

GOAL: Write Checks/ Pay Bills

Contributed by Nancy Pfister,
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Introduction

Achieving this goal will not only help you write checks and pay bills, but in the process you will learn to balance your checkbook, gain independence, and build money management skills that you will use for a lifetime.

There are a lot of other little things you can do to make the check-writing process painless:

- One of my most embarrassing experiences with check-writing was going grocery shopping, through the cashier line, and finding out I was out of checks and therefore unable to pay for my groceries! I have learned to always keep a blank check in the back of my checkbook holder to avoid an embarrassing moment in a store.
- Someone else that I know always writes the name of the store on her check *before* going into the store (while sitting in her car she checks the store's sign for correct spelling) so she doesn't have to worry about that when she's at the cash register.
- And yet another friend keeps a cheat-sheet in his checkbook of the numbers and how to spell them (1 = one, etc.) so it's not stressful when he writes out the check.

Whatever you can do for yourself to make check-writing easier is O.K.!

At the end of this curriculum there is a sheet of blank checks and a check register for posting checks (or other form of payments) and income. Once you get familiar with these tools you will be on the road to financial independence!

Getting Started

First, figure out what you *already know* about check-writing, paying bills and balancing a checkbook. Next, set some goals to fill in the gaps. Here are some examples:

- How to add and subtract
- How to use a calculator

- How to spell out and write the numbers
- How and where to go to open a checking account.
- What each check element means so a check can be filled out
- Writing out checks
- How to post checks in the register
- How to endorse a check for deposit
- How to balance the checking account
- How to file invoices, bills or receipts so that they are paid on time
- Utilizing the Library's Reference Desk for assistance
- Going on-line for assistance

Books & Materials

Websites

<http://projectmoney.org/>

Written by adult learners in California Library Literacy Services, this is a great tool for going over all aspects of banking and personal finance. Under "bank accounts" there's a whole section on "checking accounts" including on-line practice filling in a check and on-line practice writing number words.

www.mahalo.com/how_to_write_a_check

This is a simple overview of how to write a check, on about two pages, and has other resources listed.

www.MoneyInstructor.com

This has all types of checking account-related materials, including lesson plans. This website has some free samples on how to write checks, numbers, written numbers and check registers.

http://aces.nmsu.edu/pubs/_g/G-220.pdf

"Write Checks the Right Way"— For more advanced readers, this has detailed information about checks and checking accounts.

www.enchantedlearning.com/economics/checks/

"Learn How to Write Checks and Balance a Checkbook" – This is a subscription. The website has great examples.

www.howtowritechecks.com

A college professor, Timothy Liptrap allows you to take a tour of the book and the website. There is a charge. This is an excellent resource as it has lesson plans for all aspects of how to write checks.

