



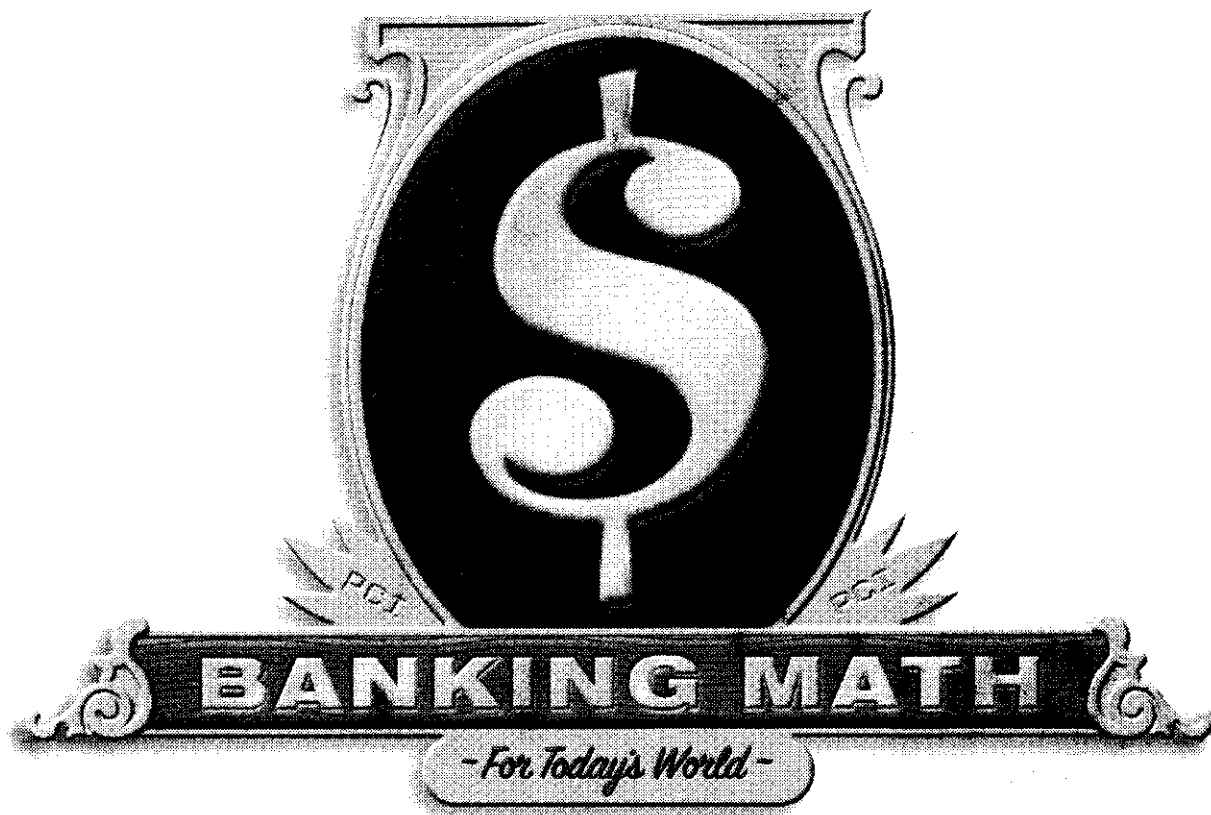
BANKING MATH

- For Today's World -

by David Chatham



PCI educational publishing



by David Chatham



PCI educational publishing

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LEVEL 1 WORKSHEETS

LEVEL 2 WORKSHEETS

Introduction

Banking Math is a reproducible program that uses real-life banking transactions to reinforce basic math skills. Addition, subtraction, multiplication, and division problems are presented through 100 short banking scenarios. As students read each story, they must decide which information is important and which math operation to use. Students then solve each math problem using the “Do the Math” section in the middle of each worksheet. The answer to each word problem leads to a realistic banking transaction, such as filling out a deposit slip, writing a check, or using an ATM/Debit card.

The Challenges of Solving Word Problems

Word problems have long been used to present real-life situations that require the use of math. Today’s standardized math tests use word problems almost exclusively. Students must learn how to read and solve word problems in order to succeed in school and life. However, for students who struggle with reading, word problems present many challenges. These students often have difficulty understanding the vocabulary used in the problem. They find it difficult to identify the important information needed for setting up the problem. Finally, they may struggle to determine which math operation to use.

Banking Math has been developed with these students in mind. Each story is short and easy to read. Sentences are generally no longer than 16–18 words. The word problems feature activities that are familiar to middle and high school students so that the vocabulary words are easy to recognize. Each story includes a visual to cue students to the topic of the word problem. In addition, two levels of worksheets are provided to further assist students who need extra help in solving word problems.

Using the Two Levels of *Banking Math*

Because today’s classrooms include students with widely varying ability and skill levels, this program provides two approaches to presenting the word problems. The 20 Level 1 worksheets show the appropriate math problem already set up in the “Do the Math” section. Since the required math operation is already identified, these worksheets allow students to focus on the math itself and the resulting banking transaction.

Level 2 includes 100 worksheets. The first 20 worksheets are exactly the same as those in Level 1, but the math problems are not set up for the students. These worksheets require students to read each banking story carefully to determine which information is important and which math operation is needed. Students then use the blank space in the “Do the Math” section to write and compute the math problem.

Teachers can decide whether or not to begin with Level 1 based on the ability levels of their students. For example, in a resource math class in which all of the students struggle with reading math problems, all students may begin with Level 1 and then progress to Level 2 after seeing how to set up the problems. However, in an inclusive setting, teachers may give the Level 1 version of a story to students who need extra help and the Level 2 version of the same story to students who are ready to set up problems on their own. In some classrooms,

Introduction

Level 1 worksheets may be used merely to introduce students to each type of banking transaction included in the program.

Teaching More Than Math

A unique aspect of *Banking Math* is its approach to word problems. Students often find word problems boring or unrelated to their lives. In this program, every story is centered around money transactions that teenagers actually make. To further motivate students, the stories build on each other to create a complete simulation of opening and maintaining a checking account. Students are expected to maintain a running check register as they complete each problem. Every twentieth worksheet features a story that requires students to reconcile their check registers to a bank statement.

Six-Step Process

Each *Banking Math* worksheet requires students to complete six steps. These steps help prepare students for tackling any word problem, including those on standardized tests.

1. Read the word problem.
2. Draw a line through unnecessary information.
3. Highlight or circle important information, particularly numbers or amounts.
4. Set up the math problem and compute the answer in the "Do the Math" section.
5. Perform a banking transaction, such as filling out a deposit slip or writing a check.
6. Record the transaction in a check register and compute a new balance.

From Middle School to High School Graduation and Beyond

The 100 word problems take students through several steps toward financial independence. The first 20 word problems feature activities that are familiar to upper middle school and early high school students, including opening a checking account, getting a part-time job, using money for food and entertainment, and making small purchases. Worksheets 21–60 feature money transactions that high school students might make. Students get a new part-time job with a higher hourly pay and begin to purchase more expensive items, such as an audio system and in-line skates. Graduation expenses are included in some of the final stories in this section. Worksheets 61–100 feature scenarios students may encounter after graduating from high school, including going to work full time, buying a used car, and renting an apartment.

A High-Interest, Realistic Approach to Math

By simulating a teenager's experiences with a checking account, *Banking Math* helps students appreciate the value of math in their everyday lives. Students will see that being able to perform basic math operations is an important life skill. Many of the scenarios in the program will spark classroom discussions about important financial topics, such as account service fees and bounced checks. Through this interactive program, students will become more financially responsible as they improve their basic math skills and learn to attack word problems.

Getting Started

Ask the students how they use math when they earn, spend, and save money. Have them brainstorm different ways to use math with money. Ask the students to describe experiences with their own checking or savings accounts at banks or credit unions.

Display the *Banking Math* binder, and explain that the students will be using this program to set up their own imaginary checking accounts at the fictitious Park National Bank. Each time the students receive a *Banking Math* worksheet, they will read a short paragraph about earning money or making a purchase. They will then use math to find out how much money they have deposited or withdrawn from their checking accounts.

Introductory Lessons

To get the maximum benefit out of the *Banking Math* program, first use the introductory lessons and reproducible practice sheets beginning on page 19. These lessons will teach your students basic banking vocabulary and how to perform common banking transactions, such as writing a check, filling out a deposit slip, and using an ATM/Debit card. The instructions and corresponding exercises in this section should prepare students for all of the banking operations they will encounter in the worksheets.

The introductory lessons include:

- Reading and Writing a Check
- Completing a Deposit Slip
- Basics of ATM/Debit Cards
- Maintaining a Check Register
- Reading and Reconciling a Bank Statement

Using the Banking Math Worksheets

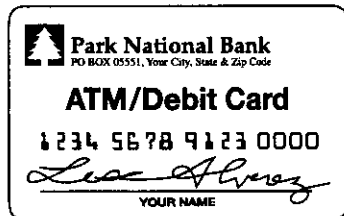
Once students have an understanding of basic banking transactions, begin the program by distributing the first worksheet and using that story to establish a fictitious checking account for each student. Step-by-step instructions for establishing students' accounts are included on page 8.

For the first few worksheets, plan on working the problems with the students to teach appropriate approaches to solving word problems, such as eliminating unnecessary information and highlighting or circling important information. Point out that every *Banking Math* worksheet will require one of the four basic math operations: addition, subtraction, multiplication, or division. Suggested steps for solving word problems are detailed on pages 9–11.

Finally, explain how to approach each type of banking transaction on the worksheets, including deposit slips, checks, debit cards, auto debits, withdrawals from a Park National Bank ATM, withdrawals using another bank's ATM, and bank statements. Detailed instructions for all of the different types of worksheets are included, beginning on page 12.

Preparing Materials

- 1. ATM/Debit Cards:** Make the appropriate number of copies of the ATM/Debit Card blackline master on page 33. Have each student sign his or her name on one card as shown below. Laminate the ATM/Debit Card pages, and cut the cards apart.



- 2. PIN Registration Form:** Make a copy of the PIN Registration Form blackline master on page 32.

[illegible]

- 3. Check Register:** Make one copy of the Check Register blackline master on page 34 for each student. Make additional copies to have available as they are needed later in the program.

[illegible]

- 4. Bank Reconciliation Form:** Make one copy of the Bank Reconciliation Form blackline master on page 35 for each student to use with Bank Statement #1. Make additional copies to be used with Bank Statements #2, #3, and #4. The Bank Reconciliation Form will not be used with Bank Statement #5 as it has no checks or deposits that have not cleared.

[illegible]

- 5. Progress Charts:** Make one copy of the appropriate Progress Chart blackline master on page 36 or page 37 for each student.

Two sample progress charts for Level 2. Each chart is a grid with 20 rows and 10 columns. The left chart is titled "Progress Chart — Level 2" and the right chart is titled "Progress Chart — Level 2". Both charts have a header section with fields for "Name", "Date", "Time", "Score", and "Total". The grid contains various math problems and their solutions. The right chart includes a footer section with fields for "Teacher", "Parent", and "Student".

Establishing Students' Accounts

Explain that each student will be receiving materials to help him or her set up a checking account at the fictitious Park National Bank. Each story problem the students receive will lead to a banking transaction that they must complete and record in their check registers. To begin the program, each student will need an ATM/Debit card, a PIN, and a check register.

Hand out ATM/Debit cards. Give each student his or her *Banking Math* ATM/Debit card. Explain that the card can be used at an ATM to “get cash” from the checking account. It can also be used as a debit card at stores and businesses to “pay for” items from the checking account without having to write a check. Tell the students to place their ATM/Debit cards in their wallets for safekeeping. Students’ ATM/Debit cards should be available for use throughout the *Banking Math* program.

Record students' PINs. Ask each student to choose a secret PIN using up to six numbers and/or letters. Record each student's PIN on the PIN Registration Form as shown below.

Hand out check registers. Give each student one copy of the Check Register form. Students should write their names and the appropriate page number on the top of each check register page used during the program. Have the students record a beginning balance of \$0.00 on the top of the check register page under “Balance.” Remind them that every banking transaction made on the worksheets should be recorded in the check register. Explain that the students will be using the “double line” entry method of recording transactions to make the addition and subtraction problems easier to calculate. On each white line, students should write the name of the person, organization, or financial institution the transaction is made with. On each gray line, students should write a brief description of the transaction. **Option:** Use *PCI’s Check Registers* instead of the Check Register blackline master to provide a more realistic checking account simulation. Call PCI Educational Publishing at 1-800-594-4263 to place an order.

[illegible][illegible]

A Step-by-Step Approach

Each *Banking Math* worksheet begins with a short story that leads to a banking transaction. These stories have been written at a low reading level and relate to topics middle and high school students are commonly interested in. The stories are also similar to the word problems students will encounter when taking standardized math tests. Each story includes information that is not needed to solve the problem. Students will need to eliminate one, sometimes two, distractors (numbers that are not necessary for solving the math problem). Students will also need to interpret key words to decide which of the four basic math operations to use: addition, subtraction, multiplication, or division.

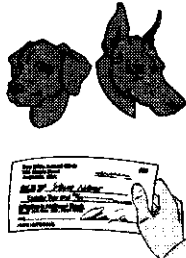
The following six-step process to solving word problems will help students learn to eliminate distractors, identify needed information, and set up problems using the appropriate operations. Because there are many effective ways to teach students how to attack word problems, you may want to use your own strategies instead of steps 1, 2, and 3.

1. Read the story problem.

Have the students begin each worksheet by examining the picture and the title to get an idea of what the story will be about before they begin reading. Then, have the students carefully read the entire problem. During the first read, the students should not make any marks. Instead, the first read will help the students visualize what is happening in the story.

Get your first paycheck.

Congratulations! You got a job working after school every day at *Doc Bill's Animal Clinic*. The pay is \$7.70 an hour. Your main duty is to take care of the dogs. After taxes, your first paycheck is \$82.88. Last week, some friends asked you to go to a movie but you had no cash. Your mother lent you \$20.00. Get cash from your paycheck to pay her back. Figure out how much money you will deposit. Then, go to the bank and fill out a deposit slip.

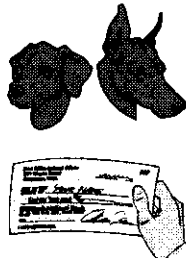


2. Draw a line through unnecessary information.

Have the students reread the problem. This time, have them identify and cross out the numbers and words that are not needed to solve the problem. Explain that this unnecessary information is added to the story to distract the students. Encourage them to look at this step as a game. They are showing themselves and the teacher that they know what is important.

Get your first paycheck.

~~Congratulations! You got a job working after school every day at Doc Bill's Animal Clinic. The pay is \$7.70 an hour. Your main duty is to take care of the dogs.~~ After taxes, your first paycheck is \$82.88. ~~Last week, some friends asked you to go to a movie but you had no cash.~~ Your mother lent you \$20.00. Get cash from your paycheck to pay her back. Figure out how much money you will deposit. Then, go to the bank and fill out a deposit slip.



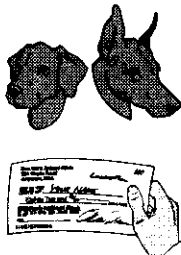
A Step-by-Step Approach

3. Highlight or circle important information, particularly numbers or amounts.

Point out that the human eye focuses more easily on information that is set apart from other words. Using a highlighter can help students focus on the numbers they need in order to solve the problem. If highlighters are not available, circling the information also helps the important numbers stand out.

Get your first paycheck.

Congratulations! You got a job working after school every day at Doc Bill's Animal Clinic. The pay is \$7.76 an hour. Your main duty is to take care of the dogs. After taxes, your first paycheck is \$82.88. Last week, some friends asked you to go to a movie but you had no cash. Your mother lent you \$20.00. Get cash from your paycheck to pay her back. Figure out how much money you will deposit. Then, go to the bank and fill out a deposit slip.



4. Set up the math problem and compute the answer in the "Do the Math" section.

Point out that every worksheet (with the exception of the bank statements on pages 20, 40, 60, 80, and 100) has a section in the middle for students to use to solve the problem. In this section, students should place the numbers they highlighted or circled into a math problem. They will need to decide whether the problem is an addition, subtraction, multiplication, or division problem. Note: For students who need extra help with this step, begin with the 20 Level 1 worksheets, which set up the math problem for the students.




Do the Math

$$\begin{array}{r} \$82.88 \\ -\$20.00 \\ \hline \$62.88 \end{array}$$

A Step-by-Step Approach

5. Perform a banking transaction.

At the bottom of each worksheet (with the exception of the bank statements on pages 20, 40, 60, 80, and 100), students will see either a deposit slip, check, debit card and machine, debit card and auto-debit receipt, or an ATM card and ATM. Students must completely fill out the deposit slip, check, or receipt based on the answer to the math problem. In the case of the debit machine or ATM, students should fill out the amount of the payment or withdrawal in the blank LCD screen.

DEPOSIT TICKET		CASH	
	YOUR NAME Your Address Your City, State & Zip Code	C <input type="text"/>	8 2 8 8
		N <input type="text"/>	
		E <input type="text"/>	
		C <input type="text"/>	
		K <input type="text"/>	
		<small>By <input type="text"/> (Print Name)</small>	
DATE <u>October 12, 2001</u>	<small>DEPOSIT MUST NOT BE MADE ON A FEDERAL HOLIDAY</small>	TOTAL	SUBTOTAL
	<small>BEFORE DEPOSIT IF CASH RECEIVED FROM OTHER PARTY</small>	<input type="text"/>	8 2 8 8
 Park National Bank	PO BOX 0551, Your City, State & Zip Code	LESS CASH	2 0 0 0
		NET DEPOSIT	\$ 6 2 8 8
⑆163056789⑆		⑈0000000⑈	
		Nonnegotiable	

6. Record the transaction in the check register, and compute the new balance.

Once the banking transaction is complete, students need to use the double-line entry method to record information about the transaction in their check registers. When there is an additional fee, such as an ATM fee, students should note the amount in the fee column on the register.

Check Number	Date	Transaction Description	Subtraction (-)		✓	(-) Fee (if any)	Addition (+)		Balance
			Payment or Withdrawal				Deposit		
		Deposit	\$				\$ 40.00	\$ 40.00	
		cash and gift check					40.00	40.00	
		Park National Bank	10	00				10.00	
		2 boxes of checks						30.00	
101		The Music Store	28	50				28.50	
		two CDs						102.50	
102		Park City Library	3	15				3.15	
		overdue book fine						99.35	
		Deposit					62.00	62.00	
		paycheck						62.10	

Completing Worksheets

Several types of worksheets are included in this program to reflect the wide range of banking transactions someone with a checking account can make. Plan to spend time detailing how to approach each type of banking transaction the first time it occurs on a worksheet. The first two introductory lessons provide additional practice in completing checks and deposit slips.


Worksheets With Deposit Slips

The first worksheet in the program involves completing a deposit slip as the students open their checking accounts. Once the students complete the addition problem in the "Do the Math" section, help them fill out the deposit slip. Point out that both coins and bills are considered cash. All cash should be recorded in the upper right-hand corner of the deposit slip. In Worksheet 1, the cash totals \$100.87. Students should write this amount next to the word "CASH." Then, have the students fill in the \$40.00 check on the first check line. Since no cash is being kept in this transaction, the subtotal and the net deposit will be the same number. Point out that the final deposit amount should be the same number as the answer to the math problem in the "Do the Math" section. Remind the students that since no cash is being kept, they do not need to sign the deposit slip but they still need to fill in the date. Once the deposit slip is filled out, students should record the transaction in their check registers.

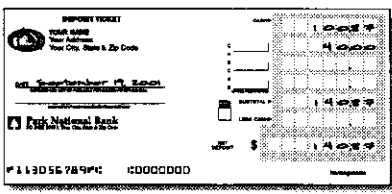
Name Lisa Alvarez Date 9-19-01

Open a new bank account.

You have decided to open a checking account. Park National Bank is offering a low-fee, which means, PERSON WHO OPENS AN ACCOUNT THIS WEEK, THERE IS A BONUS OF \$100.00 TO YOUR ACCOUNT. Between coins from your piggy bank and cash from moving items, you have \$100.87. Your uncle also sent a \$40.00 check as a gift. Figure out how much money you are depositing in your new checking account. Then, fill out the deposit slip.



Do the Math

$$\begin{array}{r} \$100.87 \\ + 40.00 \\ \hline \$140.87 \end{array}$$


PCF RESPONSIBILITY BANKING MATH

Completing Worksheets

Worksheets With Automatic Deductions

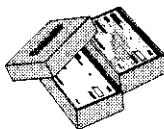
The second worksheet in the program will introduce the concept of a service charge that is automatically deducted from a checking account. Point out that automatic deductions allow companies to take money directly from a person's checking account to pay bills. On Worksheet 2, the student will allow the bank to use an automatic deduction to pay for the service charge on the student's new checks. The answer to the math problem will be the amount of the service charge. This amount should be filled in on the service charge receipt at the bottom of the worksheet. In addition, students should sign their names on the ATM/Debit card to show that they have authorized the automatic deduction. Once the receipt is filled out, students should record the transaction in their check registers.

The auto debit to *Guardian Insurance* for the monthly car insurance payment on Worksheet 67 will work the same way. Point out that auto debits such as car insurance occur automatically each month without receipts. Therefore, on Bank Statement #5, the monthly car insurance payment will appear again even though there is no worksheet pertaining to it. Students will need to record this deduction in their check registers when reconciling Bank Statement #5.

Name Lisa Alvarez Date 9-19-01


Order checks.


When you open your checking account, the bank gives you an ATM/Debit card. You choose a PIN. The bank offers several kinds of checks to choose from—some plain and some with designs. The plain checks cost \$5.00 for a box of 150. The checks with designs cost \$15.00 for a box of 150. You decide to order two boxes of plain checks. The bank will debit the total cost from your account. Figure out the cost of the checks.



Do the Math

$$\begin{array}{r} \$5.00 \\ \times 2 \\ \hline \$10.00 \end{array}$$


Park National Bank
ATM/Debit Card
 1234 5678 9123 0000
Lisa Alvarez
YOUR NAME

SERVICE CHARGE RECEIPT
 TWO BOXES PLAIN CHECKS
 AMOUNT \$ 10.00
 PARK NATIONAL BANK—BRANCH 27
 ACCOUNT NO. 00000000

Park National Bank
PO BOX 0001, Your City, State & Zip Code

BANKING MATH

Completing Worksheets

Worksheets With Checks

The third worksheet in the program involves writing a check. Students will have learned the various parts of a check in Introductory Lesson #1. Point out that whenever a *Banking Math* worksheet involves writing a check, the answer to the math problem in the "Do the Math" section will be the amount of the check. For this reason, students may want to fill in the amount box first with the answer to the math problem and then complete the check. Have the students fill out the memo line on the check as a reminder of what was purchased. Once the check is filled out, students should record the transaction in their check registers.

Name Lisa Alvarez Date 9-19-01

Buy a birthday present.

You are excited about buying a birthday present for your best friend with your own money. You and your best friend have the same favorite band. This band's new CD has gone platinum, and neither of you wants to let the other buy it without you! The Music Store if you buy two CDs, the second one is \$12.50 with tax. (There are \$16.00 with tax if you buy two CDs) one for each of you. Figure out the cost of the CDs. Write a check.

Do the Math

$$\begin{array}{r} \$6.00 \\ + 12.50 \\ \hline \$18.50 \end{array}$$

Check

Pay to the order of The Music Store \$ 18.50

Twenty-eight and 50/100 DOLLARS

☒ Pay National Bank

two CDs

1 1 30 56 18 10 10 10 00000000

BANKING MATH

Worksheets With Debits

The students will use a debit machine for the first time in Worksheet 8. Explain that the answer to the math problem will be the amount that students write in the blank LCD screen on the debit machine. Students should sign their names on the ATM/Debit card to show that they have authorized the debit. In addition, students should enter their PINs on the blank line beneath the ATM/Debit card. Once the amount of the debit is recorded on the debit machine, students should record the transaction in their check registers.

Name Lisa Alvarez Date 9-19-01

Eat pizza with friends.

On Friday night, you and your friends go to watch a football game. Your team wins the game by two points. The group decided to celebrate at a new restaurant, The Pizz Plus. Your friends found out that the restaurant has a special pizza for \$16.00 and three large pizzas for \$36.00. (The total bill with tax is \$56.00) if the group splits the bill evenly, figure out your share of the meal. Pay your part of the bill with your debit card.

Do the Math

$$\begin{array}{r} \$56.00 \\ \div 5 \\ \hline \$11.20 \end{array}$$

ATM/Debit Card

Bank National Bank
ATM/Debit Card
1234 5678 9101 0000

Enter your PIN 1234

Debit Machine

\$ 11.20

BANKING MATH

Completing Worksheets

Worksheets With ATM Withdrawals From Park National Bank

The students will use an ATM for the first time on Worksheet 12. Point out that ATMs require an extra step beyond doing the math. Since ATMs give cash only in \$10.00 amounts, students will have to round up the answer to the math problem to the next higher \$10.00 amount. For example, on Worksheet 12, students will use addition to determine they need \$10.50 for the movies. However, they will then need to round up to \$20.00 to determine how much they will withdraw from the ATM. Teach the students to write "so I need to withdraw" after the answer to the math problem in the "Do the Math" section. They should then record how much they need to withdraw in that section and write the amount on the LCD screen on the ATM. As with debits, students should sign their names on the ATM/Debit card to show that they have authorized the withdrawal. Since every ATM requires people to input their PINs before withdrawing money, students should also write their PINs on the appropriate line beneath the ATM/Debit card. Once the amount of the withdrawal is recorded on the blank LCD screen on the ATM, students should record the transaction in their check registers.

Name Lisa Alvarez Date 9-19-01

Go to the movies.

A friend invites you to go see a funny movie this weekend! (Before 6:30 p.m., a movie ticket only costs \$5.00. After 6:30 p.m., the price is \$7.50. You usually buy a small popcorn and a medium soft drink for \$5.50. You decide to go to the 4:30 p.m. show. Your wallet is empty so you go to the ATM at your bank. Figure out how much money you need to withdraw to buy a ticket and snacks. The ATM only gives money in \$10.00 amounts.

Do the Math

$$\begin{array}{r} \$5.00 \\ + 5.50 \\ \hline \$10.50 \end{array}$$

so I need to withdraw \$20.00

Park National Bank
ATM/Debit Card
1234 5678 9012 0000
Lisa Alvarez

Enter your PIN: XS2JH9

FREE FOR CUSTOMERS
\$20.00
WITHDRAWAL

REG. U.S. PAT. & TM. OFF. © 2001 BANKING MATH 15

Completing Worksheets


Worksheets With ATM Withdrawals From Another Bank

Sometimes people need to withdraw money from an ATM that does not belong to their bank. To simulate this experience, some stories ask students to go to another bank's ATM. Students will complete these worksheets like regular ATM withdrawal worksheets, with one exception. Most banks charge noncustomers a fee for using their ATMs. Students will need to note this fee on the appropriate line beneath the ATM. For example, in Worksheet 14, students will use addition to determine they need \$12.50. They will then round up to see that they will have to withdraw \$20.00. This is the amount they will write in the LCD screen on the ATM. However, since the ATM is not a Park National Bank machine, they will then have to add a \$1.00 fee to the \$20.00. The total amount withdrawn from the checking account will be \$21.00. To remember this, students should note the fee amount in the fee column when they enter the transaction in their check registers. Students should make sure they subtract the entire \$21.00 amount from their current balance.

Name Lisa Alvarez Date 9-19-01

Explore a cave.

Your science class is going on a field trip today to Wonder Caves. Oops! You forgot to get any money. The cave tour is \$4.00, which your parents paid last week. The gift shop there has some great rocks you want to add to your collection. Budget \$4.50 for lunch and \$8.00 for rocks. Figure out how much cash you need. You use another bank's ATM on the way to school that charges a \$1.00 service fee. The ATM only gives money in \$10.00 amounts.




Do the Math

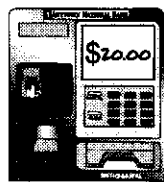
$$\begin{array}{r}
 \$4.50 \\
 + 8.00 \\
 \hline
 \$12.50
 \end{array}$$

so I need to withdraw \$20.00

$$\begin{array}{r}
 \text{additional fee} + 1.00 \\
 \hline
 \$ 21.00
 \end{array}$$



Enter your PIN: XSZJH9



Enter the transaction fee: \$1.00

BANKING MATH 14

Completing Worksheets

Worksheets With Bank Statements


Worksheets 20, 40, 60, 80, and 100 are bank statements that cover the transactions completed in the previous 19 worksheets. These worksheets also note account service fees and auto debits that need to be recorded in the check register. Introductory Lesson #5 should be completed with Bank Statement #1 (Worksheet 20). The following steps should be used to complete each bank statement worksheet.

- 1. Review the bank statement.** Give the students a copy of the bank statement. All of the entries on the statement should be reviewed, such as deposits, checks, ATM/debit withdrawals, auto-debit withdrawals, and bank fees. Have the students record any new bank fees, such as account service fees, in their check registers first.
- 2. Reconcile the bank statement.** Using the Check Register Answer Key, walk students through each step of reconciling a bank statement. Show them how to match the transactions on the bank statement, including the newly recorded bank fees, to their check registers. When students find a matching entry, have them make a ✓ in the correct column in their check registers and next to the entry on the bank statement.
- 3. Review transactions that have cleared.** After all transactions on the bank statement have been marked with a ✓, ask the students to look at their check registers. Explain that all transactions marked with a ✓ have cleared the bank. In other words, the bank has received and recorded the transaction in the appropriate checking account.

Name Lisa Alvarez Date 9-11-01

Reconcile your bank statement.

Your first bank statement came today. It lists the checks that have cleared in the past month. It also shows the deposits, debit transactions, and ATM withdrawals you have made. The bank charges an \$6.00 account service fee each month. Subtract that fee in your check register. Reconcile your statement by making sure your check register and the bank statement match. Check off each item that matches in your check register.



Bank Statement #1

Park National Bank
PO BOX 87333, Your City, State A 123 456

YOUR CHECKING ACCOUNT

To your previous balance of	\$ 0.00
Deposits were added in the amount of	\$531.57
Withdrawals were subtracted for	\$271.29
Giving you a current balance of	\$260.28

DEPOSITS AND OTHER CREDITS

DEPOSIT	\$ 60.25 ✓	DEPOSIT	\$87.80 ✓
DEPOSIT	\$ 42.86 ✓		

CHECKS AND OTHER DEBITALS

CHECK	AMOUNT	CHECK	AMOUNT	CHECK	AMOUNT
101	\$36.50 ✓	104	\$75.47 ✓	107	\$ 23.88 ✓
102	\$ 3.18 ✓	106	\$19.26 ✓		
103	\$ 7.89 ✓	105	\$38.34 ✓		

BANK WITHDRAWALS

SERVICE CHARGE—Your Checks	\$15.00 ✓	ATM—Jackson Mallot Rent	\$21.50 ✓
DEBIT—Re Play Pk	\$ 6.83 ✓	DEBIT—Joan Jenkins	\$28.00 ✓
ATM—For Medical Rent	\$20.00 ✓	MONTHLY SERVICE CHARGE	\$ 6.90 ✓

Check Number	Date	Transaction Description	Subtraction (-) Payment or Withdrawal	✓	(-) Fee (if any)	Addition (+) Deposit	Balance
		Deposit				\$ 0.00	\$ 0.00
		cash and gift check				140.87	140.87
		Park National Bank	10.00				130.87
		2 boxes of checks					130.87
101		The Music Store	28.50				102.37
		two CDs					102.37
102		Park City Library	3.15				99.22
		children's book fine					99.22
		Deposit				62.88	162.10
		paycheck					162.10
103		The Photobag	7.99				154.11
		5-pack film					154.11
104		The Photobag	72.47				81.64
		down payment on camera					81.64
		Debit-The Pizza Pie	5.63				76.01
		my share of pizza bill					76.01
		Deposit				60.00	136.01
		money from dog-sitting					136.01
105		The Photobag	18.26				117.75
		developing fee					117.75
106		Pet World	26.34				91.41
		pet supplies					91.41

Completing Worksheets

4. Review transactions that have not cleared. Ask the students to look at their check registers for any transactions that do not have a \checkmark next to them. Explain that transactions without a \checkmark have not cleared the bank. These transactions occurred too late to be recorded on that bank statement. Point out that the students should expect to see those transactions on the next bank statement. For example, on Bank Statement #1 (Worksheet 20), Park National Bank has not recorded the following transactions: a deposit for \$70.00 and two checks—Check 108 for \$266.41 and Check 109 for \$32.50. The deposit and the two checks appear on Bank Statement #2.

