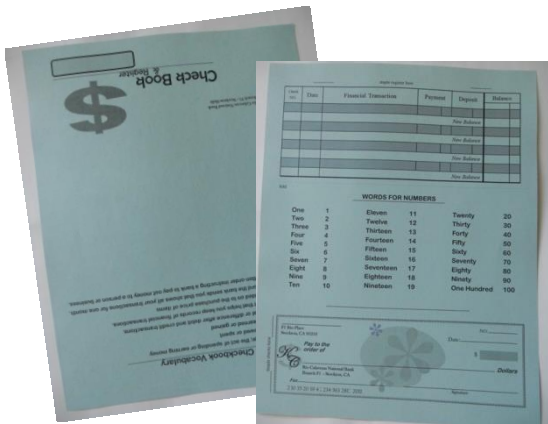


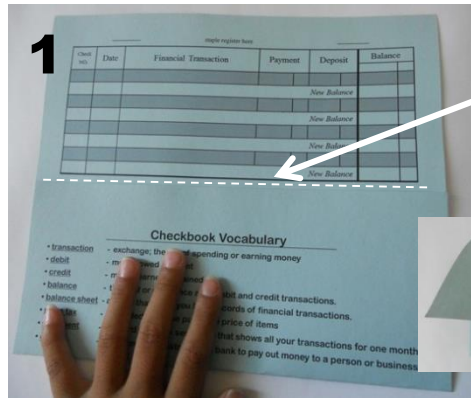
How to make a Checkbook

1. Go through the slides (2, 3, 5), zoom in, click on the textboxes, and personalize your cover and checks to reflect your name, classroom, school, etc.
2. Print out the cover front and back. Depending on your printer, you'd need to flip the paper so that the back will be printing in the opposite direction. Use this as the master to copy the cover on card-stock paper for student use.
3. Print out a copy of the register and checks. Copy as many checks and registers you need for the activity.
4. Follow the instructions below to put the checkbook together.

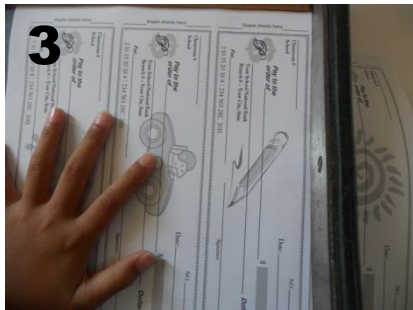
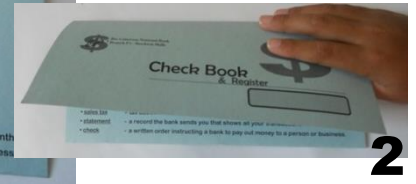


Front cover

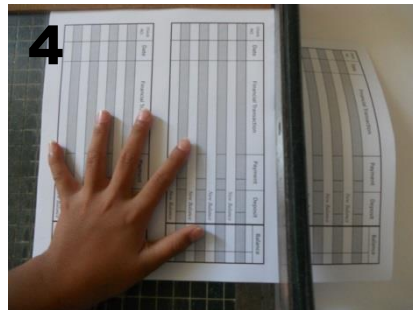
Back cover
(Inside Checkbook)



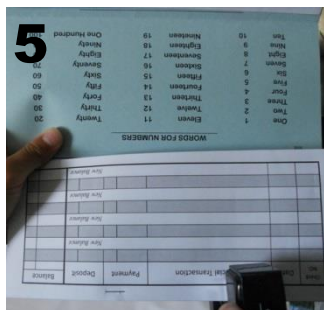
1. With Back cover side up, fold the bottom flap up to the dotted line underneath the register.
2. Fold the top flap down to complete the tri-fold



