

Reconciling a Bank Statement

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Checkbook Register					Balance
Date	Ck #	Description	✓	Payment/ Debit	Deposit/ Credit
					\$100.00
2-Jan	100	Shoe Store: black boots		\$30.00	
5-Jan	eft	Trader Schmoe's: groceries		\$24.78	
12-Jan		Cash withdrawal - lunch		\$20.00	
15-Jan		Paycheck			\$100.00
15-Jan	eft	Transfer to Savings		\$10.00	
18-Jan	101	Thrift Town: pants, shirt		\$18.23	
20-Jan	eft	Trader Schmoe's: groceries		\$28.63	
21-Jan	102	Joe's Used Books: Harry Potter		\$5.81	
25-Jan		Cash withdrawal - movies		\$20.00	
27-Jan	103	DVDs dot bomb: movie		\$17.25	
31-Jan		Paycheck			\$100.00
31-Jan	eft	Transfer to Savings		\$10.00	
1-Feb	eft	Trader Schmoe's: groceries		\$23.86	
4-Feb	dep	Gift from Aunt Petunia			\$15.00
		Dave's Pharmacy: dental floss, sunscreen, toothbrush, toothpaste		\$1.15	
6-Feb	104				\$10.00
7-Feb		Gift from Uncle Steve			\$10.00
9-Feb	106	John's Jewelers: fix ring		\$12.85	

Step 1: check off the transactions in your register that show in your statement.

Step 2: Total deposits/credits that don't show on your statement:

Personal Checking 123456789				
Statement Period January 1-January 31, 2005				
Date	Description	Amount Subtracted	Amount Added	Balance
			Beginning Balance:	\$100.00
6-Jan	Authorized Transfer: Trader Schmoes	\$24.78		\$75.22
7-Jan	Check #100	\$30.00		\$45.22
12-Jan	Withdrawal at cbc 8765432	\$20.00		\$25.22
15-Jan	Authorized Transfer: Payroll		\$100.00	\$125.22
15-Jan	Authorized Transfer: deposit to interest savings	\$10.00		\$115.22
21-Jan	Authorized Transfer: Trader Schmoes	\$28.63		\$86.59
22-Jan	Check #101	\$18.23		\$68.36
24-Jan	Check #102	\$5.81		\$62.55
26-Jan	Withdrawal at cbc 13579	\$20.00		\$42.55
31-Jan	Authorized Transfer: Payroll		\$100.00	\$142.55
31-Jan	Authorized Transfer: deposit to interest savings	\$10.00		\$132.55
			Ending Balance:	\$132.55

Step 3: Total payments/debits that don't show on your statement:

Add deposits from Step 2 to Ending Balance:

Subtotal:

Subtract debits from Step 2:

Current Checking Account Balance: