

Checkbook Reconciling Practice

Would you like some practice reconciling your monthly statement with your checkbook register? While some people rank reconciling a checking account right up there with having a root canal, it's really not bad at all.

On the following pages, you'll find:

- A sample completed checkbook register
- A sample account statement
- A blank reconciliation work sheet
- The completed reconciliation work sheet (don't peek at the answers)

Print off these pages and either complete the reconciliation work sheet by hand or use the online [Checkbook Balancing Calculator](#).

Sample Completed Checkbook Register

ITEM NO.	DATE	TRANSACTION DESCRIPTION	SUBTRACTIONS AMOUNT OF PAYMENT		✓	FEE	ADDITIONS AMOUNT OF DEPOSIT		BALANCE	
									500	00
6801	9/1	Athletic Shoe Co. Running shoes	55	63					55	63
	9/4	Work paycheck Direct deposit					235	00	235	00
									679	37
6802	9/6	Food 'n Shop Groceries	22	36					22	36
									657	01
6803	9/10	Credit Union Cash	25	00					25	00
	9/17	ATM Cash	15	00		.50			15	50
	9/18	Work paycheck Direct deposit					355	00	355	00
									971	51
	9/23	Energy Plus Utility Electric bill autopay	26	75					26	75
									944	76
6804	9/28	Aria Dayson viola lessons	23	00					23	00
	9/28	Best-Mart Refund check					35	50	35	50
									957	26

Sample Account Statement**MEMBER STATEMENT**Your Credit Union
Anyplace USA

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Thomas B. Anderson
2063 Pleasant Road
Anywhere, USA 12345Statement Closing Date
September 30, 20XX**PREMIUM SHARE DRAFT ACCOUNT**

Beginning Balance on August 30, 20XX	\$ 500.00
Deposits and other additions	+ 590.00
Checks paid and other subtractions	-122.88

<i>Trans. Date</i>	<i>Description</i>	<i>Debits</i>	<i>Credits</i>	<i>New Balance</i>
8/30	Beginning balance			500.00
9/01	Check No. 6801	55.63		444.37
9/04	ACH: Payroll		235.00	679.37
9/10	Check No. 6803	25.00		654.37
9/17	ATM: Withdrawal S51491 6	15.50		638.87
9/18	ACH: Payroll		355.00	993.87
9/23	ACH: Energy Plus Utility	26.75		967.12
9/30	Closing balance			967.12

Blank Reconciliation Work Sheet

CHECKING ACCOUNT RECONCILIATION																
OUTSTANDING CHECKS		<table style="width: 100%; border: none;"> <tr> <td style="width: 60%; padding: 5px;">ENDING BALANCE SHOWN ON THIS STATEMENT</td> <td style="width: 40%; text-align: right; padding: 5px;">_____</td> </tr> <tr> <td style="padding: 5px;">PLUS DEPOSITS NOT SHOWN ON THIS STATEMENT</td> <td style="text-align: right; padding: 5px;">_____</td> </tr> <tr> <td style="padding: 5px;">SUB-TOTAL</td> <td style="text-align: right; padding: 5px;">_____</td> </tr> <tr> <td style="padding: 5px;">LESS TOTAL OUTSTANDING CHECKS</td> <td style="text-align: right; padding: 5px;">_____</td> </tr> <tr> <td style="padding: 5px;">EQUALS ADJUSTED ENDING BALANCE</td> <td style="text-align: right; padding: 5px;">_____</td> </tr> <tr> <td colspan="2" style="padding: 5px;">Adjusted ending balance shown above should agree with the balance shown in your checkbook register.</td> </tr> <tr> <td colspan="2" style="padding: 5px;">Note: Be sure to deduct any charges, fees, or withdrawals shown on your statement (but not in your checkbook register) that may apply to your account. Also, be sure to add any dividends or any deposits shown on your statement (but not in your checkbook register) that apply to your account.</td> </tr> </table>	ENDING BALANCE SHOWN ON THIS STATEMENT	_____	PLUS DEPOSITS NOT SHOWN ON THIS STATEMENT	_____	SUB-TOTAL	_____	LESS TOTAL OUTSTANDING CHECKS	_____	EQUALS ADJUSTED ENDING BALANCE	_____	Adjusted ending balance shown above should agree with the balance shown in your checkbook register.		Note: Be sure to deduct any charges, fees, or withdrawals shown on your statement (but not in your checkbook register) that may apply to your account. Also, be sure to add any dividends or any deposits shown on your statement (but not in your checkbook register) that apply to your account.	
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NUMBER	AMOUNT															
TOTAL																