# Activity: Check Writing 101

Directions:

Practice writing checks for the following purchases. Always use permanent ink to write a check, and be sure your handwriting is legible. In a real situation, you want to be sure that the bank can clearly read the check to deduct the correct amount from your account. Don’t erase or cross out errors. If you make a mistake, print “void” across the check, and then write out another check.

Use your own name, your school name, and today’s date to write checks for these transactions:

* Buy a pair of tickets for an upcoming school event
with a check payable to your school, $42.50
* Pay rent to Mayfair Apartments, $750
* Contribute to a disaster fund with a check payable to the American Red Cross, $5

Tips for writing numerals on checks:

The check amount is written twice on a check to verify the amounts. The bank will question the validity of the check if both amounts don’t match.

Write the amount in figures in the box on the right side of the check, and write the same amount in words on the line below beginning as close to the left of the check as possible. After all, you don’t want anyone to make adjustments to the numbers after your write the check!

* When writing out dollar amounts in words, write the amount as you say it out loud. For example, $7,450 is written as *seven thousand four hundred fifty*. The word “dollar” is already on the check to the right, so you don’t have to repeat the word.
* When spelling out large numbers, use a hyphen to connect a word ending in *–y* to another word. Examples: *twenty-one* or *ninety-nine*.
* You don’t need to use the word “and” after “thousand” or “hundred.” Just write the amount.
* Only write the dollar amount in words on the text line, not the cents amount. Any amount less than a dollar is shown as a fraction. Example: 52.31 is written as *fifty-two and 31/100.*
* To discourage anyone from modifying your written amount, fill in the line completely. Add a wavy line to the right of the amount if necessary. Do the same after the payee’s name so no other name can be added to the check.

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