

How to balance your checking account

I. List All Outstanding Deposits

On the chart below, enter all deposits made after the closing date of this statement.

Outstanding Deposit Date	Amount	Outstanding Deposit Date	Amount
	\$		\$
Total Deposits Outstanding			\$

2. List All Outstanding Checks

Obtain your check register and check off all items that appear on your checking account statement. If any of the items on your statement are not in your account register, then verify they are your items. If so, record them in your account register and adjust your register balance. Then, on the chart below, list all the checks you have written that are still outstanding (i.e. that have not cleared your account yet).

Outstanding Check #	Amount	Outstanding Check #	Amount
	\$		\$
Total Checks Outstanding			\$

3. List Interest and Fees/Charges

On the chart below, enter any fees/charges or interest listed on this statement that have not yet been entered in your check register.

Statement Fees/Charges Date	Amount	Statement Interest Date	Amount
	\$		\$
Total Fees		Total Interest	
\$		\$	

- Enter the last "New Balance" on this statement: \$ _____
- Add the Total Outstanding Deposits (see 1): + \$ _____
Balance: \$ _____
- Subtract the Total Outstanding Checks (see 2): -\$ _____
This is your **Adjusted Statement Balance**: \$ _____
- Enter your last balance from your check register: \$ _____
- Subtract the Total Fees/Charges (see 3): -\$ _____
Balance: \$ _____
- Add the Total Interest (see 3): + \$ _____
This is your **Adjusted Register Balance**: \$ _____

Your **Adjusted Statement Balance** should equal your **Adjusted Register Balance**

If It Doesn't Balance:

- Check your math in steps 1 through 9.
- Make sure the dollar amounts of the withdrawals listed in this statement are the same as those recorded in your check register.
- Check your math in your register.
- Make sure the dollar amounts of the deposits listed in this statement are the same as those recorded in your check register.