

# Check Writing



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Slower -->>



## What is a check?

A check is a piece of paper. It is a form that you fill out. It is worthless. You can give anyone a blank check. It means nothing.

What makes a check worth something? If you give someone the check below, can anyone cash it? Can they get money from it?

Jackie Johnson 11902 NE Main Street Cortez, CO 81321	Date <u>11/15</u> 20 <u>10</u>	1111
Pay to the order of <u>City Market</u>	\$ <span style="border: 1px solid black; padding: 2px;">27.14</span>	
<u>Twenty seven and fourteen cents</u>	dollars	
for <u>groceries</u>	<u>Jackie Johnson</u>	

The check is worthless. It means nothing. It is just a piece of paper. Why? It has no bank information! It has no account information!

===== NOTE =====

Worthless - without worth or value.

The ending “less” means “without.” Read the words below:

endless - without end

defenseless - without defense

useless - without use

What other words can you list with the “less” ending?

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## What makes a check worth something?

1. A check has your account information on it. It has your *account number* at the bottom of the check.

Jackie Johnson 11902 NE Main Street Cortez, CO 81321	Date <u>11/15</u> 20 <u>10</u>	1111
Pay to the order of <u>City Market</u>	\$ <span style="border: 1px solid black; padding: 2px;">27.14</span>	
<u>Twenty seven and fourteen cents</u>	dollars	
for <u>groceries</u>	<u>Jackie Johnson</u>	
<b>000123456 11*</b>		
Account Number		

An account number shows the number for your account. It belongs to you. Only you have that account number.

### =====NOTE=====

Account - Your bank account is your area in a bank. It is where all of your transactions or activities are recorded. It is like a safe with your name and number on it. Only you can give permission to take money from your safe. Your account has a number that belongs only to you.

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2. A good check also has a *routing number*. That is the bank number. It's like an address to the bank. A routing number shows the bank code. That number shows that your account is at a specific bank. Each bank has its own routing number.

Jackie Johnson 11902 NE Main Street Cortez, CO 81321	1111 Date <u>11/15</u> 20 <u>10</u>
Pay to the order of <u>City Market</u>	\$ <span style="border: 1px solid black; padding: 2px;">27.14</span>
<u>Twenty seven and fourteen cents</u>	dollars
for <u>groceries</u>	<u>Jackie Johnson</u>
⑆ 123456789 ⑆    000123456 ⑆	
Routing Number	Account Number

===== NOTE =====

Route - A route is like a road. It is a path to something. On your check, the routing number is the path to your bank. Each bank has its own routing number or code. That's how stores can deposit your check and get money from the bank.

Code - a code is a symbol that represents something. For example, the code "2,15, 2" could represent the name BOB. "B" is the second (2nd), letter of the alphabet and "O" is the fifteenth (15th). Therefore, 2, 15, 2 could mean BOB. The routing number is the code to your bank.

What route do you take to get home?  
 What code would you use to write your name?

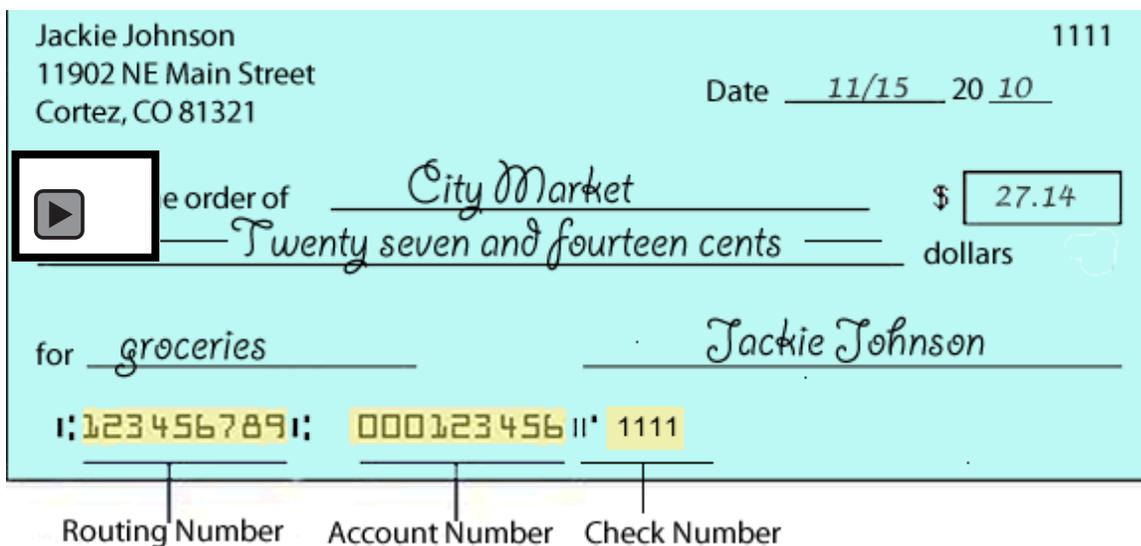
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3. A good check also has a *check number* on it. The check number lets you and others keep track of what you paid. Your first check will be number one (1).

