

Check Register Worksheet

Instructions:

1. Use this check register to record all transactions from your bank statement.
 2. For each transaction, record the date, check number (if applicable), description, and amount.
 3. For payments or withdrawals, enter the amount in the "Payment/Withdrawal (-)" column.
 4. For deposits or credits, enter the amount in the "Deposit/Credit (+)" column.
 5. Calculate your new balance after each transaction by:
 - o Subtracting payments/withdrawals from your previous balance
 - o Adding deposits/credits to your previous balance
 6. After recording all transactions, compare your final balance with the ending balance on your bank statement.
 7. If there's a discrepancy, look for:
 - o Transactions you might have missed
 - o Calculation errors
 - o Outstanding items (like checks that haven't cleared yet)

Starting Balance: \$1,250.00

Reconciliation Section

After recording all transactions, use this section to reconcile your check register with your bank statement.

Register Reconciliation

Check Register Ending Balance:

6

Outstanding Deposits (deposits you've recorded that don't appear on your statement):

+ \$

+ \$

+ 5

Outstanding Checks/Payments (payments you've recorded that don't appear on your statement):

16

16

16

Bank Statement Reconciliation

Bank Statement Ending Balance:

6

Bank Fees Not Recorded in Register:

- \$

- \$

Interest Earned Not Recorded in Register:

+ 5

Other Adjustments:

+/- \$

Adjusted Balance: \$

Adjusted Balance: \$_____

Note: Your adjusted balances from both sides should match. If they don't, look for:

- Transactions you missed recording
- Calculation errors in your register
- Errors in identifying outstanding items
- Transposed numbers (e.g., writing \$53 instead of \$35)
- Potential bank errors (rare, but possible)

Common Transaction Codes & Descriptions

Code/Abbreviation	Description
ATM	ATM Withdrawal
POS	Point of Sale (debit card purchase)
ACH	Automated Clearing House (electronic transfer)
DD	Direct Deposit
INT	Interest Earned
SC or SVC CHG	Service Charge/Fee
OD	Overdraft
XFER	Transfer between accounts
PMT	Payment
DEP	Deposit

Tips for Effective Account Management

1. **Record transactions immediately** to avoid forgetting them.
2. **Always calculate your running balance** to prevent overdrafts.
3. **Reconcile your account at least monthly** when you receive your statement.
4. **Keep all receipts** until you've verified them against your bank statement.
5. **Note the purpose of each transaction** in the description field for better tracking.
6. **Watch for recurring fees** that might be unnecessarily draining your account.

7. **Set up low balance alerts** through your bank's online services if available.
8. **Consider using financial apps** that can automate some of this tracking for you.