

CHAPTER 3

Activity: Individual

⌚ 25 MINUTES

Materials: Students will need the activity handout and access to foundations1.com

Objectives: The purpose of this activity is for students to reconcile a checking/ debit account statement and monitor a bank statement for accuracy.

STANDARD: Planning and Money Management Standard 3: Describe how to use different payment methods.

- Demonstrate skill in basic financial tasks.

Balancing Your Checking Account

Procedure

- 1 Hand out student activity sheets (directions, bank statement, account register).
- 2 Students need to read the directions and work with the bank statement and account register first.
- 3 The account register has errors and omissions. Students will need to do an item-by-item verification, comparing the bank statement to the account register before they balance the account.
- 4 The final step is for students to reconcile the bank statement to the account register balance. (They should use the form on the student activity directions page to do this.)

Answer Key

Balance on bank statement: \$439.24

Deposits that are not on the bank statement:

DATE	AMOUNT
4/30	\$1,206.78

Total deposits (from above) + \$ 1,206.78

Deposit subtotal = \$1,646.02 (Total deposit + balance on bank statement)

Checks written or withdrawals that are not on the bank statement:

DATE	AMOUNT
4/30	\$715.00
4/18	\$350.00

Deposit subtotal (from above) \$1,646.02

Total withdrawals (from above) - \$ 1,065.00

Ending Balance = \$581.02 (Deposit subtotal minus total withdrawals)

Your Checking Account Workbook Answers

New York (State). Legislature. Senate

Your Checking Account Workbook Answers:

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