

Name: \_\_\_\_\_ Period: \_\_\_\_\_ Date: \_\_\_\_\_

## Guide to Banking

### Making a Deposit

- Endorse the back of each check with your signature and account number.
- Complete a deposit slip.

#### DEPOSIT SLIP

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_

sign here less cash received

Cash	Currency	1	
	Coins	2	
	List Checks	3	
	Total from Other Side	4	
	<b>Subtotal</b>	5	
	Less Cash Received	6	
	<b>Total Deposit</b>	7	

### Completing a Deposit Slip

- **1-** Write the total amount of cash.
- **2-** Write the total amount of coins.
- **3-** Write the check number in the space under "List Checks" and the amounts in the next column.
- **4-** If you have more checks than the space allows, write them on the back of the deposit slip and place total here.
- **5-** Add columns 1-4.
- **6-** If you are also withdrawing cash, write the amount you are withdrawing. You must also sign in the space to the left.
- **7-** Subtract column 6 from column 5 and write the total in column 7.

**Let's practice making a deposit!** Using the information below, fill in the sample deposit slip shown above.

- On March 1st, Sarah White recently received cash and checks for her birthday and needs to make a deposit.
- The total currency she received was \$35.00.
- Her little brother found \$ 0.45 and decided to give it to her.
- Her grandmother sent a check (#331) for \$50.00.
- Her aunt and uncle sent a check (#001) for \$75.00.
- Sarah wants to keep \$50.00 in cash so she can go shopping.

**What was Sarah's subtotal? Total Deposit?**

**Accessing Funds** (Make sure you always have a valid form of identification.)

Name: \_\_\_\_\_ Period: \_\_\_\_\_ Date: \_\_\_\_\_

- Withdrawing money at an ATM
  - Insert your card into the ATM.
  - Enter your PIN number and follow on-screen prompts.
  - Make sure you get a receipt for your records.
    - If using an ATM that is not associated with your bank, you will be charged extra fees. These fees will be noted on your receipt.
- Using a Debit Card
  - Swipe debit card through the machine.
  - Enter PIN number and follow on-screen prompts to complete transaction.
- Writing Checks
  - Use pen to fill out check completely.
  - It is best to complete check in cursive to prevent changes from being made to the check. (It is easier to changes to writing when it is in print.)

### SAMPLE CHECK

1- Name \_\_\_\_\_ 2- 123  
Address \_\_\_\_\_  
City, State \_\_\_\_\_ 3- \_\_\_\_\_, 20\_\_\_\_  
4- Pay to the order of \_\_\_\_\_ 5- \$ \_\_\_\_\_  
6- \_\_\_\_\_ dollars  
7- Memo \_\_\_\_\_ 8- \_\_\_\_\_

### Parts of a Check

- 1- Account holder's information
- 2- Check number
- 3- Date
- 4- Person/Company Name
- 5- Amount to be paid (in numerical form)
- 6- Amount to be paid (dollar amount is spelled out, cents will be written as a fraction)
- 7- Brief explanation as to what was purchased
- 8- Signature

**Let's practice writing a check!** Using the information below, complete the sample check.

- On March 3, 2012, Ben Smith purchases new headphones at Electronic USA for \$15.35.

Name: \_\_\_\_\_ Period: \_\_\_\_\_ Date: \_\_\_\_\_

**Maintaining Your Account**

- Write all deposits and withdraws in your check registry to make sure you don't spend more than you have available.
- Complete the rows with the appropriate information.
- The first row will contain the date you opened your account and the amount you deposited.
- When making a deposit, you will ADD the amount to the balance listed in the previous row.
- When making a transaction, you will SUBTRACT the amount from the balance listed in the previous row.

**SAMPLE CHECK REGISTRY**

Check No.	Date	Description	Transaction Amount (-)	Deposit Amount (+)	X	Balance

**Let's practice completing our check registry!** Using the information below, complete the sample check registry.

- On April 2, Tom Brown opens a bank account and deposits \$500.00.
- On April 10, he writes a check (#100) to Bill Jones in the amount of \$20.00. He then uses his debit card to purchase \$45.00 worth of gas.
- Two days later, he receives a paycheck for \$150.00 and deposits into his account. Later in the day, he stops at the bank to withdraw \$60.00. (Complete the deposit slip below.)

**DEPOSIT SLIP**

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_

sign here less cash received

Cash	Currency		
	Coins		
List Checks			
Total from Other Side			
<b>Subtotal</b>			
Less Cash Received			
<b>Total Deposit</b>			

**What is the balance of Tom's account?**