

# 6.14(C)

balance a check register that includes deposits, withdrawals, and transfers

**INTERVENE**

<1 min

# So What Is a Check Register?

- It just helps you see how much money is left in your account.
- With every transaction listed, you can keep an eye on what's going in and out.
- Imagine if all you had was a number....

**\$500 left in your account**



“wait ....I thought I had \$650?  
What happened?”

# A Check Register

Date	Description	Deposits (dollars)	Withdrawals (dollars)	Transfers (dollars)	Balance (dollars)
4/9	Transfer from savings account			2000.00	
	You add \$2000 because it's going IN checking from savings				
4/13	ATM-check	35.00			
4/17	ATM - cash		175.00		
4/19	Mortgage payment		1200.00		
4/22	Paycheck	1,750.00			
4/25	ATM-check	25.00			
4/30	Check #1 (dentist)		180.00		

# A Check Register

**Step 1: Add all of your DEPOSITS.** This is money going INTO your account. When you get paid, you make a deposit into your account

$$35 + 1750 + 25 = \$1810$$

Date	Description	Deposits (dollars)	Withdrawals (dollars)	Transfers (dollars)	Balance (dollars)
4/9	Transfer from savings account			2000.00	
4/13	ATM-check	35.00			
4/17	ATM - cash		175.00		
4/19	Mortgage payment		1200.00		
4/22	Paycheck	1,750.00			
4/25	ATM-check	25.00			
4/30	Check #1 (dentist)		180.00		

# A Check Register

**Step 2: Subtract the WITHDRAWALS.** This is money LEAVING your account. When you spend money, it withdraws.

$$\$1810 - 175 - 1200 - 180 = \$255$$

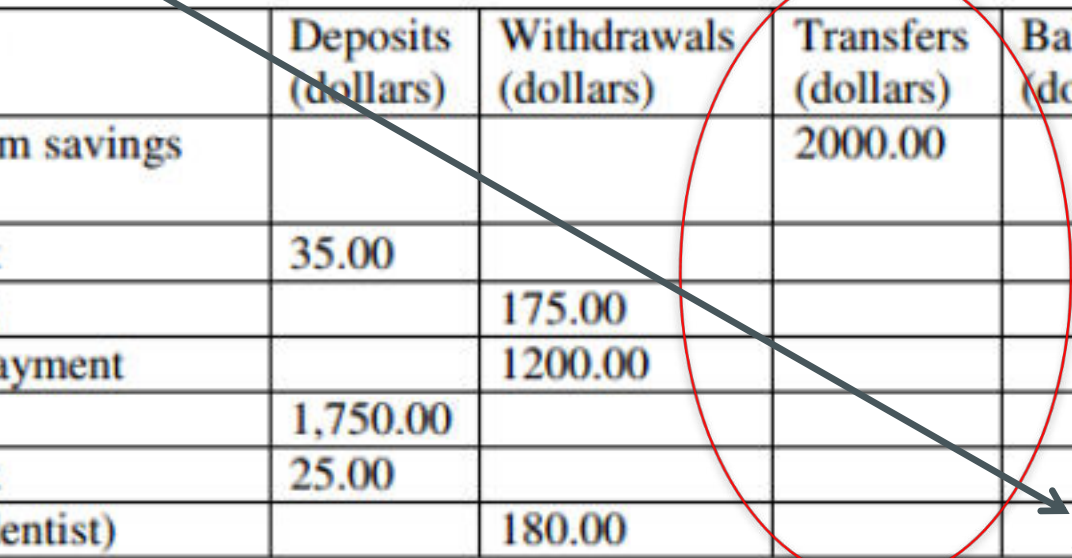
Date	Description	Deposits (dollars)	Withdrawals (dollars)	Transfers (dollars)	Balance (dollars)
4/9	Transfer from savings account			2000.00	
4/13	ATM-check	35.00			
4/17	ATM - cash		175.00		
4/19	Mortgage payment		1200.00		
4/22	Paycheck	1,750.00			
4/25	ATM-check	25.00			
4/30	Check #1 (dentist)		180.00		

# A Check Register

**Step 3: Is the Transfer coming into the account or leaving the account?** When it's coming FROM savings, it's going IN so you add it. When it's going OUT, you subtract it.

$$\$255 + \$2,000 = \$2,255$$

Date	Description	Deposits (dollars)	Withdrawals (dollars)	Transfers (dollars)	Balance (dollars)
4/9	Transfer from savings account			2000.00	
4/13	ATM-check	35.00			
4/17	ATM - cash		175.00		
4/19	Mortgage payment		1200.00		
4/22	Paycheck	1,750.00			
4/25	ATM-check	25.00			
4/30	Check #1 (dentist)		180.00		\$2,255





# I Do

Before Nina bought groceries on April 22, she had a balance of \$487.25 in her checking account. Nina wrote her transactions in her check register. She included all her transactions through the end of the day on April 23.

