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

Previous Balance + Deposits – Withdrawals – Service Charges = 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	

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