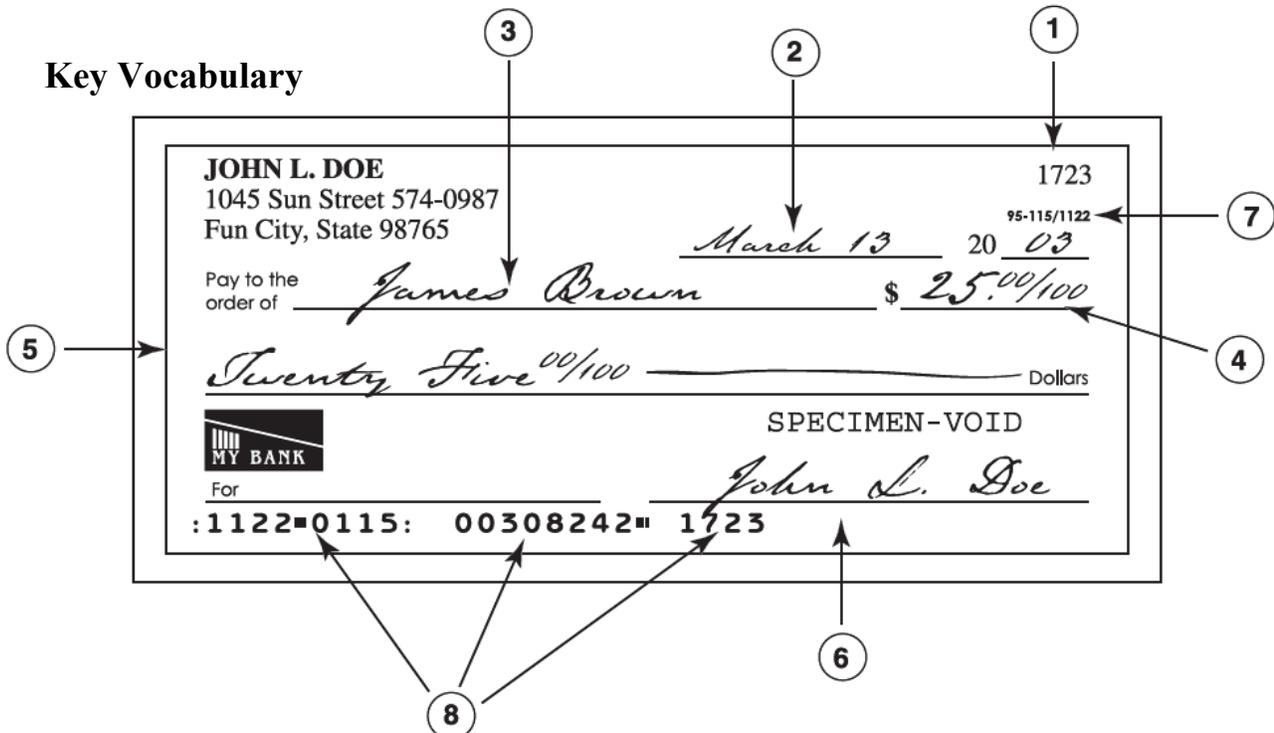
Books

Using a Checking Account by Sharon Bywater, New Readers Press, 1980.

Cash, Credit Cards or Checks: A book about payment methods by Nancy Loewen, Picture Window Books, 2005.

Other resources can be the bank where the checking account is established and your library. The library has books available on banking and writing checks; don't hesitate to ask for help in finding them from the reference librarian. Also, check with your literacy staff to see what check-writing resources they might have and what related materials might be in the literacy collection.

Key Vocabulary



- ① **Check number.** Most checks are pre-numbered when you receive them.
- ② **Date.** Use the date the check is written.
- ③ **Payee.** On the line labeled “Pay to the Order of” write the name of the person or company to receive the payment.
- ④ **Amount in numbers.** Write the amount in numbers starting as close to the dollar sign as possible to prevent anyone from adding another number. Make the numbers for cents smaller with a line under them or with a line and 100 under them.
- ⑤ **Amount in words.** Write out the dollar amount in words and the cents in numbers with a line and 100 under the cents. Start the first word as far to the left as possible. Fill in the extra space with a wavy line.
- ⑥ **Signature.** Sign your name in ink exactly as you signed it on the signature card you filled out when opening the account. Never sign a blank check.
- ⑦ **Bank numbers.** These numbers are used to identify checks so they can be returned to your bank.
- ⑧ **I.D. numbers.** These numbers are also identification numbers used for processing. The second set is your account number. The third set of numbers, (1723 in this example), is the check number.

More Vocabulary

- ◆ Transaction ◆ Deposit ◆ Withdrawal ◆ Debit Card
- ◆ Credit ◆ Balance ◆ ATM ◆ Check register
- ◆ Bank Statement ◆ Reconcile ◆ Automatic Payment

Reading Practice

Website Review. There will be plenty of reading practice just in going to the various websites listed above, printing the information, and working through it together. Try to find a website or portions of websites that are written at a level that’s a little challenging but not frustrating.

Matching Elements of a Check.

Instructions: Draw lines from one column to the other to connect definitions to their examples. After connecting all of the elements, write a check that uses all of the elements listed in column B. Start over by creating new elements for column B and mixing up their order.

<u>A</u>	<u>B</u>
Pay to the Order Of	A few words about why the check was written such as “Bill’s birthday”
\$ amount in numbers	4/25/09
Date	One hundred twenty-five dollars and 0/100 ----
Signature	\$125.00
For	ABC Party Supply Store
\$ amount written out in words	<i>Your Name</i>

What’s Wrong with the Check? Duplicate the sample checks and register (below) and write incomplete checks back and forth to one another. The check recipient has to read the checks and fill in the blank spots or identify mistakes (dollar amount written in numbers doesn’t correspond to dollar amount written in long hand; date in the wrong place; forgot signature; etc.).

Organize Your Bills. Bring your bills into the tutoring session and together you can organize them and get a system going. Here are some steps for organizing them:

1. As your bills come in you can open them
2. Eliminate the inserts
3. Place the bill or invoice in the enclosed envelope
4. Using a calendar, identify the date that is a week before the bill is due and write that in pencil on the envelope
5. Place the envelopes in date order; i.e., 4/7; 4/15; 4/20, etc.
6. File them in a folder or notebook or someplace convenient
7. Write a check and mail it in on the date that you have written on the envelope
8. After you write your check, it is a good idea to place the date, check number and the amount you paid on your copy of the bill or invoice
9. The invoices can then be filed (if you elect to do so) under generic names, e.g. utilities, charge accounts, car insurance, house insurance, savings accounts, etc.

