?

Look at the two checks below. Which one is better? Why?

Look at the two checks below. Which one is better? Why?

Look at the two checks below. Which one is better? Why?

Look at the two checks below. Which one is better? Why?

Look at the two checks below. Which one is better? Why?

Look at the two checks below. Which one is better? Why?
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:

<table>
<thead>
<tr>
<th>Date Name</th>
<th>103</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Address</td>
<td>1114/34</td>
</tr>
<tr>
<td>City, State, Zip Code</td>
<td>Date June 15, 1999</td>
</tr>
</tbody>
</table>

Pay to the Order of: John's Market

$140.50

Central Bank: Anywhere, USA 12345

For: 1114/34 8123567890 2103

309
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.
Look at these three checks. Which one is right? Why?
Look at these two checks. Which one is right? Why?
Look at these two checks. Which one is right? Why?
What is wrong with these checks?

![First Check Image]

![Second Check Image]
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.
Your practice check should look like this:

```
Payee Name: 103
Your Address: 1114/34
City, State, Zip Code: Date: June 15, 1999
Pay to the Order of: John's Market

$ 140.50
One hundred forty and 50/100 Dollars

Central Bank

FOR: 1114/34 81256548 $ 193

319
```
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:

```
Name: 103
Street Address: 1114/34
City, State, Zip Code: N/A
Date: June 15, 1999
Pay to the Order of: John's Market
Amount: $140.50
One hundred forty and 50/100 Dollars
Central Bank: ANOTHER, USA 12345
For: Your Name

1114/34 312367489 2183
```
True or False:

You can borrow a check from a friend and sign your name on it.

True  False
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?

**Check 1:**

```
YOUR NAME
YOUR ADDRESS
CITY, STATE ZIP CODE

PAY TO THE
ORDER OF ________________________________ $____

Central Bank
FOR _________________ Your Name ________________________________

4444/2211 0058 65421 0102  SAMPLE VOID
```

**Check 2:**

```
YOUR NAME
YOUR ADDRESS
CITY, STATE ZIP CODE

PAY TO THE
ORDER OF ________________________________ $____

Central Bank
FOR Your Name ________________________________ Memo

4444/2211 0058 65421 0102  SAMPLE VOID
```
Practice Check #1 should look like this:

```
Your Name
Your Address
City, State, Zip Code

Pay to the
Order of

$140.50

Central Bank, ANYWHERE, USA 12345
FOR

Groceries

Your Name

Date June 15, 1999

1114/34 012365498" 0103
```
6. Practice

Fill out the information on these two checks:

1. Payee: Homestyle Apartments
   Amount: $425.25
   Date: January 21, 1998
   Purpose: Rent

2. Payee: Grime City Utilities
   Amount: $156.50
   Date: March 2, 2003
   Purpose: Utilities

Check your answers in the Answer Key!
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
121 E. Elm Street
Louisville, Illinois 60522

Date: Oct 20, 98

Pay to the order of: Tracey Moore
Thirty-two and 50/100
American First National
Memo: Mow the Lawn

B.

Fred A. Staire
BeeBop Lane
Fuguet Sound, WA 43772

Pay to the order of: Claire A Staire
Sixty dollars and 00/100 cents
Seattle State Credit Union
Memo: Christmas

NOTES:
C.

Fred A. Staire
BeeBop Lane
Fuguet Sound, WA 43772

N:\ 2333

00-9976/5504

June 30 19.95

Pay to the order of: Ginger Rogers

$50.50

Fifty and 50/100 DOLLARS

Seattle State Credit Union

Memo: Fred A. Staire

Birthday

SAMPLE/VOID

D.

JAN BRADY
1211 1st Street
Fairfield, Illinois 34572

Date March 1, 1930

Pay to the order of Sam's Music

$30.00

Thirty and no/100 Dollars

American First National

Memo: Jan Brady

SAMPLE/VOID

331

NOTES:
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.

