

## Topic 1 – Basics of Banking Services



### Parts of a Check Activity (Instructor Copy)



**Instructor note:**

Photocopy the activity handout on the following page. Lead a discussion about the parts of a check.

A JOE SMITH  
2063 PLEASANT RD  
ANYWHERE USA 12345

B April 10, 2009  
Date

I 201  
000-00000

C Pay to the Order of Edgar Rodriguez

D \$46.73  
Dollars

E Forty-six and seventy-three/100  
Dollars

F YOUR BANK

G For Groceries

H Joe Smith

K 234000561 J 987654320

- A. Your name and address go here. These are preprinted on the check for your convenience and tell the person or company to whom you're giving the check – known as the payee – that you're the one who wrote it.
- B. Write in today's date.
- C. This is where you write the name of the person or company who will be receiving the money. If you're making a withdrawal for yourself, write "Cash" here.
- D. The amount of the check is written here.
- E. The amount in words is written on this line. You start at the left edge of the line and when you're finished, you will draw a line through the remaining empty space as far as the word "Dollars."
- F. The name of the bank that holds your account appears here.
- G. To remember what you bought, you can write a brief description here.
- H. Your signature should be the last thing you complete. It gives the bank permission, or authorization, to release the money to the payee.
- I. This is the check number. This reference number will help you keep track of your payments by check. Each time you write a check, you should record the check number, date, payee, and amount in your check register, and calculate your new balance.
- J. This is the 10-digit account number that is unique to your account. This tells the bank which account the money comes from.
- K. This is the bank routing number. It identifies the bank that issued the check. You need this number to set up direct deposit at work. Direct deposit allows your employer to electronically deposit your paycheck directly into your account, without giving you a paper check.



- Write in ink.
- Write clearly.
- Record every check in your register.

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### Parts of a Check Activity

The image shows a check with the following details and labels:

- A:** JOE SMITH, 2063 PLEASANT RD, ANYWHERE USA 12345
- B:** April 10, 2009
- I:** 201
- C:** Edgar Rodriguez
- D:** \$46.73
- E:** Forty-six and seventy-three/100
- F:** YOUR BANK
- G:** Groceries
- H:** Joe Smith
- K:** 234000561
- J:** 987654320

- A. Your name and address go here. These are preprinted on the check for your convenience and tell the person or company to whom you're giving the check – known as the payee – that you're the one who wrote it.
- B. Write in today's date.
- C. This is where you write the name of the person or company who will be receiving the money. If you're making a withdrawal for yourself, write "Cash" here.
- D. The amount of the check is written here.
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- F. The name of the bank that holds your account appears here.
- G. To remember what you bought, you can write a brief description here.
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- I. This is the check number. This reference number will help you keep track of your payments by check. Each time you write a check, you should record the check number, date, payee, and amount in your check register, and calculate your new balance.
- J. This is the 10-digit account number that is unique to your account. This tells the bank which account the money comes from.
- K. This is the bank routing number. It identifies the bank that issued the check. You need this number to set up direct deposit at work. Direct deposit allows your employer to electronically deposit your paycheck directly into your account, without giving you a paper check.



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### Check Writing Practice Activity (Instructor Copy)

**Instructor note:**

Photocopy the activity handout on the following page. Instruct your participants to fill out the sample check using the information provided.

**Instructions:**

Have participants fill out the sample check below using this information:

**Payee:** Edgar Rodriguez

**Date:** April 10, 2009

**Amount:** \$46.73

**Memo:** Groceries

The image shows a sample check form with the following handwritten entries and markers:

- A:** JOE SMITH  
2063 PLEASANT RD  
ANYWHERE USA 12345
- B:** April 10, 2009 (Date)
- I:** 201 (Routing Number) 000-00000 (Account Number)
- C:** Edgar Rodriguez ✓ (Pay to the Order of)
- D:** \$46.73 (Amount in Dollars)
- E:** Forty-six and seventy-three/100 ✓ (Amount in Words)
- F:** YOUR BANK (Bank Name)
- G:** For Groceries ✓ (Memo)
- H:** Joe Smith ✓ (Signature)
- K:** ⑆ 23400056⑆ (MICR line)
- J:** 987654320⑆ (MICR line)

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## Check Writing Practice Activity

**Instructions:**

Fill out the sample check below using this information:

**Payee:** Edgar Rodriguez

**Date:** April 10, 2009

**Amount:** \$46.73


**Memo:** Groceries

**JOE SMITH**  
2063 PLEASANT RD  
ANYWHERE USA 12345

**201**  
000-00000

\_\_\_\_\_ Date

Pay to the Order of \_\_\_\_\_ \$ \_\_\_\_\_ Dollars

**YOUR BANK** 

For \_\_\_\_\_

⑆ 1 23400056⑆ 9876543201⑆

## Topic 1 – Basics of Banking Services



### How to Endorse a Check Activity (Instructor Copy)



**Instructor note:**

*Photocopy the activity handout on the following page. Lead a discussion about endorsing a check using the key points below, and then instruct participants to endorse the check.*

**Instructions:**

Have participants endorse the check

- When you deposit a check, you need to let the bank know that you have personally approved the transaction by endorsing the check.
- On the back of the check near the top, you'll write "For deposit only," your signature, and the number of the account to which you want the check deposited.

**ENDORSE HERE:**

x John Sample

For deposit only

9876543201

**DO NOT SIGN / WRITE/ STAMP BELOW THIS LINE**  
FOR FINANCIAL INSTITUTION USAGE ONLY

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### How to Endorse a Check Activity



**Instructions:**

Endorse this check with your name and the account number #279914

**ENDORSE HERE:**

X

**DO NOT SIGN / WRITE/ STAMP BELOW THIS LINE  
FOR FINANCIAL INSTITUTION USAGE ONLY**