

What is a check and How to write a check →

Your Name 123 Main St. Anyplace, CA 95555		1001
	DATE	STEP 1
PAY TO THE ORDER OF	STEP 2	\$ STEP 3
	STEP 4	DOLLARS
MY BANK 456 Money St. Anywhere, CA 95555		
MEMO	STEP 6	STEP 5
:123456789: 78510051100"1001		

Check --- A written transaction authorizing the transfer of money from a bank or credit union account to another person or organization.

Writing a Check --- A check is a legal document that must be filled in correctly; otherwise, the bank or other businesses may refuse to accept it as payment.

Follow these basic steps when writing a check:

- Step 1)** Write today's date in the upper right hand corner.
- Step 2)** Write the name of the person or company receiving the check on the line "Pay to the Order Of".
- Step 3)** Write the dollar amount in numbers in the box next to the dollar sign (e.g. \$175.30)
- Step 4)** Write the same amount using words for the whole dollar amounts and a fraction for the cents on the line ending with the word "Dollars". Draw a straight line to fill up any remaining space on the line (e.g., One hundred seventy five and 30/100 ----- Dollars)
- Step 5)** Sign your first and last name on the signature line on the lower right side.
- Step 6)** Use the Memo line to write information regarding a payment (e.g., write in the account number for a credit card bill or cell phone bill). You can also write on this line any special notes.

What are those "funny numbers" on the bottom left corner?

- The 1st set of numbers (123456789:) are check routing numbers --- they are read by high speed check-processor machines to move the check quickly (e.g. from your bank to the store's bank)
- The 2nd set of numbers (78510051100) is your bank account number. This is used to properly route the check back to your account.
- The 3rd set of numbers (1001) is the check number. It is also printed in the top right hand corner of the check.

Sample filled in check →

JOHN DOE 123 Main St. Anyplace, CA 95111		1001
	DATE	4-23-14
PAY TO THE ORDER OF	<i>Pizza Meeza</i>	\$ 15.25
	<i>Fifteen and 25/100</i>	DOLLARS
MY BANK 456 Money St. Anywhere, CA 95111		
MEMO	<i>Pizza for dinner</i>	<i>John Doe</i>
:123456789: 78510051 00"1001		