CashCourse

COMPARING CHECKING ACCOUNTS WORKSHEET

Call or visit the websites of several nearby or convenient financial institutions to learn more about their checking accounts. From all this information, you can make comparisons:

Checking Account Feature	Bank A (Name)	Bank B (Name)	Savings & Loan (Name)	Credit Union (Name)
Minimum deposit to open account?				
Monthly fee?				
Convenient locations?				
Monthly cost of online banking?				
Minimum balance to avoid fees?				
Fee for falling below minimum balance?				
Non-sufficient funds fee				
Is there a "basic" account that costs less if I write only a few checks a month?				
Account reconciliation fee?				
ATM card fee?				
Are there any accounts that earn interest?				
Debit card fees?				
Overdraft fees?				

The bank, savings & loan, or credit union I will use for my checking account is: ____________________

Quiz & Worksheet - Balancing Checking & Savings Accounts

1. What is the most accurate way to determine how much money you have in your bank accounts?

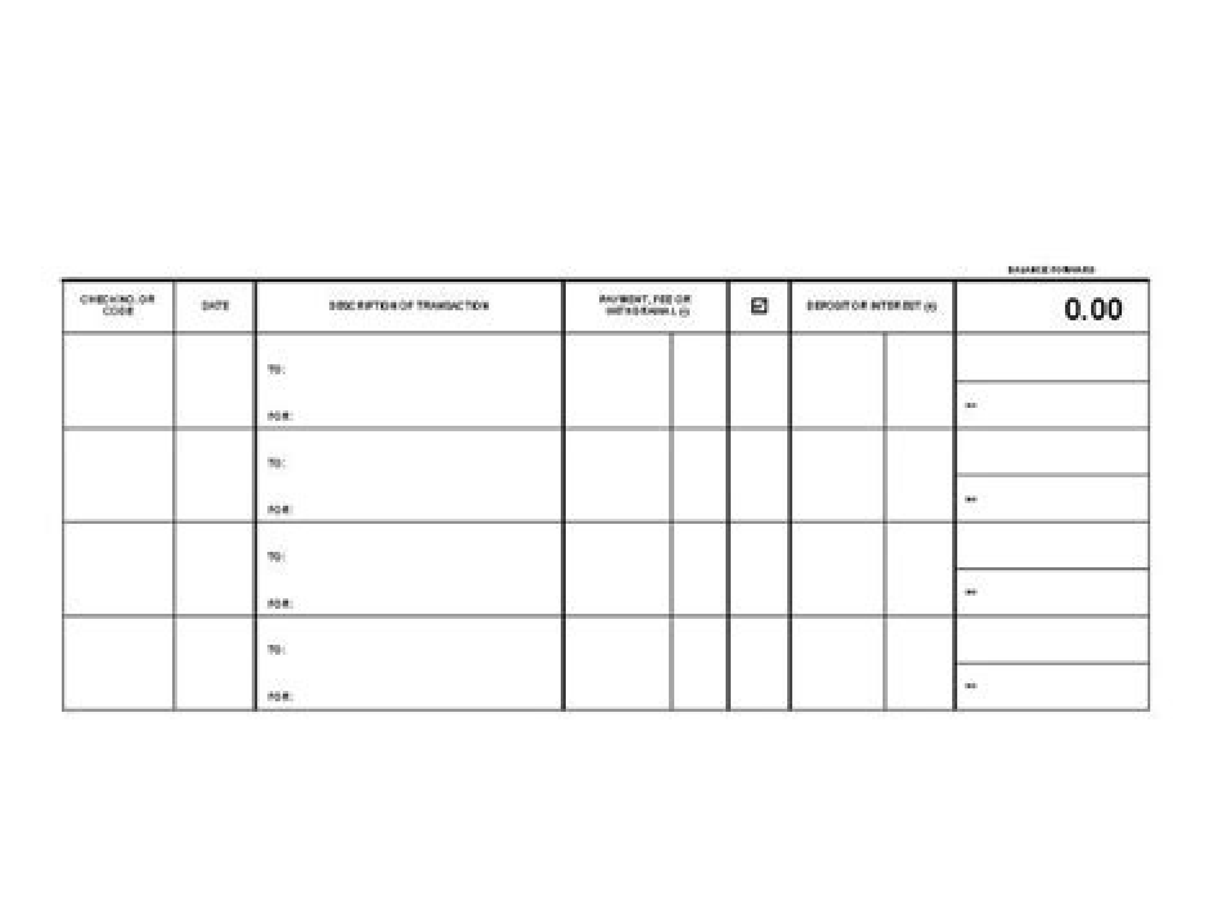
- Use the amount on the bank statement - after all, it is their bank.
- Use the amount on your records - after all, it is your money.
- Use the amount on a current balance report from an ATM.
- Compare your records to the bank's records and reconcile, or balance, the difference.

