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## Check Writing Tips



In the U.S., you write a check using your checking account. You can write a check up to the monetary balance you have in your account. However, if you have overdraft protection, you may be able to write a check for a higher amount.

Bouncing a check (having it returned due to insufficient funds) is an offense in the USA. The merchant (to whom you wrote the check) may charge you around \$30 to \$35, and your bank may charge you another \$25 to \$70. If the amount is large, the recipient may take legal action against you, take you to court, and you may end up in jail.



are writing checks for small amounts, you will want to keep your checkbook with you at all times.

## Check Writing Steps



### 1. Date:

Date format in the U.S. is month/day/year. You can write it out in one of several formats, such as 11/19/2019, Nov. 19, 2019, or November 19, 2019.

### 2. Payee:

Write the name of the person or company to whom you're paying money with the check.

### 3. Amount in Numbers:

Write the amount in numbers., e.g. 127.89. Note that the \$ sign is already pre-printed. Therefore, you don't have to write it again.

### 4. Amount in Words:

This will be the same amount that you wrote in step 3, e.g., One-hundred twenty-seven and 89/100.

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number here. That way if the check and payment stub are separated at the company, they can keep track of whose account to apply the payment to.

## 6. Signature:

Your signature, the same way you wrote it when you opened your bank account. If you have a joint account, and there are multiple signatories, any authorized person can sign.

After you write the check, remember to write the date, check number, payee, and the amount in the check register located at the front of the checkbook.

## Check Information

The order of these numbers may differ on your check and may include some special symbols different than those shown.

### 7. Check Number:

Each check has a different check number. Please note that the check number appears twice on the check – once at the top right corner and once at the bottom center.

### 8. Routing Number:

This is the routing number of the bank that facilitates electronic clearing of the check. This number will be the same for many account holders at your bank.

The routing number is always nine digits and begins with a 0, 1, 2, or 3. On a check, this number is always bracketed by this special symbol: ":

### 9. Account Number:

Your bank account number. This number will be the same on all of your checks. On a check, this number is generally accompanied by this special symbol: "#"

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