5. Reconcile the bank statement. Explain that since it is possible that not all of the checks and deposits that were made have cleared, banks print a bank reconciliation form on the back of their statements. Give each student a copy of the Bank Reconciliation Form blackline master (see page 35). Explain that the students will need to fill out this form to balance their accounts. Using the Bank Reconciliation Form Answer Key (see page 53), guide the students through each step of reconciling their bank statements. First, have the students record any outstanding deposits in part A and record any outstanding checks in part B. Then, have the students total the outstanding deposits and checks and complete part C to balance their accounts. If the amount at the bottom of the Bank Reconciliation Form matches the balance in the check register, the account is balanced. If the two amounts do not match, help the students identify where mistakes might have been made. The “Troubleshooting Tips” in Introductory Lesson #5 (see page 31) are helpful in these situations.

Bank Reconciliation Answer Key

Balance Your Account—Statement # 1

A Record any deposits you have made to your account that are not on this bank statement. Add the dollar amounts together. Write the total next to “Total A” below.

Amount of Deposit
\$ 70.00
Total A \$ 70.00

B Record any checks you have written that are not on this bank statement. Add the dollar amounts together. Write the total next to “Total B” below.

Check Number	Amount
108	\$ 266.41
109	\$ 32.50
Total B	\$ 300.91

C Write the current balance listed on your bank statement next to “Current Balance” to the right. Write the totals from A and B next to “Total A” and “Total B” to the right. Then, do the math. The answer should match the balance in your check register.

Current Balance	\$ 260.38
+ Total A	70.00
= Equals	\$ 330.38
- Total B	300.91
= Check Register Balance	\$ 329.47

BANKING MATH 18

Check Number	Date	Transaction Description	Subtraction (-) Payment or Withdrawal	(-) Fee (if any)	Addition (+) Deposit	Balance
		ATM withdrawal	20.00	\checkmark		20.00
		cash for movies				71.41
		Deposit		\checkmark	267.82	267.82
		paycheck				309.23
		ATM withdrawal	20.00	\checkmark		21.00
		cash for field trip				516.23
		Debit-Jeans Junction	26.00	\checkmark		26.00
		new jeans				272.23
107		Quick Sack	23.75	\checkmark		23.75
		water park ticket				248.28
		Deposit			70.00	70.00
		birthday money				338.28
108		The Photobug camera kit paid in full	266.41			266.41
						71.87
109		Hot Shots Basketball Camp half of camp fee	32.50			32.50
						391.87
		Park National Bank monthly service charge		\checkmark	10.00	8.00
						401.87

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Introductory Lesson #1: Reading and Writing a Check

Display a blank check, and ask the students to develop a definition for a check. For example, they may say that a check is a piece of paper that people can use to pay for things instead of using cash. Once a check is written and given to someone as cash, that person can take the check to his or her bank and exchange it for cash (this is called “cashing a check”).

Point out that the bank where the check is cashed will send it to the check writer's bank and the money will be taken out of the check writer's account. When the money is taken out of the check writer's account, the check has “cleared.” If there is not enough money to cover the amount of the check in the check writer's account, the check is rejected (this is called a “bounced check”). Banks charge a fee to the check writer for bounced checks, but banks also charge a fee to people who cash checks that bounce. Bouncing a check is expensive and bad for a person's credit. The person or organization the bounced check was written to may refuse to take a check from that check writer in the future.

Pass out the “Reading and Writing a Check” worksheets (see pages 23 and 24). Refer to the “Parts of a Check” diagram (see page 22), the answer keys (see pages 57 and 58), and the instructions below to help the students identify and understand the parts of a check. Help the students fill out the parts of a check on their worksheets. Next, go over the “Tips for Writing Checks” (see page 21). Then, have the students fill out the check on the second page of this exercise based on the accompanying scenario. Encourage them to make a habit of writing the date first and signing their checks last.

PARTS OF A CHECK TO BE FILLED OUT

1. **Date Line:** *Write today's date.*

Explain that every check has a blank line on the upper right-hand corner so that people can fill in the date the check is written. Sometimes, people write a future date on their checks because there will not be enough money in the account to cover the check until that date. This is called “postdating” a check. Warn the students that this strategy may not work. Explain that the payee can still deposit the check the day he or she receives it because the scanning equipment at banks does not read the date. Postdating a check can easily result in a bounced check.

2. **Payee Line:** *Write the name of the person or organization the check is being written to.*

Point out that people should be careful to write the payee's name accurately and completely. Abbreviated payee names are easily changed. For example, checks made out to the IRS can be easily changed to read “MRS.” Then, a woman can write her name after “MRS” and cash the check. When paying a bill by mail, people should look carefully on the bill to see what the payee line should read. Many department stores have a bank or other financial institution that handles their payments, so the check may need to be made out to the bank or other financial institution instead of the store. It is important to always fill in the payee line. Leaving it blank could allow anyone to fill in his or her name and legally cash the check. Tell the students that if a payee asks them to leave the payee line blank because the payee has an inked stamp, the students should watch the payee stamp the check. That way, the students can make sure the check is not made payable to the wrong person or organization.

Introductory Lesson #1: Reading and Writing a Check

3. Amount Box: *Write the amount of the check in numerals.*

Point out the dollar sign next to the left side of the box. Explain that people should always write the first number next to the dollar sign at the far left of the box. People should also use a decimal point followed by the number of cents, even if the check is for an even dollar amount (e.g., \$48.00). These steps will help prevent another person from adding extra numbers on either side of the payment amount.

4. Amount Line: *Write the amount of the check in words.*

Point out the preprinted word "Dollars" at the end of the long, black line. Again, explain that people should always start writing at the far left of the line. After they write the number words for the dollars, they should write "and" followed by the number of cents expressed as a fraction of 100 (e.g., Two hundred forty and 36/100). Even if the check is for an even dollar amount, people should write the number of cents (e.g., Forty-eight and 00/100). Last, people should draw a line from the end of the fraction to the preprinted word "Dollars." If the numbers written in the amount box do not match the words written on the amount line, the words will carry the most weight. This is because it is much easier to make a mistake with—or to change—numbers than words.

5. Memo Line: *Write the purpose of the check.*

Explain that the memo line is an important way to keep track of what is being bought or paid for with the check. Many checkbooks allow people to make carbon copies of their checks to keep as records. Some banks return the checks or send copies of the checks in the mail with people's monthly bank statements. Either way, having the memo line filled out helps people remember the reason each check was written. When paying bills, people can write the account numbers for such things as credit cards and utilities on the memo line. That way, if the check gets separated from the bill, it will be easier for the company to credit the correct account. A completed memo line can also be useful when doing taxes or when having to prove a payment was made.

6. Signature Line: *Sign your name to give the bank permission to pay the check.*

Point out that people should sign their checks the same way they signed the signature card when they opened the checking account at the bank or credit union. It is important to sign a check only after all of the other blank lines are completed. A person should never sign a check with the amount or payee line left blank. These lines could easily be filled in by someone else and used to get money out of the person's checking account without his or her knowledge.

OTHER PARTS OF A CHECK

7. Accountholder Information: In the upper left-hand corner of a check is the name and address of the person who has the checking account. If it is a joint account (owned by two or more people), there may be more than one name. An accountholder also can choose to include his or her telephone number and/or driver's license number in this area. Some people like to do this because phone numbers and driver's license numbers are often required by stores when accepting checks. Explain that for security reasons, however, it is a good idea not to include these numbers. If a person's checkbook is stolen, the person will not want the thief to have access to this information. In addition, leaving driver's license numbers off will encourage store

Introductory Lesson #1: Reading and Writing a Check

clerks to look at the person's ID. This helps reduce the chance of a thief using the person's checks to withdraw money from his or her account.

8. Bank Information: On the left-hand side of the check, underneath the amount line, is the name and address of the bank or credit union that issues the accountholder's checks.

9. MICR Line: This is a line of numbers that contains information about the bank, the particular check number, and the account number. The numbers are thick and strange looking. They look this way because they must contain enough iron in the ink to be read by a bank's magnetic scanners. MICR stands for "magnetic image character recognition." The three sets of numbers in this line are the bank transit routing number, check number, and account number.

10. Bank Transit Routing Number: This number identifies the bank and the way it handles checks. This number is also printed below the check number in the upper right-hand corner. This two-part number should be used to list checks when making a deposit.

11. Check Number: A sequentially ordered number is assigned to each check to help track individual transactions. The check number appears in the upper right-hand corner of the check and in the MICR line at the bottom of the check.

12. Account Number: A unique number is assigned by the bank to each account to ensure proper tracking of all transactions related to that particular account.

Tips for Writing Checks

- Write all information completely and neatly to help prevent mistakes and to prevent other people from changing the name of the payee or the amount of the check.
- Use cursive letters instead of printing. Handwriting is more unique and harder for other people to copy or change.
- Always write with black or blue ink. Pencil marks can be erased and changed. In addition, most banks refuse to honor checks written in pencil.
- Write "void" across any check you decide not to use, even if you plan to tear it up.
- Sign checks only after all other information is filled out.
- Enter the transaction information in check registers *before* filling out checks. This will keep you from forgetting to record the transaction.

Parts of a Check

1. Date Line

2. Payee Line

3. Amount Box

4. Amount Line

5. Memo Line

6. Signature Line

7. Accountholder Information

8. Bank Information

9. MICR Line

10. Bank Transit Routing Number

11. Check Number

12. Account Number

YOUR NAME
Your Address
Your City, State & Zip Code

PAY TO THE ORDER OF

Park National Bank
PO BOX 05551, Your City, State & Zip Code

FOR

101

30-7/1130 27

DOLLARS

Nonnegotiable

101 3056789101101000000000

Reading and Writing a Check

1. Write the name of each part of a check on the lines provided. 3. What should you always do before filling out a check?

2. In the circles, number the order in which the check parts should be filled out. 4. Which step should always be last? Why?

YOUR NAME
Your Address
Your City, State & Zip Code

101 **30-7/1130 27**

PAY TO THE ORDER OF

Park National Bank
PO BOX 05551, Your City, State & Zip Code

FOR **11 30 56 78 911 10 11:00000000**

DOLLARS

Nonnegotiable




Name _____

Date _____

Reading and Writing a Check

Fill out the check below.

1. Pay for snacks from *Handy Mart*. The total is \$13.87. Use today's date.

	YOUR NAME Your Address Your City, State & Zip Code	Date _____	101
PAY TO THE ORDER OF _____		\$ 	
	Park National Bank PO BOX 05551, Your City, State & Zip Code		DOLLARS
FOR _____			Nonnegotiable
⑆ 1 3056789⑆ 101⑆00000000			

2. The clerk at *Handy Mart* forgot to charge you for a \$1.99 bag of chips until after you had written your check. Your actual bill is \$15.86. Void the check you just wrote.

Introductory Lesson #2: Completing a Deposit Slip

Display a blank deposit slip, and ask the students to identify its purpose. For example, they may say that deposit slips are used when placing cash (coins and bills) or the money from checks into a bank account. Deposit slips are used whether the deposit is made through a bank teller or an automated teller machine (ATM). Point out that using deposit slips helps people make sure the correct amount of money gets deposited into the correct account.

Explain that when people deposit checks, they must sign their names on the backs of the checks to “endorse” them. Before a bank will deposit or cash a check made out to a person or an organization, the check must be endorsed. Sometimes the endorsement has special instructions that specify how the check can be used (for example, “For Deposit Only”). By federal law, the endorsement must be written within the top 1 1/2 inches of the back of the check. Most checks have a line and preprinted instructions showing where to endorse the check.

Pass out the “Completing a Deposit Slip” worksheet (see page 26). Refer to the answer key (see page 59), along with the instructions below, to guide students through the steps for completing the first deposit slip. Have the students complete the second deposit slip on their own.

PARTS OF A DEPOSIT SLIP TO BE FILLED OUT

1. Date Line: Write today’s date. Point out that no matter what date is written on a deposit slip, the money will not be added to a checking account until it is actually deposited. If the deposit is made after a certain time of day (for example, 2:00 p.m.), the money may not be added to the account until the next business day. Explain that students should find out their banks’ rules for making newly deposited checks available for use.

2. Cash Deposited: Next to the word “Cash,” use numerals to write the total amount of coins and bills you are depositing.

3. Checks Deposited: If you are depositing only a few checks, write the information on the front of the deposit slip. First, write in each check’s bank transit routing number (see page 21) in the space to the left of the dollar amount blank. Next, write in the dollar amount of each check. If there are more checks to be deposited than can be listed on the front of the deposit slip, list and total the checks on the back of the deposit slip. Then, transfer that total to the front of the deposit slip in the “Or Total From Other Side” box.

4. Subtotal: Add all cash and checks, and write the amount next to “Subtotal.”

5. Cash Back: If you want to get cash back from the deposit, write the amount next to the words “Less Cash.” This is known as a “split deposit.” Then, sign the deposit slip in the blank under the date line. When getting cash back, you may have to show identification.

6. Net Deposit: Subtract the amount of cash you want to get back from the subtotal, and write the amount next to “Net Deposit.” If you do not get cash back, the subtotal and net deposit will be the same number. This is known as a “straight deposit.”

Introductory Lesson #3: Basics of ATM/Debit Cards

ATMs

Explain that people have the option to perform many banking transactions through the use of ATMs (automated teller machines). ATMs allow people to withdraw, deposit, and transfer money; check account balances; and pay loans without having to speak to a live teller. This is especially helpful during hours when banks are not usually open for business.

When a person opens a bank account, he or she is usually given an ATM card and is asked to choose a secret PIN (personal identification number) to use with the card. Only the bank and the account holder know the PIN. The PIN is an important security number. ATMs will accept cards and allow people to make transactions only after the correct PIN is entered. PINs should not be kept in the same place as ATM cards. It is best for people to memorize their PINs so that the numbers do not have to be carried in purses or wallets.

Explain that many banks allow customers to use their own ATMs for free. However, if an ATM card is used at another bank's machine, there are almost always fees charged. The machine will tell the person that there is a fee and ask if he or she wants to continue to use the machine. If the person enters "yes," then the fee will be charged to the person's account.

Discuss the benefits and risks of using an ATM. Create a chart on the board, and list the students' responses. Point out that it is very important to keep ATM cards in safe places.

Debit Cards

Explain that ATM cards can also serve as debit cards. Debit cards can be used like electronic checks. Instead of writing a check, a person swipes the debit card through a magnetic reader and the amount is automatically deducted from the person's checking account. Like an ATM, many debit card machines require the person to enter his or her PIN before the transaction can be completed. Sometimes, a fee is charged by the bank when a debit card is used.

Most of today's debit cards look just like credit cards. These debit cards can be used in a "credit card" transaction without using a PIN and without being charged a debit fee. Having this type of debit card is helpful if people need a credit card for such things as purchasing items by telephone or renting a car. The risk with these types of cards is that they can be used by other people without a PIN. For this reason, lost debit cards should be reported to the bank immediately so that the bank can stop allowing the debit card to be used.

Auto Debits

Many businesses also set up auto debits for their customers. This allows a monthly payment to be automatically deducted from the customer's checking account without the need for a check or debit card. Businesses that allow auto debits have forms for people to fill out so that account holders can authorize the use of money from their accounts to pay monthly bills.

Introductory Lesson #4: Maintaining a Check Register

Display a copy of the check register (see page 34). Point out that check registers are used to record all of the deposits and withdrawals people make. Banks provide a free check register in each box of checks a person orders. Most banking transactions should be entered in a check register as they are made. Point out that some transactions are entered when reviewing the monthly bank statement and matching it to the check register. Using a check register is the only way to know how much money is available in your account. Check registers can also be helpful resources when budgeting and doing taxes.

Ask the students to name the transactions they would expect to include in a check register, for example, deposits made with deposit slips; auto deposits (such as paychecks); checks written; debits made with a debit card; auto debits; ATM withdrawals and fees; and bank account fees.

Pass out the "Maintaining a Check Register" worksheet (see page 29). Have the students practice writing a variety of register entries using the worksheet. Explain that when recording a transaction, students should completely and neatly fill in the appropriate information in each of the columns listed below.

PARTS OF A CHECK REGISTER TO BE FILLED OUT

Check Number: Record the check number when a check has been written.

Date: Record the date the transaction was made. Since transactions do not always clear on the same day they were made, this date might not match the date on the bank statement.

Transaction Description: Using the "double line" entry method, write a description of the transaction. On each white line, write the name of the person, organization, or financial institution the transaction is made with. On each gray line, write a brief description of the transaction to remind you what you purchased or where the deposit came from.

Payment or Withdrawal: Record the amount of the check or withdrawal from the account.

✓: Mark a ✓ in this column next to an entry when it has cleared the bank. Make sure the amount in the check register matches the amount on the bank statement.

Fee: Record the amount of fees when they are charged (for example, another bank's noncustomer fee for an ATM withdrawal) or when they appear on the bank statement (for example, a bank account fee).

Deposit: Record the amount of the deposit made or credit applied to the account.

Balance: After each transaction is recorded, the students should add or subtract to find the current balance. Explain that if an accurate running balance is calculated after every transaction, the students will always know exactly how much money is available in their accounts.

Introductory Lesson #5: Reading and Reconciling a Bank Statement

Explain to your students that “reconciling a bank statement” is also referred to as “balancing an account.” Balancing an account every month helps accountholders check their record keeping against the bank’s. Often, accountholders make mistakes in record keeping. Occasionally, banks make mistakes. Also, balancing an account allows an accountholder to make sure there has been no unauthorized use of his or her account.

The information needed to reconcile a bank statement is found in the check register and on the bank statement. So, rather than have your students complete a separate exercise for balancing a statement, use the following guidelines when it is time for the students to complete the first “Reconcile Your Bank Statement” exercise (Worksheet 20).

First, help the students identify the following parts of the bank statement:

1. Beginning balance
2. Total deposits made
3. Total withdrawals made
4. Ending balance
5. Details about deposits and transfers into the account
6. Details about individual checks written, ATM withdrawals made, debit transactions, auto debits, and bank fees charged

Second, have the students compare the bank statement to their check registers. Explain that when an entry in the register matches an entry on the bank statement, the students should mark a \checkmark next to the entry in the register and on the statement.

Third, have the students update their check registers by adding any transactions that do not have a \checkmark next to them on the bank statement. Then, have the students mark a \checkmark next to these entries on the bank statement and in the check register.

Fourth, use the Bank Reconciliation Form (see page 35) to guide the students through the steps of reconciling their accounts. Explain that this form is typically printed on the back of actual bank statements.

Name _____ Date _____

Bank Reconciliation Form

Balance Your Account—Statement # _____

A Record any deposits you have made to your account that are not on the bank statement. Add the dollar amounts together. Write the total next to “Total A” below.

Amount of Deposit
Total A: _____

B Record any checks you have written that are not on the bank statement. Add the dollar amounts together. Write the total next to “Total B” below.

Check Number	Amount
Total B: _____	

C Write the current balance listed on your bank statement next to “Current Balance” to the right. Write the totals from A and B next to “Total A” and “Total B” to the right. Then, do the math. The answer should match the balance in your check register.

Current Balance \$ _____	= _____
+ Total A _____	= _____
Equals _____	= _____
- Total B _____	= _____
= Check Register Balance _____	= _____

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Introductory Lesson #5: Reading and Reconciling a Bank Statement

Troubleshooting Tips

If, after using the Bank Reconciliation Form, a student's account does not balance, have him or her complete the following steps:

- 1.** Find the difference between the check register balance and the Bank Reconciliation Form balance. If a single transaction was not entered into the check register and the math was otherwise done correctly, the difference will equal the amount of the missed transaction.
- 2.** Again, find the difference between the check register balance and the Bank Reconciliation Form balance. Then, divide the difference by two. If a single transaction has been added when it should have been subtracted, or subtracted when it should have been added, the difference will be double the actual transaction.
- 3.** Make sure that all transactions reflected on the bank statement are recorded in the check register and that the dollar amounts match. Hint: Check for transposed numbers (e.g., "39" instead of "93"). Remember to mark a \checkmark in the check register next to only the entries reflected in the bank statement.
- 4.** Make sure that all transactions not reflected on the bank statement (these should be unchecked in the check register) have been added to the Bank Reconciliation Form and that the dollar amounts match. Remember to check for transposed numbers.
- 5.** Check the calculations in the running total of the check register.

PIN Registration Form

[illegible]

ATM/Debit Cards



Park National Bank
PO BOX 05551, Your City, State & Zip Code

ATM/Debit Card

1 2 3 4 5 6 7 8 9 1 2 3 0 0 0 0

YOUR NAME



Park National Bank
PO BOX 05551, Your City, State & Zip Code

ATM/Debit Card

1 2 3 4 5 6 7 8 9 1 2 3 0 0 0 0

YOUR NAME



Park National Bank
PO BOX 05551, Your City, State & Zip Code

ATM/Debit Card

1 2 3 4 5 6 7 8 9 1 2 3 0 0 0 0

YOUR NAME



Park National Bank
PO BOX 05551, Your City, State & Zip Code

ATM/Debit Card

1 2 3 4 5 6 7 8 9 1 2 3 0 0 0 0

YOUR NAME



Park National Bank
PO BOX 05551, Your City, State & Zip Code

ATM/Debit Card

1 2 3 4 5 6 7 8 9 1 2 3 0 0 0 0

YOUR NAME



Park National Bank
PO BOX 05551, Your City, State & Zip Code

ATM/Debit Card

1 2 3 4 5 6 7 8 9 1 2 3 0 0 0 0

YOUR NAME



Park National Bank
PO BOX 05551, Your City, State & Zip Code

ATM/Debit Card

1 2 3 4 5 6 7 8 9 1 2 3 0 0 0 0

YOUR NAME



Park National Bank
PO BOX 05551, Your City, State & Zip Code

ATM/Debit Card

1 2 3 4 5 6 7 8 9 1 2 3 0 0 0 0

YOUR NAME

Check Register

[illegible]

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Bank Reconciliation Form

Balance Your Account—Statement #_____

A Record any deposits you have made to your account that are not on this bank statement. Add the dollar amounts together. Write the total next to "Total A" below.

Amount of Deposit
Total A:

B Record any checks you have written that are not on this bank statement. Add the dollar amounts together. Write the total next to "Total B" below.

Check Number	Amount
Total B:	

C Write the current balance listed on your bank statement next to "Current Balance" to the right. Write the totals from A and B next to "Total A" and "Total B" to the right. Then, do the math. The answer should match the balance in your check register.

Current Balance	\$	_____
+ Total A	+	_____
Equals	=	_____
- Total B	-	_____
= Check Register Balance	= \$	_____

Name _____

Progress Chart — Level 1

DATE	WORKSHEET NUMBER	BALANCE (starting balance) \$ 0.00	Successfully Completed (✓)
	1	\$ 140.87	
	2	\$ 130.87	
	3	\$ 102.37	
	4	\$ 99.22	
	5	\$ 162.10	
	6	\$ 154.11	
	7	\$ 81.64	
	8	\$ 76.01	
	9	\$ 136.01	
	10	\$ 117.75	
	11	\$ 91.41	
	12	\$ 71.41	
	13	\$ 339.23	
	14	\$ 318.23	
	15	\$ 292.23	
	16	\$ 268.28	
	17	\$ 338.28	
	18	\$ 71.87	
	19	\$ 39.37	
	20	\$ 31.37	

Name _____

Progress Chart — Level 2

DATE	WORKSHEET NUMBER	BALANCE (starting balance) \$ 0.00	Successfully Completed (✓)
	1	\$ 140.87	
	2	\$ 130.87	
	3	\$ 102.37	
	4	\$ 99.22	
	5	\$ 162.10	
	6	\$ 154.11	
	7	\$ 81.64	
	8	\$ 76.01	
	9	\$ 136.01	
	10	\$ 117.75	
	11	\$ 91.41	
	12	\$ 71.41	
	13	\$ 339.23	
	14	\$ 318.23	
	15	\$ 292.23	
	16	\$ 268.28	
	17	\$ 338.28	
	18	\$ 71.87	
	19	\$ 39.37	
	20	\$ 31.37	
	21	\$ 202.52	
	22	\$ 172.52	
	23	\$ 158.21	
	24	\$ 139.60	
	25	\$ 134.48	
	26	\$ 126.48	
	27	\$ 116.48	
	28	\$ 102.68	
	29	\$ 99.96	
	30	\$ 73.05	
	31	\$ 278.34	
	32	\$ 263.34	
	33	\$ 233.34	
	34	\$ 224.34	
	35	\$ 213.39	
	36	\$ 202.15	
	37	\$ 46.59	
	38	\$ 38.43	
	39	\$ 100.93	
	40	\$ 92.93	
	41	\$ 2.93	
	42	\$ 683.83	
	43	\$ 659.57	
	44	\$ 599.72	
	45	\$ 531.84	
	46	\$ 501.89	
	47	\$ 488.92	
	48	\$ 488.92	
	49	\$ 456.92	
	50	\$ 416.07	

DATE	WORKSHEET NUMBER	BALANCE (starting balance) \$416.07	Successfully Completed (✓)
	51	\$ 681.18	
	52	\$ 671.18	
	53	\$ 626.73	
	54	\$ 600.06	
	55	\$ 587.31	
	56	\$ 785.76	
	57	\$ 735.60	
	58	\$ 699.05	
	59	\$ 669.05	
	60	\$ 661.05	
	61	\$ 716.05	
	62	\$ 699.63	
	63	\$ 659.63	
	64	\$ 617.13	
	65	\$ 1,103.94	
	66	\$ 453.94	
	67	\$ 364.99	
	68	\$ 363.11	
	69	\$ 38.11	
	70	\$ 5.61	
	71	\$ 126.81	
	72	\$ 96.81	
	73	\$ 60.04	
	74	\$ 691.05	
	75	\$ 676.05	
	76	\$ 644.41	
	77	\$ 600.41	
	78	\$ 596.06	
	79	\$ 575.06	
	80	\$ 567.06	
	81	\$ 483.66	
	82	\$ 386.96	
	83	\$ 374.51	
	84	\$ 551.85	
	*85	\$ 453.18	
	86	\$ 355.30	
	87	\$ 317.80	
	88	\$ 304.50	
	89	\$ 165.50	
	90	\$ 929.41	
	91	\$ 591.91	
	92	\$ 570.37	
	93	\$ 550.37	
	94	\$ 538.52	
	95	\$ 1,046.38	
	96	\$ 1,015.14	
	97	\$ 973.12	
	98	\$ 944.68	
	99	\$ 914.68	
	*100	\$ 817.73	

*Worksheets 85 and 100 require one or more transactions to be recorded in the check register.

Do the Math Answer Key

1	$\begin{array}{r} \$ 100.87 \\ + \quad 40.00 \\ \hline \$ 140.87 \end{array}$	8	$\begin{array}{r} \$ 5.63 \\ 5 \overline{) \$ 28.15} \\ \underline{25} \\ 31 \\ \underline{30} \\ 15 \\ \underline{15} \\ 0 \end{array}$	15	$\begin{array}{r} \$ 32.50 \\ - \quad 6.50 \\ \hline \$ 26.00 \end{array}$
2	$\begin{array}{r} \$ 5.00 \\ \times \quad 2 \\ \hline \$ 10.00 \end{array} \quad \text{or} \quad \begin{array}{r} \$ 5.00 \\ + \quad 5.00 \\ \hline \$ 10.00 \end{array}$	9	$\begin{array}{r} \$ 20.00 \\ \times \quad 3 \\ \hline \$ 60.00 \end{array}$	16	$\begin{array}{r} \$ 29.95 \\ - \quad 6.00 \\ \hline \$ 23.95 \end{array}$
3	$\begin{array}{r} \$ 16.00 \\ + \quad 12.50 \\ \hline \$ 28.50 \end{array}$	10	$\begin{array}{r} \$ 19.76 \\ - \quad 1.50 \\ \hline \$ 18.26 \end{array}$	17	$\begin{array}{r} \$ 20.00 \\ 25.00 \\ + \quad 25.00 \\ \hline \$ 70.00 \end{array}$
4	$\begin{array}{r} \$.15 \\ \times \quad 21 \\ \hline 15 \\ 30 \\ \hline \$ 3.15 \end{array}$	11	$\begin{array}{r} \$ 12.25 \\ 6.99 \\ 4.00 \\ + \quad 3.10 \\ \hline \$ 26.34 \end{array}$	18	$\begin{array}{r} \$ 217.41 \\ + \quad 49.00 \\ \hline \$ 266.41 \end{array}$
5	$\begin{array}{r} \$ 82.88 \\ - \quad 20.00 \\ \hline \$ 62.88 \end{array}$	12	$\begin{array}{r} \$ 5.00 \\ + \quad 5.50 \\ \hline \$ 10.50 \end{array}$ <p>so I need to withdraw \$20.00</p>	19	$\begin{array}{r} \$ 32.50 \\ 2 \overline{) \$ 65.00} \\ \underline{6} \\ 05 \\ \underline{4} \\ 10 \\ \underline{10} \\ 00 \end{array}$
6	$\begin{array}{r} \$ 3.29 \\ \times \quad 3 \\ \hline \$ 9.87 \end{array} \quad \text{or} \quad \$ 7.99$	13	$\begin{array}{r} \$ 335.26 \\ - \quad 67.44 \\ \hline \$ 267.82 \end{array}$	20	See page 53 for Bank Reconciliation Form Answer Key
7	$\begin{array}{r} \$ 289.88 \\ \times \quad .25 \\ \hline 144940 \\ + 57976 \\ \hline \$ 72.4700 \end{array}$	14	$\begin{array}{r} \$ 4.50 \\ + \quad 8.00 \\ \hline \$ 12.50 \end{array}$ <p>so I need to withdraw \$20.00 additional fee + 1.00</p> $\begin{array}{r} \$ 20.00 \\ + \quad 1.00 \\ \hline \$ 21.00 \end{array}$	21	$\begin{array}{r} \$ 186.15 \\ - \quad 15.00 \\ \hline \$ 171.15 \end{array}$

Do the Math Answer Key

<p>22</p> $\begin{array}{r} \$ 20.00 \\ + \quad 4.00 \\ \hline \$ 24.00 \end{array}$ <p>so I need to withdraw \$30.00</p>	<p>29</p> $\begin{array}{r} \$ 2.72 \\ 13 \overline{) \$ 35.36} \\ \underline{26} \\ 93 \\ \underline{91} \\ 26 \\ \underline{26} \\ 0 \end{array}$	<p>36</p> $\begin{array}{r} \$ 12.99 \\ - \quad 1.75 \\ \hline \$ 11.24 \end{array}$
<p>23</p> $\begin{array}{r} \$ 6.42 \\ 5.89 \\ + \quad 2.00 \\ \hline \$ 14.31 \end{array}$	<p>30</p> $\begin{array}{r} \$ 26.91 \\ 2 \overline{) \$ 53.82} \\ \underline{4} \\ 13 \\ \underline{12} \\ 18 \\ \underline{18} \\ 02 \\ \underline{2} \\ 0 \end{array}$ <p>or</p> $\begin{array}{r} \$ 53.82 \\ \times \quad .50 \\ \hline 0000 \\ + 26910 \\ \hline \$ 26.9100 \end{array}$	<p>37</p> $\begin{array}{r} \$ 139.66 \\ + \quad 15.90 \\ \hline \$ 155.56 \end{array}$
<p>24</p> $\begin{array}{r} \$ 43.61 \\ - \quad 25.00 \\ \hline \$ 18.61 \end{array}$	<p>31</p> $\begin{array}{r} \$ 198.40 \\ + \quad 6.89 \\ \hline \$ 205.29 \end{array}$	<p>38</p> $\begin{array}{r} \$.39 \\ .39 \\ .39 \\ + 6.99 \\ \hline \$ 8.16 \end{array}$
<p>25</p> $\begin{array}{r} \$ 6.40 \\ - \quad 1.28 \\ \hline \$ 5.12 \end{array}$	<p>32</p> $\begin{array}{r} \$ 1.50 \\ \times \quad 10 \\ \hline 000 \\ 150 \\ \hline \$ 15.00 \end{array}$	<p>39</p> $\begin{array}{r} \$ 62.50 \\ 4 \overline{) \$ 250.00} \\ \underline{24} \\ 10 \\ \underline{8} \\ 20 \\ \underline{20} \\ 00 \end{array}$
<p>26</p> $\begin{array}{r} \$ 8.00 \\ 5 \overline{) \$ 40.00} \\ \underline{40} \\ 00 \\ \underline{0} \\ 00 \end{array}$	<p>33</p> $\begin{array}{r} \$ 13.58 \\ + \quad 12.87 \\ \hline \$ 26.45 \end{array}$ <p>so I need to withdraw \$30.00</p>	<p>40</p> <p>See page 54 for Bank Reconciliation Form Answer Key</p>
<p>27</p> $\begin{array}{r} \$ 2.00 \\ \times \quad 5 \\ \hline \$ 10.00 \end{array}$	<p>34</p> $\begin{array}{r} \$ 9.00 \\ 2 \overline{) \$ 18.00} \\ \underline{18} \\ 00 \\ \underline{0} \\ 00 \end{array}$ <p>or</p> $\begin{array}{r} \$ 18.00 \\ \times \quad .50 \\ \hline 0000 \\ + 9000 \\ \hline \$ 9.0000 \end{array}$	<p>41</p> $\begin{array}{r} \$ 80.00 \\ + \quad 6.00 \\ \hline \$ 86.00 \end{array}$ <p>so I need to withdraw \$90.00</p>
<p>28</p> $\begin{array}{r} \$ 15.00 \\ - \quad 1.20 \\ \hline \$ 13.80 \end{array}$	<p>35</p> $\begin{array}{r} \$ 12.95 \\ - \quad 2.00 \\ \hline \$ 10.95 \end{array}$	<p>42</p> $\begin{array}{r} \$ 496.57 \\ 120.90 \\ + \quad 63.43 \\ \hline \$ 680.90 \end{array}$

