

How to Balance Your Checkbook in 10 Easy Steps!

1. You will need your check register (where you record your deposits and payments) and your bank statement (to see what has been processed through the bank).
2. In your register, mark off all those items that have cleared the bank (those that appear on your statement).
3. Use the forms below to calculate the true balance in your account.
4. In the DEPOSITS table, enter the date and amount of all deposits you've made that are not listed on your bank statement. Add the deposits in the Amount column to calculate the **Total Deposits** that have not cleared the bank.

DEPOSITS	
Date of Deposit	Amount
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	+ <input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	+ <input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	+ <input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	+ <input style="width: 95%;" type="text"/>
Total Deposits	= <input style="width: 95%;" type="text"/>

5. In the WITHDRAWALS table, list any checks, ATM withdrawals, store debits, or other automatic withdrawals that have been made, but are not listed on your bank statement. Make sure to record fees that you anticipate will be charged to your account.

Add the withdrawals in the Amount column to calculate the **Total Withdrawals** that have not cleared the bank.

WITHDRAWALS	
Check # or Other Withdrawal	Amount
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	+ <input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	+ <input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	+ <input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	+ <input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	+ <input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	+ <input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	+ <input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	+ <input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	+ <input style="width: 95%;" type="text"/>
Total Withdrawals	= <input style="width: 95%;" type="text"/>

ACCOUNT BALANCE

6.	Enter the ending balance shown on your bank statement		<input type="text"/>
7.	Add Total Deposits (from DEPOSITS table)	+	<input type="text"/>
8.	Subtotal	=	<input type="text"/>
9.	Subtract Total Withdrawals (from WITHDRAWALS table)	-	<input type="text"/>
10.	The result should equal your true balance.	=	<input type="text"/>

Note: If you choose to close your bank account, be sure to leave enough money in the account to cover your outstanding checks and other electronic transactions (you should leave at least the amount of Total Withdrawals from the WITHDRAWALS table).