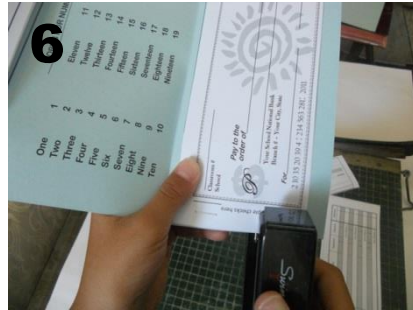
3. Cut out the checks



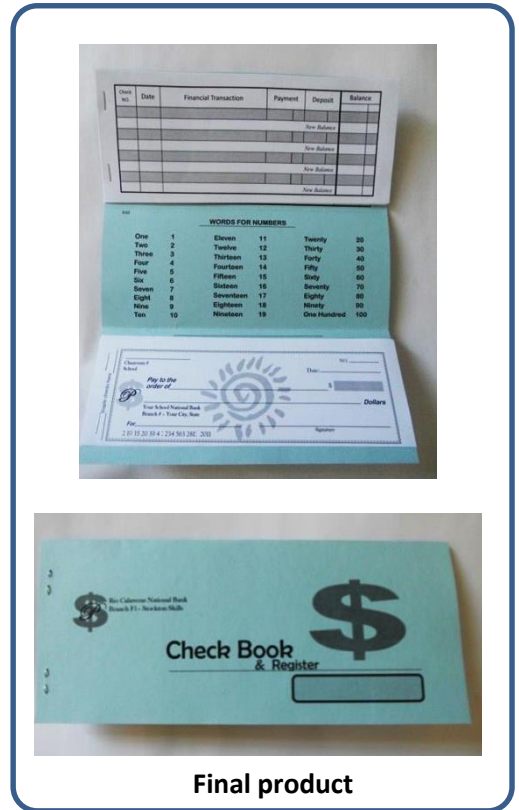
4. Cut out the registers



5. Staple the registers to the top of the register section.



4. Staple the checks to the side of the check section.



Final product

Please e-mail me for questions or feedback: tp425@att.net



Check Book & Register



School Name
Classroom - Room #



Checkbook Vocabulary

- transaction - exchange; the act of spending or earning money
- debit - money owed or spent
- credit - money earned or gained
- balance - the total or difference after debit and credit transactions.
- balance sheet - a sheet that helps you keep records of financial transactions.
- sales tax - tax added on to the purchase price of items
- statement - a record the bank sends you that shows all your transactions for one month.
- check - a written order instructing a bank to pay out money to a person or business.

staple register here

Check NO.	Date	Financial Transaction	Payment		Deposit		Balance		
			<i>New Balance</i>						
			<i>New Balance</i>						
			<i>New Balance</i>						
			<i>New Balance</i>						

fold

WORDS FOR NUMBERS

One	1	Eleven	11	Twenty	20
Two	2	Twelve	12	Thirty	30
Three	3	Thirteen	13	Forty	40
Four	4	Fourteen	14	Fifty	50
Five	5	Fifteen	15	Sixty	60
Six	6	Sixteen	16	Seventy	70
Seven	7	Seventeen	17	Eighty	80
Eight	8	Eighteen	18	Ninety	90
Nine	9	Nineteen	19	One Hundred	100
Ten	10				

fold

Classroom # _____

School _____

NO. _____

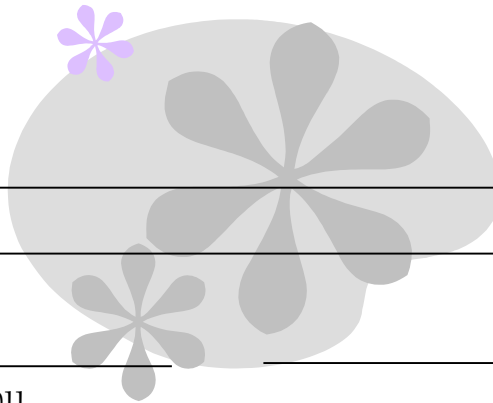
Date: _____

Pay to the order of _____ \$ _____

Dollars

Your School National Bank
Branch # - Your City, State

For _____ Signature _____



2 10 35 20 39 4 : 234 563 281: 2011

Staple checks here

Check NO.	Date	Financial Transaction	Payment		Deposit		Balance	
		<i>New Balance</i>						
		<i>New Balance</i>						
		<i>New Balance</i>						
		<i>New Balance</i>						

Check NO.	Date	Financial Transaction	Payment		Deposit		Balance	
		<i>New Balance</i>						
		<i>New Balance</i>						
		<i>New Balance</i>						
		<i>New Balance</i>						

Check NO.	Date	Financial Transaction	Payment		Deposit		Balance	
		<i>New Balance</i>						
		<i>New Balance</i>						
		<i>New Balance</i>						
		<i>New Balance</i>						