Nina's Check Register

Notice this starts with  
a balance. Start here

Date	Description	Deposits (dollars)	Withdrawals (dollars)	Balance (dollars)
				487.25
4/22	Groceries		72.50	
4/23	Cash deposit	15.00		

Based on the transactions in Nina's check register, what is the balance in dollars and cents in her checking account at the end of the day on April 23?

<5 min

# We do - Question 1

- The check register shows the transactions in Ms. Garcia's new checking account. She opened the account on October 3.

Ms. Garcia's Check Register

Date	Description	Deposits (dollars)	Withdrawals (dollars)	Transfers (dollars)	Balance (dollars)
10/3	Transfer from savings account			1,100.00	
10/5	Paycheck	2,500.00			
10/5	Check #1 (dentist)		225.00		
10/7	Check #2 (phone bill)		70.00		
10/9	Mortgage payment		990.00		
10/11	ATM—cash		220.00		

Based on the information in the check register, what is the balance in Ms. Garcia's check register after the ATM transaction on October 11?

- A \$5,105
- B \$2,095
- C \$3,600
- D \$1,505

<5 min



## We Do – Question 2

The check register shows the transactions in Mr. Lacey's checking account, which he opened on February 15.

Date	Description	Deposits (dollars)	Withdrawals (dollars)	Transfers (dollars)	Balance (dollars)
2/15	Paycheck	2,000.00			
2/19	Transfer from savings account			300.00	
2/27	ATM - cash	150.00			
3/29	Check #1 (water bill)		50.00		
4/22	Paycheck	1,000.00			
4/25	ATM-check	100.00			
5/4	Check #2 (store)		50.00		

Based on the information in the check register, what is the balance in Mr. Lacey's checking account after the Check #2 transaction on May 4th?

- A. \$3,650
- B. \$3,450
- C. \$400
- D. \$3,150

<5 min

## We do - Question 3

The check register shows the transactions in Mr. Korn's checking account, which he opened on May 15.

Date	Description	Deposits (dollars)	Withdrawals (dollars)	Transfers (dollars)	Balance (dollars)
5/15	Paycheck	1,000.00			
6/19	ATM-check	500.00			
6/27	ATM - cash		150.00		
6/29	Check #1 (water bill)		30.00		
7/22	Paycheck	1,000.00			
7/25	Transfer from savings account			800.00	
8/4	Check #2 (rent)		800.00		

Based on the information in the check register, what is the balance in Mr. Korn's checking account after the rent check transaction on August 4th?

- A. \$1,300
- B. \$3,300
- C. \$3,680
- D. \$2,320

<5 min

The check register shows the transactions in Mrs. Hubert's checking account, which she opened on May 15.

Date	Description	Deposits (dollars)	Withdrawals (dollars)	Transfers (dollars)	Balance (dollars)
5/15	Transfer from savings account			1000.00	
5/19	Paycheck	500.00			
5/27	ATM - cash		150.00		
5/29	Mortgage payment		1000.00		
6/22	Paycheck	1,000.00			
6/25	ATM-check		125.00		
7/3	Check #1 (water bill)		50.00		

Based on the information in the check register, what is the balance in Mrs. Hubert's checking account after the water bill transaction on on July 3?

- A. \$3,825
- B. \$1,225
- C. \$175
- D. \$1,175

&lt;5 min

## Q5

The check register shows the transactions in Mrs. Donovan's checking account, which she opened on January 5.

Date	Description	Deposits (dollars)	Withdrawals (dollars)	Transfers (dollars)	Balance (dollars)
1/5	Paycheck	1,800.00			
1/6	Transfer from savings account			500.00	
1/7	Check #1 (school fees)		75.00		
1/10	Check #2 (rent)		1050.00		
1/12	Check #3 (electricity bill)		135.00		
1/17	ATM - cash		80.00		

Based on the information in the check register, what is the balance in Mrs. Donovan's checking account after the ATM transaction on January 17?

- A. \$960
- B. \$3,640
- C. \$1,040
- D. \$460

# You Do

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- Go back to Intervene to take your quiz!

# Answer Key

- I Do – 429.75
- We do 1 – B
- We do 2 – B
- We do 3 – D
- We do 4 – D
- We do 5 - A