### **RECONCILING YOUR CHECKING ACCOUNT**

DATE:			

# THIS STEP-BY-STEP WORKSHEET IS PROVIDED TO ASSIST YOU IN BALANCING YOUR CHECKBOOK:

1.	ENTER: Ending Balance from your statement				
2.	. ADD: Any deposits not shown on your statement+				
3.	<b>SUBTRACT:</b> Total of all outstanding checks—those you've written but not yet been listed in this or prior statements from the Bank				
4.	EQUALS: Current BALANCE OF ACCOUNT				
5.	ENTER: Current checkbook balance				
6.	ADD: Automatic deposits, Cash Reserve Advances, etc., if not previously entered+				
7.	SUBTRACT: Monthly service charge, other bank charges and automatic deductions (payments)				

8. EQUALS: adjusted checkbook balance

# IF YOUR CHECKBOOK AND YOUR STATEMENT DO NOT BALANCE, IT MAY BE BECAUSE:

- The amount of each check and deposit on your statement is not identical to the amount entered in your checkbook.
- Your checkbook has addition or subtraction errors.
- \* All outstanding checks have not been listed.
- ❖ Deposits were made that do not appear on your statement.

(should equal "Balance of Account" above) .....

- \* Checks have been written that were not recorded in your checkbook.
- You had checks deposited that were returned and not adjusted in your checkbook.
- \* Your reconciliation last month had differences which were not corrected.

#### **DEPOSITS OUTSTANDING**

#### **CHECKS OUTSTANDING**

NUMBER	AMOUNT	NUMBER	AMOUNT
TOTAL A		TOTAL B	

ENTER TOTAL A ON LINE 2 AND TOTAL B ON LINE 3.



<sup>\*</sup>LINES 4 AND 8 SHOULD AGREE