free printable

Check Register

6 PRINTABLE PAGES

standard, category, large print, savings and reconciliation



Check Register

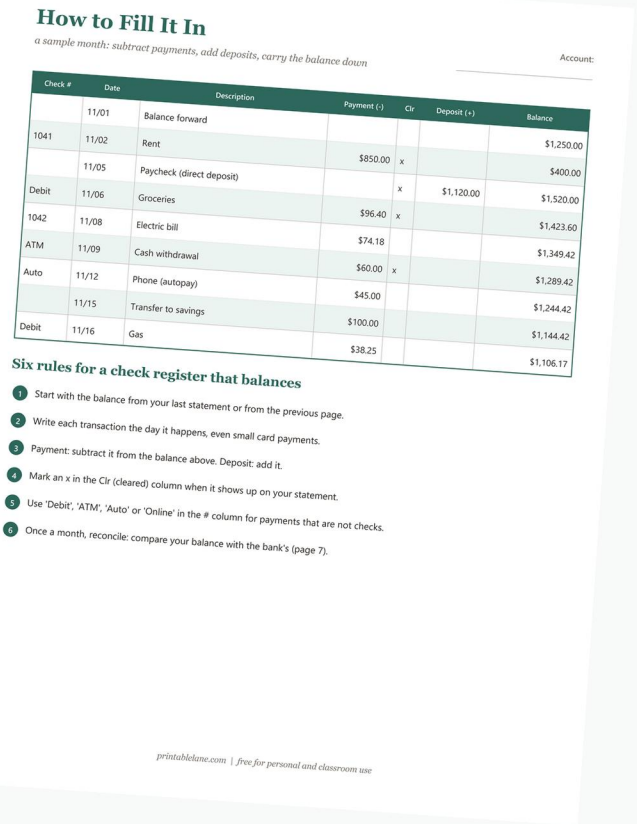
record every check, card payment, transfer and deposit

Account: _____

Balance brought forward: $_____

Check #	Date	Description	Payment (-)	Clr	Deposit (+)	Balance

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How to Fill It In

a sample month: subtract payments, add deposits, carry the balance down

Account: _____

Check #	Date	Description	Payment (-)	Clr	Deposit (+)	Balance
	11/01	Balance forward				$1,250.00
1041	11/02	Rent	$850.00	x		$400.00
	11/05	Paycheck (direct deposit)		x	$1,120.00	$1,520.00
Debit	11/06	Groceries	$96.40	x		$1,423.60
1042	11/08	Electric bill	$74.18			$1,349.42
ATM	11/09	Cash withdrawal	$60.00	x		$1,289.42
Auto	11/12	Phone (autopay)	$45.00			$1,244.42
	11/15	Transfer to savings	$100.00			$1,144.42
Debit	11/16	Gas	$38.25			$1,106.17

Six rules for a check register that balances

1. Start with the balance from your last statement or from the previous page.
2. Write each transaction the day it happens, even small card payments.
3. Payment: subtract it from the balance above. Deposit: add it.
4. Mark an x in the Clr (cleared) column when it shows up on your statement.
5. Use 'Debit', 'ATM', 'Auto' or 'Online' in the # column for payments that are not checks.
6. Once a month, reconcile: compare your balance with the bank's (page 7).

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Check Register

record every check, card payment, transfer and deposit

Account: ____________________

Balance brought forward: $__________

Check #	Date	Description	Payment (-)	Clr	Deposit (+)	Balance

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Check Register + Category

add a category to see where the money goes

Account:

#	Date	Description	Category	Payment (-)	Clr	Deposit (+)	Balance

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Large Print Check Register

bigger rows and bigger text, easier to read and fill in

Account: _____

Date	Description	Payment (-)	Deposit (+)	Balance

How to Fill It In

a sample month: subtract payments, add deposits, carry the balance down

Account: _____

Check #	Date	Description	Payment (-)	Clr	Deposit (+)	Balance
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Savings Account Register

Account: ____________

deposits, withdrawals and interest for a savings or emergency fund

Goal: $__________ by __________

Date	Description	Deposit (+)	Withdrawal (-)	Interest	Balance

Monthly Reconciliation

make your register and your bank statement agree

Account: _____

Month: _____ **Statement date:** _____

1	Ending balance on the bank statement	$ _____
2	Add: deposits not on the statement yet	+ $ _____
3	Subtract: checks and payments not on the statement yet	− $ _____
4	**Adjusted bank balance (1 + 2 − 3)**	= $ _____
5	Balance in your check register	$ _____
6	Subtract: bank fees not written in your register	− $ _____
7	Add: interest not written in your register	+ $ _____
8	**Adjusted register balance (5 − 6 + 7)**	= $ _____

Lines 4 and 8 should match. If they do not:

- Check your math on every line of the register.
- Look for a payment you forgot to write down, like an autopay.
- If the difference divides evenly by 9, you probably swapped two digits (54 written as 45).
- Make sure you did not add a payment instead of subtracting it.

Outstanding checks and payments	Amount