Do the Math Answer Key

43	$\begin{array}{r} \$ 49.48 \\ - 25.22 \\ \hline \$ 24.26 \end{array}$	50	$\begin{array}{r} \$ 28.00 \\ 10.00 \\ + 2.85 \\ \hline \$ 40.85 \end{array}$	57	$\begin{array}{r} \$ 52.80 \\ - 2.64 \\ \hline \$ 50.16 \end{array}$
44	$\begin{array}{r} \$ 19.95 \\ \times 3 \\ \hline \$ 59.85 \end{array}$	51	$\begin{array}{r} \$ 250.11 \\ + 15.00 \\ \hline \$ 265.11 \end{array}$	58	$\begin{array}{r} \$ 43.00 \\ \times .85 \\ \hline 21500 \\ + 34400 \\ \hline \$36.5500 \end{array}$
45	$\begin{array}{r} \textcircled{\$ 67.88} \\ 2 \overline{) \$ 135.76} \\ \underline{12} \\ 15 \\ \underline{14} \\ 17 \\ \underline{16} \\ 16 \\ \underline{16} \\ 0 \end{array}$	52	$\begin{array}{r} \textcircled{\$ 8.50} \\ 4 \overline{) \$ 34.00} \\ \underline{32} \\ 20 \\ \underline{20} \\ 00 \end{array}$ <p>so I need to withdraw \$10.00</p>	59	$\begin{array}{r} \$ 13.00 \\ + 7.99 \\ \hline \$ 20.99 \end{array}$ <p>so I need to withdraw \$30.00</p>
46	$\begin{array}{r} \$ 79.95 \\ - 50.00 \\ \hline \$ 29.95 \end{array}$	53	$\begin{array}{r} \$ 16.00 \\ + 22.95 \\ \hline \$ 38.95 \\ + 5.50 \\ \hline \$ 44.45 \end{array}$	60	See page 55 for Bank Reconciliation Form Answer Key
47	$\begin{array}{r} \$.99 \\ \times 3 \\ \hline \$ 2.97 \end{array}$	54	$\begin{array}{r} \$ 8.89 \\ \times 3 \\ \hline \$ 26.67 \end{array}$	61	$\begin{array}{r} \$ 10.00 \\ 25.00 \\ + 20.00 \\ \hline \$ 55.00 \end{array}$
48	$\begin{array}{r} \$ 3.00 \\ + 6.00 \\ \hline \$ 9.00 \end{array}$ <p>so I need to withdraw \$10.00</p>	55	$\begin{array}{r} \$ 32.75 \\ - 20.00 \\ \hline \$ 12.75 \end{array}$	62	$\begin{array}{r} \$ 19.42 \\ - 3.00 \\ \hline \$ 16.42 \end{array}$
49	$\begin{array}{r} \$ 40.00 \\ - 8.00 \\ \hline \$ 32.00 \end{array}$	56	$\begin{array}{r} \$ 743.62 \\ - 545.17 \\ \hline \$ 198.45 \end{array}$	63	$\begin{array}{r} \$ 25.00 \\ + 6.00 \\ \hline \$ 31.00 \end{array}$ <p>so I need to withdraw \$40.00</p>

Do the Math Answer Key

64	$\begin{array}{r} \$ 35.00 \\ + 7.50 \\ \hline \$ 42.50 \end{array}$	71	$\begin{array}{r} \$ 133.70 \\ - 12.50 \\ \hline \$ 121.20 \end{array}$	78	$\begin{array}{r} \$ 1.45 \\ \times 3 \\ \hline \$ 4.35 \end{array}$
65	$\begin{array}{r} \$ 526.81 \\ - 40.00 \\ \hline \$ 486.81 \end{array}$	72	$\begin{array}{r} \$ 35.00 \\ - 12.00 \\ \hline \$ 23.00 \end{array}$ <p>so I need to withdraw \$30.00</p>	79	$\begin{array}{r} \$ 2.50 \\ + 9.00 \\ \hline \$ 11.50 \end{array}$ <p>so I need to withdraw \$ 20.00 additional fee $\begin{array}{r} + 1.00 \\ \hline \end{array}$ \$ 21.00</p>
66	$\begin{array}{r} \$ 500.00 \\ + 150.00 \\ \hline \$ 650.00 \end{array}$	73	$\begin{array}{r} \$ 43.97 \\ - 7.20 \\ \hline \$ 36.77 \end{array}$	80	See page 56 for Bank Reconciliation Form Answer Key
67	$\begin{array}{r} \textcircled{\$ 88.95} \\ 6 \overline{) \$ 533.70} \\ \underline{48} \\ 53 \\ \underline{48} \\ 57 \\ \underline{54} \\ 30 \\ \underline{30} \\ 0 \end{array}$	74	$\begin{array}{r} \$ 539.76 \\ + 91.25 \\ \hline \$ 631.01 \end{array}$	81	$\begin{array}{r} \textcircled{\$ 83.40} \\ 6 \overline{) \$ 500.40} \\ \underline{48} \\ 20 \\ \underline{18} \\ 24 \\ \underline{24} \\ 00 \end{array}$
68	$\begin{array}{r} \$.89 \\ + .99 \\ \hline \$ 1.88 \end{array}$	75	$\begin{array}{r} \textcircled{\$ 15.00} \\ 6 \overline{) \$ 90.00} \\ \underline{6} \\ 30 \\ \underline{30} \\ 00 \\ \underline{0} \\ 00 \end{array}$	82	$\begin{array}{r} \$ 89.95 \\ + 6.75 \\ \hline \$ 96.70 \end{array}$
69	$\begin{array}{r} \$ 225.00 \\ + 100.00 \\ \hline \$ 325.00 \end{array}$	76	$\begin{array}{r} \$ 45.20 \\ \times .70 \\ \hline 00 \\ 3164 \\ \hline \$ 31.64\cancel{00} \end{array}$	83	$\begin{array}{r} \textcircled{\$ 12.45} \\ 2 \overline{) \$ 24.90} \\ \underline{2} \\ 04 \\ \underline{4} \\ 09 \\ \underline{8} \\ 10 \\ \underline{10} \\ 0 \end{array} \quad \text{or} \quad \begin{array}{r} \$ 24.90 \\ \times .50 \\ \hline 00 \\ 1245 \\ \hline \$ 12.45\cancel{00} \end{array}$
70	$\begin{array}{r} \textcircled{\$ 32.50} \\ 2 \overline{) \$ 65.00} \\ \underline{6} \\ 05 \\ \underline{4} \\ 10 \\ \underline{10} \\ 00 \end{array}$	77	$\begin{array}{r} \$ 20.00 \\ + 24.00 \\ \hline \$ 44.00 \end{array}$	84	$\begin{array}{r} \$ 150.00 \\ + 27.34 \\ \hline \$ 177.34 \end{array}$

Do the Math Answer Key

<p>85</p> $ \begin{array}{r} \text{\$ } 88.67 \\ 2 \overline{) \text{\$ } 177.34} \\ \underline{16} \\ 17 \\ \underline{16} \\ 13 \\ \underline{12} \\ 14 \\ \underline{14} \\ 0 \end{array} $ <p>or</p> $ \begin{array}{r} \text{\$ } 177.34 \\ \times .50 \\ \hline 88670 \\ 00000 \\ \hline \text{\$ } 88.6700 \end{array} $	<p>92</p> $ \begin{array}{r} \text{\$ } 21.54 \\ 2 \overline{) \text{\$ } 43.08} \\ \underline{4} \\ 03 \\ \underline{2} \\ 10 \\ \underline{10} \\ 08 \\ \underline{8} \\ 0 \end{array} $	<p>99</p> $ \begin{array}{r} \text{\$ } 25.95 \\ - 3.00 \\ \hline \text{\$ } 22.95 \end{array} $ <p>so I need to withdraw \\$30.00</p>
<p>86</p> $ \begin{array}{r} \text{\$ } 79.88 \\ + 18.00 \\ \hline \text{\$ } 97.88 \end{array} $	<p>93</p> $ \begin{array}{r} \text{\$ } 4.50 \\ + 14.95 \\ \hline \text{\$ } 19.45 \end{array} $ <p>so I need to withdraw \\$20.00</p>	<p>100</p> <p>No Bank Reconciliation Form Needed</p>
<p>87</p> $ \begin{array}{r} \text{\$ } 50.00 \\ - 12.50 \\ \hline \text{\$ } 37.50 \end{array} $	<p>94</p> $ \begin{array}{r} \text{\$ } 11.85 \\ 2 \overline{) \text{\$ } 23.70} \\ \underline{2} \\ 03 \\ \underline{2} \\ 17 \\ \underline{16} \\ 10 \\ \underline{10} \\ 0 \end{array} $	
<p>88</p> $ \begin{array}{r} \text{\$ } 9.95 \\ .75 \\ + 2.60 \\ \hline \text{\$ } 13.30 \end{array} $	<p>95</p> $ \begin{array}{r} \text{\$ } 552.86 \\ - 45.00 \\ \hline \text{\$ } 507.86 \end{array} $	
<p>89</p> $ \begin{array}{r} \text{\$ } 124.00 \\ + 15.00 \\ \hline \text{\$ } 139.00 \end{array} $	<p>96</p> $ \begin{array}{r} \text{\$ } 27.96 \\ + 3.28 \\ \hline \text{\$ } 31.24 \end{array} $	
<p>90</p> $ \begin{array}{r} \text{\$ } 98.67 \\ + 665.24 \\ \hline \text{\$ } 763.91 \end{array} $	<p>97</p> $ \begin{array}{r} \text{\$ } 46.24 \\ - 4.22 \\ \hline \text{\$ } 42.02 \end{array} $	
<p>91</p> $ \begin{array}{r} \text{\$ } 450.00 \\ \times .75 \\ \hline 22500 \\ 315000 \\ \hline \text{\$ } 337.5000 \end{array} $	<p>98</p> $ \begin{array}{r} \text{\$ } 14.22 \\ \times 2 \\ \hline \text{\$ } 28.44 \end{array} $	

Check Register Answer Key

Page 1

Check Number	Date	Transaction Description	Subtraction (-)	✓	(-) Fee (if any)	Addition (+)	Balance		Worksheet
			Payment or Withdrawal			Deposit	\$		
		Deposit cash and gift check	\$			\$ 140 87	\$ 140 87		1
		Park National Bank 2 boxes of checks	10 00				10 00		2
101		The Music Store two CDs	28 50				28 50		3
102		Park City Library overdue book fine	3 15				3 15		4
		Deposit paycheck				62 88	62 88		5
103		The Photobug 3-pack film	7 99				7 99		6
104		The Photobug down payment on camera	72 47				72 47		7
		Debit-The Pizza Pie my share of pizza bill	5 63				5 63		8
		Deposit money from dog-sitting				60 00	60 00		9
105		The Photobug developing fee	18 26				18 26		10
106		Pet World pet supplies	26 34				26 34		11

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Check Register Answer Key

Page 2

Check Number	Date	Transaction Description	Subtraction (-)		✓	(-) Fee (if any)	Addition (+)		Balance		Worksheet
			Payment or Withdrawal				Deposit	\$	91	41	
		ATM withdrawal cash for movies	\$ 20	00			\$		\$ 20	00	12
		Deposit paycheck					267	82	267	82	13
									339	23	
		ATM withdrawal cash for field trip	20	00		1.00			21	00	14
									318	23	
		Debit-Jeans Junction new jeans	26	00					26	00	15
									292	23	
107		Quick Sack water park ticket	23	95					23	95	16
									268	28	
		Deposit birthday money					70	00	70	00	17
									338	28	
108		The Photobug camera kit paid in full	266	41					266	41	18
									71	87	
109		Hot Shotz Basketball Camp half of camp fee	32	50					32	50	19
									39	37	
		Park National Bank monthly service charge				8.00			8	00	20
									31	37	
		Deposit paycheck					171	15	171	15	21
									202	52	
		ATM withdrawal cash for concert	30	00					30	00	22
									172	52	

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Check Register Answer Key

Page 3

Check Number	Date	Transaction Description	Subtraction (-)		✓	(-) Fee (if any)	Addition (+)		Balance		Worksheet
			Payment or Withdrawal				Deposit		\$		
		Debit-American Cafe dinner for a friend & me	\$ 14	31			\$		\$ 172	52	23
									\$ 14	31	
									158	21	
110		The Sweater Place new sweater	18	61					18	61	24
									139	60	
		Debit-Taco Town dinner after the game	5	12					5	12	25
									134	48	
111		Photography Club first payment on dues	8	00					8	00	26
									126	48	
		Debit-Race to Space five tickets	10	00					10	00	27
									116	48	
112		State Parks magazine subscription	13	80					13	80	28
									102	68	
		Debit-Old Towne Bakery my share of breakfast	2	72					2	72	29
									99	96	
113		Mrs. Stephanie Smith costume	26	91					26	91	30
									73	05	
		Deposit paycheck & check from friend					205	29	205	29	31
									278	34	
114		Juvenile Diabetes Foundation charity pledge	15	00					15	00	32
									263	34	
		ATM withdrawal cash to buy & mail stationery	30	00					30	00	33
									233	34	

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Check Register Answer Key

Page 4

Check Number	Date	Transaction Description	Subtraction (-)		✓	(-) Fee (if any)	Addition (+)		Balance		Worksheet
			Payment or Withdrawal				Deposit		\$ 233	34	
115		Hair Associates haircut	\$ 9	00			\$		\$ 9	00	34
116		Bobby's Hobby Shop birdhouse kit for grandpa	10	95					10	95	35
		Debit-Music Hut CD	11	24					11	24	36
117		Sound Space Music new audio system	155	56					155	56	37
118		Super Store science fair supplies	8	16					8	16	38
		Deposit house cleaning project					62	50	62	50	39
		Park National Bank monthly service charge				8.00			8	00	40
		ATM withdrawal cash to buy holiday gifts	90	00					90	00	41
		Deposit paycheck with bonus					680	90	680	90	42
		Debit-The Rack new jacket	24	26					24	26	43
119		Sports Palace 3-month membership	59	85					59	85	44

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Check Register Answer Key

Page 5

Check Number	Date	Transaction Description	Subtraction (-)		✓	(-) Fee (if any)	Addition (+)		Balance		Worksheet
			Payment or Withdrawal				Deposit		\$		
		Debit-The Right Stuff new in-line skates	\$ 67	88			\$		\$ 599	72	45
									\$ 67	88	
									531	84	
120		LiFePics Studios graduation pictures	29	95					29	95	46
									501	89	
121		Handy Mart soft drinks for party	2	97					2	97	47
									498	92	
		ATM withdrawal cash for snacks & dinner	10	00					10	00	48
									488	92	
122		Photography Club remaining balance on dues	32	00					32	00	49
									456	92	
		Debit-Sunscapes new swimsuit and flip-flops	40	85					40	85	50
									416	07	
		Deposit paycheck & check for mowing					265	11	265	11	51
									681	18	
		ATM withdrawal ticket for play	10	00					10	00	52
									671	18	
123		on The Beach new clothes	44	45					44	45	53
									626	73	
		Debit-Food Mart cashews for cousin	26	67					26	67	54
									600	06	
124		U.S. Post Office mailing cousin's package	12	75					12	75	55
									587	31	

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Check Register Answer Key

Page 6

Check Number	Date	Transaction Description	Subtraction (-)		✓	(-) Fee (if any)	Addition (+)		Balance		Worksheet
			Payment or Withdrawal				Deposit		\$		
		Deposit income tax refund	\$				\$ 198	45	\$ 587	31	
									\$ 198	45	56
									785	76	
125		Your Mom's Name new running shoes	50	16					50	16	57
									735	60	
126		The Photobug two photo albums	36	55					36	55	58
									699	05	
		ATM withdrawal cash for graduation party	30	00					30	00	59
									669	05	
		Park National Bank monthly service charge				8.00			8	00	60
									661	05	
		Deposit graduation money					55	00	55	00	61
									716	05	
		Debit-Super Buys new sunglasses	16	42					16	42	62
									699	63	
		ATM withdrawal cash for state park trip	40	00					40	00	63
									659	63	
127		Doc Bill's Animal Clinic took dog to vet	42	50					42	50	64
									617	13	
		Deposit paycheck					486	81	486	81	65
									1,103	94	
128		Diamond Auto Sales down payment on car	650	00					650	00	66
									453	94	

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Check Register Answer Key

Page 7

Check Number	Date	Transaction Description	Subtraction (-)		✓	(-) Fee (if any)	Addition (+)		Balance		Worksheet
			Payment or Withdrawal				Deposit		\$		
		Auto Debit-Guardian Insurance monthly car insurance payment	\$ 88	95			\$		\$ 453	94	
									\$ 88	95	67
									364	99	
		Debit-Quick Mart snacks	1	88					1	88	68
									363	11	
129		Rain Tree Apartments security and pet deposits	325	00					325	00	69
									38	11	
130		Electric Co-op half of deposit	32	50					32	50	70
									5	61	
		Deposit cash from garage sale					121	20	121	20	71
									126	81	
		ATM withdrawal food for moving crew	30	00					30	00	72
									96	81	
		Debit-Handy Mart groceries	36	77					36	77	73
									60	04	
		Deposit paycheck					631	01	631	01	74
									691	05	
131		Green Grocer cooking class	15	00					15	00	75
									676	05	
132		Gourmet Gadgets cooking utensils	31	64					31	64	76
									644	41	
133		Mr. Sam McDaniel table and chairs	44	00					44	00	77
									600	41	

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Check Register Answer Key

Page 8

Check Number	Date	Transaction Description	Subtraction (-)	✓	(-) Fee (if any)	Addition (+)	Balance		Worksheet
			Payment or Withdrawal			Deposit	\$		
		Debit-Sight and Sound rented 3 videos	\$ 4 35				\$	4 35	78
								596 06	
		ATM Withdrawal cash for baseball game	20 00		1.00			21 00	79
								575 06	
		Park National Bank monthly service charge			8.00			8 00	80
								567 06	
134		Max's Computers first computer payment	83 40					83 40	81
								483 66	
		Debit-Cascade Software photography software	96 70					96 70	82
								386 96	
135		Office Station daily planner	12 45					12 45	83
								374 51	
		Deposit check from Marina				177 34		177 34	84
								551 85	
		Park National Bank bounced check & fee	177 34		10.00			187 34	*85
								364 51	
		Deposit cash from Marina				88 67		88 67	85
								453 18	
		Debit-Office Mart new computer desk	97 88					97 88	86
								355 30	
136		Dr. Holly Atkinson dental cleaning	37 50					37 50	87
								317 80	

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*Worksheet 85 requires two entries in the check register.

Check Register Answer Key

Page 9

Check Number	Date	Transaction Description	Subtraction (-)		✓	(-) Fee (if any)	Addition (+)		Balance		Worksheet
			Payment or Withdrawal				Deposit		\$		
		Debit-Rosario's roommate's birthday dinner	\$ 13	30			\$		\$ 317	80	88
137		Park National Bank late car payment	139	00					139	00	89
		Deposit paycheck & cash from Marina					763	91	763	91	90
138		Rain Tree Apartments monthly rent	337	50					337	50	91
139		Electric Co-op half of electricity bill	21	54					21	54	92
		ATM withdrawal cash for blues concert	20	00					20	00	93
140		Worldwide Cable my share of cable bill	11	85					11	85	94
		Deposit paycheck					507	86	507	86	95
141		Network Telecom my share of phone bill	31	24					31	24	96
		Debit-Felder Foods groceries	42	02					42	02	97
142		Patio World cushions for patio chairs	28	44					28	44	98

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Check Register Answer Key

Page 10

[illegible]

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*Worksheet 100 requires two entries in the check register.

Bank Reconciliation Answer Key

Balance Your Account—Statement # 1

- A** Record any deposits you have made to your account that are not on this bank statement. Add the dollar amounts together. Write the total next to "Total A" below.

Amount of Deposit	
	\$ 70.00
Total A:	\$ 70.00

- B** Record any checks you have written that are not on this bank statement. Add the dollar amounts together. Write the total next to "Total B" below.

Check Number	Amount
108	\$ 266.41
109	\$ 32.50
Total B:	\$ 298.91

- C** Write the current balance listed on your bank statement next to "Current Balance" to the right. Write the totals from A and B next to "Total A" and "Total B" to the right. Then, do the math. The answer should match the balance in your check register.

Current Balance	\$	260.28
+ Total A	+	70.00
Equals	=	330.28
- Total B	-	298.91
= Check Register Balance	= \$	31.37

Bank Reconciliation Answer Key

Balance Your Account—Statement # 2

- A** Record any deposits you have made to your account that are not on this bank statement. Add the dollar amounts together. Write the total next to “Total A” below.

Amount of Deposit	
	\$ 62.50
Total A:	\$ 62.50

- B** Record any checks you have written that are not on this bank statement. Add the dollar amounts together. Write the total next to “Total B” below.

Check Number	Amount
117	\$ 155.56
118	\$ 8.16
Total B:	\$ 163.72

- C** Write the current balance listed on your bank statement next to “Current Balance” to the right. Write the totals from A and B next to “Total A” and “Total B” to the right. Then, do the math. The answer should match the balance in your check register.

Current Balance	\$	194.15
+ Total A	+	62.50
Equals	=	256.65
– Total B	–	163.72
= Check Register Balance	= \$	92.93

Bank Reconciliation Answer Key

Balance Your Account—Statement # 3

- A** Record any deposits you have made to your account that are not on this bank statement. Add the dollar amounts together. Write the total next to "Total A" below.

Amount of Deposit	
	\$ 198.45
Total A:	\$ 198.45

- B** Record any checks you have written that are not on this bank statement. Add the dollar amounts together. Write the total next to "Total B" below.

Check Number	Amount
126	\$ 36.55
Total B:	\$ 36.55

- C** Write the current balance listed on your bank statement next to "Current Balance" to the right. Write the totals from A and B next to "Total A" and "Total B" to the right. Then, do the math. The answer should match the balance in your check register.

Current Balance	\$	499.15
+ Total A	+	198.45
Equals	=	697.60
- Total B	-	36.55
= Check Register Balance	= \$	661.05

Bank Reconciliation Answer Key

Balance Your Account—Statement # 4

A

Record any deposits you have made to your account that are not on this bank statement. Add the dollar amounts together. Write the total next to "Total A" below.

Amount of Deposit
Total A:

B

Record any checks you have written that are not on this bank statement. Add the dollar amounts together. Write the total next to "Total B" below.

Check Number	Amount
131	\$ 15.00
133	\$ 44.00
Total B:	\$ 59.00

C

Write the current balance listed on your bank statement next to "Current Balance" to the right. Write the totals from A and B next to "Total A" and "Total B" to the right. Then, do the math. The answer should match the balance in your check register.

Current Balance	\$	626.06
+ Total A	+	—
Equals	=	626.06
– Total B	–	59.00
= Check Register Balance	= \$	567.06

Reading and Writing a Check

1. Write the name of each part of a check on the lines provided.
2. In the circles, number the order in which the check parts should be filled out.
3. What should you always do before filling out a check?
enter the information in the check register
4. Which step should always be last? Why? signing the check so that it cannot be used by someone to draw money out of your account without your permission

The diagram shows a check with the following fields and labels:

- Account Number**: Labeled with a line pointing to the top left field.
- Payee Line**: Labeled with a line pointing to the field below the account number.
- Date Line**: Labeled with a line pointing to the field below the payee line.
- Check Number**: Labeled with a line pointing to the field below the date line.
- Bank Transit Routing Number**: Labeled with a line pointing to the field below the check number.
- Amount Line**: Labeled with a line pointing to the field below the routing number.
- Bank Information**: Labeled with a line pointing to the field below the amount line.
- Memo Line**: Labeled with a line pointing to the field below the bank information.
- MICR Line**: Labeled with a line pointing to the bottom line of the check.
- Signature Line**: Labeled with a line pointing to the bottom right field.

Numbered circles on the check indicate the order to fill out the parts:

- 1**: Payee Line
- 2**: Amount Line
- 3**: Bank Transit Routing Number
- 4**: Bank Information
- 5**: Memo Line
- 6**: Signature Line



Other text on the check includes:

- YOUR NAME**: Your Address, Your City, State & Zip Code
- PAY TO THE ORDER OF**
- Park National Bank**: PO BOX 05551, Your City, State & Zip Code
- FOR**
- 11 30 56 78 91 10 11:00000000**
- 101**: 30-7/1130 27
- 100**: DOLLARS
- Nonnegotiable**

Reading and Writing a Check

Fill out the check below.



1. Pay for snacks from *Handy Mart*. The total is \$13.87. Use today's date.

 YOUR NAME Your Address Your City, State & Zip Code		101 Date <u>September 17, 2001</u> 30-7/1130 27
PAY TO THE ORDER OF <u>Handy Mart</u>		\$ <u>13.87</u>
<u>Thirteen and 87/100</u>		DOLLARS
 Park National Bank PO BOX 05551, Your City, State & Zip Code		
FOR <u>snacks</u>	<u>Student's Signature</u>	Nonnegotiable
⑈ 1 3056 78 9 ⑈ 10 11:00000000		

2. The clerk at *Handy Mart* forgot to charge you for a \$1.99 bag of chips until after you had written your check. Your actual bill is \$15.86. Void the check you just wrote.

Completing a Deposit Slip

- You have three checks to deposit. You also have \$23.00 in bills and \$4.53 in coins. Use the check information to fill out the deposit slip below.



DEPOSIT TICKET		CASH
	YOUR NAME Your Address Your City, State & Zip Code	2753
DATE <u>September 17, 2001</u>		7356
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL.		12714
BANK NAME IF CASH RECEIVED FROM DEPOSIT		42865
 Park National Bank PO BOX 05551, Your City, State & Zip Code		24210
TOTAL DEPOSIT		SUBTOTAL
LESS CASH		NET DEPOSIT \$ 242.10
⑆ 113056789⑆ ⑆ 00000000		Nonnegotiable

Bank Transit Routing Number	Amount
62/458	\$ 73.56
73/127	\$ 127.14
42/865	\$ 13.87

- You have seven checks to deposit. You want to keep \$30.00 in cash. Use the check information to fill in the front and back of the deposit slip below.

Bank Transit Routing Number	Amount
27/658	\$ 49.23
42/007	\$ 17.42
96/425	\$ 8.57
49/525	\$ 117.05
76/177	\$ 523.47
98/1967	\$ 85.98
171/1705	\$ 257.18

CHECKS LIST SINGLY	RECORD OF CHECKS FOR DEPOSIT	
	DOLLARS	CENTS
96/425	8	57
49/525	117	05
76/177	523	47
98/1967	85	98
171/1705	257	18
ENTER TOTAL ON FRONT \$ 992.25		
CASH COUNT FOR FINANCIAL INSTITUTIONS USE ONLY		
x 100		
x 50		
x 20		
x 10		
x 5		
x 2		
x 1		
TOTAL \$		

DEPOSIT TICKET		CASH
	YOUR NAME Your Address Your City, State & Zip Code	27658
DATE <u>September 17, 2001</u>		42007
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL.		99225
BANK NAME IF CASH RECEIVED FROM DEPOSIT		1058.90
 Park National Bank PO BOX 05551, Your City, State & Zip Code		5000
TOTAL DEPOSIT		SUBTOTAL
LESS CASH		NET DEPOSIT \$ 1028.90
⑆ 113056789⑆ ⑆ 00000000		Nonnegotiable

Maintaining a Check Register

Use the information below to fill in the check register. Calculate a new balance after every transaction. Assume a starting balance of \$93.28.

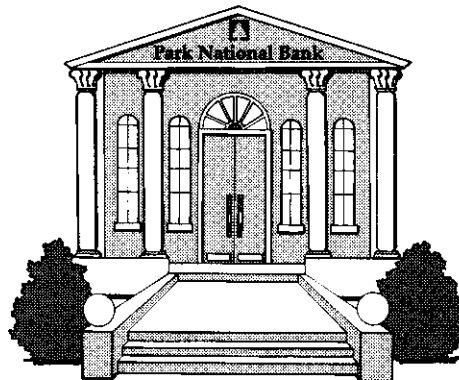
Date	Check	Transaction Description	Amount
9/22	335	Write a check to <i>The Rack</i> for a winter jacket.	\$ 65.32
9/23		Stop at your bank's ATM for spending money.	\$ 20.00
9/26		Deposit your paycheck.	\$235.76
9/26		Transfer money from checking to a savings account.	\$ 50.00
9/28	336	Write a check for a ticket to <i>Water World</i> theme park.	\$ 23.95
9/28	336	Void check to <i>Water World</i> ; price did not include discount.	\$ 23.95
9/28		Use debit card to pay for a ticket to <i>Water World</i> .	\$ 17.95
9/30		Reconcile account; record account service fee.	\$ 8.00
9/30		Reconcile account; record auto debit for <i>Guardian Insurance</i> .	\$ 43.85
9/30		Reconcile account; record account interest accrued.	\$.35
10/2	337	Write a check to <i>Felder Foods</i> for groceries.	\$ 46.89

Check Number	Date	Transaction Description	Subtraction (-)		✓	(-) Fee (if any)	Addition (+)		Balance	
			Payment or Withdrawal				Deposit	\$		
335	9/22	The Rack winter jacket	\$ 65	32			\$		\$ 65	32
									27	96
	9/23	ATM withdrawal spending money	20	00					20	00
									7	96
	9/26	Deposit paycheck					235	76	235	76
									243	72
	9/26	Transfer money to savings	50	00					50	00
									193	72
336	9/28	Water World theme park ticket	23	95					23	95
									169	77
336	9/28	VOIDED CHECK Forgot discount					23	95	23	95
									193	72
	9/28	Debit-Water World theme park ticket	17	95					17	95
									175	77
	9/30	Park National Bank account service fee				8.00			8	00
									167	77
	9/30	Auto Debit-Guardian Insurance monthly car insurance payment	43	85					43	85
									123	92
	9/30	Park National Bank interest						35		35
									124	27
337	10/2	Felder Foods groceries	46	89					46	89
									77	38

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Open a new bank account.

You have decided to open a checking account. Park National Bank is offering a free watch to any person who opens an account this week. There is a branch of the bank close to your house. Between coins from your piggy bank and cash from mowing lawns, you have \$100.87. Your uncle also sent a \$40.00 check as a gift. Figure out how much money you are depositing in your new checking account. Then, fill out the deposit slip.



