

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.

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Dorothy Zemach,Lynn Stafford-Yilmaz

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