For example, someone might say, “You did not pay me!” You can always go back to your account. Find the check number. Tell them, “I paid you with check number 1111. My bank says it was cashed!”

You will find the check number at the top right of the check. You will also see it at the bottom. It is next to the Account Number.



===== NOTE =====

When you open an account, you will have a checkbook. Each check in the checkbook will have a number. That is how you keep organized. That is how you know how much money you paid others.

It is good to write down the amount you spend with each check. That way, you know how much money you still have in your account! Banks usually give you a little book to keep track of what you spend. It is often called a ledger, or account ledger.

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4. Now your check is good. It might be worth something. What else does it need? Oh, yes! It needs money in the account!



Banks do not give money away. If you want to pay for something, you need to put money in the bank. You need to put money into your account!

For example, you sell someone a trailer. That person gives you a check. It looks good. It has a routing number and an account number. The person signs the check. You take the check to the bank. The bank takes money from that person's account to pay you. If that account doesn't have enough money, the check is worthless. There is no money in the account to pay you! You are out of luck!



Always put money into your account before you write a check! If you take a check, be sure that others have money in their accounts.



## What happens if you write a check and you don't have enough money in your account?

Ouch! You are *overdrawn*! You tried to draw out more money than you put in. Banks do not like that. They stop payment on your check. You have insufficient funds.



If you are overdrawn, you may have to pay a lot of money to the bank. Some banks charge \$20 or more.

When you are overdrawn, businesses also charge you. They get very upset. When a check is refused by a bank, it is called a *bounced check*. Businesses do not like that. They may charge you \$15 or more for a bounced check. It is very expensive to have a check bounce. Always be sure that you have enough money in your account!

### ===== NOTE =====

**Draw - Take out.** You draw money from your account when you write a check. Think of a blood bank. They draw your blood. They take blood from your veins for someone else to use.

**Overdraw -** Try to take out more money than you have in your account. If you are still thinking of a blood bank, don't let them overdraw! You might feel very, very weak!

Write the definition for each word below. Explain the terms to someone. Use simple words.

worthless - \_\_\_\_\_

penniless - \_\_\_\_\_

bank account - \_\_\_\_\_

routing number - \_\_\_\_\_

check number - \_\_\_\_\_

checkbook - \_\_\_\_\_

deposit - \_\_\_\_\_

withdrawal - \_\_\_\_\_

overdraw - \_\_\_\_\_

bounced check - \_\_\_\_\_

## PARTS OF A CHECK (No audio.)

Jackie Johnson  
11902 NE Main Street  
Cortez, CO 81321

Contact information.  
You may add other  
information if you want.

1111  
Date 11/15 20 10

Pay to the order of City Market \$ 27.14  
Twenty seven and fourteen cents dollars

for groceries Jackie Johnson

⑆ 123456789⑆ 000123456 ⑆ 1111

Routing Number Account Number Check Number

The contact information is printed on your check.

Jackie Johnson  
11902 NE Main Street  
Cortez, CO 81321

The number of the check. → 1111

Date 11/15 20 10

Pay to the order of City Market \$ 27.14  
Twenty seven and fourteen cents dollars

for groceries Jackie Johnson

⑆ 123456789⑆ 000123456 ⑆ 1111

Routing Number Account Number Check Number

The check number is printed on your check.

Jackie Johnson 11902 NE Main Street Cortez, CO 81321 1111  
 Date 11/15 20 10

Pay to the order of City Market ← Name of the person or business receiving your check.  
Twenty seven and fourteen ce

for groceries Jackie Johnson

⑆123456789⑆ 000123456 ⑆ 1111

Routing Number Account Number Check Number

“Pay to the order of” means to pay the name you enter on the line. In this case, City Market.

Jackie Johnson 11902 NE Main Street Cortez, CO 81321 1111  
 Date 11/15 20 10

Pay to the order of City Market ← The amount of the check in numbers.  
Twenty seven and fourteen cents \$ 27.14 dollars

for groceries Jackie Johnson

⑆123456789⑆ 000123456 ⑆ 1111

Routing Number Account Number Check Number

Enter the dollar amount of the check in numbers.

Jackie Johnson 11902 NE Main Street Cortez, CO 81321 1111  
 Date 11/15 20 10  
 Pay to the order of City Market \$ 27.14  
Twenty seven and fourteen cents dollars  
 for groceries Jackie Johnson  
 ⑆ 123456789 ⑆ 000123456 ⑆ 1111  
 Routing Number Account Number Check Number

Enter the dollar amount in words. Draw a line on either side to keep someone from changing the amount you wrote.

Jackie Johnson 11902 NE Main Street Cortez, CO 81321 1111  
 Date 11/15 20 10  
 Pay to the order of City Market \$ 27.14  
Twenty seven and fourteen cents dollars  
 for groceries Jackie Johnson  
 ⑆ 123456789 ⑆ 000123456 ⑆ 1111  
 Routing Number Account Number Check Number

Add your signature.