Do the Math

$$\begin{array}{r} \$100.87 \\ + \quad 40.00 \\ \hline \end{array}$$

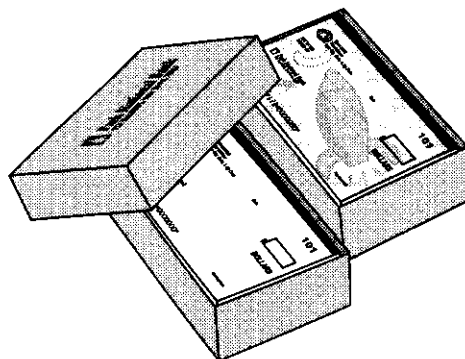
DEPOSIT TICKET		CASH ►
YOUR NAME Your Address Your City, State & Zip Code	C _____ H _____ E _____ C _____ K _____ S _____ <small>OR TOTAL FROM OTHER SIDE</small>	
	DATE _____ <small>DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL</small> _____ <small>SIGN HERE IF CASH RECEIVED FROM DEPOSIT</small>	
Park National Bank PO BOX 05551, Your City, State & Zip Code		SUBTOTAL ► LESS CASH ►
NET DEPOSIT \$		
		Nonnegotiable

Name _____

Date _____

Order checks.

When you open your checking account, the bank gives you an ATM/Debit card. You choose a PIN. The bank offers several kinds of checks to choose from—some plain and some with designs. The plain checks cost \$5.00 for a box of 150. The checks with designs cost \$11.00 for a box of 150. You decide to order two boxes of plain checks. The bank will debit the total cost from your account. Figure out the cost of the checks.



Do the Math

$$\begin{array}{r} \$5.00 \\ \times \quad 2 \\ \hline \end{array}$$



Park National Bank
PO BOX 05551, Your City, State & Zip Code

ATM/Debit Card

1234 5678 9123 0000

YOUR NAME

SERVICE CHARGE RECEIPT

TWO BOXES PLAIN CHECKS

AMOUNT \$ _____

PARK NATIONAL BANK—BRANCH 27
ACCOUNT NO. 0000000



Park National Bank
PO BOX 05551, Your City, State & Zip Code


Buy a birthday present.

You are excited about buying a birthday present for your best friend with your own money. You and your best friend have the same favorite band. The band's new CD has gone platinum, but neither of you has it yet. The new CD is \$16.00 with tax at *The Music Store*. If you buy two CDs, the second one is \$12.50 with tax. A third CD is \$10.00 with tax. You buy two CDs—one for each of you. Figure out the cost of the CDs. Write a check.



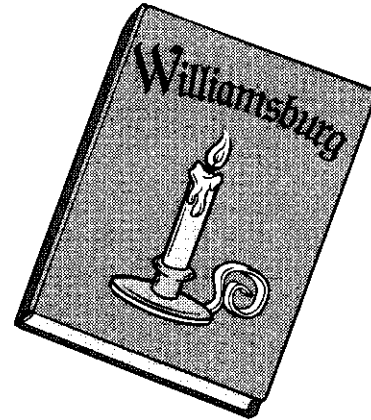
Do the Math

$$\begin{array}{r} \$ 16.00 \\ + \quad 12.50 \\ \hline \end{array}$$

	YOUR NAME Your Address Your City, State & Zip Code	101 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
11 1 13056789 10 1:00000000			Nonnegotiable


Pay a library fine.

Last month, your family went on a fun vacation to Williamsburg, Virginia. The town looks like an early American colony. Before going, you checked out four library books on colonial America from the *Park City Library*. You returned all but one book, which you could not find. Today, your mom found the book on the floor under your bed. It is 21 days overdue. The fine is 15¢ a day per book. Figure out the amount you owe. Then, write a check.



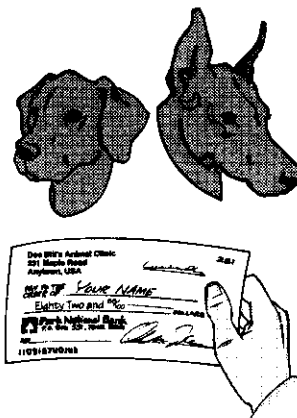
Do the Math

$$\begin{array}{r} \$.15 \\ \times 21 \\ \hline \end{array}$$

	YOUR NAME Your Address Your City, State & Zip Code	102 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
⑈ 1 1 3 0 5 6 7 8 9 ⑈ 1 0 1 ⑈ 0 0 0 0 0 0 0 0			<small>Nonnegotiable</small>

Get your first paycheck.

Congratulations! You got a job working after school every day at *Doc Bill's Animal Clinic*. The pay is \$7.70 an hour. Your main duty is to take care of the dogs. After taxes, your first paycheck is \$82.88. Last week, some friends asked you to go to a movie but you had no cash. Your mother lent you \$20.00. Get cash from your paycheck to pay her back. Figure out how much money you will deposit. Then, go to the bank and fill out a deposit slip.



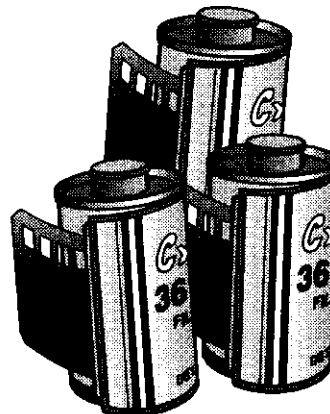
Do the Math

$$\begin{array}{r} \$82.88 \\ - 20.00 \\ \hline \end{array}$$

DEPOSIT TICKET																																																																																																							
	YOUR NAME Your Address Your City, State & Zip Code	CASH ▶	<table border="1" style="width: 100%; height: 150px; border-collapse: collapse;"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>																																																																																																				
DATE _____ <small>DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL</small>	C _____ H _____ E _____ C _____ K _____ S _____ <small>OR TOTAL FROM OTHER SIDE</small>	SUBTOTAL ▶																																																																																																					
<small>SIGN HERE IF CASH RECEIVED FROM DEPOSIT</small> _____	TOTAL ITEMS <input type="checkbox"/> LESS CASH ▶	LESS CASH ▶																																																																																																					
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>	NET DEPOSIT \$	<table border="1" style="width: 100%; height: 30px; border-collapse: collapse;"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>																																																																																																					
		Nonnegotiable																																																																																																					

Buy three rolls of film.

Your aunt is letting you borrow her camera for a school trip to the state capital. You want to buy three rolls of film. An ad in the newspaper states that *The Photobug* camera store has film on sale. You go there to shop. There are coupons on the counter for \$1.50 off developing, so you take one coupon. Each roll of film is \$3.29 with tax, and a 3-pack of film is \$7.99 with tax. Figure out which purchase is the best buy. Then, write a check.



Do the Math

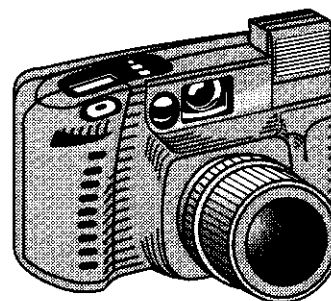
$$\begin{array}{r} \$3.29 \\ \times \quad 3 \\ \hline \end{array}$$

or \$7.99

	YOUR NAME Your Address Your City, State & Zip Code	103 <small>30-7/1130 27</small>
	Date _____	
PAY TO THE ORDER OF _____ \$ 		
		DOLLARS
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>		
FOR _____		
⑆ 1 13056789 ⑆ 10 ⑆ 00000000		<small>Nonnegotiable</small>



Buy a camera.

Taking pictures at the state capital was fun. You want to buy a camera of your own. *The Photobug* has a great camera kit for \$349.99 with tax. The kit includes a 35mm camera, a zoom lens, and a camera case. This week, the camera kit is on sale for \$289.88 with tax. The manager says the store has a layaway plan. You can still get the sale price if you pay 25% down. Figure out the amount of the down payment. Then, write a check.



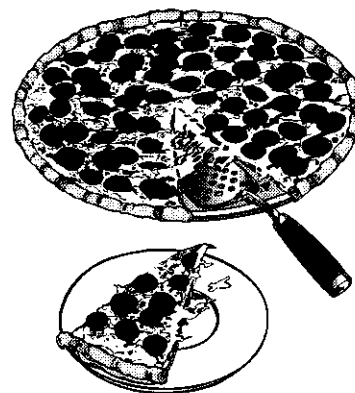
Do the Math

$$\begin{array}{r} \$289.88 \\ \times \quad .25 \\ \hline \end{array}$$

	YOUR NAME Your Address Your City, State & Zip Code	104 <small>30-7/1130 27</small>
	Date _____	
PAY TO THE ORDER OF _____ \$ 		DOLLARS
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>		
FOR _____		
		<small>Nonnegotiable</small>

Eat pizza with friends.

On Friday night, you and four friends go to watch a football game. Your team wins the game by two points. The group decides to celebrate at a new restaurant, *The Pizza Pie*. You and your friends order the special (three large pizzas for \$16.95) and three large pitchers of soft drinks for \$2.50 each. The final bill, with tip, is \$28.15. If the group splits the bill evenly, figure out your share of the meal. Pay your part of the bill with your debit card.



Do the Math

$$5 \overline{) \$ 28.15}$$



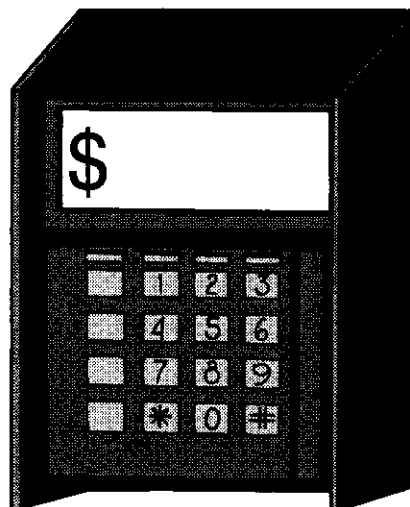
Park National Bank
PO BOX 05551, Your City, State & Zip Code

ATM/Debit Card

1234 5678 9123 0000

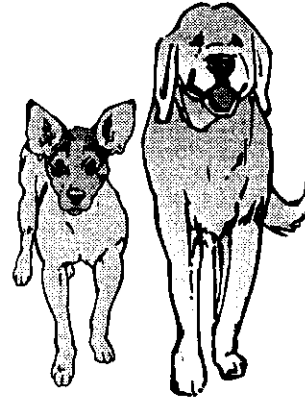
YOUR NAME

Enter your PIN: _____


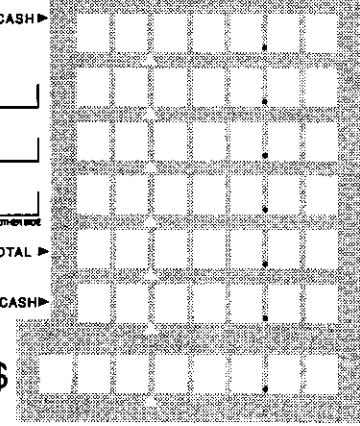


Earn extra money.

Some customers of *Doc Bill's Animal Clinic* went out of town for two weeks. The customers offered to pay someone \$30.00 per week to take care of their dogs. The vet recommended you. You fed and walked the dogs every day and gave them a bath each week. The customers paid you three \$20.00 bills and an extra \$10.00 bill. You kept the \$10.00 bonus for spending money. Figure out how much cash you will deposit. Then, fill out the deposit slip.



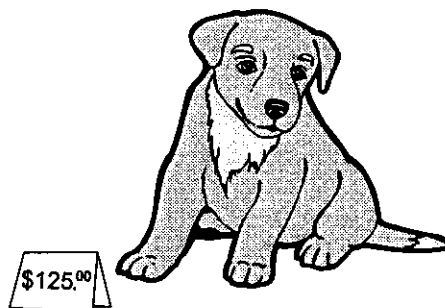
Do the Math

DEPOSIT TICKET		CASH ▶	
 YOUR NAME Your Address Your City, State & Zip Code	DATE _____ <small>DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL</small>	C _____	
		H _____	
E _____	TOTAL ITEMS <input type="checkbox"/> SUBTOTAL ▶		
C _____			
K _____			
S _____ <small>OR TOTAL FROM OTHER SIDE</small>	LESS CASH ▶		
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>	NET DEPOSIT \$	NONNEGOTIABLE	



⑈ 1 1 3 0 5 6 7 8 9 ⑈ ⑆ 0 0 0 0 0 0 0 0

Get a new puppy.

A good friend of your mom raises puppies. You want to buy one, but the puppies are expensive. Your mom's friend likes your photography. She asks if you want to trade taking photos of her children for a puppy. You spend \$15.22 in cash for film. Later, when you pick up the photos at *The Photobug*, the developing cost is \$19.76 with tax. You have a coupon for \$1.50 off developing. Figure out the amount you owe. Write a check.

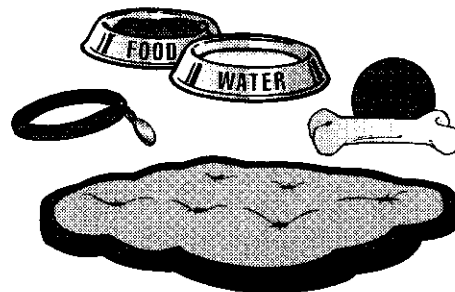


Do the Math

	YOUR NAME Your Address Your City, State & Zip Code	105 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
 Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
⑈ 1 1 30 56 78 9 ⑈ ⑆ 10 1 ⑆ 00000000			<small>Nonnegotiable</small>


Buy pet supplies.

You love your new puppy, but you soon find out pets are not free. The puppy eats a lot and chews on everything. Your parents are going to pay for dog food, which costs about \$8.50 a month. You go to *Pet World* to buy your puppy a bed for \$12.25, a collar for \$6.99, and two bowls for \$4.00. Since the puppy is chewing on so many things, you also buy chew toys for \$3.10. Those prices include tax. Figure out how much you owe, and write a check.



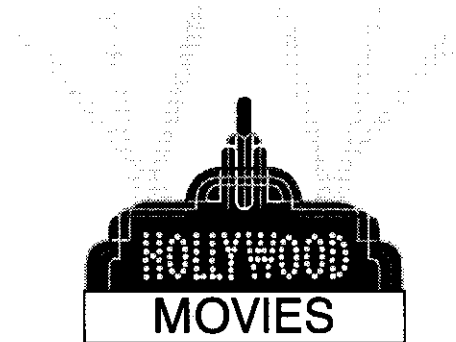
Do the Math

$$\begin{array}{r}
 \$ 12.25 \\
 6.99 \\
 4.00 \\
 + 3.10 \\
 \hline
 \end{array}$$

	YOUR NAME Your Address Your City, State & Zip Code	106 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
⑆ 1 1 3 0 5 6 7 8 9 ⑆ 1 0 1 ⑆ 0 0 0 0 0 0 0 0			<small>Nonnegotiable</small>

Go to the movies.

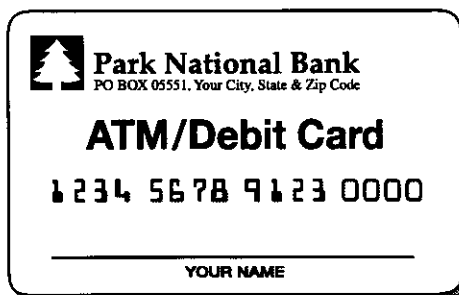
A friend invites you to go see a funny movie this weekend. Before 6:00 p.m., a movie ticket costs only \$5.00. After 6:00 p.m., the price is \$7.50. You usually buy a small popcorn and a medium soft drink for \$5.50. You decide to go to the 4:25 p.m. show. Your wallet is empty, so you go by the ATM at your bank. Figure out how much money you need to withdraw to buy a ticket and snacks. The ATM gives money in \$10.00 amounts only.



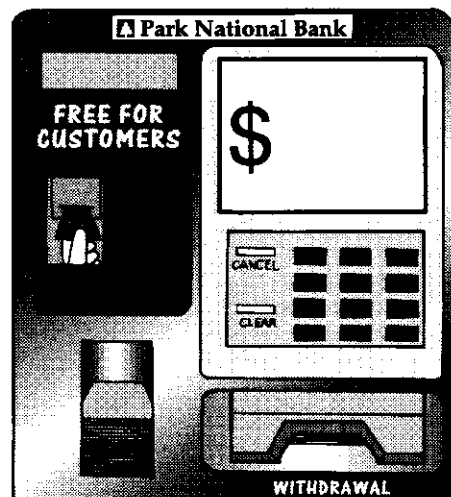
Do the Math

$$\begin{array}{r} \$ 5.00 \\ + \quad 5.50 \\ \hline \end{array}$$

so I need to withdraw \$_____

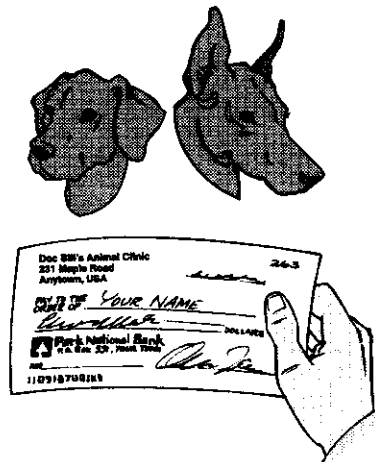


Enter your PIN: _____





Get your paycheck.

It is time to get your semi-monthly paycheck from *Doc Bill's Animal Clinic*. You worked extra hours for a co-worker who was sick, and you earned \$285.26. Your boss, Doc Bill, also asked you to help at a weekend dog show. He added a \$50.00 bonus to your paycheck as a thank you. The total you made before deductions is \$335.26. There are \$67.44 in deductions. Figure out the dollar amount of your net paycheck. Then, fill out the deposit slip.



Do the Math

$$\begin{array}{r} \$ 335.26 \\ - \quad 67.44 \\ \hline \end{array}$$

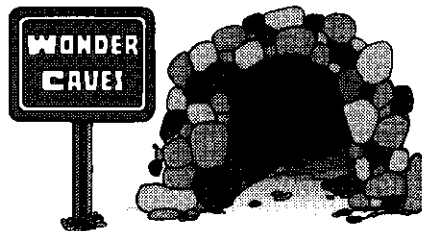
DEPOSIT TICKET		CASH ▶	
	YOUR NAME	C _____	H _____
	Your Address		
	Your City, State & Zip Code	E _____	
		C _____	
		K _____	
		S _____	
		OR TOTAL FROM OTHER SIDE	
DATE _____	DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	TOTAL ITEMS <input type="checkbox"/>	SUBTOTAL ▶
SIGN HERE IF CASH RECEIVED FROM DEPOSIT			LESS CASH▶
	Park National Bank	NET DEPOSIT	\$
PO BOX 05551, Your City, State & Zip Code			
⑈ 113056789⑈			
⑆00000000			
			Nonnegotiable

Name _____

Date _____

Explore a cave.

Your science class is going on a field trip today to *Wonder Caves*. Oops! You forgot to get any money. The cave tour is \$4.00, which your parents paid last week. The gift shop there has some great rocks you want to add to your collection. Budget \$4.50 for lunch and \$8.00 for rocks. Figure out how much cash you need. You use another bank's ATM on the way to school that charges a \$1.00 service fee. The ATM gives money in \$10.00 amounts only.

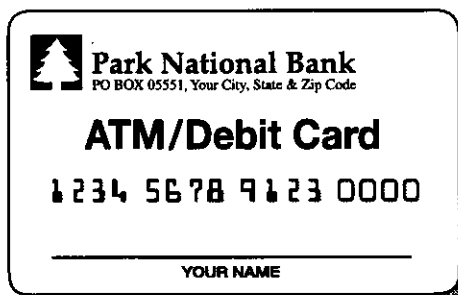


Do the Math

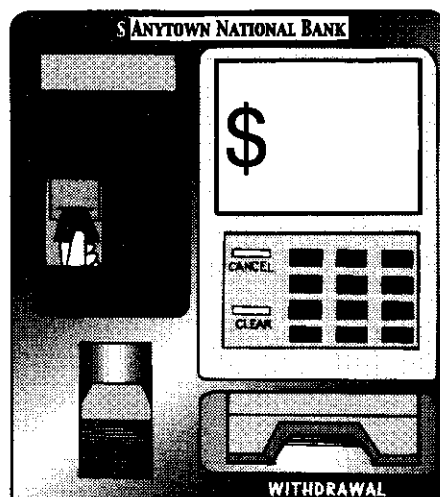
$$\begin{array}{r} \$4.50 \\ + \quad 8.00 \\ \hline \end{array}$$

so I need to withdraw
additional fee

$$\begin{array}{r} \$ \quad \quad \quad \\ + \quad 1.00 \\ \hline \end{array}$$



Enter your PIN: _____



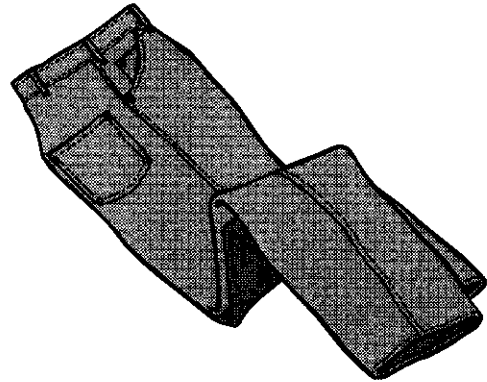
Enter the
transaction fee: _____

Name _____

Date _____

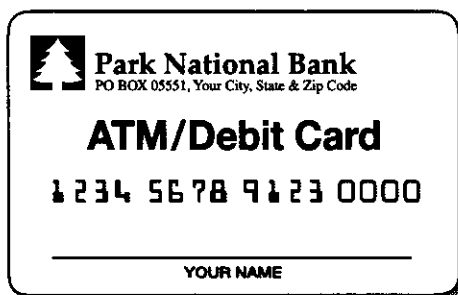
Go to the mall.

Your last pair of good blue jeans just got a hole in the knee. The stores at the mall are having a customer-appreciation day with a nine-hour "no tax" sale. *Jeans Junction* is having an additional sale. The price of the jeans you want is \$32.50. A sign says, "Today Only—20% Discount Off the Marked Price." You can save \$6.50 on the blue jeans and pay no tax. Figure out the cost of buying the jeans. Then, pay with your debit card.

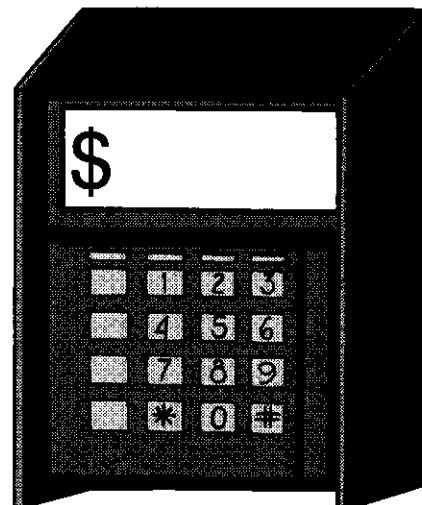


Do the Math

$$\begin{array}{r} \$32.50 \\ - \quad 6.50 \\ \hline \end{array}$$



Enter your PIN: _____




Go to a water park.

You and a friend want to go to a nearby water park. Tickets are \$34.95 with tax at the gate and \$29.95 with tax if purchased in advance. Your favorite soft drink has an ad on the can for a \$6.00 discount off of tickets purchased in advance. The *Quick Sack* grocery store sells tickets to the water park. You take an empty soft drink can to the grocery store to buy a ticket. Figure out the cost of buying yourself a ticket. Then, write a check.



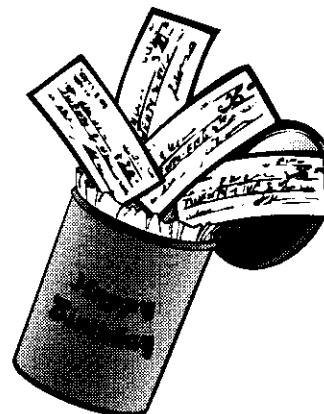
Do the Math

$$\begin{array}{r} \$ 29.95 \\ - \quad 6.00 \\ \hline \end{array}$$

	YOUR NAME Your Address Your City, State & Zip Code	107 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
11 1 13056789 10 1:00000000			<small>Nonnegotiable</small>


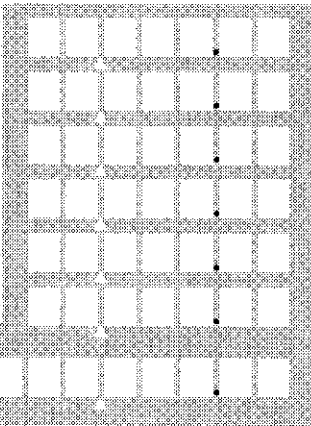


Deposit birthday money.

Your aunts and uncles know you have a camera on layaway. They give you a gift wrapped like a film canister on your birthday. The gift is two \$20.00 checks and two \$25.00 checks. One uncle didn't know you have your own bank account. He made one of the smaller checks out to your parents. Your parents will cash that check later and give you the money. Figure out how much money you have to deposit today. Then, fill out the deposit slip.



Do the Math

$$\begin{array}{r}
 \$ 20.00 \\
 25.00 \\
 + 25.00 \\
 \hline
 \end{array}$$

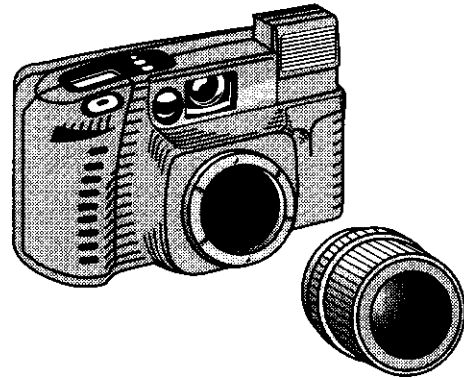
DEPOSIT TICKET		CASH ►	
 YOUR NAME Your Address Your City, State & Zip Code	DATE _____ <small>DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL</small>	C _____	
		H _____	
E _____	SUBTOTAL ►		
C _____			
S _____ <small>OR TOTAL FROM OTHER SIDE</small>			
TOTAL ITEMS <input type="checkbox"/>	LESS CASH ►		
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>	NET DEPOSIT \$		
SIGN HERE IF CASH RECEIVED FROM DEPOSIT _____			
 		Nonnegotiable	

Name _____

Date _____

Pick up your camera.

The unexpected birthday money from your aunts and uncles allows you to take your camera out of layaway. The balance is \$217.41. *The Photobug's* manager shows you a better lens than the one in your camera kit. The better lens normally costs \$60.00 with tax. The lens is on sale this week for \$49.00 with tax. You decide to buy the better lens. Figure out the final payment, including the layaway balance and the better lens. Then, write a check.



Do the Math

$$\begin{array}{r} \$217.41 \\ + \quad 49.00 \\ \hline \end{array}$$



YOUR NAME
Your Address
Your City, State & Zip Code

Date _____

10830-7/1130
27

**PAY TO THE
ORDER OF** _____

\$

DOLLARS

Park National Bank
PO BOX 05551, Your City, State & Zip Code

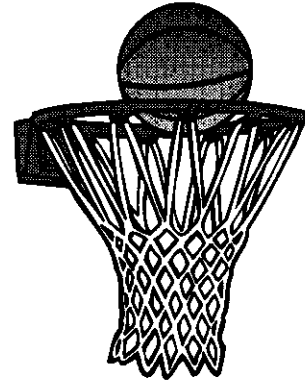
FOR _____

⑈ 1 13056789 ⑈ 101:00000000

Nonnegotiable



Go to basketball camp.

The *Hot Shotz Basketball Camp* is making its annual stop in your town. You were on vacation last year and couldn't go. The week-long camp costs \$100.00. A three-day weekend camp costs \$65.00. With your work schedule, you can attend only the three-day camp. Your parents agree to pay for half. They give you a check made out to *Hot Shotz Basketball Camp*. Figure out how much your share of the payment is. Then, write a check.



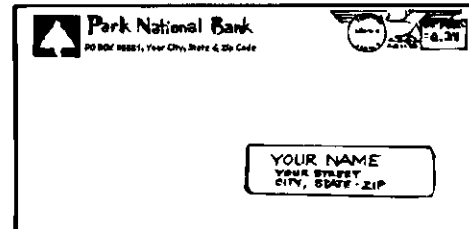
Do the Math

2 \$ 65.00

	<p>YOUR NAME Your Address Your City, State & Zip Code</p>	<p>109 30-7/1130 27</p>	<p>Date _____</p>
<p>PAY TO THE ORDER OF _____</p>		<p>\$ </p>	
		<p>_____ DOLLARS</p>	
<p> Park National Bank PO BOX 05551, Your City, State & Zip Code</p>			
<p>FOR _____</p>			
<p>⑈ 1 130 56 78 9 ⑈ ⑆ 10 1 ⑆ 00000000</p>			<p>Nonnegotiable</p>

Reconcile your bank statement.

Your first bank statement came today. It lists the checks that have cleared in the past month. It also shows the deposits, debit transactions, and ATM withdrawals you have made. The bank charges an \$8.00 account service fee each month. Subtract that fee in your check register. Reconcile your statement by making sure your check register and the bank statement match. Check off each item that matches in your check register.



Bank Statement #1



Park National Bank

PO BOX 05551, Your City, State & Zip Code

YOUR CHECKING ACCOUNT

To your previous balance of	\$ 0.00
Deposits were added in the amount of	\$531.57
Withdrawals were subtracted for	\$271.29
Giving you a current balance of	\$260.28

DEPOSITS AND OTHER ADDITIONS

DEPOSIT	\$140.87	DEPOSIT	\$ 60.00
DEPOSIT	\$ 62.88	DEPOSIT	\$267.82

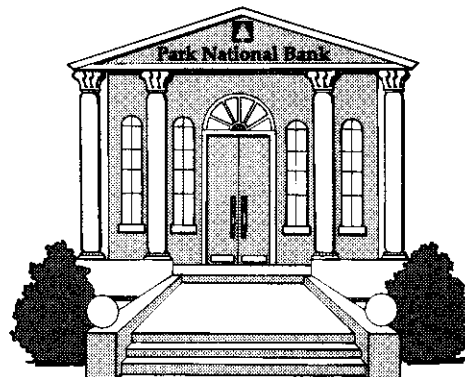
CHECKS AND OTHER WITHDRAWALS

CHECK	AMOUNT	CHECK	AMOUNT	CHECK	AMOUNT
101	\$28.50	104	\$72.47	107	\$ 23.95
102	\$ 3.15	105	\$18.26		
103	\$ 7.99	106	\$26.34		

OTHER WITHDRAWAL	AMOUNT	OTHER WITHDRAWAL	AMOUNT
SERVICE CHARGE— <i>New Checks</i>	\$10.00	ATM— <i>Anytown National Bank</i>	\$21.00
DEBIT— <i>The Pizza Pie</i>	\$ 5.63	DEBIT— <i>Jeans Junction</i>	\$26.00
ATM— <i>Park National Bank</i>	\$20.00	MONTHLY SERVICE CHARGE	\$ 8.00

Open a new bank account.

You have decided to open a checking account. Park National Bank is offering a free watch to any person who opens an account this week. There is a branch of the bank close to your house. Between coins from your piggy bank and cash from mowing lawns, you have \$100.87. Your uncle also sent a \$40.00 check as a gift. Figure out how much money you are depositing in your new checking account. Then, fill out the deposit slip.



Do the Math

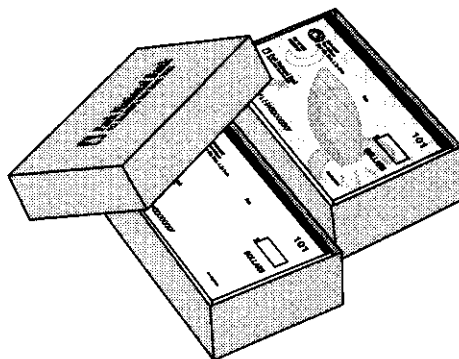
DEPOSIT TICKET				
	YOUR NAME Your Address Your City, State & Zip Code			
	DATE _____ <small>DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL</small>	CASH ► C _____ H _____ E _____ C _____ K _____ S _____ <small>OR TOTAL FROM OTHER SIDE</small>		SUBTOTAL ►
	<small>SIGN HERE IF CASH RECEIVED FROM DEPOSIT</small> _____	TOTAL ITEMS <input type="checkbox"/>		LESS CASH ►
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>	NET DEPOSIT \$			
		Nonnegotiable		

Name _____

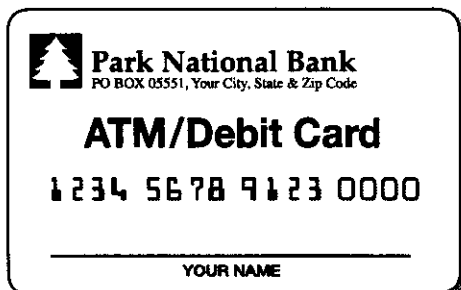
Date _____

Order checks.