Staple checks here

Classroom # _____
School _____

NO. _____

Date: _____



Pay to the order of _____

\$ _____

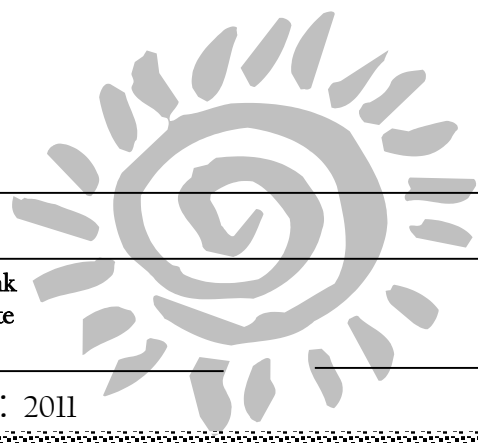
Dollars

Your School National Bank
Branch # - Your City, State

For _____

Signature _____

2 10 35 20 39 4 : 234 563 281: 2011



Staple checks here

Classroom # _____
School _____

NO. _____

Date: _____



Pay to the order of _____

\$ _____

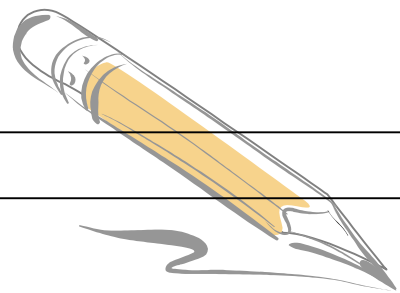
Dollars

Your School National Bank
Branch # - Your City, State

For _____

Signature _____

2 10 35 20 39 4 : 234 563 281: 2011



Staple checks here

Classroom # _____
School _____

NO. _____

Date: _____



Pay to the order of _____

\$ _____

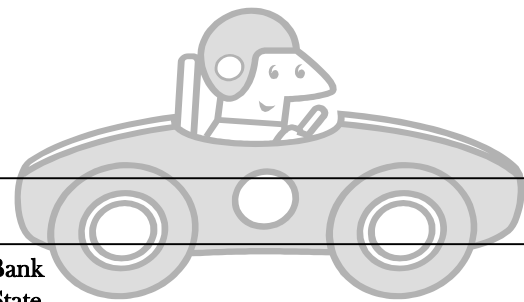
Dollars

Your School National Bank
Branch # - Your City, State

For _____

Signature _____

2 10 35 20 39 4 : 234 563 281: 2011



Staple checks here

Classroom # _____
School _____

NO. _____

Date: _____



Pay to the order of _____

\$ _____

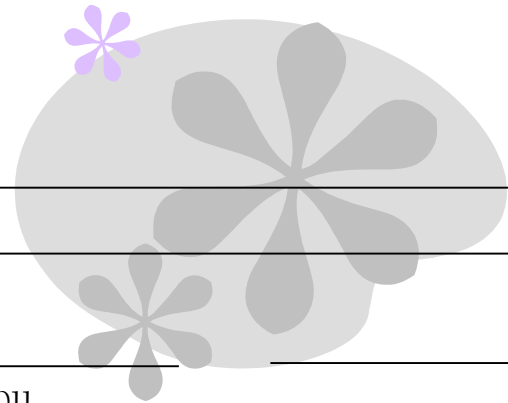
Dollars

Your School National Bank
Branch # - Your City, State

For _____

Signature _____

2 10 35 20 39 4 : 234 563 281: 2011





BALANCING YOUR CHECKBOOK

Days 1-6

SAMPLE

You are going to balance your checkbook for one month's worth of transactions. You'll find a list of transactions to complete each time below. You'll also receive a monthly statement to help you evaluate your income and expenses for the month.

Transactions

Using your checkbook and register (balance sheet), make and record the following transactions. Round all tax answers to the nearest hundredth. Enter all transactions on the register, including both (**check**) and (**cash**).

*Tip: To figure out the tax, multiply the price by the percentage of tax in decimal form:
Price x 9% tax (5.00 x 0.09) = \$0.45. Total cost = \$5.45*

- Day 1** – 12/3/13 The beginning balance in your checkbook is \$316.50
- Day 2** – 12/4/13 You buy four Justin Bieber CDs as gifts for your teacher. The cost of each is \$11.75. Remember to add the 9% sales tax. You wrote a **check** to pay for the cost.
- Day 2** – 12/4/13 You buy lunch for your best friend at McDonalds for \$5.65 in **cash**.
- Day 5** – 12/7/13 You baby-sit your brother for seven hours. Your parents pays you \$5.15 per hour.
- Day 6** – 12/8/13 You buy nine gumballs at Mini-Mart at \$0.35 each. You paid for these with coins from your piggy bank. **Cash**.



BALANCING YOUR CHECKBOOK

Days 7-15

You are going to balance your checkbook for one month's worth of transactions. You'll find a list of transactions to complete each time below. You'll also receive a monthly statement to help you evaluate your income and expenses for the month.

Using your checkbook and register (balance sheet), make and record the following transactions. Round all tax answers to the nearest hundredth. Enter all transactions on the register, including both (**check**) and (**cash**).

*Tip: To figure out the tax, multiply the price by the percentage of tax in decimal form:
Price x 7% tax (5.00 x 0.09) = \$0.45. Total cost = \$5.45*

- Day 7** – 12/9/13 Your parents pay you \$30.00 for keeping your room clean this month.
- Day 8** – 12/10/13 You run your bike into a curb and wreck the front wheel and rim. Repairs at Kent's Bike Shop cost you \$13.25 for labor and \$22.35 for parts. You paid for with a **check**.
(add 9% sales tax)
- Day 12** – 12/13/13 You buy a new pair of basketball shoes at the mall that cost \$64.85. (**check**)
(add 9% sales tax)
- Day 14** – 12/15/13 You stay after school to help the Afterschool students 5 hours and got paid 6.75 per hour.
- Day 15** – 12/16/13 That bike of yours has rusted gears and need to be replaced. You had work done costing you \$36.40 for labor and \$19.95 for parts. You paid by **check**.
(add 9% sales tax)