

Reconciling Your Checkbook Register

When you get a statement from your bank, you want to make sure that the transactions that show on the statement match what you have recorded in your register. This is called reconciliation.

Take your checkbook register and go through your statement against it. When you see a deposit, withdrawal, or check on your statement, find the same transaction in your register and put a checkmark beside it.

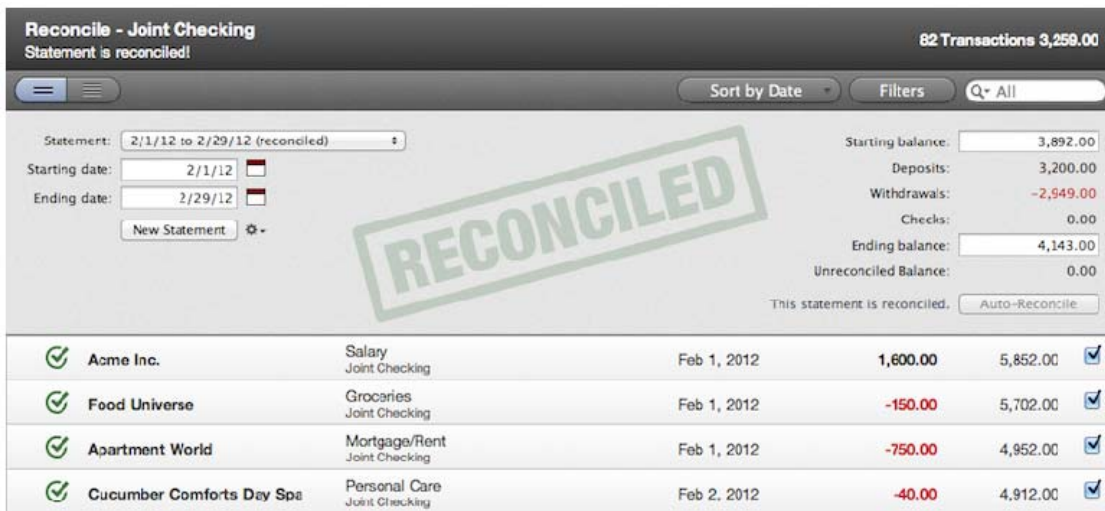
When you have gone through your statement and matched everything, look for anything extra that is on your statement and anything in your transaction register that has not been checked off.

There may be bank fees such as monthly fee or a check writing fee that shows up on your statement. Record these amounts in your transaction register to ensure that your running balance is always accurate.

You may also have received interest on your balance that you will record as a deposit to your account.

You may also notice that you have written a check that has not shown up on your bank statement yet. If it has been awhile since you wrote the check, you may want to contact the recipient to make sure there were no issues and that they have not misplaced it.

If you took money out of an ATM and forgot to record it in your transaction register you will find this by reconciling your register as well. Make sure you record it during this process so that your running balance is correct.



Reconcile - Joint Checking 82 Transactions 3,259.00
Statement is reconciled!

Statement: 2/1/12 to 2/29/12 (reconciled)

Starting date: 2/1/12
Ending date: 2/29/12
 ⚙

Sort by Date Filters Q All

Starting balance:	3,892.00
Deposits:	3,200.00
Withdrawals:	-2,949.00
Checks:	0.00
Ending balance:	4,143.00
Unreconciled Balance:	0.00

This statement is reconciled.

<input checked="" type="checkbox"/>	Acme Inc.	Salary Joint Checking	Feb 1, 2012	1,600.00	5,852.00	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Food Universe	Groceries Joint Checking	Feb 1, 2012	-150.00	5,702.00	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Apartment World	Mortgage/Rent Joint Checking	Feb 1, 2012	-750.00	4,952.00	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Cucumber Comforts Day Spa	Personal Care Joint Checking	Feb 2, 2012	-40.00	4,912.00	<input checked="" type="checkbox"/>

When you get your next statement you will reconcile your transaction register again from the last check mark forward.