When you open your checking account, the bank gives you an ATM/Debit card. You choose a PIN. The bank offers several kinds of checks to choose from—some plain and some with designs. The plain checks cost \$5.00 for a box of 150. The checks with designs cost \$11.00 for a box of 150. You decide to order two boxes of plain checks. The bank will debit the total cost from your account. Figure out the cost of the checks.



Do the Math



SERVICE CHARGE RECEIPT

TWO BOXES PLAIN CHECKS

AMOUNT \$ _____

PARK NATIONAL BANK—BRANCH 27
ACCOUNT NO. 0000000


 **Park National Bank**
PO BOX 05551, Your City, State & Zip Code

Buy a birthday present.

You are excited about buying a birthday present for your best friend with your own money. You and your best friend have the same favorite band. The band's new CD has gone platinum, but neither of you has it yet. The new CD is \$16.00 with tax at *The Music Store*. If you buy two CDs, the second one is \$12.50 with tax. A third CD is \$10.00 with tax. You buy two CDs—one for each of you. Figure out the cost of the CDs. Write a check.

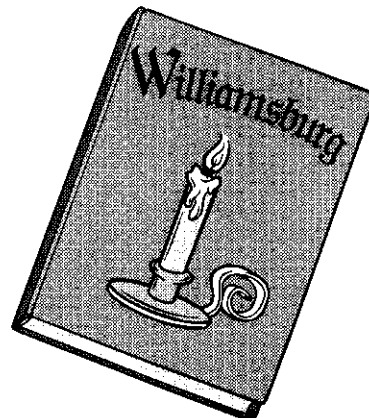


Do the Math

	YOUR NAME Your Address Your City, State & Zip Code	101 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
⑈ 1 1 3 0 5 6 7 8 9 ⑈ 1 0 1 ⑈ 0 0 0 0 0 0 0 0			<small>Nonnegotiable</small>

Pay a library fine.

Last month, your family went on a fun vacation to Williamsburg, Virginia. The town looks like an early American colony. Before going, you checked out four library books on colonial America from the *Park City Library*. You returned all but one book, which you could not find. Today, your mom found the book on the floor under your bed. It is 21 days overdue. The fine is 15¢ a day per book. Figure out the amount you owe. Then, write a check.



Do the Math



YOUR NAME
Your Address
Your City, State & Zip Code

Date _____

102

30-7/1130
27

**PAY TO THE
ORDER OF** _____

\$

DOLLARS



Park National Bank
PO BOX 05551, Your City, State & Zip Code

FOR _____

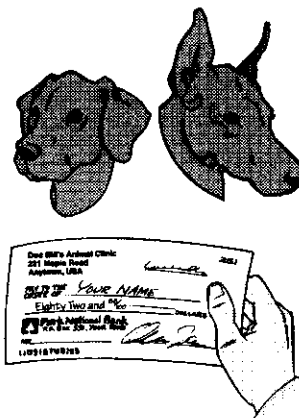
⑈ 1 13056789 ⑈ ⑆ 10 ⑆ 00000000

Nonnegotiable

Name _____ Date _____

Get your first paycheck.

Congratulations! You got a job working after school every day at *Doc Bill's Animal Clinic*. The pay is \$7.70 an hour. Your main duty is to take care of the dogs. After taxes, your first paycheck is \$82.88. Last week, some friends asked you to go to a movie but you had no cash. Your mother lent you \$20.00. Get cash from your paycheck to pay her back. Figure out how much money you will deposit. Then, go to the bank and fill out a deposit slip.



Do the Math

DEPOSIT TICKET		CASH ▶																																																																																																					
YOUR NAME Your Address Your City, State & Zip Code	DATE _____ <small>DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL</small>	C _____	<table border="1"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>																																																																																																				
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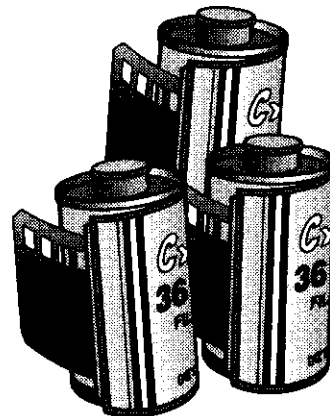
⑆ 113056789⑆ ⑆ 00000000

Name _____


Date _____

Buy three rolls of film.

Your aunt is letting you borrow her camera for a school trip to the state capital. You want to buy three rolls of film. An ad in the newspaper states that *The Photobug* camera store has film on sale. You go there to shop. There are coupons on the counter for \$1.50 off developing, so you take one coupon. Each roll of film is \$3.29 with tax, and a 3-pack of film is \$7.99 with tax. Figure out which purchase is the best buy. Then, write a check.

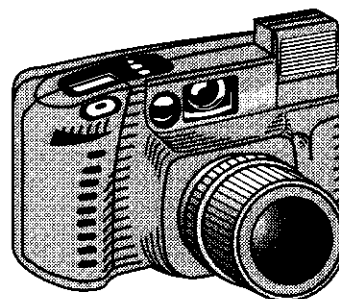


Do the Math



	YOUR NAME Your Address Your City, State & Zip Code	103 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
⑈ 1 13056789 ⑈ 10 ⑈ 00000000			<small>Nonnegotiable</small>

Buy a camera.

Taking pictures at the state capital was fun. You want to buy a camera of your own. *The Photobug* has a great camera kit for \$349.99 with tax. The kit includes a 35mm camera, a zoom lens, and a camera case. This week, the camera kit is on sale for \$289.88 with tax. The manager says the store has a layaway plan. You can still get the sale price if you pay 25% down. Figure out the amount of the down payment. Then, write a check.

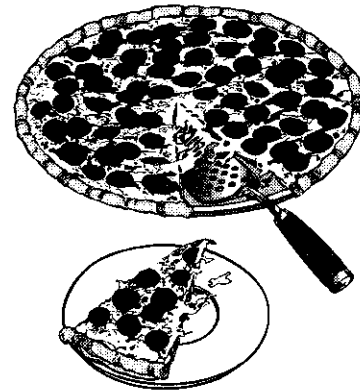


Do the Math

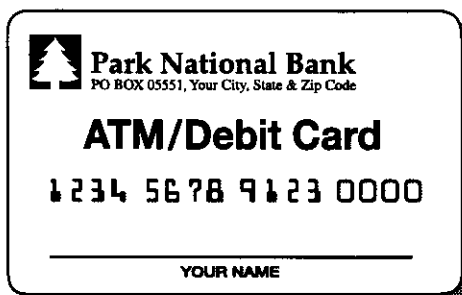
	<p>YOUR NAME Your Address Your City, State & Zip Code</p>	<p>104 30-7/1130 27</p>	<p>Date _____</p>
<p>PAY TO THE ORDER OF _____</p>		<p>\$ </p>	
<p>DOLLARS</p>			
<p> Park National Bank PO BOX 05551, Your City, State & Zip Code</p>			
<p>FOR _____</p>			
<p>⑈ 1 13056789⑈ ⑆ 101⑆ 00000000</p>			
<p>Nonnegotiable</p>			

Eat pizza with friends.

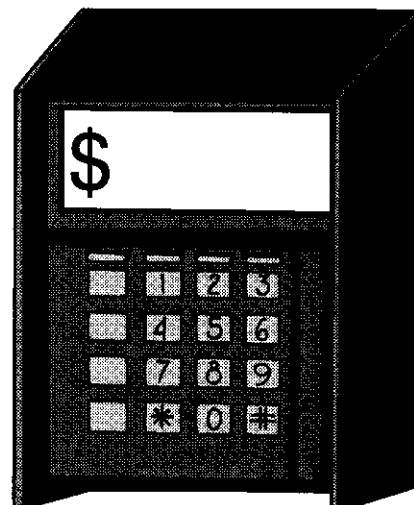
On Friday night, you and four friends go to watch a football game. Your team wins the game by two points. The group decides to celebrate at a new restaurant, *The Pizza Pie*. You and your friends order the special (three large pizzas for \$16.95) and three large pitchers of soft drinks for \$2.50 each. The final bill, with tip, is \$28.15. If the group splits the bill evenly, figure out your share of the meal. Pay your part of the bill with your debit card.



Do the Math

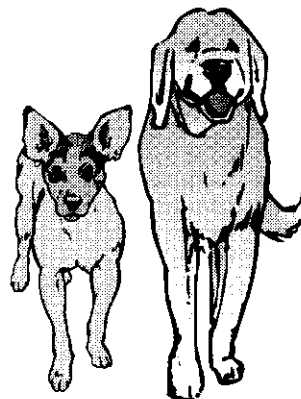


Enter your PIN: _____



Earn extra money.

Some customers of *Doc Bill's Animal Clinic* went out of town for two weeks. The customers offered to pay someone \$30.00 per week to take care of their dogs. The vet recommended you. You fed and walked the dogs every day and gave them a bath each week. The customers paid you three \$20.00 bills and an extra \$10.00 bill. You kept the \$10.00 bonus for spending money. Figure out how much cash you will deposit. Then, fill out the deposit slip.

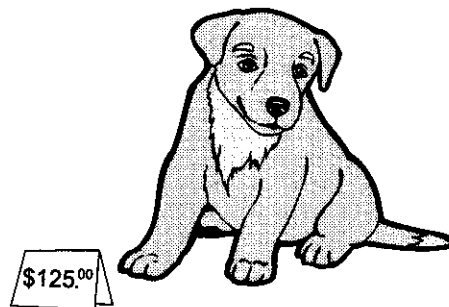


Do the Math



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Get a new puppy.

A good friend of your mom raises puppies. You want to buy one, but the puppies are expensive. Your mom's friend likes your photography. She asks if you want to trade taking photos of her children for a puppy. You spend \$15.22 in cash for film. Later, when you pick up the photos at *The Photobug*, the developing cost is \$19.76 with tax. You have a coupon for \$1.50 off developing. Figure out the amount you owe. Write a check.

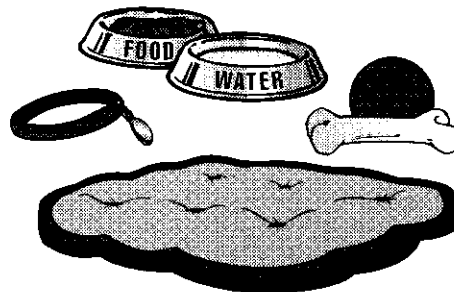


Do the Math


	YOUR NAME Your Address Your City, State & Zip Code	105 <small>30-7/1130 27</small>	Date _____
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 Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
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Buy pet supplies.

You love your new puppy, but you soon find out pets are not free. The puppy eats a lot and chews on everything. Your parents are going to pay for dog food, which costs about \$8.50 a month. You go to *Pet World* to buy your puppy a bed for \$12.25, a collar for \$6.99, and two bowls for \$4.00. Since the puppy is chewing on so many things, you also buy chew toys for \$3.10. Those prices include tax. Figure out how much you owe, and write a check.



Do the Math

	YOUR NAME Your Address Your City, State & Zip Code	106 <small>30-7/1130 27</small>	Date _____
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		DOLLARS	
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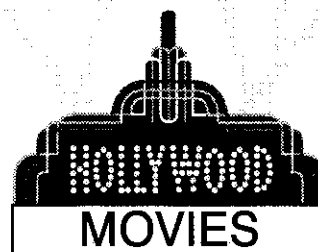
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Date _____

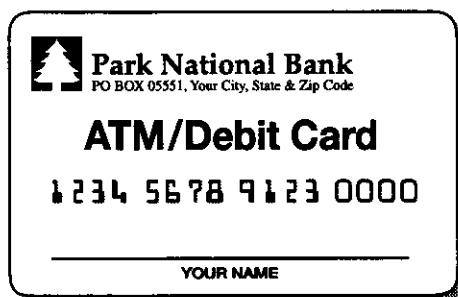
Go to the movies.

A friend invites you to go see a funny movie this weekend. Before 6:00 p.m., a movie ticket costs only \$5.00. After 6:00 p.m., the price is \$7.50.

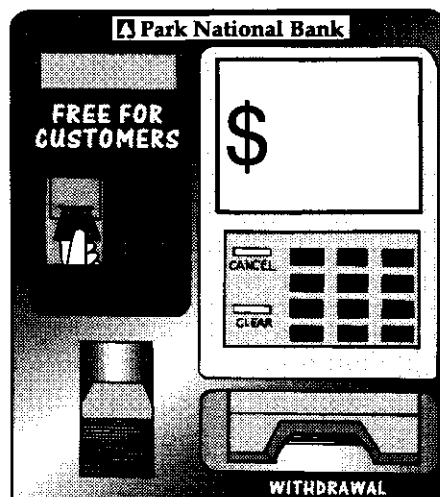
You usually buy a small popcorn and a medium soft drink for \$5.50. You decide to go to the 4:25 p.m. show. Your wallet is empty, so you go by the ATM at your bank. Figure out how much money you need to withdraw to buy a ticket and snacks. The ATM gives money in \$10.00 amounts only.



Do the Math

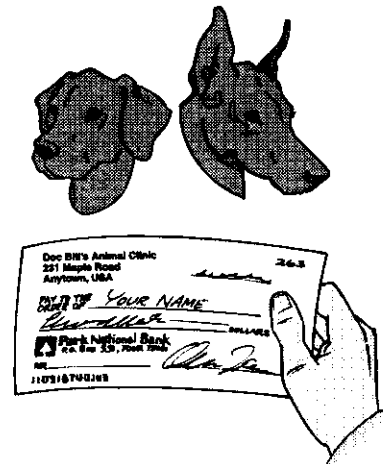


Enter your PIN: _____



Get your paycheck.

It is time to get your semi-monthly paycheck from *Doc Bill's Animal Clinic*. You worked extra hours for a co-worker who was sick, and you earned \$285.26. Your boss, Doc Bill, also asked you to help at a weekend dog show. He added a \$50.00 bonus to your paycheck as a thank you. The total you made before deductions is \$335.26. There are \$67.44 in deductions. Figure out the dollar amount of your net paycheck. Then, fill out the deposit slip.



Do the Math

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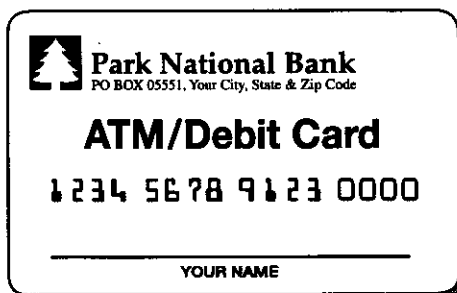
Date _____

Explore a cave.

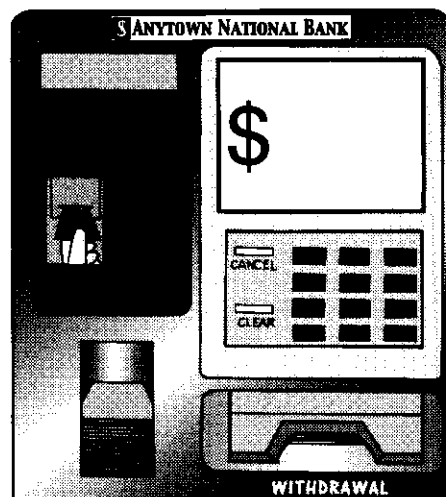
Your science class is going on a field trip today to *Wonder Caves*. Oops! You forgot to get any money. The cave tour is \$4.00, which your parents paid last week. The gift shop there has some great rocks you want to add to your collection. Budget \$4.50 for lunch and \$8.00 for rocks. Figure out how much cash you need. You use another bank's ATM on the way to school that charges a \$1.00 service fee. The ATM gives money in \$10.00 amounts only.



Do the Math



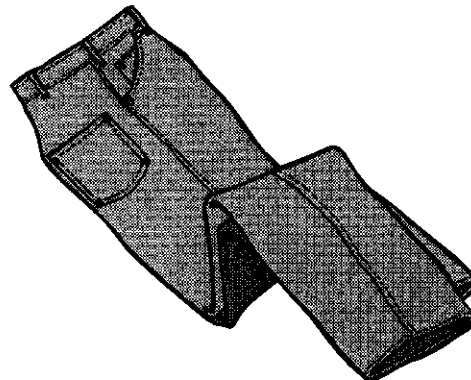
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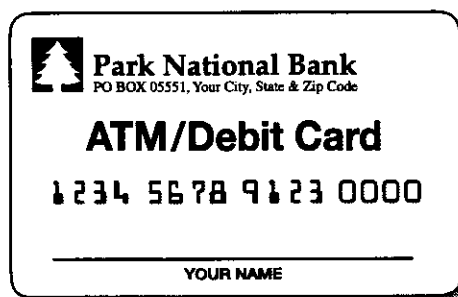
Enter the transaction fee: _____

Go to the mall.

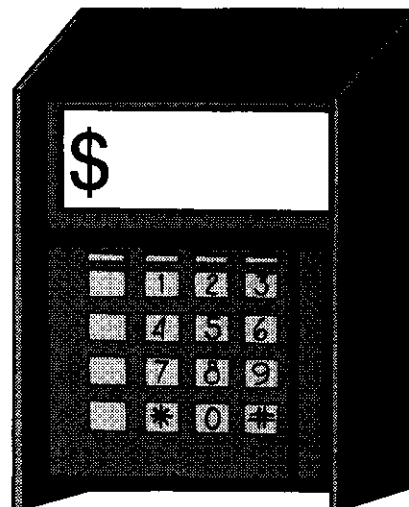
Your last pair of good blue jeans just got a hole in the knee. The stores at the mall are having a customer-appreciation day with a nine-hour “no tax” sale. *Jeans Junction* is having an additional sale. The price of the jeans you want is \$32.50. A sign says, “Today Only—20% Discount Off the Marked Price.” You can save \$6.50 on the blue jeans and pay no tax. Figure out the cost of buying the jeans. Then, pay with your debit card.



Do the Math



Enter your PIN: _____




Go to a water park.

You and a friend want to go to a nearby water park. Tickets are \$34.95 with tax at the gate and \$29.95 with tax if purchased in advance. Your favorite soft drink has an ad on the can for a \$6.00 discount off of tickets purchased in advance. The *Quick Sack* grocery store sells tickets to the water park. You take an empty soft drink can to the grocery store to buy a ticket. Figure out the cost of buying yourself a ticket. Then, write a check.

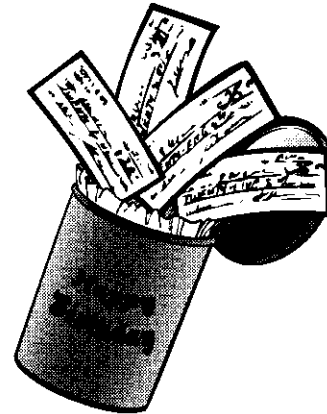


Do the Math

	YOUR NAME Your Address Your City, State & Zip Code	107 <small>30-7/1130 27</small>	Date _____
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Deposit birthday money.

Your aunts and uncles know you have a camera on layaway. They give you a gift wrapped like a film canister on your birthday. The gift is two \$20.00 checks and two \$25.00 checks. One uncle didn't know you have your own bank account. He made one of the smaller checks out to your parents. Your parents will cash that check later and give you the money. Figure out how much money you have to deposit today. Then, fill out the deposit slip.

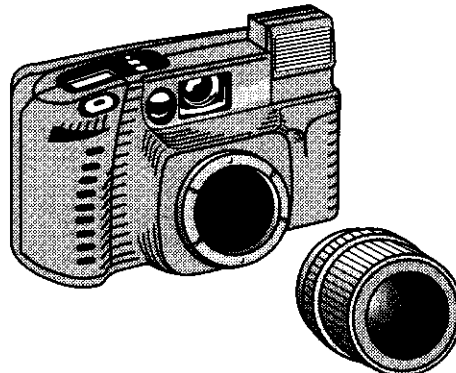


Do the Math

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Pick up your camera.

The unexpected birthday money from your aunts and uncles allows you to take your camera out of layaway. The balance is \$217.41. *The Photobug's* manager shows you a better lens than the one in your camera kit. The better lens normally costs \$60.00 with tax. The lens is on sale this week for \$49.00 with tax. You decide to buy the better lens. Figure out the final payment, including the layaway balance and the better lens. Then, write a check.

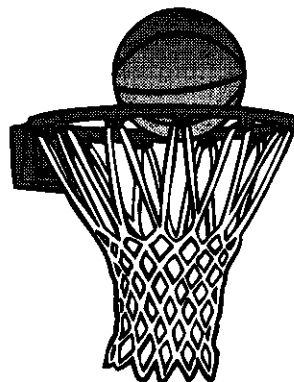


Do the Math



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Go to basketball camp.

The *Hot Shotz Basketball Camp* is making its annual stop in your town. You were on vacation last year and couldn't go. The week-long camp costs \$100.00. A three-day weekend camp costs \$65.00. With your work schedule, you can attend only the three-day camp. Your parents agree to pay for half. They give you a check made out to *Hot Shotz Basketball Camp*. Figure out how much your share of the payment is. Then, write a check.

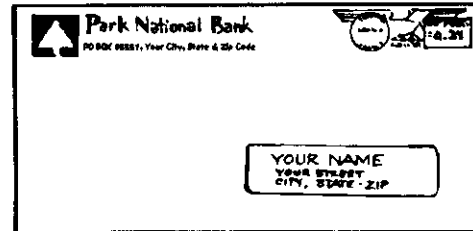


Do the Math

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Reconcile your bank statement.

Your first bank statement came today. It lists the checks that have cleared in the past month. It also shows the deposits, debit transactions, and ATM withdrawals you have made. The bank charges an \$8.00 account service fee each month. Subtract that fee in your check register. Reconcile your statement by making sure your check register and the bank statement match. Check off each item that matches in your check register.



Bank Statement #1



Park National Bank
PO BOX 05551, Your City, State & Zip Code

YOUR CHECKING ACCOUNT

To your previous balance of	\$ 0.00
Deposits were added in the amount of	\$531.57
Withdrawals were subtracted for	\$271.29
Giving you a current balance of	\$260.28

DEPOSITS AND OTHER ADDITIONS

DEPOSIT	\$140.87	DEPOSIT	\$ 60.00
DEPOSIT	\$ 62.88	DEPOSIT	\$267.82

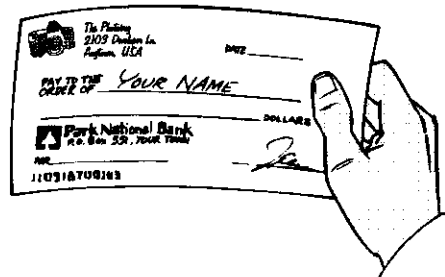
CHECKS AND OTHER WITHDRAWALS

CHECK	AMOUNT	CHECK	AMOUNT	CHECK	AMOUNT
101	\$28.50	104	\$72.47	107	\$ 23.95
102	\$ 3.15	105	\$18.26		
103	\$ 7.99	106	\$26.34		



OTHER WITHDRAWAL	AMOUNT	OTHER WITHDRAWAL	AMOUNT
SERVICE CHARGE— <i>New Checks</i>	\$10.00	ATM— <i>Anytown National Bank</i>	\$21.00
DEBIT— <i>The Pizza Pie</i>	\$ 5.63	DEBIT— <i>Jeans Junction</i>	\$26.00
ATM— <i>Park National Bank</i>	\$20.00	MONTHLY SERVICE CHARGE	\$ 8.00

Get a new job.

The manager of *The Photobug* saw how hard you worked to buy your new camera. She offered you a part-time job at \$7.75 per hour. Your old job was great, but this job will help you learn more about photography. You were able to work 30 hours the first pay period. Your pay after taxes is \$186.15. The store then takes out a \$15.00 deduction for an employee shirt you have to buy. Figure out your net paycheck. Then, fill out the deposit slip.



Do the Math

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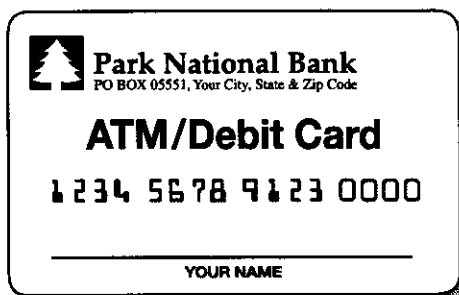
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Go to a concert.

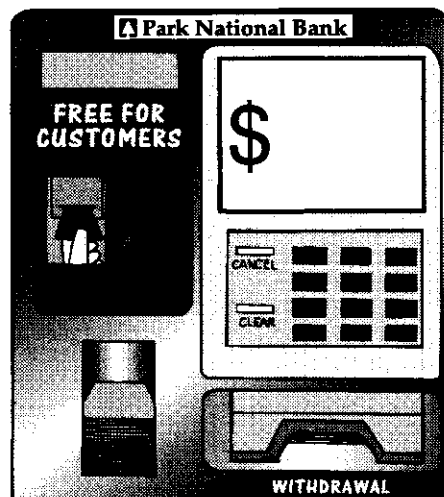
Your favorite music group is giving a concert this weekend. You and a friend decide to go. Tickets were \$18.50 in advance at music stores, but you forgot to buy a ticket early. Tickets are \$20.00 at the door. You will need \$4.00 in cash for a round trip on the Park and Ride bus. You go by the ATM at your bank. Figure out how much cash you need to withdraw to cover the concert and bus tickets. The ATM gives money in \$10.00 amounts only.



Do the Math



Enter your PIN: _____

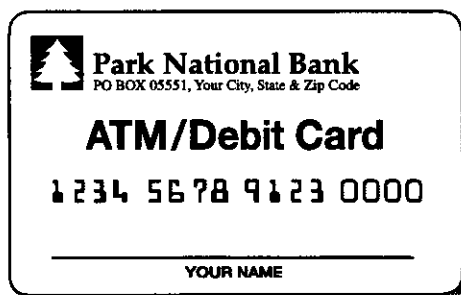


Go to a restaurant.

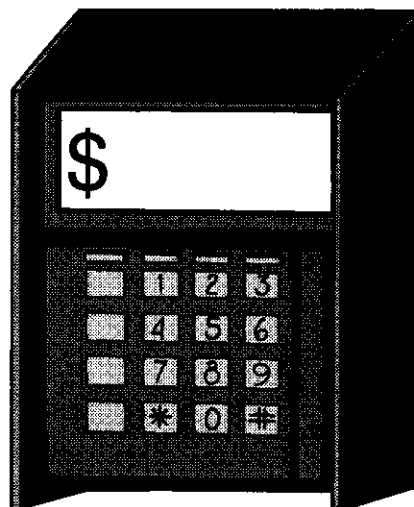
While at the concert, you see some old friends. They invite you and your friend to join them after the concert for a late dinner at *American Cafe*. Your friend only has \$2.00 in cash left. You offer to pay for your friend's meal using your debit card. Your friend promises to pay you back. With tax, your meal is \$6.42 and your friend's is \$5.89. Figure out the cost of both meals plus a \$2.00 tip. Then, pay the bill with your debit card.



Do the Math

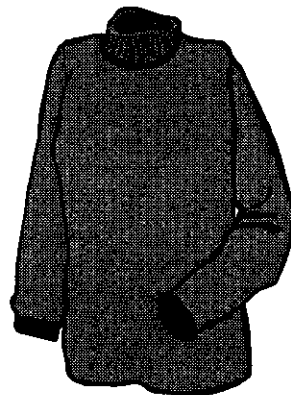


Enter your PIN: _____




Buy a sweater.

Your parents always give you \$125.00 in cash at the beginning of the school year for clothes. You have spent all of that money. For your birthday, you got a \$25.00 gift certificate for *The Sweater Place*. You want to use it today. When you go to the store, you find a great sweater. The clerk rings up your purchase, and the total comes to \$43.61 with tax. Figure out the cost to buy the sweater after using the gift certificate. Then, write a check.



Do the Math

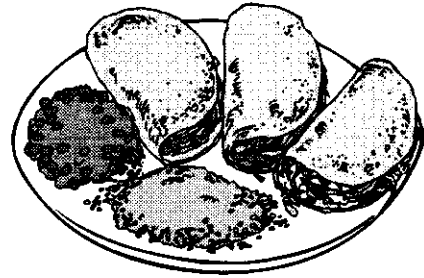
	YOUR NAME Your Address Your City, State & Zip Code	110 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
MICR LINE: ⑈ 1 13056789⑈⑈ 10 1:00000000			<small>Nonnegotiable</small>

Name _____

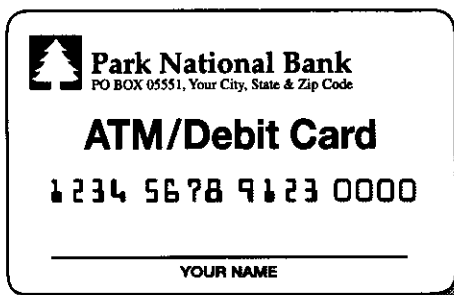
Date _____

Go out for Mexican food.

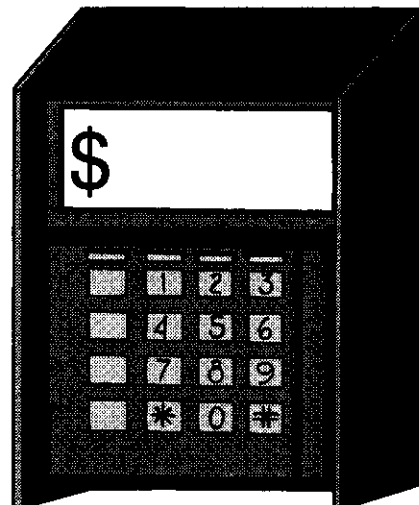
Taco Town, a Mexican food restaurant, is near your high school. There are photos of all of the school's athletic teams on the walls. After games, the restaurant manager takes 20% off the tabs of fans who bring in game tickets. After a game, you and a friend go there to eat. Before the discount, your bill is \$6.40 with tax. You do the math in your head; the discount is \$1.28. Figure out the cost of your meal. Then, use your debit card to pay.



Do the Math

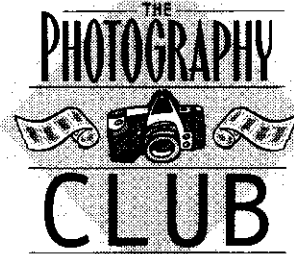


Enter your PIN: _____






Pay your club dues.

You want to join the *Photography Club* at your school. Every semester, each member has to pay dues for photography supplies and snack foods. General membership dues are \$10.00. Members who want access to the school's photography lab must pay an additional \$30.00 for a total of \$40.00. You want to use the lab. You can pay the school in five equal installments. Figure out how much your first payment will be. Then, write a check.

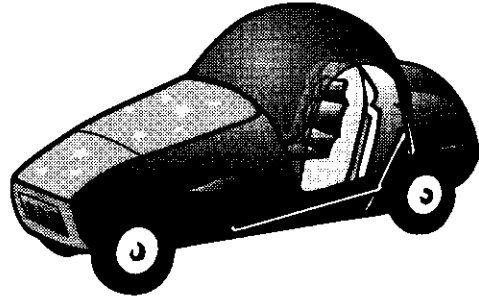


Do the Math

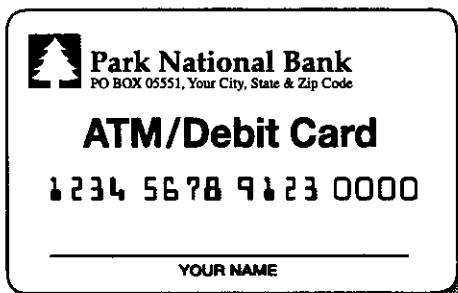
	YOUR NAME Your Address Your City, State & Zip Code	111 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	DOLLARS
 Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
			<small>Nonnegotiable</small>

Drive a race car.

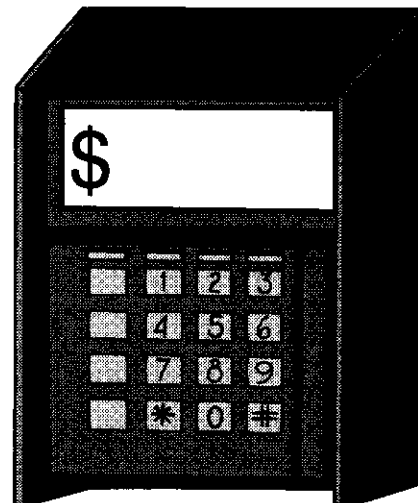
A racing theme park that features alien-type race cars just opened across town. It is called *Race to Space*. Drivers must be at least 12 years old. Every teenager in town is talking about the new theme park, so you go there today. Tickets to drive around the track two times are \$2.00 each, or you can buy ten tickets for only \$15.95. You watch for a while and then buy five tickets. Figure out the cost to buy the tickets. Then, pay with your debit card.



