



Writing A Check

Alabama Cooperative Extension System



Circular HE-81

Writing A Check

Here is your check.

The diagram shows a check with the following fields and labels:

- 6: Sender's name and address (JIM AND/OR SALLY BROWN, 2567 TREE STREET, ANYWHERE, AL 30000)
- 2: Payee (JIM AND/OR SALLY BROWN)
- 1: Date (19__)
- 7: Check number (55)
- 3: Amount in numbers (55)
- 4: Amount in words (DOLLARS)
- 5: Signature line
- 8: Bank name (YOUR BANK, ANYWHERE, AL 30000)
- 9: Routing number (062202574)
- 10: Account number (62345678)
- 11: Amount paid (55)
- 12: Purpose (FOR)

1. The date the check was written.
2. Who the check is written to.
3. Amount of check in numbers (after the \$).
4. Amount of check written in words.
5. Your signature as you signed your signature card, which may be different from what is printed on the check.
6. Your name and address.
7. Check number.
8. Bank name and branch where your checking account is handled.
9. Computer routing number.
10. Your checking account number.
11. Amount paid by the bank from your checking account will be printed here.
12. A record of why the check was written.

The information you will need to write the check is:

1. The date.
2. The person, company, or store who gets the money.
3. The amount of money to be paid.

Write your check clearly **in ink**. **Never** write in pencil, because someone could change the amount of your check.

Steps To Writing A Check

Step 1: To fill in the date, write the month, day, and year.

Step 2: Write the name of the person or company to be paid after the words “Pay to the order of.” Do not leave any space between words. If you do not use the whole line, draw a line to fill in the space. Never write a check out to “cash” unless you are writing the check at the bank.

Step 3: Write the amount of the check in numbers, beginning close to the dollar sign. Write numbers close together so that no one can insert another number.

Step 4: Write out the amount of the check in words on the line that says “Dollars,” beginning at the far left end of the line. If you do not use the whole line, draw a line to fill in the space to the word “Dollars.” **Checks for less than a dollar, such as for 79 cents, should be written as “Only 79 cents” with the word “Dollars” crossed out.** Be sure the amount written in words and numbers is the same.

Step 5: Sign the check the same way you signed your signature card when you opened your account. (See “Opening A Checking Account.”) **Never** sign a

blank check. If you lose it, someone could fill it in for any amount and cash it.

Step 6: Look over your check carefully. If you changed anything, tear it up and write another. Banks will not cash a check that has been changed.

This is an example of your completed check.

JIM AND/OR SALLY BROWN
2567 TREE STREET
ANYWHERE, AL 30000

55
11/16 19 94 55-555/555

PAY TO THE ORDER OF Joe's Electronics \$ 79⁴³

seventy-nine and ⁴³/₁₀₀ DOLLARS

YOUR BANK
ANYWHERE, AL 30000

FOR TV Repair Sally Brown

⑆062202574⑆ ⑆2 345 678⑆ 62⑆0000007945⑆

Other Kinds Of Checks

A **certified check** is a personal check that the bank guarantees will be paid. The bank takes the money out of your account when it certifies the check.

A **cashier's check** is a check of a financial institution. You can buy one by paying the amount of the check plus a fee.

A **money order** can also be purchased from banks. Certified checks, cashier's checks, and money orders are all pre-paid.

Travelers checks can be used when you are away from home. You purchase these checks from a bank or credit union and sign them where you purchase them. Then you must sign the checks again to cash them.

CAUTION: If you lose your checkbook or blank checks, contact your bank immediately.

Endorsing A Check

An endorsement is your signature on the back of the check. Any check you receive must be endorsed before you can deposit or cash it. Sign close to the top of the back of the check (on the opposite side of “Pay To The Order Of.”) Do not endorse a check until you are at the place you plan to cash it.

- A **blank endorsement** (1) is your name only. Write your name the way it is written on the front of the check. **Caution:** If you lose the check, the finder can cash it.
- A **special endorsement** (2) is used to give the check to someone else. Write “Pay to the order of” and the name of the person you want to give the check to. Then sign your name. Before the check can be cashed, it must be signed by the person whose name is on the check.
- A **restricted endorsement** (3) assures that the money will be deposited into your checking or savings account. On the back write “For deposit only” and your account number and bank. Sign your name on the back. This endorsement will not allow someone to cash your check if you lose it.

1—Blank Endorsement	2—Special Endorsement	3—Restricted Endorsement
<i>Sally Brown</i>	<i>Pay to the order of Amy Jones Sally Brown</i>	<i>For deposit only 12-345-678 Your Bank Sally Brown</i>

Source: First Alabama Bank



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