

# BASIC BANKING SERVICES

## ACTIVITY 5



### How to Write a Check

#### RECOMMENDED TIME

Allow 50-60 minutes. Required time may vary depending on the audience.

#### OBJECTIVES

Participants will learn how to write a check.

#### MATERIALS NEEDED

- Appropriate handouts.
- Pencils for each participant. (Consider stopping by a local bank, explaining your role, and requesting logo pencils. These might serve as reminders for participants.)

#### ADVANCE PREPARATION NOTES

Review the activity plan. Think about the audience, and decide whether to present the total activity or to use parts of this activity in combination with other activities.

This activity may seem brief, but the practice exercise will take time.

This activity uses handouts. Have sufficient copies for all participants; a few extras provide good insurance.

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## ACTIVITY 5 - DELIVERY NOTES



### How to Write a Check

#### Presentation Opening

- Welcome the participants.
- Introduce yourself briefly.
- If this is the first meeting with the class or group, do a brief round of introductions by everyone.
- When introducing yourself, print your name where the participants can see and refer to it during the session. Some people may be a little nervous and may not remember your name. Just as you want to use their names, encourage them to call you by your name.

Open the session by sharing that the activity is very direct – “How to Write a Check.”

Explain that the session activity will be in two steps:

1. First, the facilitator will illustrate how to write a check.
2. Second, each person will practice writing his or her own check.

Distribute “**Handout 1: Writing a Check,**” and explain the pages:

1. Blank check with descriptions of the various check areas.
2. Blank check for use in the practice time.

Distribute a pencil to each participant.

- Explain that checks should be written in ink, but pencils will be used to allow for erasures.
- **Stress that actual checks should *always* be written in ink and that they are only using pencils for practice.**
- Talk about the process of voiding checks when one makes a mistake using a pen.
- For Spanish-speaking students, refer to the table on page 11 in the Appendix for writing numbers in English.

Move through page one, explaining the identified check areas.

- Include an explanation of routing numbers, check, and account numbers listed on the check.
- Stop frequently and ask if there are any questions. Don’t move forward until you are sure everyone understands the sample check.

When you have completed the explanation, ask participants to turn to page

### Visual Aids

**Handout 1**  
Writing A Check  
(2 pages)

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two of the handout and write a check using the information listed at the bottom of the page.

Move around the group to assist when necessary.

Allow sufficient time to complete the task.

If any participant is having difficulty, consider pairing him or her with another participant for peer assistance.

Call time. Review the completed check. Ask for questions. Congratulate everyone on his or her successful experience.

- Consider asking a volunteer to explain the completed check.
- Note that normally one would enter the amount of the check into the check register whenever they write a check. However, that activity will follow in the next session.

### **Closing**

Close the session by telling participants that a check should be considered money and therefore should be kept in a safe spot.

Encourage everyone to keep the handout and to refer to it should they need assistance in writing checks.

Thank everyone for their participation and encourage them to return for additional sessions. If such sessions are planned, you might provide a “sneak preview” of any activity to come.

### **Visual Aids**

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## ACTIVITY 5 - HANDOUT 1



### WRITING A CHECK

Diagram illustrating the components of a check form with labels (a) through (j) pointing to specific fields:

- (a) DATE
- (b) PAY TO THE ORDER OF
- (c) AMOUNT IN NUMBERS (20)
- (d) AMOUNT IN WORDS (DOLLARS)
- (e) SIGNATURE
- (f) MEMO
- (g) ROUTING NUMBER (053962407)
- (h) ACCOUNT NUMBER (994444433)
- (i) CHECK NUMBER (203)
- (j) TRANSIT NUMBER (12-567/891)


CHECK AREA	DESCRIPTION
(a)	<b>DATE</b> Include the month, day, and year you are writing the check.
(b)	<b>PAYEE</b> Write the name of the person or business on the line, "Pay to the order of."
(c)	<b>AMOUNT IN NUMBERS</b> Write the amount of the check in numbers. Begin close to the left of the section to prevent anyone from adding additional numbers.
(d)	<b>AMOUNT IN WORDS</b> Write the amount of the check in words.
(e)	<b>SIGNATURE</b> Sign all checks the way you sign the signature card.
(f)	<b>MEMO</b> Use to note the reason for the check. If you are paying a bill, you can also use this space to supply information requested by the company.
(g)	<b>ROUTING NUMBER</b> The nine-digit string of numbers used to identify your bank to process the transaction.
(h)	<b>ACCOUNT NUMBER</b> The number used to identify your unique account within a bank.
(i)	<b>CHECK NUMBER</b> The number used to identify a specific check within the sequence of the register. Usually three or four digits.
(j)	<b>TRANSIT NUMBER</b> The hyphenated number in the upper right-hand corner that is above or to the left of a second number, separated by a line or slash; used to list checks for deposit.

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## ACTIVITY 5 - HANDOUT 1 CONT.



### WRITING A CHECK (Practice)

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	_____ 20 _____	#203 12-567/891
PAY TO THE ORDER OF _____	\$ _____	
_____		DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO _____	_____	
:053962407 9944444433 203		

#### Information to be included on the check:

- DATE: Today's date
- PAYEE: John's Plumbing
- AMOUNT: \$21.87 (twenty-one dollars and eighty-seven cents)  
*Make sure to also spell out the amount in words on the "DOLLARS" line.*
- SIGNATURE: Your signature
- MEMO: Plumbing repairs