

How to Write a Check Lesson

John Doe
123 Main St
Anywhere US 10111

790

Date 01/01/2016

1-678/1239

PAY TO THE ORDER OF THE SANDWICH SHOP

\$ 8.15

EIGHT AND 15/100 DOLLARS

Your Bank
456 Main St
Anywhere US 10111

MEMO Lunch w/ Friends

Jane Doe

⑆123456789⑆ 1001001234 0790

1. Date – Write the current date including the month, day, and year. You can do this using all numbers or you can write out the month in words.
2. Pay to the order of – Write the name of the person or company to whom you are writing the check. Make sure that you get the spelling correct or their bank may not accept it for deposit.
3. Amount in numeric form – Write in the amount of the check using numbers. Make sure your decimal point is clear and your numbers are legible.
4. Amount in words – Write out the dollar amount in words and the cents amount in numbers over 100. Fill in the rest of the blank with a line all the way to the end (this prevents anyone from altering the amount you have written on the check).
5. Signature line – This is where you write (not print) your name. You will sign all checks the same way and should use your full name rather than a shortened version. This is a formal document.
6. Memo – Record a note to remind yourself what the payment was for. This helps when you are balancing your check register and making your budget as then you know where you have spent your money.



Writing a Check



You are buying for a pair of jeans at The Mart for \$47.83.

Learn how to correctly write the check below by following these **6 simple steps**.

Jane & John Doe
555 Saveland Ave.
Acmeville, WI 54321

123

1 DATE _____

2 PAY TO _____ \$ _____ 3
THE ORDER OF _____

4 _____ / 00 DOLLARS 1

The Mint Savings & Loan

5 MEMO _____ 6 _____

@001123451 @ 23 12 3456@ 123

- 1. Enter the date** in the blank in upper right corner. Include the month, the date, and the year. You can write out the date, January 4, 201X or you can use all numbers 01/04/1X.
- Write the name of the person or company you are paying on the **Pay to the order of** blank. *Get the spelling right.*
- To the right of the Pay to the order of blank is a **blank with a dollar sign**. Using numbers, write the amount in dollars and cents. Be sure to clearly place the decimal point between the dollar numerals and the cents numerals. For example: \$32.15.
- The next line is used to confirm the amount of the check**, just in case your handwriting is hard to read on the dollar-sign blank. In clear handwriting, write out the amount using words and fractions. Write out the dollar amount. Then add "and" followed by the cents amount written as a fraction. Put the cents in the numerator's position and 100 in the denominator's position. For example: Thirty-two dollars and 15/100. If you have any room left, draw a line to the end of the blank so no one can add to what you've written on that blank.
- The Memo line in the lower left hand corner** is a reminder line. You can write "jeans" on this line, for example. If you write several checks to the same place, like a department store, this line helps you identify which check paid for jeans, which check paid for shoes, and which one bought socks and a sweatshirt. *Memo lines help you stay organized.*
- The signature line**, the line in the lower right corner of the check is where you write, not print, your name. Decide how you are going to sign your name and then sign the same way on all your checks. This is a formal document, so you probably want to sign it Thomas or Amanda rather than Tom or Mandy. Your bank will keep your signature on file as a way to verify your signature on checks and other documents.

And you are done!

www.themint.org

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 **Northwestern Mutual**
Foundation

Name _____ Date _____

Understanding Parts of a Check Worksheet

Use the check to complete the questions below:

John Doe
123 Main St
Anywhere US 10111

790

Date 01/01/2016 1-878/1239

PAY TO THE ORDER OF THE SANDWICH SHOP

\$ 8.15

EIGHT AND 15/100 DOLLARS

Your Bank
456 Main St
Anywhere US 10111

MEMO Lunch w/ Friends

Jane Doe

⑆123456789⑆ 1001001234 0790

Questions:

1. What is the address of the person who wrote the check?

2. To whom was the check written? _____

3. What is the amount of the check? _____

4. Why might a bank not accept this check?



Name _____

Date _____

How to Write a Personal Check Guided Lesson

Your phone bill of \$54.16 to TellAll Phone Company, for your cell phone, is due on February 20, 2017. Write a check to the company using the blank template below.

| | |
|------------------------------|--|
| 0102 | |
| DATE _____ | |
| PAY TO THE ORDER OF _____ | \$ |
| _____ DOLLARS | |
| FOR _____ | |
| ⑆ 12428896⑆6545898434⑈3266 | |



Writing Checks Worksheet

Directions: Write each check below according to the instructions and record each check on the check registry on the next page.

1. Write this check to your telephone company for \$65.46.

| | |
|------------------------------------|-----------------------|
| Name _____ | Check No. 1138 |
| Address _____ | |
| | Date _____ |
| Pay to the Order of _____ \$ _____ | |
| dollars | |
| ESL BANK | |
| for _____ | |
| 089784563 | 67 890 4567 1138 |

2. Your electric bill was \$115.97. Write a check to the power company.

| | |
|------------------------------------|-----------------------|
| Name _____ | Check No. 1139 |
| Address _____ | |
| | Date _____ |
| Pay to the Order of _____ \$ _____ | |
| dollars | |
| ESL BANK | |
| for _____ | |
| 089784563 | 67 890 4567 1139 |

3. Write a check to the American Red Cross. You decide the amount of your donation.

| | |
|------------------------------------|-----------------------|
| Name _____ | Check No. 1140 |
| Address _____ | |
| | Date _____ |
| Pay to the Order of _____ \$ _____ | |
| dollars | |
| ESL BANK | |
| for _____ | |
| 089784563 | 67 890 4567 1138 |