Reconcile your Bank Statement. Your bank will send you a statement each month. It lists all of the money that came in and went out of your account. Bring your statement into the tutoring session to read through it and check that the entries there match those you've recorded in your check register. Make sure there are no mistakes. If there is a mistake, contact your bank. Go to: <http://www.projectmoney.org/bankaccounts/3d.html> for a sample bank statement.

Writing Practice

Writing Numbers. To write checks you must feel comfortable writing out your numbers... Start small – practicing from one to ten and then from eleven to twenty. From there work on the numbers “twenty,” “thirty,” “forty,” “fifty” through to “one-hundred.” Almost all the numbers written on checks are combinations of these numbers.

Create Flashcards. Make several categories of flashcards: one group with various dollar amounts (in numbers), one with various company names and people's names, one with various dates. Then draw a card from each pile and write out a check using the information from the flashcards you drew. (Use the blank sample checks below.)

Role-play. One person can be the landlord; the other can be the renter. Or one person can be the cashier; the other can be the shopper. One person can be selling something; the other can be buying. Role-play a typical (pleasant!) transaction. In every case a check must be written so the landlord, for instance, tells the renter how much is owed and whom to make the check out to.

Record your Receipts. Bring in grocery, drug store, hardware store and/or clothing store receipts. Use the receipts to write checks and then post them in the check register (blank forms for both are below). Remember when working with your checkbook, you must always post your entries to your register and keep a running total of how much money you actually have in your checking account. Failing to do so can create an overdrawn account and additional bank fees.

Endorse the Check. When checks are written to you, you must turn them over and endorse them. Practice doing this, making a deposit slip and updating your check register.

Real World Practice

- Go to a bank and talk to an employee about opening a checking account and about what services the bank can provide to a new customer.
- Visit several banks to see which one gives the best service, if the bank charges for services, what type of educational materials the bank may have, and whether they offer a safe deposit box free of charge or other freebies if you open an account.
- Once your checking account is opened it's time to practice writing checks at stores. Go shopping and when you check-out carefully write your check and post the check in the register by recording the check #, the date, the name of the store and the amount.

Independent Practice/Homework Ideas

- Practice writing and spelling numbers to obtain accuracy.
- Do math problems – addition and subtraction – to brush up on these skills. Go to: <http://www.superkids.com/aweb/tools/math/> to create your own customized math worksheets. Remember worksheets can be deadly dull so use in moderation!

Milestones

- **Initial Effort** – You have set some personal goals related to writing checks and paying bills; you have determined what you already know and what you would like to know; and then have established a realistic timeframe for learning the new information. You have begun practicing writing and spelling numbers, know the parts of a check and have learned how to post checks to the register.
- **Making Progress** – You now know how to organize your bills and invoices so that they are paid on time. You continue to practice spelling and writing numbers and begin to learn and/or brush-up on your addition and subtraction skills. You are able to write practice checks in the tutoring session and at home.
- **Accomplished** – You have opened your own checking account and now feel confident in writing checks, paying bills and balancing your checkbook.

Contributor's Biography

Nancy Pfister. Nancy joined the Adult Literacy & ESL Program in June 2008. She has worked for the State Department of health services, acute/convalescent hospitals, health & fitness clubs. Her experience is in the areas of finance, payroll, accounts receivable, accounts payable, Medicare and Medi-Cal billing. She has been a department manager of hospital admissions and registrations, billing, and telephones.



Name _____



Date _____

Checks

DATE _____		101
PAY TO THE ORDER OF _____	\$ _____	
DOLLARS		
	MoneyInstructor.com Bank 1221 Main Street Anywhere, US 10001	
FOR _____	_____	
⑆43618071⑆	7279678402⑆	0101⑆

DATE _____		102
PAY TO THE ORDER OF _____	\$ _____	
DOLLARS		
	MoneyInstructor.com Bank 1221 Main Street Anywhere, US 10001	
FOR _____	_____	
⑆43618071⑆	7279678402⑆	0102⑆

DATE _____		103
PAY TO THE ORDER OF _____	\$ _____	
DOLLARS		
	MoneyInstructor.com Bank 1221 Main Street Anywhere, US 10001	
FOR _____	_____	
⑆43618071⑆	7279678402⑆	0103⑆