2.
Your bank statement shows this information:
Opening balance: $600
Check 555: -$100
Check 556: -$65
Check 558: -$125
Your account ledger shows this information :
Opening balance: $600
Check 555: -$100
Check 556: -$65
Check 557: -$75
Check 558: -$125
How much money do you have and why?

- $235 because check 557 has not cleared.
- $310 because that is the amount on the bank statement.
- $75 because that is the difference between the two balances.
- $600 because that is the starting balance.

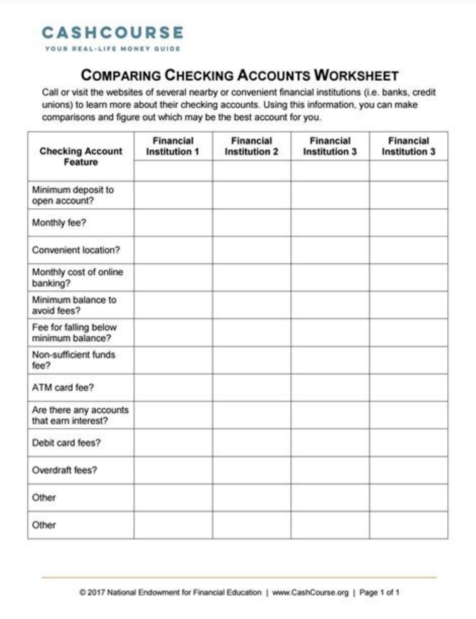
3. What might be the reason your records show more funds than the bank statement reports?

- You were charged a fee or access charge that is accounted for in your records.
- You recorded a deposit that has not yet hit the bank records.
- A vendor charged you for a purchase.
- You listed all of your deposits.



BALANCE FORWARD

CHECKING OR CODE	DATE	DESCRIPTION OF TRANSACTION	PAYMENT, FEE OR WITHDRAWAL (-)	☑	DEPOSIT OR INTEREST (+)	0.00
		TO: FOR:				
		TO: FOR:				
		TO: FOR:				
		TO: FOR:				



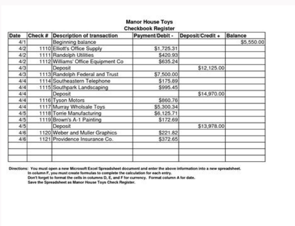
CASHCOURSE

YOUR REAL-LIFE MONEY GUIDE

COMPARING CHECKING ACCOUNTS WORKSHEET

Call or visit the websites of several nearby or convenient financial institutions (i.e. banks, credit unions) to learn more about their checking accounts. Using this information, you can make comparisons and figure out which may be the best account for you.

Checking Account Feature	Financial Institution 1	Financial Institution 2	Financial Institution 3	Financial Institution 3
Minimum deposit to open account?				
Monthly fee?				
Convenient location?				
Monthly cost of online banking?				
Minimum balance to avoid fees?				
Fee for falling below minimum balance?				
Non-sufficient funds fee?				
ATM card fee?				
Are there any accounts that earn interest?				
Debit card fees?				
Overdraft fees?				
Other				
Other				



Manor House Toys
Checkbook Register

Date	Check #	Description of transaction	Payment/Debit -	Deposit/Credit +	Balance
4/1		Beginning balance			$5,550.00
4/2	1110	Elliott's Office Supply	$1,725.31		
4/2	1111	Randolph Utilities	$420.93		
4/2	1112	Williams' Office Equipment Co	$635.24		
4/3		Deposit		$12,125.00	
4/3	1113	Randolph Federal and Trust	$7,500.00		
4/4	1114	Southeastern Telephone	$175.89		
4/4	1115	Southpark Landscaping	$995.45		
4/4		Deposit		$14,970.00	
4/4	1116	Tyson Motors	$860.76		
4/4	1117	Murray Wholsale Toys	$5,300.34		
4/5	1118	Torrie Manufacturing	$6,125.71		
4/5	1119	Brown's A-1 Painting	$172.69		
4/5		Deposit		$13,978.00	
4/6	1120	Weber and Muller Graphics	$221.82		
4/6	1121	Providence Insurance Co.	$372.65		

Directions: You must open a new Microsoft Excel Spreadsheet document and enter the above information into a new spreadsheet. In column F, you must create formulas to complete the calculation for each entry. Don't forget to format the cells in columns D, E, and F for currency. Format column A for date. Save the Spreadsheet as Manor House Toys Check Register.

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