<table>
<thead>
<tr>
<th>Major Parts of a Check</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
</tr>
<tr>
<td>3.</td>
</tr>
<tr>
<td>4.</td>
</tr>
<tr>
<td>5.</td>
</tr>
<tr>
<td>6.</td>
</tr>
<tr>
<td>7.</td>
</tr>
<tr>
<td>8.</td>
</tr>
<tr>
<td>9.</td>
</tr>
</tbody>
</table>

Practice Exercise B: What's Wrong?
Circle everything you can find wrong with this check.
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
YOUR ADDRESS
CITY, STATE ZIP CODE
PAY TO THE ORDER OF
$DOLLARS
Central Bank
FOR
4444/2211 0058 65421 0102 SAMPLE, VOID

YOUR NAME
YOUR ADDRESS
CITY, STATE ZIP CODE
PAY TO THE ORDER OF
$DOLLARS
Central Bank
FOR
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

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  |
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)

What is the check number? 986

Circle the bank number on this check. (p. 11)

What is the check number? 2333
Circle the account number on this check. (p. 13)

Label the account number, the check number, and the bank number on this check. (p. 13)

Label the account number, the check number, and the bank number on this check. (p. 13)
What is the bank number? 1114/34
What is the check number? 102
What is the account number? 025654411
Who is the payee? Tommy Gunn
What is the date of the check? May 9, 2099

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 $.
Look at these three checks. Which one is right? Why? (p. 31)

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)

The other check does not have a line drawn to fill in the blank to the word DOLLARS.
Look at these two checks. Which one is right? Why? (p. 33)

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)

The amounts don’t match. The amount in numbers is $25.95.
The amount in words is $25.00.

The amount is wrong. There cannot be 3 numbers after the decimal point.
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.

The bottom check is incorrect.
Practice (p. 46)

1. Payee: Homestyle Apartments
   Amount: $425.25
   Date: January 21, 1998
   Purpose: Rent

2. Payee: Grime City Utilities
   Amount: $156.50
   Date: March 2, 2003
   Purpose: Utilities
Worksheets A-D: What's Wrong?

A.

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.

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.
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.

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.
7. The Deposit Slip

Below is a deposit slip. Write down the information that the bank teller needs to make the deposit for you.

<table>
<thead>
<tr>
<th>Cash</th>
<th>Checks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total from Other Side</th>
<th>From Savings</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Less Cash Received</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>1.</th>
<th>2.</th>
<th>3.</th>
<th>4.</th>
<th>5.</th>
<th>6.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

344
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
You are at the bank to make a deposit. List 4 things you need to do.

1. _______________________
2. _______________________
3. _______________________
4. _______________________

346
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.

<table>
<thead>
<tr>
<th>CHECK NO.</th>
<th>DATE</th>
<th>DESCRIPTION OF TRANSACTION</th>
<th>WITHDRAWAL/PAYMENT (G)</th>
<th>DEPOSIT/CREDIT ($)</th>
<th>BALANCE FORWARD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. 
2. 
3. 
4.

347
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.

<table>
<thead>
<tr>
<th>CHECK NO.</th>
<th>DATE</th>
<th>DESCRIPTION OF TRANSACTION</th>
<th>WITHDRAWAL/PAYMENT ($)</th>
<th>DEPOSIT/CREDIT ($)</th>
<th>BALANCE FORWARD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>$</td>
<td>$</td>
<td>Check or Des.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Check or Des.</td>
<td></td>
<td>Bal.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Check or Des.</td>
<td></td>
<td>Check or Des.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Check or Des.</td>
<td></td>
<td>Bal.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Check or Des.</td>
<td></td>
<td>Check or Des.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Check or Des.</td>
<td></td>
<td>Bal.</td>
</tr>
</tbody>
</table>

...
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?
Below is a check. Name each part of the check.