Do the Math



Enter your PIN: _____





Subscribe to a magazine.

You enjoy reading and looking at the pictures in nature magazines. Learning about different plants and animals is fun. For a limited time, *State Parks* magazine has a special offer. New subscribers can save 8% if they sign up for one year. That saves a person \$1.20 off the regular annual price of \$15.00. A two-year subscription is \$25.00. You decide to subscribe for one year. Figure out how much money you must pay. Then, write a check.



Do the Math

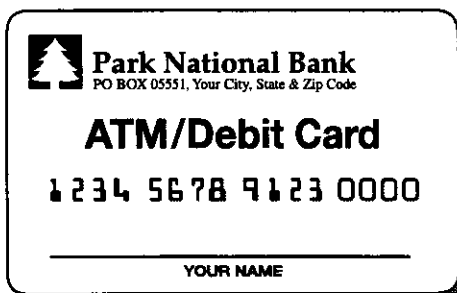
	YOUR NAME Your Address Your City, State & Zip Code	112 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	DOLLARS
 Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
<div style="display: flex; justify-content: space-between;"> ⑈ 1 130 56 789 ⑈ 10 11:00000000 Nonnegotiable </div>			

Support a good cause.

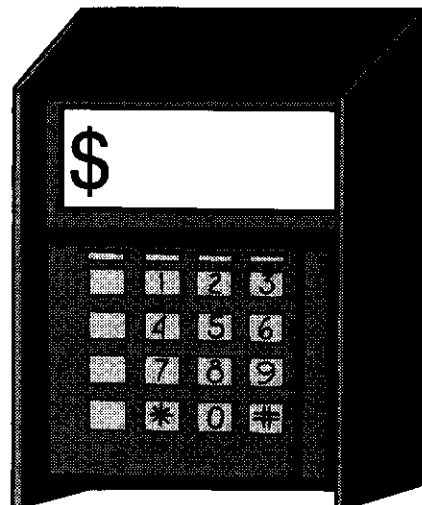
There is a flyer on the school bulletin board about keeping your city clean. Volunteers for a clean-up crew are gathering at the *Old Towne Bakery* the next morning. You decide to go to the meeting and sign up. Twelve other people are there. The group orders a baker's dozen of bagels, three kinds of juice, and a fruit tray. The total is \$35.36 with tax. Everyone pays separately. Figure out your share. Pay your part of the bill with your debit card.



Do the Math



Enter your PIN: _____




Buy material for a costume.

You have been invited to a costume party. At *The Party Store*, you find a great court jester costume, but it costs \$49.95 plus tax for a total of \$53.82. Your best friend's mother, Stephanie Smith, says she can make almost the same outfit for half the total price. Your friend always has a great costume, so you agree. Mrs. Smith will need the money up front to buy material. Figure out how much money to pay her. Then, write a check.



Do the Math



	YOUR NAME Your Address Your City, State & Zip Code	113 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____ \$ 		DOLLARS	
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
11 1 13056789 10 1:00000000			
<small>Nonnegotiable</small>			

Pledge money to charity.

A young boy in your neighborhood has diabetes. His family has a goal to raise \$250.00 for the *Juvenile Diabetes Foundation*. Every year, his mom runs in a 10K race. She asks people to pledge money for every kilometer she runs. You admire her dedication to her son and this great cause. You pledge \$1.50 per kilometer, and she completes the race. Figure out how much money you owe the foundation. Then, write a check.



Do the Math

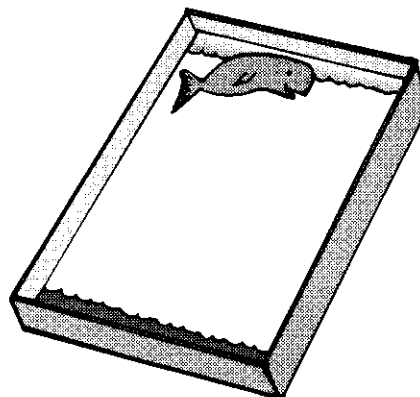
	YOUR NAME Your Address Your City, State & Zip Code	114 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____ \$ 		DOLLARS	
 Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
<div style="display: flex; justify-content: space-between;"> ⑈ 1 13056789⑈ 101⑈00000000 Nonnegotiable </div>			

Name _____

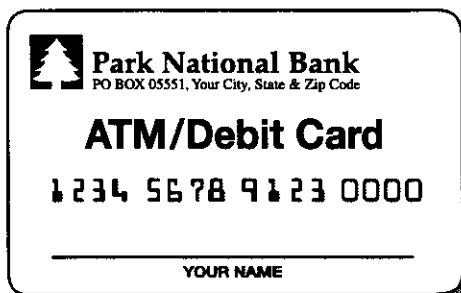
Date _____

Mail a package.

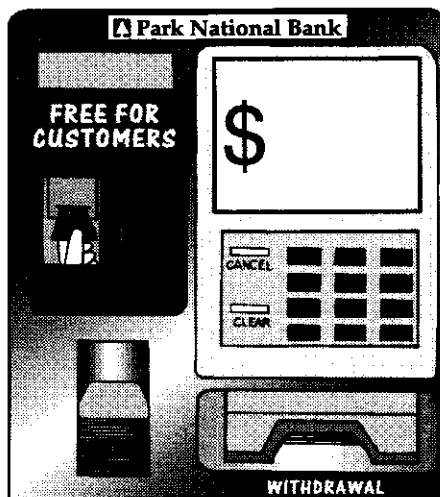
You have a new pen pal in New Zealand. There is some really great stationery you want to send as a gift. The stationery costs \$13.58, including tax. Shipping will be another \$12.87. People in New Zealand also use dollars, but these dollars are not worth the same as United States dollars. Figure out how much money you need to get out of your bank's ATM to buy the stationery and mail it. Remember the ATM's \$10.00 rule.



Do the Math



Enter your PIN: _____

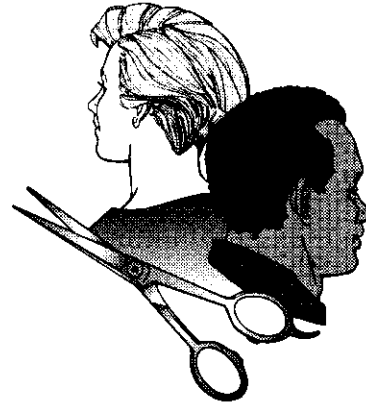


Name _____

Date _____

Get a haircut.

It is time for a haircut. The receptionist at *Hair Associates* says two new hair stylist trainees are looking for clients. The trainees need to practice their new skills. Trainee haircuts are half off the regular price of \$18.00. Saving money would really help your budget. You sign up for a cut from a trainee, who does a great job. You tip him \$2.00 in cash. Figure out how much money you owe for your haircut. Then, write a check.



Do the Math



YOUR NAME
Your Address
Your City, State & Zip Code

Date _____

11530-7/1130
27

**PAY TO THE
ORDER OF** _____

\$

DOLLARS

Park National Bank
PO BOX 05551, Your City, State & Zip Code

FOR _____

⑈ 1 13056789⑈ 10 1:00000000


Nonnegotiable

Pick out a birthday gift.

Your grandfather's birthday is three days away. He loves to build and paint birdhouses. He sells them at craft fairs for an average price of \$25.00 each. He really likes the birdhouse kits at *Bobby's Hobby Shop*. Today's newspaper has a coupon from the store for \$2.00 off any birdhouse kit. You go to the store and choose an A-frame birdhouse kit that normally sells for \$12.95 with tax. Figure out the final price of the kit. Then, write a check.

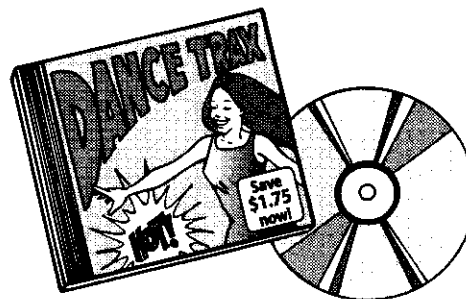


Do the Math

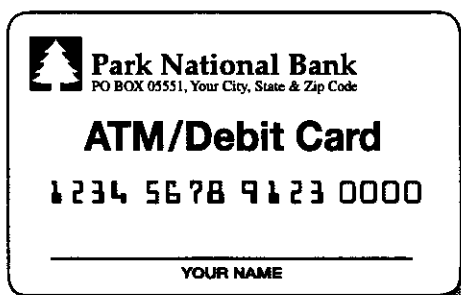
	YOUR NAME Your Address Your City, State & Zip Code	116 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
⑈ 1 13056789 ⑈ 10 1:00000000			<small>Nonnegotiable</small>

Save money on a CD.

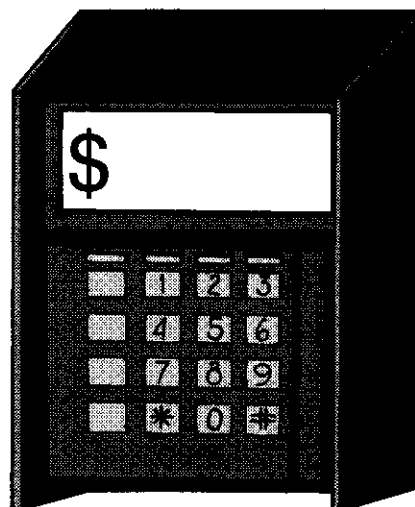
You get an offer in the mail to join the *Top Hits CD Club*. For \$1.00, they will send you eight CDs. Club members are required to buy four CDs in the next year at regular price. Your aunt says this type of club is a hassle, so you throw the offer away. You decide to buy a CD at the *Music Hut* that costs \$12.99 with tax. The CD has a peel-off coupon for an instant savings of \$1.75. Figure out the cost of the CD. Then, pay with your debit card.



Do the Math

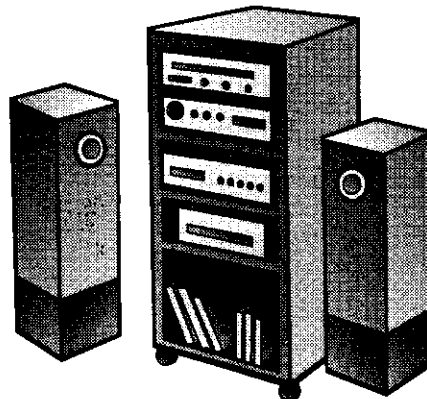


Enter your PIN: _____





Buy a new audio system.

Your old audio system sounds terrible. *Informed Consumer* magazine lists the top ten systems for the year. You go to *Sound Space Music* and find the audio system that is rated third for \$139.66 with tax. On the box is a mail-in rebate for half off Brutus brand speaker wires. You find the speaker wires in the store. They cost \$15.90 with tax. Figure out the price of buying the audio system and the speaker wires today. Then, write a check.

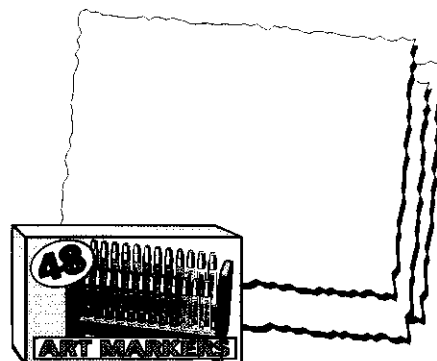


Do the Math



	YOUR NAME Your Address Your City, State & Zip Code	117 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
 Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
⑈ 1 13056789 ⑈ ⑆ 10 1 ⑆ 00000000			
<small>Nonnegotiable</small>			

Finish science fair project.

Your science teacher reminds the class that the science fair is only three weeks away. You have started your project and already spent \$4.36 in cash. There are a few art supplies you still need. You go to the *Super Store* to buy a 48-pack of markers and three sheets of poster board. Each sheet of poster board costs 39¢ with tax. The markers are \$6.99 with tax. Figure out the cost of the art supplies. Write a check.

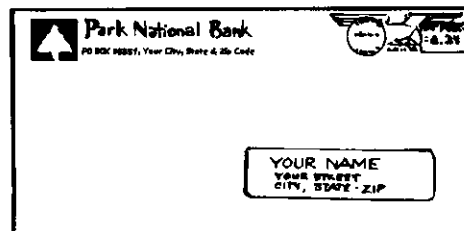


Do the Math

	YOUR NAME Your Address Your City, State & Zip Code	118 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
 Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
⑆ 1 1 30 56 78 9 ⑆ 10 1 ⑆ 00000000			
			<small>Nonnegotiable</small>

Reconcile your bank statement.

Your bank statement came today. It lists the checks that have cleared in the past month. It also shows the deposits, debit transactions, and ATM withdrawals you have made. Remember the bank's \$8.00 account service fee. Subtract that fee in your check register. Reconcile your statement by making sure your check register and the bank statement match. Check off each item that matches in your check register.



Bank Statement #2



Park National Bank
PO BOX 05551, Your City, State & Zip Code

YOUR CHECKING ACCOUNT

To your previous balance of	\$260.28
Deposits were added in the amount of	\$446.44
Withdrawals were subtracted for	\$512.57
Giving you a current balance of	\$ 194.15

DEPOSITS AND OTHER ADDITIONS

DEPOSIT	\$70.00	DEPOSIT	\$171.15	DEPOSIT	\$205.29
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CHECKS AND OTHER WITHDRAWALS

CHECK	AMOUNT	CHECK	AMOUNT	CHECK	AMOUNT
108	\$266.41	111	\$ 8.00	114	\$15.00
109	\$ 32.50	112	\$13.80	115	\$ 9.00
110	\$ 18.61	113	\$26.91	116	\$10.95

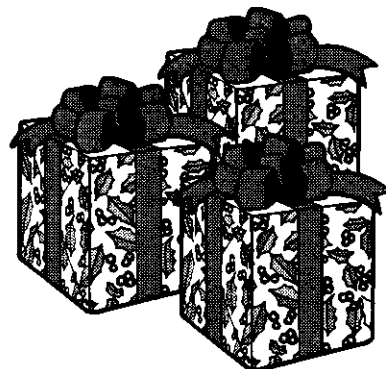
OTHER WITHDRAWAL	AMOUNT	OTHER WITHDRAWAL	AMOUNT
ATM—Park National Bank	\$30.00	DEBIT—Old Towne Bakery	\$ 2.72
DEBIT—American Cafe	\$14.31	ATM—Park National Bank	\$30.00
DEBIT—Taco Town	\$ 5.12	DEBIT—Music Hut	\$11.24
DEBIT—Race to Space	\$10.00	MONTHLY SERVICE CHARGE	\$ 8.00

Name _____

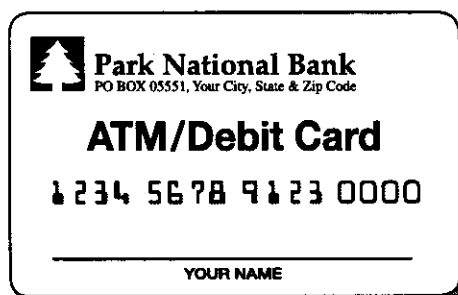
Date _____

Go holiday shopping.

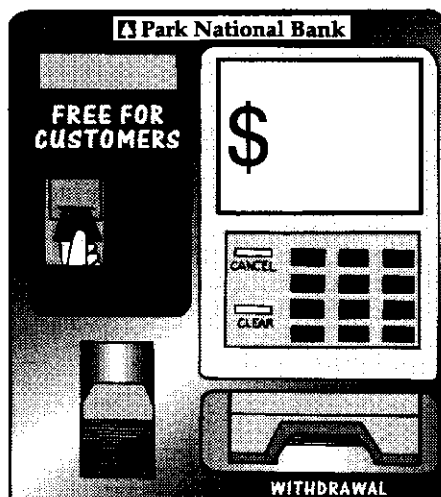
You have a list of holiday gifts to buy. It will be difficult not to overspend, so you decide to set a budget of \$80.00 for all of the gifts. To stay in budget, you want to pay for the gifts in cash. You already have \$4.00 to buy bus tickets to the mall and back. You need an extra \$6.00 for lunch. Figure out how much cash you need to get for your shopping trip. Your bank has an ATM inside the mall. Remember the ATM's \$10.00 rule.



Do the Math



Enter your PIN: _____

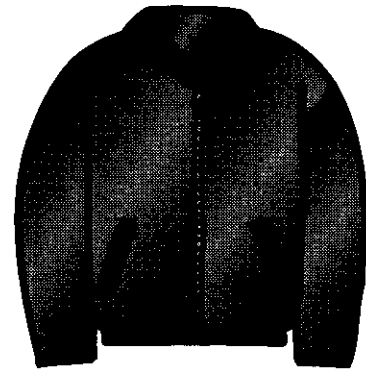


Name _____

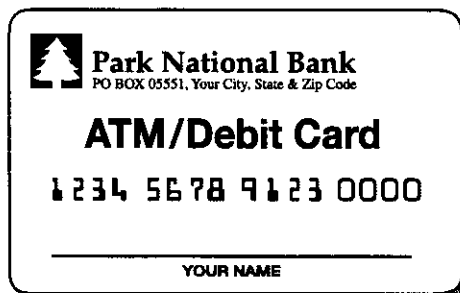
Date _____

Exchange a holiday gift.

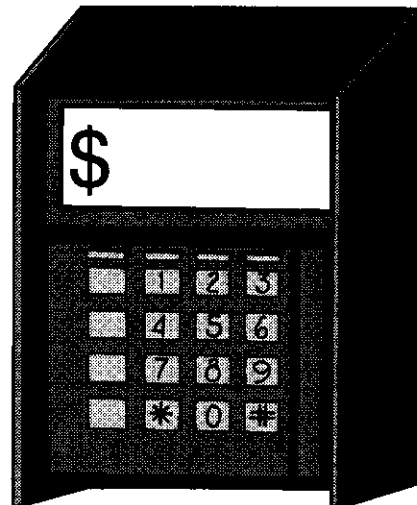
Your parents gave you some pants from *The Rack*, but they are too big. When you go to the store to exchange the pants, the next smaller size is sold out. The clerk gives you a \$25.22 credit slip for the pants toward a new purchase. You find a red jacket that you like. It costs \$49.48 with tax. A long black leather coat costs \$96.00 more. Figure out how much the red jacket will cost with the credit slip. Then, pay the difference with your debit card.



Do the Math



Enter your PIN: _____




Sign up for kickboxing.

You see a flyer for kickboxing classes at the *Sports Palace* gym. A gym membership costs \$19.95 per month. To join, you must pay for three months in advance. Members can use the exercise equipment and take any classes for free. Nonmembers can take the kickboxing class for \$15.00 per month. Since staying in good shape is important, you decide to join the gym. Figure out how much it will cost to join. Then, write a check.

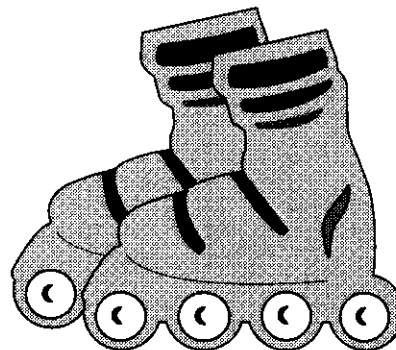


Do the Math

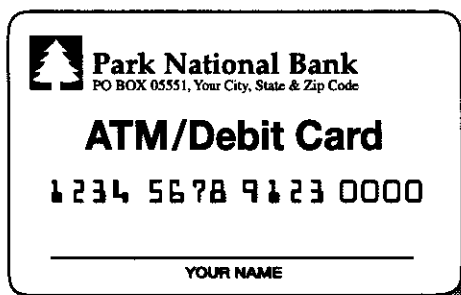
	YOUR NAME Your Address Your City, State & Zip Code	119 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
⑈ 1 1 30 56 78 9 ⑈ 10 ⑈ 00000000			Nonnegotiable

Buy new in-line skates.

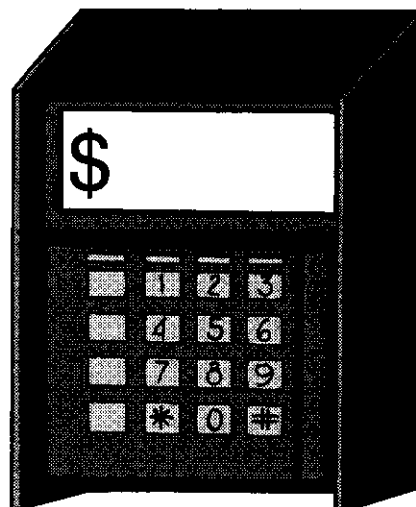
Your old in-line skates are just about worn out. You like to use them for weekend exercise. *The Right Stuff*, a large sporting-goods store, often has last year's models at big discounts. The ones you really want just came out and are still full price at \$150.95. Another pair you like costs \$135.76 but is on sale for half off. Figure out the cost of the in-line skates that are on sale. Then, pay for the cheaper pair with your debit card.



Do the Math



Enter your PIN: _____




Order graduation photos.

You had your graduation photos taken at *LifePics Studios*. The proofs look great. Package A costs \$50.00, Package B is \$64.95, and Package C is \$79.95; tax is included. Your parents gave you \$50.00 in cash to buy Package A. Package C is the one you want. It has an extra 8" x 10", two extra 5" x 7"s, and 30 extra wallet pictures. You order Package C. Figure out how much more you have to pay for Package C. Then, write a check.

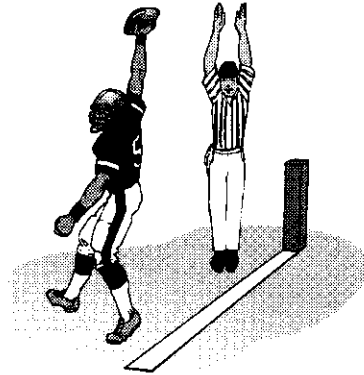


Do the Math



	YOUR NAME Your Address Your City, State & Zip Code	120 <small>30-7/1130 27</small>
	Date _____	
PAY TO THE ORDER OF _____		\$
		DOLLARS
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>		
FOR _____		
⑆ 1 1 3 0 5 6 7 8 9 ⑆ 1 0 1 ⑆ 0 0 0 0 0 0 0 0		<small>Nonnegotiable</small>

Watch a playoff game.

A friend from school is having a potluck football party to watch a big game. His dad was a football star in college, so it is fun to watch games at his house. You have been asked to bring three bottles of soft drinks. You find a coupon for soft drinks at *Handy Mart*. If you buy three 1-liter bottles for 99¢ each, you get a fourth bottle free. You can leave the free one at home. Figure out how much money you owe for the soft drinks. Then, write a check.



Do the Math

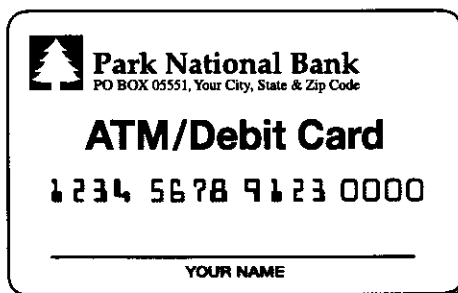
	YOUR NAME Your Address Your City, State & Zip Code	121 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
<div style="display: flex; align-items: center;">  <div> Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small> </div> </div>			
FOR _____			
⑈ 1 13056789 ⑈ ⑆ 0 ⑆ 00000000			<small>Nonnegotiable</small>

Go to the school musical.

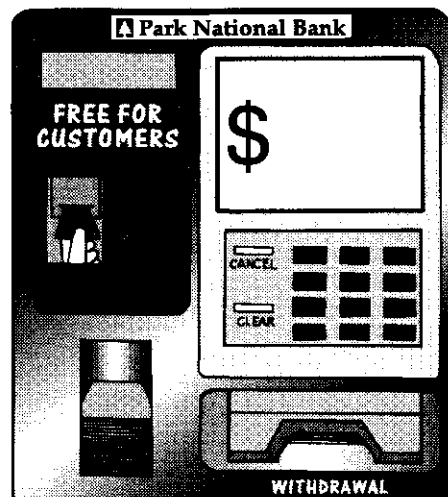
Your school's drama department puts on a musical every year. The tickets are \$5.00 for students. You get a free pass because you are taking pictures for the yearbook. You will still need \$3.00 to buy snacks at intermission. After the musical, you are meeting friends at *The Pit Stop* for a burger. You'll need \$6.00 to eat there. Figure out how much cash you need. Stop by your bank's ATM on the way to the musical. Remember the ATM's \$10.00 rule.



Do the Math

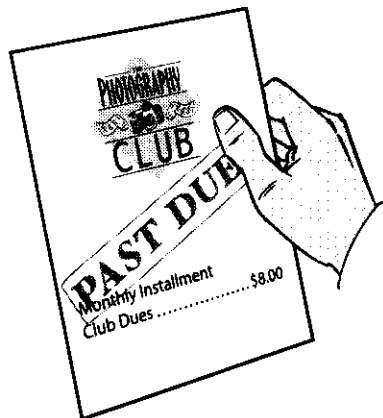


Enter your PIN: _____



Finish paying club dues.

Your monthly dues payment to the school's *Photography Club* was due a week ago. The original amount owed was \$40.00. That covered the \$10.00 membership dues and gave you access to the photography lab. You paid the first installment of \$8.00. Now, you decide to pay the remaining balance. That way there won't be any more monthly installments to miss. Figure out how much you have left to pay. Then, write a check.

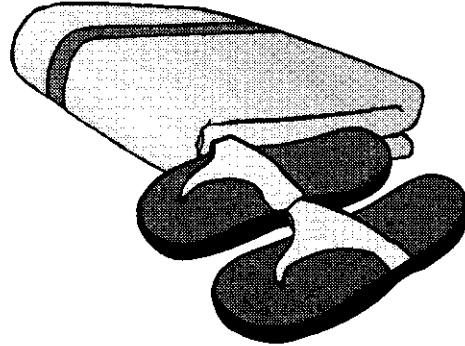


Do the Math

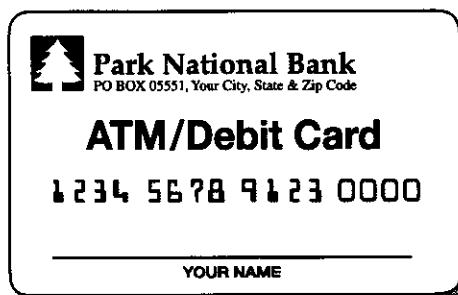
	YOUR NAME Your Address Your City, State & Zip Code	122 <small>30-7/1130 27</small>
	Date _____	
PAY TO THE ORDER OF _____ \$ 		
		DOLLARS
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>		
FOR _____		
		<small>Nonnegotiable</small>

Take a vacation.

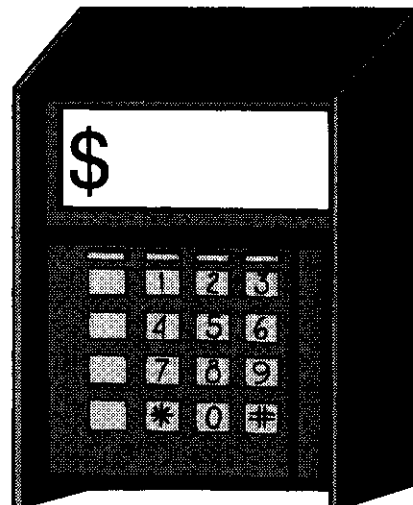
During spring break, you want to work extra hours. Your family is also planning a long weekend trip to the beach. You go to *Sunscapes* to buy a new swimsuit. The store has two swimsuits you like. One is \$28.00, and the other is \$34.95. You also find a pair of flip-flops for \$10.00. Figure out how much money it will cost to buy the cheaper suit and the flip-flops. Be sure to include \$2.85 to cover local taxes. Pay with your debit card.



Do the Math

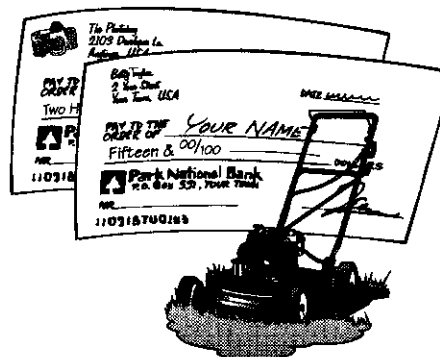


Enter your PIN: _____



Deposit two checks.

This paycheck from *The Photobug* includes the extra hours worked over spring break. You worked 43 hours and earned \$333.25. Last week, you had some photos developed and charged to your employee account. After the store subtracts taxes and the developing fee, your net pay is \$250.11. You also have a \$15.00 check from a neighbor for mowing her yard. Figure out how much money you are depositing. Then, fill out the deposit slip.



Do the Math

DEPOSIT TICKET		CASH ▶																																																																																																					
YOUR NAME Your Address Your City, State & Zip Code	DATE <small>DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL</small>	C _____ H _____ E _____ C _____ K _____ S _____ <small>OR TOTAL FROM OTHER SIDE</small>	<table border="1"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>																																																																																																				
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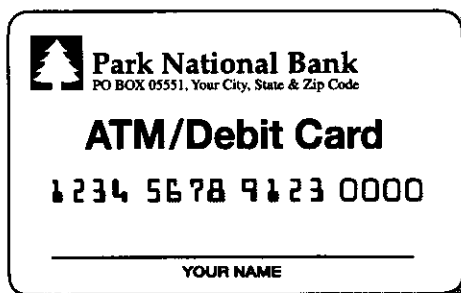
Date _____

See a play in the park.

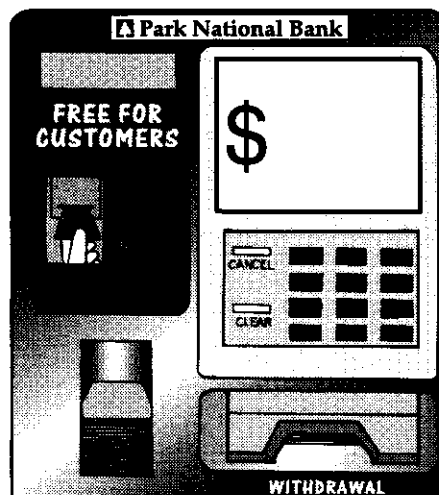
Your English teacher sees an ad in the newspaper for "Shakespeare in the Park" next Saturday. He offers five extra-credit points on the next test to anyone who sees the play. You and three friends decide to go. Play tickets are usually \$9.75. There is a special offer for a 4-pack of tickets for \$34.00. The group decides to split the cost for the 4-pack of tickets. Figure out your share. Then, go to your bank's ATM. Remember the \$10.00 ATM rule.



Do the Math

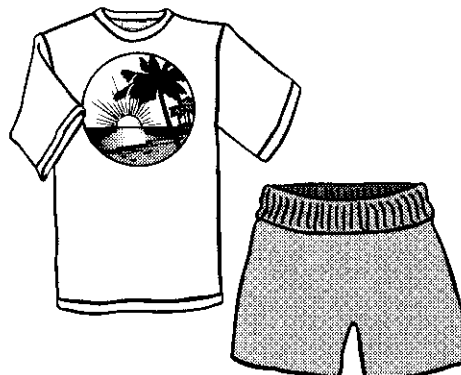


Enter your PIN: _____






Buy clothes from a catalog.

Your friend has some new clothes she bought from *On The Beach*, a mail-order company. The company's web site allows people to shop online. You find a shirt for \$16.00 and a pair of shorts for \$22.95. Shipping is \$3.95 for orders up to \$30.00 and \$5.50 for orders from \$30.01 to \$50.00. Online orders must be paid with a credit card, so you send the order by mail. Figure out the total amount you owe. Then, write a check.

