

ENDORISING PAYCHECKS

Before depositing a check, it must be endorsed. To endorse a check, write your name in cursive on the back of the check at the same end as "endorse here."

FRONT

Name	JA BizTown News	Check No. 108
		Jan. 5 20 19
PAY TO THE ORDER OF		\$ 8.33
Eight and 33/100		Dollars
JA BizTown® Bank		
Memo	Payroll	Scott Montgomery
		Acct.# 234

BACK

ENDORSE HERE

DO NOT WRITE OR STAMP BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

Imagine you have earned your first paycheck at *JA BizTown* and are ready to make a deposit.

1. What type of check is this? _____
2. Which business wrote the check? _____
3. Where did you endorse the check? _____
4. Why did you sign your name on the back of the check? _____



PRACTICING DEPOSITS

DEPOSIT TICKET

Name Jennifer Smith

JA BizTown® Bank

Date April 17 2019
Deposits may not be available for immediate withdrawal.

Jennifer Smith
Signature required for cash received.

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY		8	50
SUBTOTAL		8	50
LESS CASH RECEIVED		1	50
NET DEPOSIT \$		7	00

Acct.# 234

Answer the following questions using the space provided.

1. Who is making the deposit? _____
2. What is the date of the deposit? _____
3. What is the amount of the check she is depositing? _____
4. How much cash did she receive? _____
5. What is the net deposit amount? _____
6. What is the account number? _____
7. Why did she sign her deposit ticket? _____

Use the deposit information above to complete this *JA BizTown* transaction register.

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT									
NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	✓	FEE (IF ANY)	DEPOSIT/CREDIT (+)	\$	BALANCE	
								10.00	



CHECK IT OUT!

DEPOSIT TICKET

Name Jennifer Smith

JA BizTown® Bank

Date July 1 20 19
Deposits may not be available for immediate withdrawal.

Jennifer Smith
Signature required for cash received.

CASH	CURRENCY		.
	COIN		.
LIST CHECKS SINGLY		8	82
SUBTOTAL		8	82
LESS CASH RECEIVED		-	200
NET DEPOSIT \$		6	82

Acct.# 234

001

Name Jennifer Smith July 1 20 19

PAY TO THE ORDER OF JA BizTown Delivery \$ 1.50

One and ⁵⁰/₁₀₀ Dollars

JA BizTown® Bank

Memo candygram *Jennifer Smith*

Acct.# 234

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT							
NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	✓	FEE (IF ANY)	DEPOSIT/CREDIT (+)	\$ BALANCE
							0 00
	7/1	Deposit				6 82	+6 82
							6 82
001	7/1	JA BizTown Delivery	1 50				-1 50
							5 32
		Electronic Payment: Jack's Hardware	2 00				-2 00
							3 32



PERSONAL CHECKS

1563

Name Carly Smith _____ March 26 20 19 _____

PAY TO THE ORDER OF Fantastic Cards \$ 3.25

Three Dollars and 25/100 _____ Dollars

NON-NEGOTIABLE

JA BizTown® Bank

Memo birthday card _____ Carly Smith _____

Acct.# 083 _____

Answer the following questions based on the check above.

1. Whose name is on this checking account? _____
2. Who wrote and signed this check? _____
3. From what bank was the check written? _____
4. To whom was the check written? _____
5. What is the check amount? _____
6. What is the account number? _____
7. Why was the check written? _____
8. What is the check number? _____
9. Use the check information above to complete this register.

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT									
NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	✓	FEE (IF ANY)	DEPOSIT/CREDIT (+)	\$	BALANCE	
								10.00	



TRANSACTION ACTIONS

Name _____

Citizen Alert!

Banks often use the term "transaction" to describe each time there is a deposit or withdrawal in a bank account.



Use the transaction register below to record the transactions from this page and the next.

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT									
NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)		✓	FEE (IF ANY)	DEPOSIT/CREDIT (+)		\$ BALANCE
									30 00

1. How much money do you have in your checking account? \$ _____
2. You received a \$15.00 check from Uncle Louie. You want to deposit all of it.

Correctly complete the deposit ticket below. Your account number is 125.

DEPOSIT TICKET			
Name _____	CASH	CURRENCY	
		COIN	
	LIST CHECKS SINGLY		
	SUBTOTAL		
	LESS CASH RECEIVED		
	NET DEPOSIT \$		
Date _____ 20 _____			
<small>Deposits may not be available for immediate withdrawal.</small>			
_____ <small>Signature required for cash received.</small>			
Acct.# _____			

(continued on the next page)



TRANSACTION ACTIONS

Name _____

Citizen Alert!

“Currency” refers to paper money (bills).



3. You made \$8.50 in cash for babysitting and received a \$12.00 check for mowing your neighbor’s lawn. Deposit it all. Complete the deposit ticket and make entries on your transaction register.

DEPOSIT TICKET

Name _____

JA BizTown® Bank

Date _____ 20____
Deposits may not be available for immediate withdrawal.

Signature required for cash received.

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY			
SUBTOTAL			
LESS CASH RECEIVED			
NET DEPOSIT \$			

Acct.# _____

4. You received a \$25.00 check for your birthday. You want to deposit \$20.00 and get \$5.00 in cash back to buy a new book. Complete the deposit ticket and make entries on your transaction register.

DEPOSIT TICKET

Name _____

JA BizTown® Bank

Date _____ 20____
Deposits may not be available for immediate withdrawal.

Signature required for cash received.

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY			
SUBTOTAL			
LESS CASH RECEIVED			
NET DEPOSIT \$			

Acct.# _____

5. What is the final balance in your transaction register? _____
6. Did you remember to sign your last deposit ticket when you received cash back? _____



PAYCHECK PRACTICE

Be the CFO!

Check No. 108

Name _____ 20 _____

PAY TO THE ORDER OF _____ \$

_____ Dollars

JA BizTown® Bank

Memo _____

Acct.# _____

NON-NEGOTIABLE

ENDORSE HERE

DO NOT WRITE OR STAMP BELOW THIS LINE
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DEPOSIT TICKET

Name _____

JA BizTown® Bank

Date _____ 20 _____
Deposits may not be available for immediate withdrawal.

Signature required for cash received.

CASH	CURRENCY		
	COIN		
<small>LIST CHECKS SINGLY</small>			
SUBTOTAL			
<small>LESS CASH RECEIVED</small>			
NET DEPOSIT \$			

Acct.# _____



GORDON'S BOUNCED CHECK

Gordon wants to buy either a/an (a) _____
or a/an (b) _____ for (c) _____.
He doesn't have any money saved, but he has a checking account. His check
register balance shows \$4.56. He even checked the amount online.

Gordon decided to go to Larry's Store. He didn't find a/an (a) _____
_____, but he got a great (b) _____ at
a price of \$24.98, including tax. He completed the check perfectly. He even
wrote (b) _____ on the memo line, adding
his signature in flowery cursive. Did the clerk at Larry's Store know that
Gordon only had \$4.56 in his checking account? _____

Do retail stores ask how much money is in your account when they take your
check? _____

Let's think about the rest of Gordon's story. Did (c) _____
receive the (b) _____ that Gordon bought?

Did the store owner get the cash when she took Gordon's check for \$24.98
to the bank? Why? Why not? _____

What is the lesson of the story? _____

