

Name: _____

Date: _____

Checking Account - Bank Statements 1

When you have a checking account, you will receive a bank statement and canceled checks once a month. The bank statement will detail all the transactions going in (deposits) and coming out (checks or drafts). Canceled checks are checks you have written that have cleared the bank and have been taken out of your balance. In addition, some banks statements include a service charge, which is a fee charged by the bank for handling your account.

**Formula for Calculating
Your Current Balance**

$$\text{Previous Balance} + \text{Deposits} - \text{Withdrawals} - \text{Service Charges} = \text{Current Balance}$$

Directions: Read the information carefully. Then complete the charts.

Complete the chart to find the current balance for each account.

| | Previous Balance | Deposits | Withdrawals | Service Charges | Current Balance |
|----|------------------|------------|-------------|-----------------|-----------------|
| 1. | \$65.23 | \$225.00 | \$90.52 | \$5.00 | |
| 2. | \$63.14 | \$316.54 | \$195.36 | \$15.00 | |
| 3. | \$95.62 | \$862.35 | \$584.61 | \$12.00 | |
| 4. | \$76.25 | \$2,331.12 | \$1,844.97 | \$20.00 | |
| 5. | \$85.61 | \$25.62 | \$12.94 | \$10.00 | |
| 6. | \$69.41 | \$31.52 | \$16.84 | \$8.00 | |

Complete the chart to find the missing transaction for each account.

| | Previous Balance | Deposits | Withdrawals | Service Charges | Current Balance |
|-----|------------------|------------|-------------|-----------------|-----------------|
| 7. | \$45.26 | \$1,465.00 | \$52.41 | | \$1,441.35 |
| 8. | | \$231.62 | \$56.42 | \$12.00 | \$1,128.43 |
| 9. | \$63.85 | \$452.12 | \$267.95 | \$20.00 | |
| 10. | \$45.94 | \$2,563.45 | | \$25.00 | \$1,125.08 |
| 11. | | \$25.61 | \$63.14 | \$18.00 | \$631.72 |
| 12. | \$25.79 | | \$52.89 | \$11.00 | \$474.57 |

A portion of your bank statement is shown below. Your previous balance is \$958.49. What is your current balance?

| Checks and Other Charges | | | Deposits and Credits | |
|--------------------------|-----------------|---------|----------------------|----------|
| Date | Number | Amount | Date | Amount |
| 6/5 | 2845 | \$96.25 | 6/6 | \$245.69 |
| 6/8 | 2846 | \$65.31 | 6/15 | \$153.76 |
| 6/10 | 2847 | \$74.53 | | |
| 6/30 | Service Charges | \$12.50 | | |
| 13. | Current Balance | | | |



Checking Account Packet Answer Key

Patricia S. Ward, E. Craig Williams

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the authors' names.

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