

## Filling Out A Check Register

This is what the check register looks like. You'll notice that you have a couple of columns going here that tell you what they are. The first column is the number code, so the number will be the check number. The code could be another code within the budget.

So D-E-P usually stands for deposit. A-T-M stands for when you take ATM cash out of a machine. You can do D-E-B for a debit card. Whatever codes that are familiar for you or make you remember what the transaction was is what you can use.

The next column is "Date," so that would be the date of the transaction. Then you have "transaction description," so here's where you put a description of what your transaction was. So if you wrote a check, usually you put the store that you wrote the check for, or what the check was written to, or who the check was written to.

If you did a deposit, you could put a description of a paycheck or the actual type of paycheck. ATM you usually put cash. "Payment, Fee, Withdrawal" is the next column. This is anything that's deducted from your balance. "Deposit Credit" is anything that is added to your balance. And then your last column is "Balance."

So usually at the top you have your beginning balance for that page of your check register. So here, the beginning balance is \$500, and then you see it's deducted or added as you go.

So in our first line, we have a check or check number 125 was written on March 17 at the grocery store for \$100. And you can see it's written here in the balance, and the new balance is then \$400. Then our next code shows that we have a deposit, D-E-P, March 19, and it was a paycheck. And it was for \$1,200, and "deposit" is written in the deposit column.

Again, you write it in the balance column as well, and then you add to your balance. So now you've gone from \$400 to \$1,600 because you got paid. Then let's say you go to the ATM machine. Well, your new code will be ATM.

You put the date that you went, and you can say the description "cash." And then you put how much cash you took out. And you put it in your balance column as well. And then after you subtract, you end up with \$1,400 now in your checking account.

So every time you do a transaction within your bank account whether it be a withdrawal or a payment, or whether it be a deposit or credit, you need and it into your checking account so that you're able to keep track of your finances and you know how much money you have. It is best to almost always do it immediately or as soon as possible so that you don't forget to add it.

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