

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**

$$\text{Previous Balance} + \text{Deposits} - \text{Withdrawals} - \text{Service Charges} = \text{Current Balance}$$

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	



Checking Account Packet Answer Key

AN Whitehead



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Table of Contents Checking Account Packet Answer Key

1. Understanding the eBook Checking Account Packet Answer Key
 - The Rise of Digital Reading Checking Account Packet Answer Key
 - Advantages of eBooks Over Traditional Books
2. Identifying Checking Account Packet Answer Key
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Checking Account Packet Answer Key
 - User-Friendly Interface
4. Exploring eBook Recommendations from Checking Account Packet Answer Key
 - Personalized Recommendations
 - Checking Account Packet Answer Key User Reviews and Ratings
 - Checking Account Packet Answer Key and Bestseller Lists
5. Accessing Checking Account Packet Answer Key Free and Paid eBooks
 - Checking Account Packet Answer Key Public Domain eBooks

- Checking Account Packet Answer Key eBook Subscription Services
- Checking Account Packet Answer Key Budget-Friendly Options
- 6. Navigating Checking Account Packet Answer Key eBook Formats
 - ePub, PDF, MOBI, and More
 - Checking Account Packet Answer Key Compatibility with Devices
 - Checking Account Packet Answer Key Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Checking Account Packet Answer Key
 - Highlighting and Note-Taking Checking Account Packet Answer Key
 - Interactive Elements Checking Account Packet Answer Key
- 8. Staying Engaged with Checking Account Packet Answer Key
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Checking Account Packet Answer Key
- 9. Balancing eBooks and Physical Books Checking Account Packet Answer Key
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Checking Account Packet Answer Key
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Checking Account Packet Answer Key
 - Setting Reading Goals Checking Account Packet Answer Key
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Checking Account Packet Answer Key
 - Fact-Checking eBook Content of Checking Account Packet Answer Key
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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