# Activity: Is the Check Valid?

### Directions:

A properly written check is a legal contract to transfer funds from the payer to the payee. Read each situation below and determine if the issue listed affects the validity of the check.

|  |  |
| --- | --- |
| ***If the check is …*** | ***… is it illegal, legal, or legal but a bad idea?*** |
| **Illegal** | **Legal** | **Legal but a bad idea** |
| Made payable to “me”? | [ ]  | [ ]  | [ ]  |
| Not signed? | [ ]  | [ ]  | [ ]  |
| Has no mailing or contact information of the person drafting the check? | [ ]  | [ ]  | [ ]  |
| Is post-dated? | [ ]  | [ ]  | [ ]  |
| The numerical dollar amount does not match the dollar amount written in words? | [ ]  | [ ]  | [ ]  |
| It has “void” written on it? | [ ]  | [ ]  | [ ]  |
| Not made of paper? | [ ]  | [ ]  | [ ]  |
| The dollar amount written in words is misspelled? | [ ]  | [ ]  | [ ]  |
| You make and correct mistake on the check? | [ ]  | [ ]  | [ ]  |
| Nothing is written in the “memo” section? | [ ]  | [ ]  | [ ]  |
| A third-party check? | [ ]  | [ ]  | [ ]  |
| The date written on the check is more than 120 days ago? | [ ]  | [ ]  | [ ]  |
| The bank the check is drawn from is not named on the check. | [ ]  | [ ]  | [ ]  |
| The drawee’s street address printed on the upper left-hand corner is a P.O. Box address. | [ ]  | [ ]  | [ ]  |