

name: _____

date: _____



reading a bank statement

using the bank statement on the next page, answer the following questions:

1. What period does this statement cover?
2. What is the account number of this statement?
3. How many deposits were made and what were the amounts?
4. How many checks cleared and what was the total dollar amount of the checks that cleared?
5. Was there any ATM activity? If so, how many transactions were there, and what was the total amount?
6. Was there any check card activity? If so, how many transactions were there, and what was the total amount?
7. Were there any service charges? If so, what was the total amount?
8. What is the total of all withdrawals (checks, ATM transactions, check card transactions, service charges)?
9. What is the new balance of the account?
10. Did check #182 clear?
11. What was the amount of check #183?
12. Did check #185 clear?
13. What was the amount of check #187?

reading a bank statement (continued)



STATEMENT FOR

Jane Doe
4 Primrose Lane
Anytown, USA

THIS STATEMENT COVERS

12/20/99 through 1/18/00

CHECKING ACCOUNT 0471-678	Previous Statement Balance On 12/19/99	612.04
	Total of 3 Deposits For	1,980.68 +
	Total of 10 Withdrawals For	1,705.25 -
	Total Service Charges	3.50 -
	New Balance	883.97 +

CHECKS AND OTHER DEBITS	CHECK	DATE PAID	AMOUNT	CHECK	DATE PAID	AMOUNT
	181	12/24	15.00	184	12/17	1232.27
	182	1/04	17.00	*186	12/31	54.47
	183	12/26	217.54	187	1/03	53.97
		Monthly Maintenance Charge			1/18	3.50
		Withdrawal #00281 at ATM #423A			12/24	40.00
		Withdrawal #02628 at ATM #423A			12/31	20.00
		Withdrawal #08744 at ATM #430E			1/15	20.00
		Withdrawal #02456 Check Card			1/16	35.00

DEPOSITS AND OTHER CREDITS		DATE POSTED	AMOUNT
	Transfer from 4039-557 at ATM #423C	12/27	1200.00
	Customer Deposit at ATM#423A on 1/12	1/14	521.78
	Direct Deposit from #05323 on 1/17	1/18	258.90

ATM LOCATIONS USED
 423A: 2500 Centre Plaza, Anytown, USA
 423C: 2500 Centre Plaza, Anytown, USA
 430E: 945 Hamilton Ave., Big City, USA

THANK YOU FOR BANKING WITH Your First Bank

name: _____

date: _____



reconciling an account

use the bank statement, the check register, and the reconciliation worksheet on the following page to balance this checkbook.

THIS STATEMENT COVERS 6/20/01 through 7/19/01			
CHECKING ACCOUNT 0471-678	Previous Statement Balance On 6/19/01		150.67
	Total of 1 Deposits For		1200.00 +
	Total of 6 Withdrawals For		1246.98 -
	Total Service Charges		0.00 -
New Balance			103.69 +
CHECKS AND OTHER DEBITS	CHECK	DATE PAID	AMOUNT
	161	6/21	216.30
	162	6/26	82.87
	163	6/26	1000.00
	ATM Withdrawal #00281 at ATM #423A	6/18	35.00
	ATM Withdrawal #00476 at ATM #426B	6/25	20.00
	Check Card #00586 Foodland EFT	6/18	55.00
	Check Card #01275 EZ-Shoppe	6/26	54.11
DEPOSITS AND OTHER CREDITS	DATE POSTED	AMOUNT	
	Transfer from 4039-557 at ATM #423C	6/23	1200.00

CHECK NO.	DATE	DESCRIPTION	TRANSACTION AMOUNT	DEPOSIT AMOUNT	BALANCE	
					366	97
161	6/4	Sound Out	216 30		216	30
		new tape deck			150	67
ATM	6/18	withdrawal	35 00		35	00
		spending money			115	67
ChkCrd	6/18	Check Card	55 00		55	00
		Foodland Groceries			60	67
ATM	6/23	deposit		1200 00	1200	00
		transfer from savings			1260	67
162	6/24	Racy's	82 87		82	87
		new clothes			1177	80
ATM	6/25	withdrawal	20 00		20	00
		movie and pizza			1157	80
163	6/26	Woodland Apt.'s	1000 00		1000	00
		rent for everyone			157	80
ChkCrd	6/26	E-Z Shoppe	54 11		54	11
		groceries			103	69
164	7/5	CD Piece	26 31		26	31
		acct. #7M3406			77	38
165	7/14	Lucasfilm, Ltd.	10 00		10	00
		"Monkey Island" T-shirt			67	38
ATM	7/19	deposit		253 17	253	17
		pay check			320	55

reconciling an account (continued)

ITEMS OUTSTANDING	
NUMBER	AMOUNT
TOTAL	

enter

The New Balance shown on your statement \$ _____

add

Any deposits or transfers listed in your register that are not shown on your statement \$ _____
\$ _____
\$ _____

total + \$ _____

calculate the subtotal \$ _____

subtract

Your total outstanding checks and withdrawals - \$ _____

calculate the ending balance

This amount should be the same as the current balance in your check register \$ _____

use the reconciliation worksheet above to answer the following questions:

1. What is the new balance shown on the statement?
2. What is the total amount of deposits listed in the check register but not shown on the statement?
3. What is the sum of the new balance and the deposits not shown on the statement?
4. What is the total amount of outstanding checks and withdrawals?
5. What is the ending balance?