Jackie Johnson 11902 NE Main Street Cortez, CO 81321 1111  
 Date 11/15 20 10

Pay to the order of City Market \$ 27.14  
Twenty seven and fourteen cents dollars

for groceries ← Purpose of check. This is optional, for your records. Jackie Johnson

**⑆123456789⑆ 000123456 ⑈ 1111**

Routing Number Account Number Check Number

Write what the check is for. This is for you to remember. It is not required. It is optional.

Jackie Johnson 11902 NE Main Street Cortez, CO 81321 1111  
 Date 11/15 20 10

Pay to the order of City Market \$ 27.14  
Twenty seven and fourteen cents dollars

for groceries Jackie Johnson

**⑆123456789⑆ 000123456 ⑈ 1111**

Routing Number Account Number Check Number ← Routing, Account, and Check numbers

The numbers at the bottom are printed on each check.

## FILLING OUT THE CHECK AMOUNT

You need to enter the amount for each check in two ways.

1. Write the dollar amount in numbers.

Jackie Johnson  
11902 NE Main Street  
Cortez, CO 81321

Date 11/15 20 10

Pay to the order of City Market

Twenty seven and fourteen cents dollars

for groceries Jackie Johnson

1111

1:123456789: 000123456 11 1111

Practice writing the following dollar amounts in numbers.  
Example: fifty nine: \$59.00; six and fifty-one cents: \$6.51

two hundred fifty-seven: \_\_\_\_\_

sixty-four and seventy-two cents: \_\_\_\_\_

one thousand one hundred twenty-three: \_\_\_\_\_

four hundred ninety-five and six cents: \_\_\_\_\_

twenty eight: \_\_\_\_\_

one hundred seventy-seven and twenty-three cents: \_\_\_\_\_

one hundred seven and two cents: \_\_\_\_\_

2. You also need to enter the amount in words. Follow some simple check-writing rules:

a. The word “dollars” is printed on the check. That means that you don’t want to write “dollars” on the line.

Just write the amount in words. Fill in spaces with a line.

Jackie Johnson 11902 NE Main Street Cortez, CO 81321 1111  
Date 11/15 20 10  
Pay to the order of City Market \$ 27.14  
Twenty seven and fourteen cents dollars  
for groceries Jackie Johnson  
⑆123456789⑆ 000123456 ⑆ 1111

b. Some people write the decimal part (cents) of the amount as a fraction. It is optional. Sometimes, there is not enough space on the line. A fraction takes up less space.

Jackie Johnson 11902 NE Main Street Cortez, CO 81321 1111  
Date 11/15 20 10  
Pay to the order of City Market \$ 27.14  
Twenty seven and 14/100 dollars  
for groceries Jackie Johnson  
⑆123456789⑆ 000123456 ⑆ 1111

**NOTE :** If you have no cents in the amounts, draw the line to the \$ box. You can also write “and no cents.” For example, “Twenty seven dollars and no cents” or “0/100.”

Practice writing the following dollar amounts in words.  
Use both ways that you learned.

\$79.56

a. \_\_\_\_\_

b. \_\_\_\_\_

\$148.92

c. \_\_\_\_\_

d. \_\_\_\_\_

\$2,429.17

e. \_\_\_\_\_

f. \_\_\_\_\_

\$982.93

g. \_\_\_\_\_

h. \_\_\_\_\_

\$12.09

i. \_\_\_\_\_

j. \_\_\_\_\_

Now you are ready to write checks! Use any amounts you want.

Your name	1111
Your address	Date _____ 20__
Pay to the order of _____	\$ <input type="text"/>
_____	dollars
for _____	_____
⑆123456789⑆ 000123456 ⑆ 1111	

Your name	1111
Your address	Date _____ 20__
Pay to the order of _____	\$ <input type="text"/>
_____	dollars
for _____	_____
⑆123456789⑆ 000123456 ⑆ 1111	

Your name	1111
Your address	Date _____ 20__
Pay to the order of _____	\$ <input type="text"/>
_____	dollars
for _____	_____
⑆123456789⑆ 000123456 ⑆ 1111	

Your name \_\_\_\_\_ 1111  
Your address \_\_\_\_\_ Date \_\_\_\_\_ 20\_\_\_\_  
Pay to the order of \_\_\_\_\_ \$   
\_\_\_\_\_ dollars  
for \_\_\_\_\_  
⑆123456789⑆ 000123456 ⑆ 1111

Your name \_\_\_\_\_ 1111  
Your address \_\_\_\_\_ Date \_\_\_\_\_ 20\_\_\_\_  
Pay to the order of \_\_\_\_\_ \$   
\_\_\_\_\_ dollars  
for \_\_\_\_\_  
⑆123456789⑆ 000123456 ⑆ 1111

Your name \_\_\_\_\_ 1111  
Your address \_\_\_\_\_ Date \_\_\_\_\_ 20\_\_\_\_  
Pay to the order of \_\_\_\_\_ \$   
\_\_\_\_\_ dollars  
for \_\_\_\_\_  
⑆123456789⑆ 000123456 ⑆ 1111