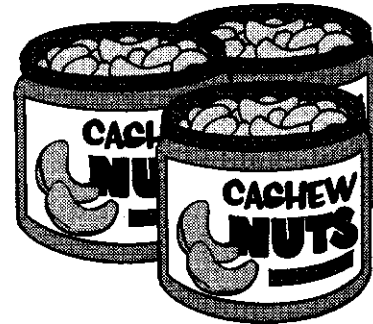


Do the Math

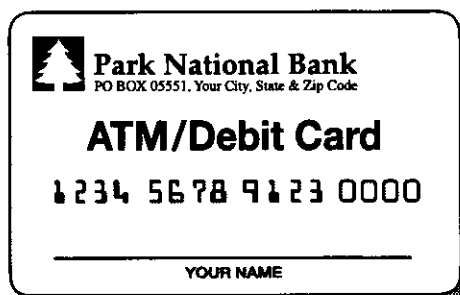
	YOUR NAME Your Address Your City, State & Zip Code	123 <small>30-7/1130 27</small>
	Date _____	
PAY TO THE ORDER OF _____		\$
		DOLLARS
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FOR _____		
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Buy food for a care package.

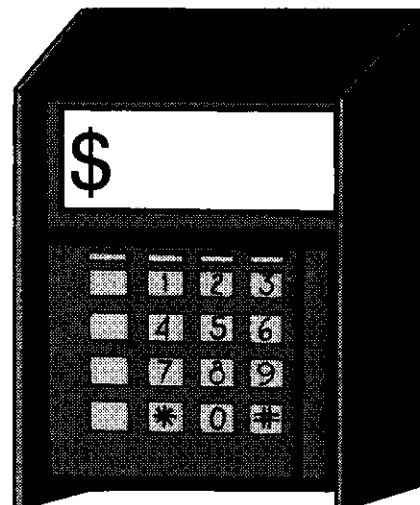
Your cousin joined the military after high school. She has just been sent to a base overseas. Your family decides to send her a care package. She loves salted cashews, so you want to add some to the family gift basket. At the *Food Mart*, a jar of her favorite brand of cashews costs \$8.89. Generic cans of cashews cost \$6.57 each. You buy three jars of her favorite brand. Figure out the total cost of the cashews. Then, pay with your debit card.



Do the Math

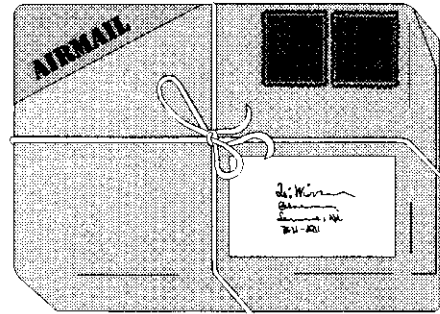


Enter your PIN: _____




Send a package overseas.

Your mom gives you \$20.00 and asks you to mail the care package to your cousin in the military. You take it to the local *U.S. Post Office*. Once the package is weighed, you have some choices. If you pay \$21.50, it will arrive in 4–6 weeks. Airmail costs \$32.75, but the package would arrive in 4–7 days. You choose airmail. The money from your mom does not cover the total cost. Figure out how much more you need to pay. Then, write a check.



Do the Math

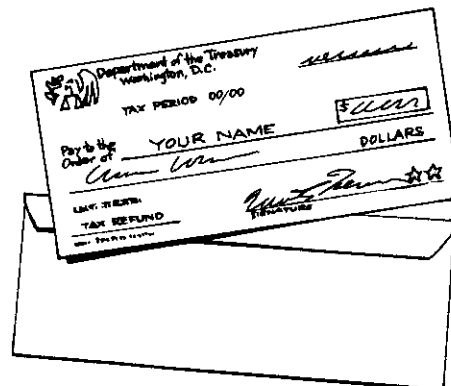
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Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
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Name _____


Date _____

Get an income tax refund.

Every time you got a paycheck this past year, your employer kept out a portion to pay your Federal Income Tax (FIT). You filed your IRS tax return a month ago. You had \$743.62 in FIT withheld from your paychecks but owed only \$545.17. Since you paid more money than was due, you get a refund. Your refund check arrived today. Your dad also got a refund check for \$900.00. Figure out the amount of your tax refund. Then, fill out the deposit slip.



Do the Math



DEPOSIT TICKET		CASH ▶																																																																																																					
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Buy some running shoes.

You want to start jogging three days a week. Fitness magazines talk about how important it is to wear good shoes. In the *Sneaker World* catalog, you see the perfect running shoes for \$52.80. First-time customers get 5% off their order and free shipping. With that discount, you will save \$2.64. Your mom calls the order in using her credit card. Figure out the cost of the shoes with the discount. Then, write a check to your mom.

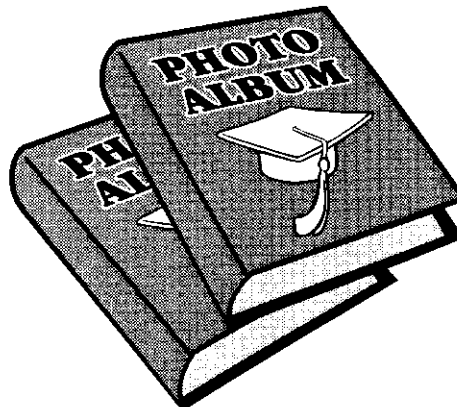


Do the Math



	YOUR NAME Your Address Your City, State & Zip Code	125 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	DOLLARS
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FOR _____			
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Make memory scrapbooks.

Both sets of grandparents want you to make a scrapbook of your high school years. You order reprints of your favorite photos at *The Photobug*. When you pick up the photos, the cost is \$18.81. Photo albums are on sale, so you pick out two. The two albums cost \$21.25. The total cost comes to \$43.00 after tax. With your employee discount, you only have to pay 85% of the total. Figure out how much money you owe. Then, write a check.



Do the Math

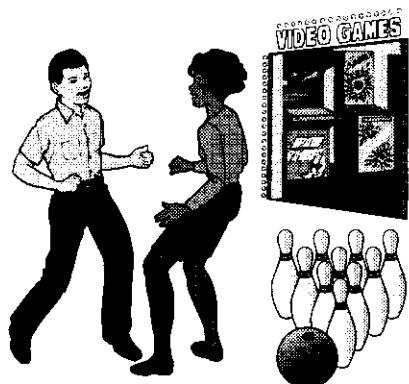
	YOUR NAME Your Address Your City, State & Zip Code	126 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
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Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
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Name _____

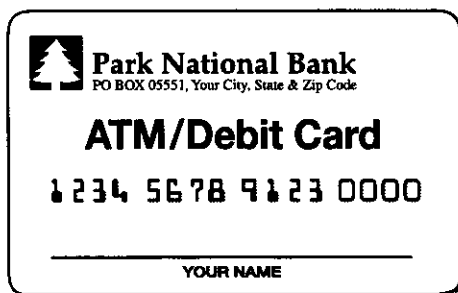
Date _____

Go to a graduation party.

Graduation night is finally here! Your school is sponsoring an all-night graduation party at a video arcade and bowling alley. There will be food and dancing. Your parents bought the \$12.50 ticket. Bowling and video games will cost an extra \$13.00. You also need \$7.99 to buy film for your camera to take pictures at the party. After graduation, you go to your bank's ATM. Figure out how much money to withdraw. Remember the ATM's \$10.00 rule.



Do the Math



Enter your PIN: _____

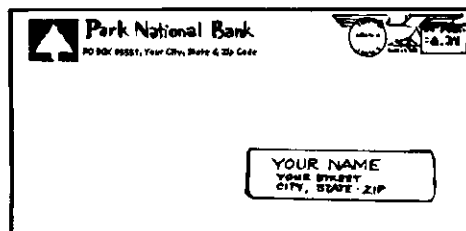


Name _____

Date _____

Reconcile your bank statement.

Your bank statement came today. It lists the checks that have cleared in the past month. It also shows the deposits, debit transactions, and ATM withdrawals you have made. Remember the bank's \$8.00 account service fee. Subtract that fee in your check register. Reconcile your statement by making sure your check register and the bank statement match. Check off each item that matches in your check register.



Bank Statement #3



Park National Bank

PO BOX 05551, Your City, State & Zip Code

YOUR CHECKING ACCOUNT

To your previous balance of	\$ 194.15
Deposits were added in the amount of	\$ 1,008.51
Withdrawals were subtracted for	\$ 703.51
Giving you a current balance of	\$ 499.15

DEPOSITS AND OTHER ADDITIONS

DEPOSIT	\$62.50	DEPOSIT	\$680.90	DEPOSIT	\$265.11
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CHECKS AND OTHER WITHDRAWALS

CHECK	AMOUNT	CHECK	AMOUNT	CHECK	AMOUNT
117	\$155.56	120	\$29.95	123	\$44.45
118	\$ 8.16	121	\$ 2.97	124	\$12.75
119	\$ 59.85	122	\$32.00	125	\$50.16

OTHER WITHDRAWAL	AMOUNT	OTHER WITHDRAWAL	AMOUNT
ATM—Park National Bank	\$90.00	ATM—Park National Bank	\$10.00
DEBIT—The Rack	\$24.26	DEBIT—Food Mart	\$26.67
DEBIT—The Right Stuff	\$67.88	ATM—Park National Bank	\$30.00
ATM—Park National Bank	\$10.00	MONTHLY SERVICE CHARGE	\$ 8.00
DEBIT—Sunscapes	\$40.85		

Deposit graduation money.

Yesterday, you finished writing the thank-you notes for all of your graduation gifts. When you get the mail today, there are three more cards. After opening the cards, you have a \$10.00 check, a \$35.00 gift certificate, and a \$25.00 check. Your uncle also dropped off a package with a leather wallet inside. You find a \$20.00 bill inside the wallet. Figure out how much graduation money you have to deposit. Then, fill out the deposit slip.



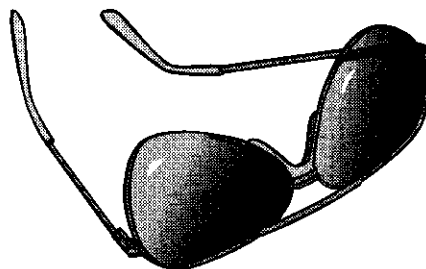
Do the Math

DEPOSIT TICKET		CASH ▶	
YOUR NAME Your Address Your City, State & Zip Code	DATE _____ <small>DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL</small>	C	_____
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SIGN HERE IF CASH RECEIVED FROM DEPOSIT _____	TOTAL ITEMS <input type="checkbox"/>	E	_____
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Park National Bank PO BOX 05551, Your City, State & Zip Code	NET DEPOSIT \$	K	_____
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		<small>OR TOTAL FROM OTHER SIDE</small>	
		SUBTOTAL ▶	
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		NET DEPOSIT \$	

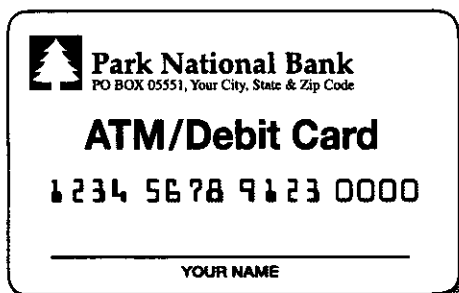
Nonnegotiable

Buy new sunglasses.

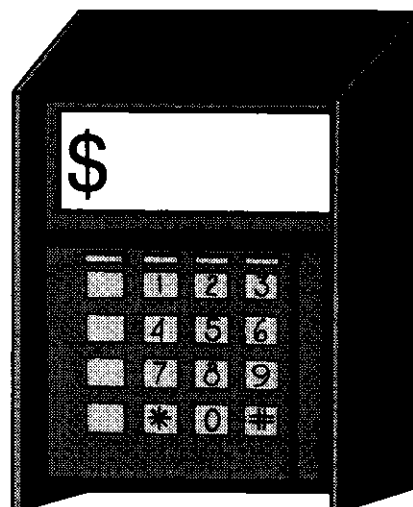
Your sunglasses have been missing for ten days. You have searched at home, at work, and in your parents' cars. Your sunglasses have disappeared. *Super Buys* has an ad in the newspaper with a coupon for \$3.00 off any item over \$15.00. You go to the store with the coupon. One pair of sunglasses you like costs \$13.95, but a much better pair is \$19.42 with tax. Figure out the cost of the better pair. Then, pay with your debit card.



Do the Math



Enter your PIN: _____



Name _____

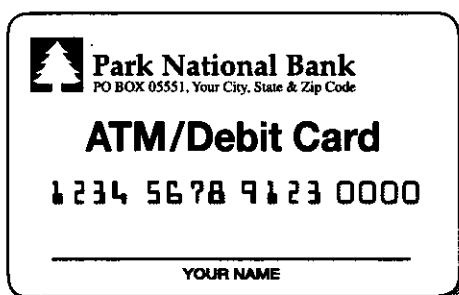
Date _____

Have fun at a state park.

You and two friends decide to go to a state park. Park entry is \$5.00 per car. Entry is free with a \$25.00 annual pass, but your family's pass has expired. You decide to surprise your family by purchasing a new annual pass at the park. You will also need \$6.00 to pay Sam, who is bringing the food. Figure out how much money you need to go to the park. On the way, go to your bank's ATM. Remember the ATM's \$10.00 rule.



Do the Math

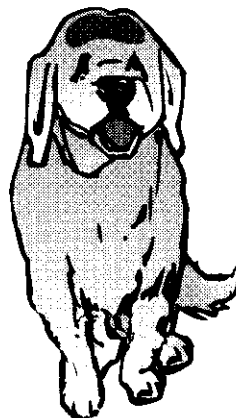


Enter your PIN: _____





Take your dog to the vet.

You take your dog for a walk at the city park.
 The dog suddenly starts whining. You knock dozens
 of fire ants off its head. The dog's face is swollen,
 so you go to *Doc Bill's Animal Clinic*. Doc Bill gives
 the dog a shot and rubs cream on the swollen
 area. The office visit is \$35.00. The shot is \$7.50.
 A tube of cream is \$12.50. Since you used to
 work there, Doc Bill gives you free samples of the
 cream. Figure out what you owe. Write a check.



Do the Math

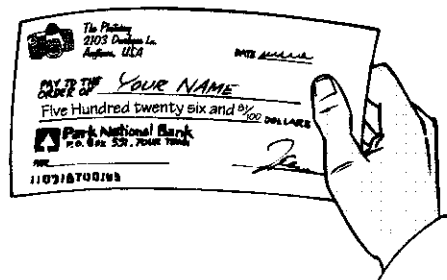
	YOUR NAME Your Address Your City, State & Zip Code	127 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____ \$ 		DOLLARS	
 Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
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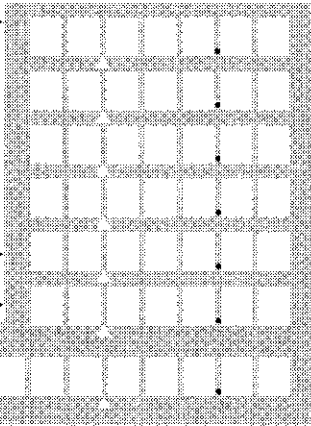
Date _____

Go to work full time.

After graduation, you decided to go to work full time. Since you did a great job at *The Photobug*, the manager offered you a full-time job there. You got a raise to \$8.25 per hour and a 3% commission on your sales. After 90 days, you will be eligible for health insurance. Your first paycheck is \$526.81 after taxes. You decide to keep \$40.00 in cash. Figure out how much money you are depositing. Then, fill out the deposit slip.

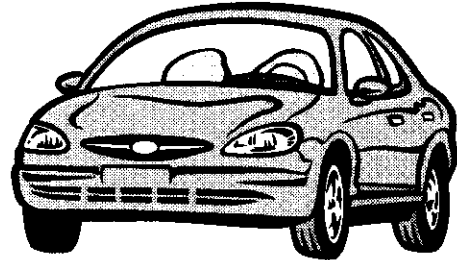


Do the Math


DEPOSIT TICKET		CASH	
 YOUR NAME Your Address Your City, State & Zip Code	DATE _____ <small>DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL</small>	C _____	
		H _____	
E _____	SUBTOTAL		
C _____	LESS CASH		
K _____	NET DEPOSIT \$		
S _____	<small>OR TOTAL FROM OTHER SIDE</small>		
TOTAL ITEMS <input type="checkbox"/>			
Park National Bank PO BOX 05551, Your City, State & Zip Code			
SIGN HERE IF CASH RECEIVED FROM DEPOSIT			
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Nonnegotiable			

Buy your first vehicle.

You want to buy your own car. After looking at several used-car lots, you find the perfect car at *Diamond Auto Sales*. It costs \$5,500.00 with tax, title, and license. If \$500.00 is paid down, your bank will finance the rest for four years. Monthly payments will be \$124.00. A CD player can be installed for \$150.00 if you pay for it when you buy the car. You get the CD player. Figure out how much money you owe today. Then, write a check.

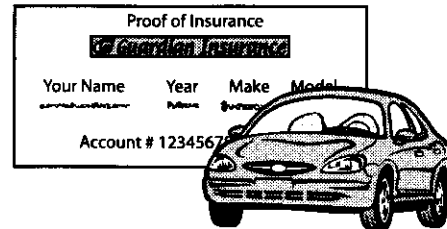


Do the Math

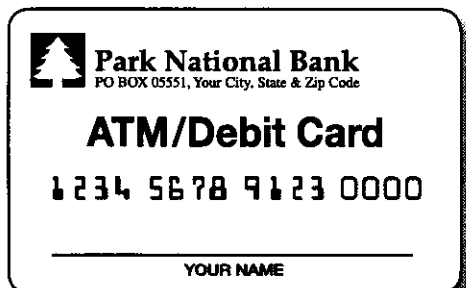
	YOUR NAME Your Address Your City, State & Zip Code	128 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
⑈ 1 1 3056789 ⑈ 10 ⑈ 00000000			<small>Nonnegotiable</small>

Pay for car insurance.

Since your bank is financing your new car, you are required to get full-coverage insurance. *Guardian Insurance* gives good drivers like you 10% off their normal rates. Insurance will cost \$533.70 every six months. The company usually requires people to pay six months in advance. If you agree to pay by auto debit instead of by mail, you can pay each month. Figure out the monthly auto-debit amount. The first payment will be taken out today.



Do the Math



AUTO-DEBIT RECEIPT

AUTO INSURANCE
 MONTHLY PAYMENT

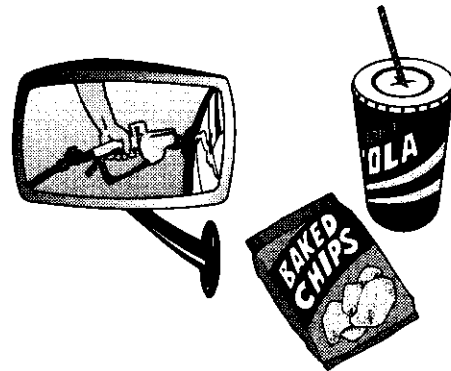
AMOUNT \$ _____

ACCOUNT NO. 0000000

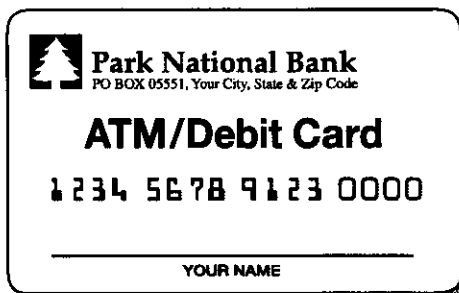
Guardian Insurance

Fill up your gas tank.

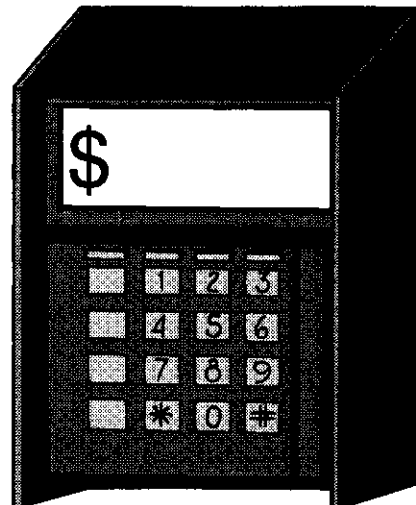
The owner's manual in the glove compartment states your car should get 28 miles per gallon. You go inside *Quick Mart* and give a \$10.00 bill to the cashier for gas. That is all the cash you have in your wallet. Your stomach starts to growl while you are pumping gas into your car. A snack sure sounds good. You go back inside and get an 89¢ fountain drink and a 99¢ bag of chips. Figure out how much you owe. Pay with your debit card.



Do the Math



Enter your PIN: _____




Rent an apartment.

You and a friend decide to look for a two-bedroom apartment. The *Rain Tree Apartments* are offering a move-in special. You sign a one-year lease and get the first month's rent free. Rent is \$450.00 per month. A security deposit equal to one month's rent is due before moving in. Your half is \$225.00. Since you have a dog, you must pay an additional \$100.00 pet deposit. Figure out your share of the money that is due today. Then, write a check.

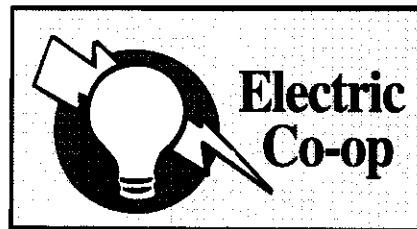


Do the Math


	YOUR NAME Your Address Your City, State & Zip Code	129 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
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Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
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Pay the electricity deposit.

Renters at your new apartment have to pay for phone service and electricity. You call to have both the phone and electricity turned on. The \$35.00 telephone installation charge will be on your first bill. Since this is your first apartment, the *Electric Co-op* requires a deposit before turning on the electricity. The required deposit is \$65.00. You and your new roommate split the cost of the electricity deposit. Figure out your share. Then, write a check.



Do the Math

	YOUR NAME Your Address Your City, State & Zip Code	130 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
FOR _____			
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Have a garage sale.

You and your new roommate decide to have a garage sale before moving into the apartment. The garage sale permit costs \$12.50. Your mom buys it. Your friend spends \$11.97 for a newspaper ad and price tags. You print flyers on your parents' computer and post them in the neighborhood. Your share from the sale comes to \$133.70 in cash. Figure out how much you have to deposit after paying your mom back. Fill out the deposit slip.



Do the Math

DEPOSIT TICKET		CASH ►																																																																																																				
<p>YOUR NAME Your Address Your City, State & Zip Code</p>	<p>DATE _____</p> <p><small>DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL</small></p> <p>_____</p> <p><small>SIGN HERE IF CASH RECEIVED FROM DEPOSIT</small></p>	<p>C _____</p> <p>H _____</p> <p>E _____</p> <p>C _____</p> <p>K _____</p> <p>S _____</p> <p><small>OR TOTAL FROM OTHER SIDE</small></p>																																																																																																				
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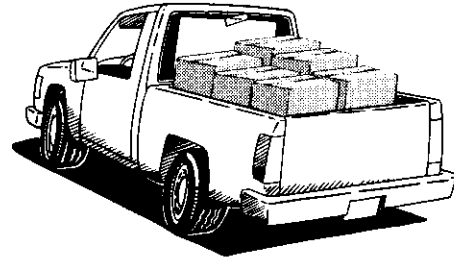
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Name _____

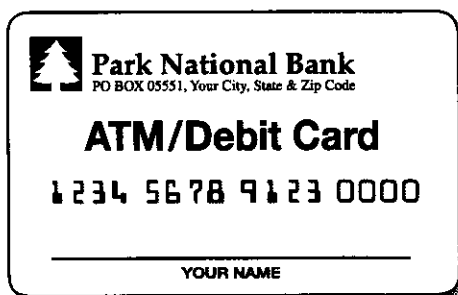
Date _____

Move into the apartment.

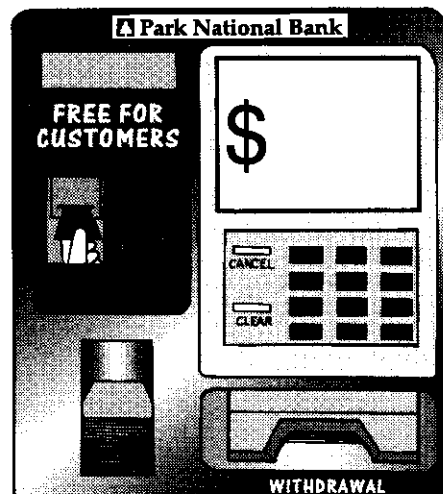
It is time for you and your roommate to move into your new apartment. Your roommate has a pickup truck, so you won't need to rent a moving van for \$99.00. A couple of friends offer to help. Since your roommate is driving, you offer to buy pizzas and soft drinks for everyone. Everything should cost about \$35.00. You have \$12.00 in your wallet. Go to your bank's ATM to draw out the extra money you need. Remember the ATM's \$10.00 rule.



Do the Math

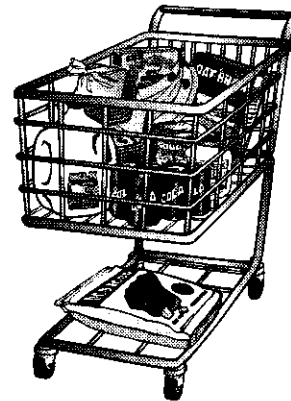


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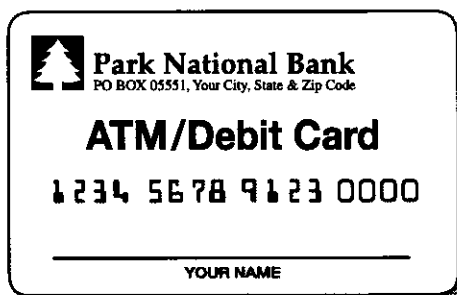


Buy groceries.

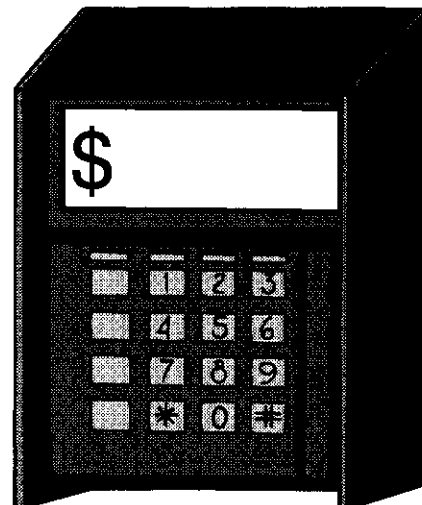
It is time to stock the refrigerator. On Wednesdays, *Handy Mart* gives double credit for food coupons. Sunday's paper has several coupons for items you need. You cut them out and wait until Wednesday. At the grocery store, several items you need are on special. The groceries come to a total of \$43.97. The coupons are worth \$3.60 face value and worth \$7.20 when doubled. Figure out the final grocery bill. Then, pay with your debit card.



Do the Math



Enter your PIN: _____



Date _____

The Parking
2103 Dayton Ln.
Arlington, VA

PAY TO THE
ORDER OF YOUR NAME

100.00 DOLLARS

Port National Bank
P.O. Box 53, Your Town

11/01/01

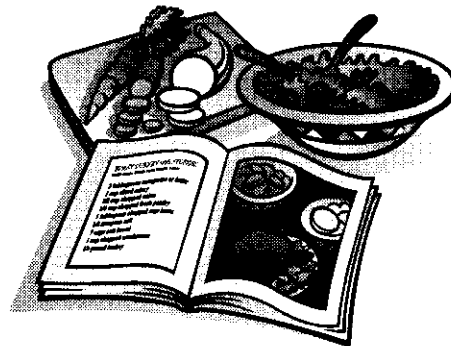
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BANKING MATH 74

Name _____ Date _____

Take a cooking class.

A local grocery store, *Green Grocer*, has cooking classes every Saturday morning. The classes are for people on a tight budget who want to prepare healthy meals. Over \$40.00 worth of ingredients are provided as part of the cost of a class. Groups of eight or fewer can book a class for \$90.00. You and five friends sign up for Saturday. The group will split the cost evenly. Figure out how much money you owe. Then, write a check to the store.



Do the Math



YOUR NAME
Your Address
Your City, State & Zip Code

Date _____

131

30-7/1130
27

**PAY TO THE
ORDER OF** _____

\$

DOLLARS



Park National Bank
PO BOX 05551, Your City, State & Zip Code

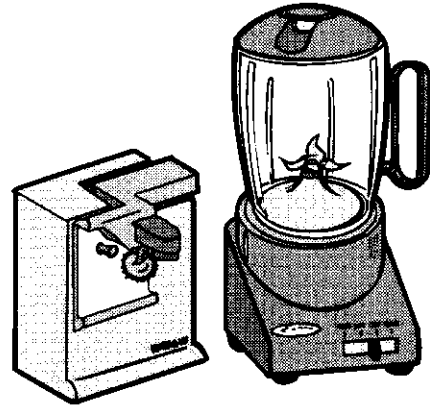
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Nonnegotiable

Buy some utensils.

You need some cooking utensils for your kitchen, but you do not have much money. A close friend has *Gourmet Gadgets* parties in people's homes. If you host a party, you will get a free can opener worth \$19.95. You will also be able to buy any utensils at 70% of the regular price. Ten people come to the party, and have a great time. You select utensils worth \$45.20. With the discount, figure out how much you owe. Then, write a check.

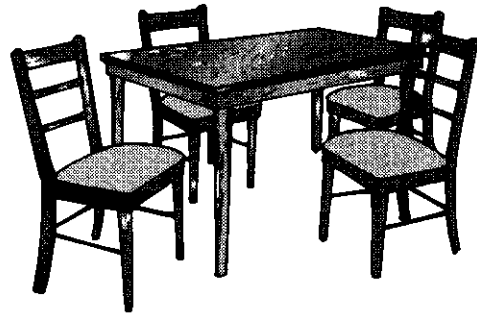


Do the Math

	YOUR NAME Your Address Your City, State & Zip Code	132 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	DOLLARS
<div style="display: flex; align-items: center;">  <div> Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small> </div> </div>			
FOR _____			
⑆ 113056789 ⑆ ⑆ 10 ⑆ 00000000			<small>Nonnegotiable</small>

Go to garage sales.

Your next door neighbor's apartment looks great. She found most of her furniture at garage sales. On Saturday, you decide to go to some garage sales. At the third stop, you find an old hardwood table you can refinish. The person having the sale, Mr. Sam McDaniel, wants \$30.00 for the table. He will take \$20.00 for it if you buy the matching chairs for an extra \$24.00. Figure out the price to buy the table and the chairs. Write him a check.



Do the Math



YOUR NAME
Your Address
Your City, State & Zip Code

Date _____

133

30-7/1130
27

**PAY TO THE
ORDER OF** _____

\$

DOLLARS



Park National Bank
PO BOX 05551, Your City, State & Zip Code

FOR _____

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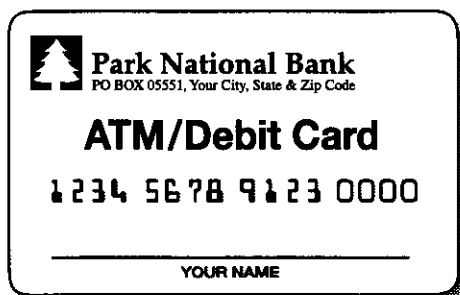
Nonnegotiable

Rent some videos.

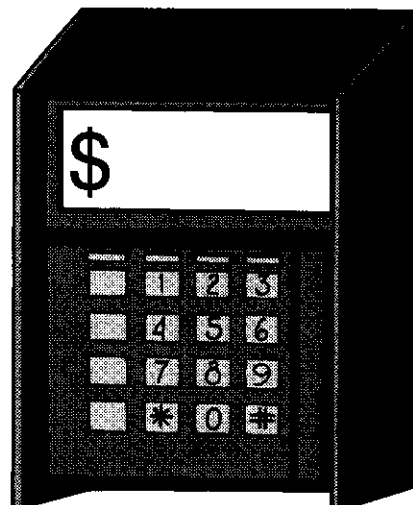
You and your roommate are hosting a weekend movie marathon. All six guests are to bring their favorite snack foods and favorite scary movies. At the *Sight and Sound* video store, newly released movies rent for \$3.95 each. You decide that price is too high for your budget. There are several good older scary movies that rent for \$1.45 each. You pick out three of them. Figure out how much money you owe. Then, pay with your debit card.