1. 
2. 
3. 
4. 
5. 
6. 
7. 
8. 
9.
Below is a check. Fill out the check as if you are writing a check to pay for something.
<table>
<thead>
<tr>
<th>Vocabulary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account</td>
</tr>
<tr>
<td>Account Balance</td>
</tr>
<tr>
<td>Account Number</td>
</tr>
<tr>
<td>Amount</td>
</tr>
<tr>
<td>Amount in Numbers</td>
</tr>
<tr>
<td>Amount in Words</td>
</tr>
<tr>
<td>Amount of the Check</td>
</tr>
<tr>
<td>Bad Check</td>
</tr>
<tr>
<td>Balance</td>
</tr>
<tr>
<td>Bank</td>
</tr>
<tr>
<td>Bank Number</td>
</tr>
<tr>
<td>Bank Statement</td>
</tr>
<tr>
<td>Bank Transaction</td>
</tr>
<tr>
<td>Bankbook</td>
</tr>
<tr>
<td>Bankslip</td>
</tr>
<tr>
<td>Bill</td>
</tr>
<tr>
<td>Billing date</td>
</tr>
<tr>
<td>Branch</td>
</tr>
<tr>
<td>Branch Number</td>
</tr>
<tr>
<td>Budget</td>
</tr>
<tr>
<td>Cash</td>
</tr>
<tr>
<td>Cashing a Check</td>
</tr>
<tr>
<td>Cent Amount</td>
</tr>
<tr>
<td>Check</td>
</tr>
<tr>
<td>Check Number</td>
</tr>
<tr>
<td>Check Register</td>
</tr>
<tr>
<td>Checkbook</td>
</tr>
<tr>
<td>Checking Account</td>
</tr>
<tr>
<td>Coin</td>
</tr>
<tr>
<td>Counter Deposit Slip</td>
</tr>
<tr>
<td>Credit</td>
</tr>
<tr>
<td>Credit Limit</td>
</tr>
<tr>
<td>Credit Rating</td>
</tr>
<tr>
<td>Currency</td>
</tr>
<tr>
<td>Customer</td>
</tr>
<tr>
<td>Date</td>
</tr>
<tr>
<td>Decimal Point</td>
</tr>
<tr>
<td>Decrease</td>
</tr>
<tr>
<td>Deduct</td>
</tr>
<tr>
<td>Deposit</td>
</tr>
<tr>
<td>Deposit / Credit</td>
</tr>
<tr>
<td>Deposit Slip</td>
</tr>
<tr>
<td>Description of Transaction</td>
</tr>
<tr>
<td>Dollar Amounts</td>
</tr>
<tr>
<td>Dollar Sign</td>
</tr>
<tr>
<td>Due</td>
</tr>
<tr>
<td>Due Date</td>
</tr>
<tr>
<td>Due upon Receipt</td>
</tr>
<tr>
<td>Endorse</td>
</tr>
<tr>
<td>Fee</td>
</tr>
<tr>
<td>Figure</td>
</tr>
<tr>
<td>Forms</td>
</tr>
<tr>
<td>Fraction</td>
</tr>
<tr>
<td>Goods</td>
</tr>
<tr>
<td>ID Card</td>
</tr>
<tr>
<td>Illegal</td>
</tr>
<tr>
<td>Increase</td>
</tr>
<tr>
<td>Information Counter</td>
</tr>
<tr>
<td>Interest</td>
</tr>
<tr>
<td>Less Cash</td>
</tr>
<tr>
<td>Loan</td>
</tr>
<tr>
<td>Memo</td>
</tr>
<tr>
<td>Minimum Payment</td>
</tr>
<tr>
<td>Money Amounts</td>
</tr>
<tr>
<td>Money Amount in Numbers</td>
</tr>
<tr>
<td>Money Amount in Words</td>
</tr>
<tr>
<td>Mother’s Maiden Name</td>
</tr>
<tr>
<td>Net Deposit</td>
</tr>
<tr>
<td>Organization</td>
</tr>
<tr>
<td>Password / Code Word</td>
</tr>
<tr>
<td>Payee</td>
</tr>
<tr>
<td>Payment</td>
</tr>
<tr>
<td>Receipt</td>
</tr>
<tr>
<td>Record</td>
</tr>
<tr>
<td>Service</td>
</tr>
<tr>
<td>Service Fee</td>
</tr>
<tr>
<td>Signature</td>
</tr>
<tr>
<td>Signature Card</td>
</tr>
<tr>
<td>Statement</td>
</tr>
<tr>
<td>Subtotal</td>
</tr>
<tr>
<td>Teller</td>
</tr>
<tr>
<td>Teller’s Window</td>
</tr>
<tr>
<td>Traveler’s Check</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>Transaction</td>
</tr>
<tr>
<td>Withdrawal</td>
</tr>
</tbody>
</table>
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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