

TEN STEPS TO BALANCING YOUR CHECKING ACCOUNT

1. Enter your checkbook balance		\$
2. Add: any deposits not recorded in your checkbook	+	\$
3. Subtotal	=	\$
4. Subtract: any checks or deductions not recorded in your checkbook	-	\$
5. Equals: revised checkbook balance	=	\$
6. Enter your account balance shown by your bank statement		\$
7. Add: any deposits not included in this statement period	+	\$
8. Subtotal	=	\$
9. Subtract: any outstanding checks—see worksheet below (outstanding checks are those that have not yet cleared your account, as shown on your statement).	-	\$
10. Equals: revised bank balance	=	\$

TIP: Lines 5 and 10 should match. If they don't, review your math and be sure you've accounted for all deposits and withdrawals. If the numbers still don't add up, you can call the bank for help.

Outstanding Checks	
Check number	Amount
Total \$	