Do the Math

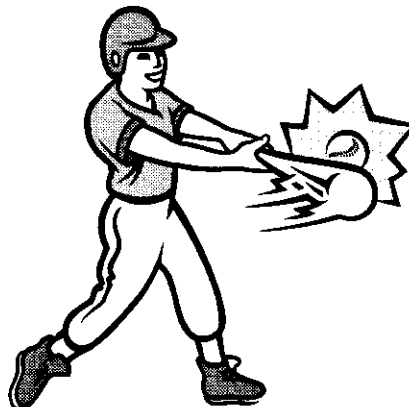


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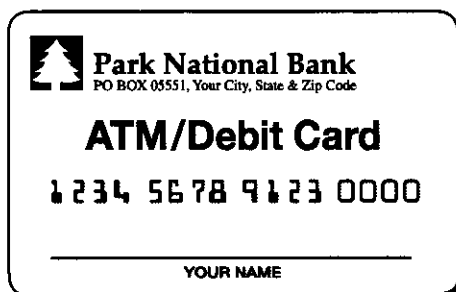


Go to a baseball game.

Your town has a minor league baseball team. This Friday, the team is playing a big game and helping the local women's shelter at the same time. Instead of buying an \$8.00 ticket, people can get in by bringing three cans of food for the shelter. You budget \$2.50 to buy canned food and \$9.00 for snacks. Figure out how much money you need. You use another bank's ATM that charges a \$1.00 service fee. Remember the ATM's \$10.00 rule.



Do the Math



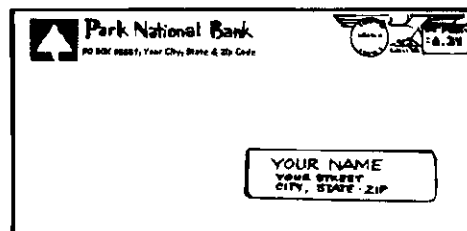
Enter your PIN: _____



Enter the transaction fee: _____

Reconcile your bank statement.

Your bank statement came today. It lists the checks that have cleared in the past month. It also shows the deposits, debit transactions, and ATM withdrawals you have made. Remember the bank's \$8.00 account service fee. Subtract that fee in your check register. Reconcile your statement by making sure your check register and the bank statement match. Check off each item that matches in your check register.



Bank Statement #4



Park National Bank

PO BOX 05551, Your City, State & Zip Code

YOUR CHECKING ACCOUNT

To your previous balance of	\$ 499.15
Deposits were added in the amount of	\$ 1,492.47
Withdrawals were subtracted for	\$ 1,365.56
Giving you a current balance of	\$ 626.06

DEPOSITS AND OTHER ADDITIONS

DEPOSIT	\$198.45	DEPOSIT	\$486.81	DEPOSIT	\$631.01
DEPOSIT	\$ 55.00	DEPOSIT	\$121.20		

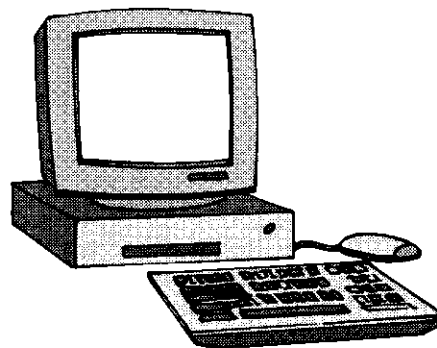
CHECKS AND OTHER WITHDRAWALS

CHECK	AMOUNT	CHECK	AMOUNT	CHECK	AMOUNT
126	\$ 36.55	128	\$650.00	130	\$ 32.50
127	\$ 42.50	129	\$325.00	132	\$ 31.64



OTHER WITHDRAWAL	AMOUNT	OTHER WITHDRAWAL	AMOUNT
DEBIT— <i>Super Buys</i>	\$16.42	DEBIT— <i>Handy Mart</i>	\$36.77
ATM— <i>Park National Bank</i>	\$40.00	DEBIT— <i>Sight and Sound</i>	\$ 4.35
AUTO DEBIT— <i>Guardian Insurance</i>	\$88.95	ATM— <i>Anytown National Bank</i>	\$21.00
DEBIT— <i>Quick Mart</i>	\$ 1.88	MONTHLY SERVICE CHARGE	\$ 8.00
ATM— <i>Park National Bank</i>	\$30.00		

Buy a computer.

You miss sending e-mail to your friends on your parents' computer. You decide it is time to buy your own computer. *Max's Computers* is having a special on last year's models. Customers can get a computer and a monitor for \$500.40 with tax. A \$50.00 trackball is thrown in for free. The store is offering payments over a six-month period with no interest. If you make equal payments, figure out the first payment. Then, write a check.

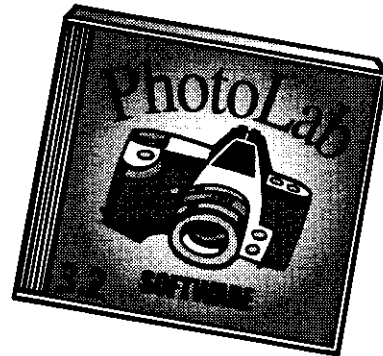


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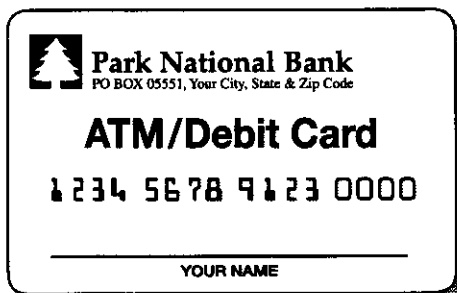
	YOUR NAME Your Address Your City, State & Zip Code	134 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
<div style="display: flex; align-items: center;">  <div> Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small> </div> </div>			
FOR _____			
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Buy photography software.

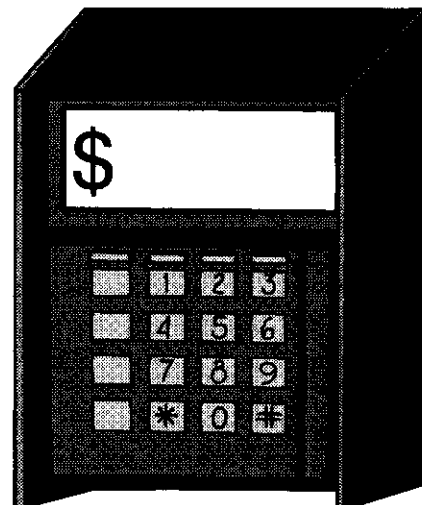
You want to buy photography software to use with your new computer. You have heard of a program that helps you create your own digital darkroom. A local store, *Cascade Software*, has the 3.2 version for \$89.95. It comes with a free upgrade for the upcoming new version, which would normally cost \$10.00 more. You will have to pay an additional \$6.75 in local sales tax. Figure out the final cost of the software. Then, pay with your debit card.



Do the Math

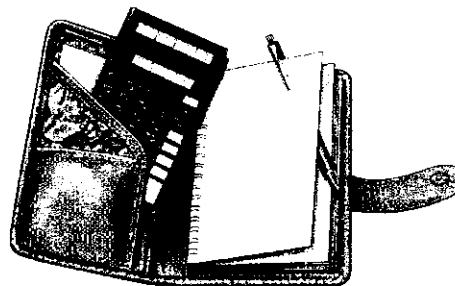


Enter your PIN: _____



Buy a daily planner.

In addition to your full-time job at *The Photobug*, you do extra work on the side. Sometimes you help a wedding photographer. Other times you get jobs of your own. You need a planner to help keep track of your work schedule. In January, planners at *Office Station* cost \$24.90 and calendars were \$13.50. Since the year is half over, both are on the 50% off table. Today is "No Tax" day. Figure out how much the planner costs. Then, write a check.



Do the Math



YOUR NAME
Your Address
Your City, State & Zip Code

Date _____

135

30-7/1130
27

**PAY TO THE
ORDER OF** _____

\$

DOLLARS



Park National Bank
PO BOX 05551, Your City, State & Zip Code

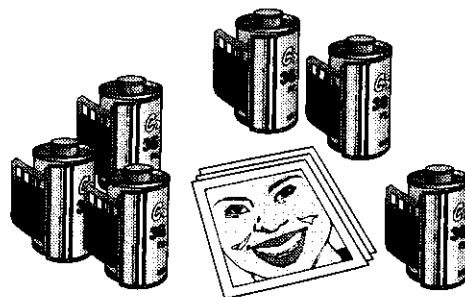
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Nonnegotiable

Do a freelance job.

Your boss says you can use the store's photo lab for freelance work if you pay for supplies. Your friend Marina wants to become a model. She asks you to take photographs for her portfolio. Your fee is \$150.00 plus the cost of film and developing. Supplies for the photo shoot are \$45.82 retail. With your employee discount, they cost \$27.34 with tax. Figure out how much to charge Marina. She pays with a check. Fill out the deposit slip.



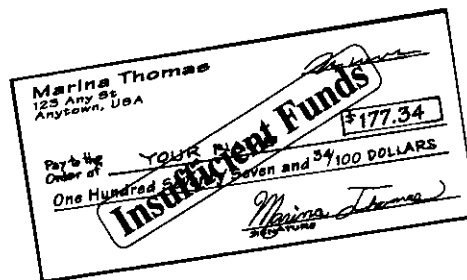
Do the Math

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 Park National Bank PO BOX 05551, Your City, State & Zip Code		Nonnegotiable																																																																																																					

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Cover a bounced check.

Your bank sends you a notice that Marina's check bounced. The bank is subtracting \$187.34 from your account—\$177.34 for the check and a \$10.00 service charge. Marina made a mistake balancing her checkbook. She can pay you half of the check amount in cash today. In two weeks, she can pay the other half plus the service charge. Make the corrections in your register. Figure out how much she is paying today. Then, fill out the deposit slip.

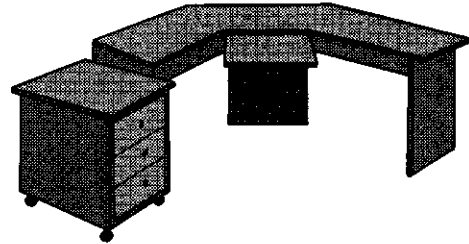


Do the Math

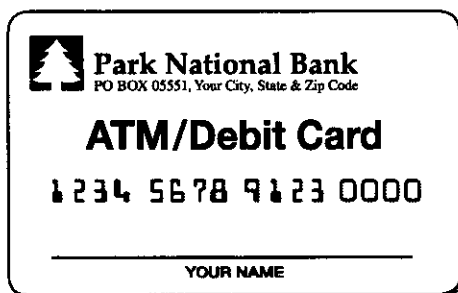
DEPOSIT TICKET		CASH ▶	
YOUR NAME Your Address Your City, State & Zip Code	DATE <small>DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL</small>	C	
		H	
		E	
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		K	
		S	
<small>SIGN HERE IF CASH RECEIVED FROM DEPOSIT</small>		<small>ON TOTAL FROM OTHER SIDE</small>	
Park National Bank PO BOX 05551, Your City, State & Zip Code	TOTAL ITEMS <input type="checkbox"/>	SUBTOTAL ▶	
		LESS CASH ▶	
NET DEPOSIT		\$	
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Buy a furniture kit.

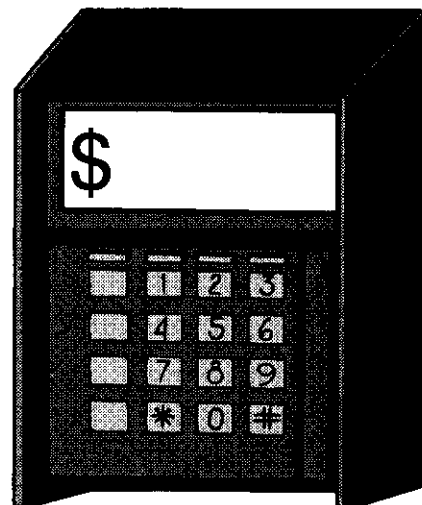
You need a computer desk. *Office Mart* has a build-it-yourself kit that costs \$79.88 with tax. The kit is made of knock-down parts and has an adjustable keyboard tray. A matching chair costs \$42.95 with tax. If store workers assemble the kit, there is an \$18.00 fee. The kit looks complicated, so you want them to put the desk together. You have a chair at home you can use. Figure out the total cost of the desk. Pay with your debit card.



Do the Math

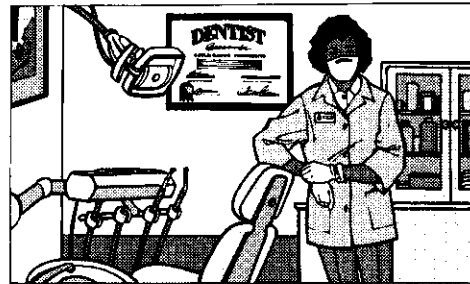


Enter your PIN: _____




Go to the dentist.

It is smart to have your teeth cleaned regularly. Your employer does not offer dental insurance. However, your dentist, Dr. Holly Atkinson, offers a special deal for patients who schedule checkups twice a year. She normally charges \$50.00 for a checkup and cleaning. Regular clients get a 25% discount, which is a \$12.50 savings. It has been six months since your last visit. Figure out the cost of today's appointment. Then, write a check.

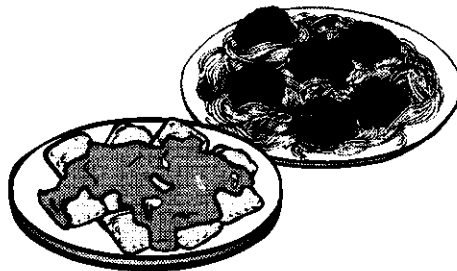


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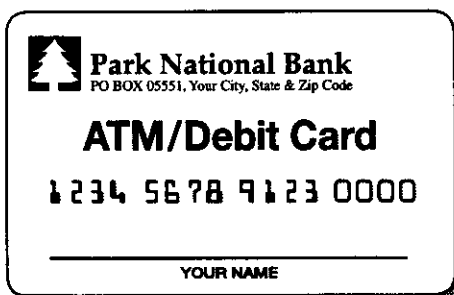
	YOUR NAME Your Address Your City, State & Zip Code	136 <small>30-7/1130 27</small>	Date _____
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
Park National Bank <small>PO BOX 05551, Your City, State & Zip Code</small>			
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Celebrate a friend's birthday.

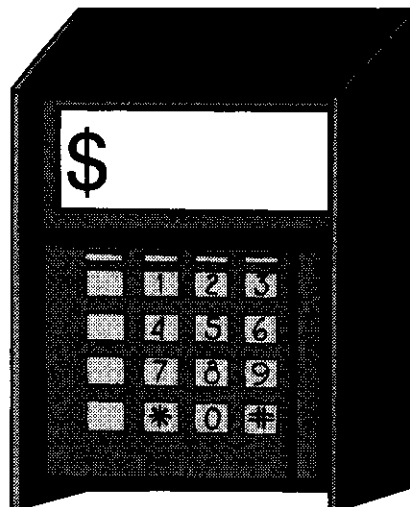
Today is your roommate's birthday. The newspaper has a coupon from *Rosario's*, your roommate's favorite Italian food restaurant. It reads "Buy one meal at regular price—get a second, lesser-priced meal free." You take your roommate there to eat. You order spaghetti and meatballs for \$7.45. Your roommate orders ravioli for \$9.95. You both drink water. Figure out the cost of the bill with tax of 75¢ and a tip of \$2.60. Then, pay with your debit card.



Do the Math



Enter your PIN: _____




Make a late car payment.

Oh no! Your first car payment was due eight days ago. *Park National Bank* charges a late fee of \$15.00 if the payment is more than five days late. Your monthly car payment is \$124.00. You will make 48 payments during the next four years. Late payments can ruin your good credit. You add car payment reminders to your calendar so that this won't happen again. Figure out how much you owe for the late car payment. Then, write a check.

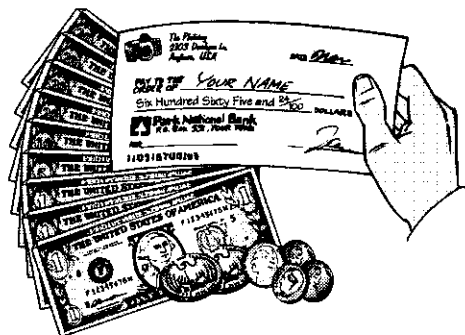


Do the Math

	YOUR NAME Your Address Your City, State & Zip Code	137 30-7/1130 27	Date _____
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
Park National Bank PO BOX 05551, Your City, State & Zip Code			
FOR _____			
11 1 13056789 10 1:00000000			Nonnegotiable

Deposit cash and a paycheck.

Yesterday, Marina gave you \$98.67 in cash to finish paying you back for her bounced check. Today is payday at *The Photobug*. Your gross pay is \$852.87 thanks to over 80 hours of work and some great commissions. After taxes and other deductions, your net pay is \$665.24. You take both Marina's cash and your paycheck to the bank. Figure out the total amount of money you are depositing. Then, fill out the deposit slip.



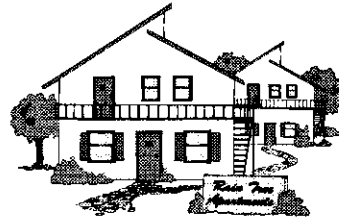
Do the Math

DEPOSIT TICKET		CASH ►	
YOUR NAME Your Address Your City, State & Zip Code	DATE _____ <small>DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL</small> SIGN HERE IF CASH RECEIVED FROM DEPOSIT _____	C	_____
		H	_____
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Park National Bank PO BOX 05551, Your City, State & Zip Code		SUBTOTAL ►	_____
		LESS CASH ►	_____
		NET DEPOSIT	\$ _____
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Name _____ Date _____

Pay the rent.

Tomorrow is the first day of the month. Rent is due at *Rain Tree Apartments*. Monthly rent is \$450.00. Usually, you split the rent payment 50/50 with your roommate. Today, your roommate tells you cash is short and asks if you can cover 75% of the rent this month. Your roommate promises to pay you back by covering 75% of the rent next month. You agree to this idea. Figure out the amount you have to pay for rent today. Then, write a check.



Do the Math



YOUR NAME
Your Address
Your City, State & Zip Code

138

30-7/1130
27

Date _____

**PAY TO THE
ORDER OF** _____

\$

DOLLARS



Park National Bank
PO BOX 05551, Your City, State & Zip Code

FOR _____


⑈ 1 1 3 0 5 6 7 8 9 ⑈ 1 0 1 ⑈ 0 0 0 0 0 0 0 0

Nonnegotiable


Name _____ Date _____

Pay the electricity bill.

You and your roommate looked for ways to save electricity. It looks like your plan has paid off. The *Electric Co-op* bill came in the mail today. This month's bill is only \$43.08. However, if the electric company receives the payment after the due date, there is a 5% late fee. You and your roommate decide to mail the payment today. The two of you split the electricity bill evenly. Figure out your share of the bill. Then, write a check.

 Electric Co-op RATE .0475		First Class Mail U.S. Postage Paid CHATSWORTH, ILL PERMIT NO. 119
TOTAL kWh x 1 TOTAL EXT AMOUNT \$43.08		CARRIER ROUTE SORT ZIP 53 Your Name: Your Street: Your Town, USA:
GAS 1167.26 x .0075 10.61		
TOTAL DUE BY 7/1/08 43.08		
TOTAL DUE AFTER 5% 46.00		
ELECTRICITY COMPANY 901 Antler Road		

Do the Math

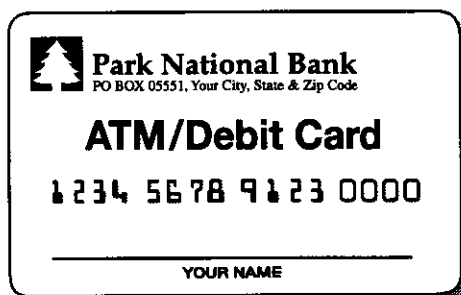
 YOUR NAME Your Address Your City, State & Zip Code	Date _____	139 30-7/1130 27
	PAY TO THE ORDER OF _____ \$ 	
DOLLARS		
Park National Bank PO BOX 05551, Your City, State & Zip Code		
FOR _____		
⑈ 1 130 56 78 9 ⑈ ⑆ 10 ⑆ 00000000		
Nonnegotiable		

Go to a blues concert.

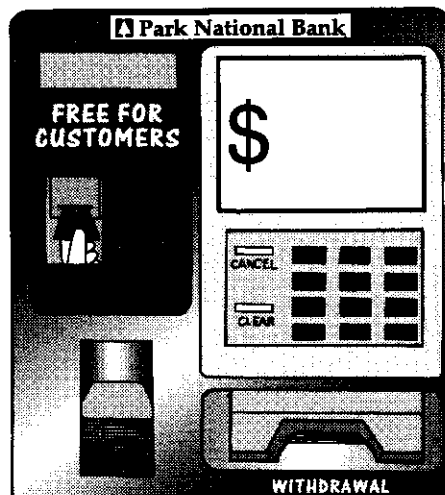
Every Thursday night during the summer, the local *Botanical Garden* hosts a concert under the stars. The cost is \$4.50 to get in. Barbecue plates are sold for \$6.75. This week, a local blues band is playing. You want to take enough money to buy a CD so that the band can sign the insert. CDs are \$14.95 with tax. You decide to eat before you go. Figure out how much money you need. Go to your bank's ATM. Remember the ATM's \$10.00 rule.



Do the Math




Enter your PIN: _____





Pay the cable bill.

You and your roommate subscribe to basic TV cable from *Worldwide Cable*. The basic cable bill is \$23.70 per month. Your roommate wanted some premium channels, but the movie channels cost too much. Last month, your roommate watched two pay-per-view movies without you and promised to pay for them. With the cost of the movies added in, your current cable bill is \$31.60. Figure out your fair share of the cable bill. Write a check.

Worldwide Cable			POSTAGE PAID US Postage Paid Post Office #100 PERMIT No. 9
ACCOUNT NO. 7677902-31		EPA PERMIT NO. 10000000000000000000	
SERVICE FROM		YOUR NAME	
Basic Service..... \$23.70		YOUR STREET	
Movie..... \$ 95		Your City, State & Zip Code	
Movie..... \$ 95			
Total..... \$31.60			
BILLING INQUIRIES: 1-800-555-0000			

Do the Math

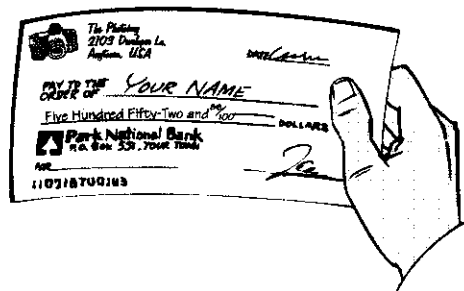
	YOUR NAME Your Address Your City, State & Zip Code	Date _____	140 30-771130 27
PAY TO THE ORDER OF _____		\$ 	
		DOLLARS	
	Park National Bank PO BOX 05551, Your City, State & Zip Code		
FOR _____			
⑈ 1 13056789⑈ ⑆ 10 1⑈ 00000000		Nonnegotiable	

Name _____

Date _____

Get a raise.

Your boss at *The Photobug* appreciates reliable employees. You did not miss a single workday last quarter, and you were never late. Ms. Johnson is raising your pay to \$8.40 per hour. You will still earn a 3% commission on camera supplies and equipment you sell. With the raise, your net pay is \$552.86. You decide to keep \$45.00 in cash to celebrate. Figure out how much money you are depositing. Then, fill out the deposit slip.




Do the Math

DEPOSIT TICKET		CASH	
YOUR NAME Your Address Your City, State & Zip Code	DATE <small>DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL</small>	C	
		H	
DATE <small>DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL</small>	<small>SIGN HERE IF CASH RECEIVED FROM DEPOSIT</small>	E	
		C	
Park National Bank PO BOX 05551, Your City, State & Zip Code	TOTAL ITEMS <input type="checkbox"/>	K	
		S	
		OR TOTAL FROM OTHER SIDE	
		SUBTOTAL	
		LESS CASH	
		NET DEPOSIT	\$



Nonnegotiable

Pay the telephone bill.

The first telephone bill arrives from *Network Telecom*. There are several charges that need to be divided with your roommate. There was no deposit, but the installation charge is on the bill. The installation charge and local service fee total \$55.92. Your half of this portion of the bill is \$27.96. Long distance charges total \$9.01, but your long distance calls cost only \$3.28. Figure out your share of the bill. Write a check.

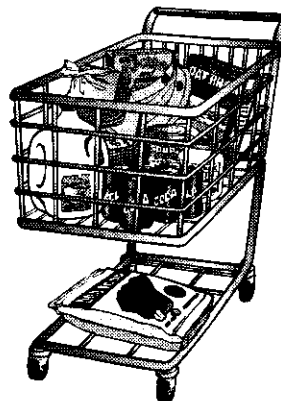
	ACCT NO. 212 555-1234
	Installation Charge.....\$5.00
	Monthly Service.....20.92
	Long Distance.....9.01
TOTAL...64.93	
BILLING INQUIRIES 1-800-555-5675 REPAIR 1-800-555-9101	

Do the Math

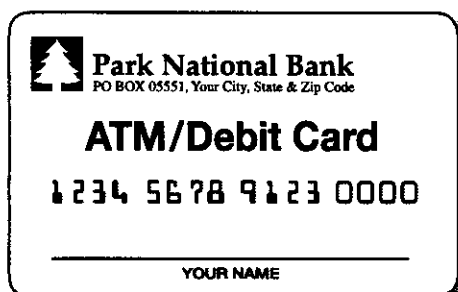
	YOUR NAME Your Address Your City, State & Zip Code	141 30-7/1130 27
	Date _____	
PAY TO THE ORDER OF _____		\$
		DOLLARS
 Park National Bank PO BOX 05551, Your City, State & Zip Code		
FOR _____		
⑈ 1 13056789⑈ 10 1:00000000		Nonnegotiable

Go grocery shopping.

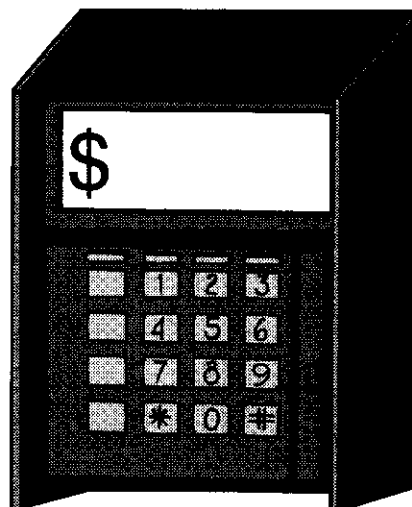
You decide to go grocery shopping at *Felder Foods*. Radio ads say it has the lowest prices in town. You usually spend \$45.00 on groceries, and you want to see how much you can save. The clerk at the checkout counter has some good news. Your final food bill at a competing grocery store would have been \$46.24. Thanks to the great prices at *Felder Foods*, you saved \$4.22. Figure out how much money you owe. Pay with your debit card.



Do the Math

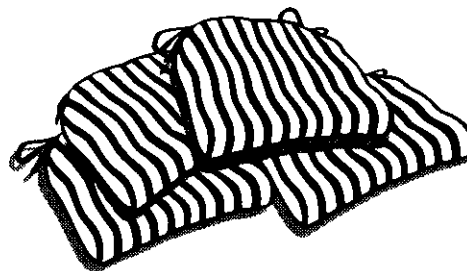


Enter your PIN: _____



Buy new chair cushions.

Your parents bought a new patio set that cost over \$750.00 to celebrate their 25th wedding anniversary. They gave you their old patio table and four chairs. The set looks great on the balcony at your apartment. The chairs are in good shape, but the cushions are torn. At *Patio World*, patio chair cushions are sold in pairs. Each pair costs \$14.22 with tax. Figure out the price of new cushions for your patio set. Then, write a check.



Do the Math



YOUR NAME
Your Address
Your City, State & Zip Code

Date _____

142

30-7/1130
27

**PAY TO THE
ORDER OF** _____

\$

DOLLARS



Park National Bank
PO BOX 05551, Your City, State & Zip Code

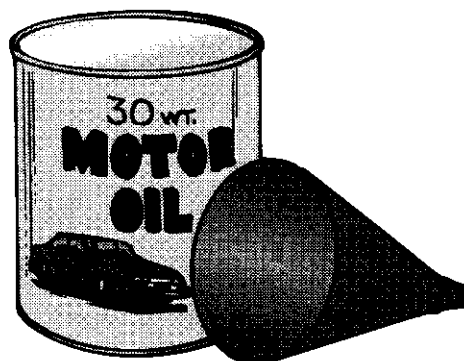
FOR _____

⑈ 1 13056789⑈⑈ 10 1:00000000

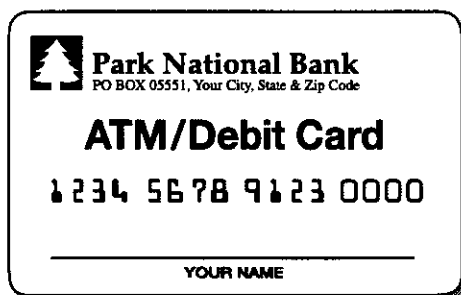
Nonnegotiable

Get an oil change.

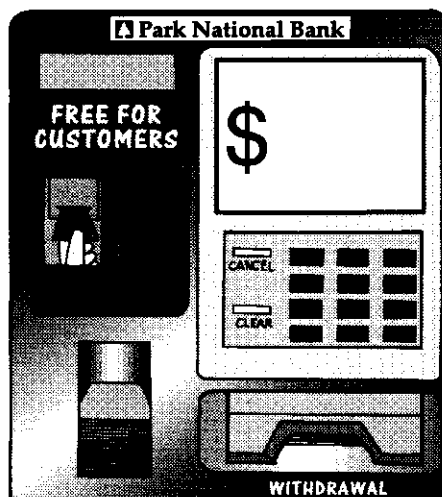
Your uncle taught you to change the oil in a car every 3,000 miles. This helps the car last longer. You have driven 2,995 miles since you bought your car. The *Oil Stop* will change the oil, replace the oil filter, top off other fluids, and check the tires for \$25.95 with tax. You have a coupon for \$3.00 off a full-service oil change. Figure out how much cash you need if you use the coupon. Go by the ATM at your bank. Remember the ATM's \$10.00 rule.



Do the Math



Enter your PIN: _____

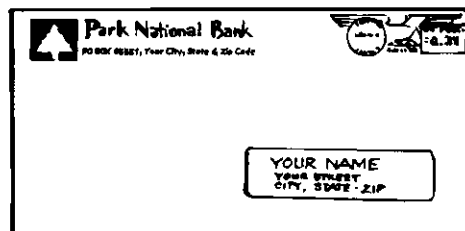


Name _____

Date _____

Reconcile your bank statement.

Your bank statement came today. It lists the normal deposits and withdrawals. This statement also includes the service charge for Marina's bounced check. Both the \$88.95 auto debit from *Guardian Insurance* and the \$8.00 account service fee are listed. Subtract these fees in your check register. Reconcile your statement by making sure your register and the statement match. Check off each item that matches in your check register.



Bank Statement #5


Park National Bank

PO BOX 05551, Your City, State & Zip Code

YOUR CHECKING ACCOUNT

To your previous balance of	\$ 626.06
Deposits were added in the amount of	\$ 1,537.78
Withdrawals were subtracted for	\$ 1,346.11
Giving you a current balance of	\$ 817.73

DEPOSITS AND OTHER ADDITIONS

DEPOSIT	\$177.34	DEPOSIT	\$763.91
DEPOSIT	\$ 88.67	DEPOSIT	\$507.86

CHECKS AND OTHER WITHDRAWALS

CHECK	AMOUNT	CHECK	AMOUNT	CHECK	AMOUNT
131	\$15.00	136	\$ 37.50	140	\$ 11.85
133	\$44.00	137	\$139.00	141	\$ 31.24
134	\$83.40	138	\$337.50	142	\$28.44
135	\$12.45	139	\$ 21.54		

OTHER WITHDRAWAL	AMOUNT	OTHER WITHDRAWAL	AMOUNT
DEBIT— <i>Cascade Software</i>	\$ 96.70	ATM— <i>Park National Bank</i>	\$20.00
RETURNED CHECK— <i>Insufficient Funds</i>	\$177.34	DEBIT— <i>Felder Foods</i>	\$42.02
SERVICE CHARGE— <i>Returned Check</i>	\$ 10.00	ATM— <i>Park National Bank</i>	\$30.00
DEBIT— <i>Office Mart</i>	\$ 97.88	AUTO DEBIT— <i>Guardian Insurance</i>	\$88.95
DEBIT— <i>Rosario's</i>	\$ 13.30	MONTHLY SERVICE CHARGE	\$ 8.00