

*You're On Your Own  
Checking Account  
Exercise*

*Student's Exercise*

*Supplement to  
Making The Right Money Moves*

## *You're On Your Own Student's Exercise*

### *Check Writing Exercise*

Imagine that you are now out on your own - moving on out to the big time and that new apartment. You have graduated from college with your degree in Fine Arts and have been hired by Halder & Associates Advertising Agency in Richmond, Virginia, as a Graphic Arts Designer with an annual salary of \$32,000.00.

Scenario: To get a nicer apartment, you had a choice: either find one or two roommates; or live in that quaint studio with the bed in the wall. You decided on two roommates and found a great three bedroom apartment located in the West End of Richmond. You've moved in, started your new job and co-signed the lease for the apartment and cable television with Internet access with your two roommates. You have agreed to collect their share of the rent and WEB access costs and mail a check to both your landlord and the cable company.

You also went to the local credit union to open a checking account; you want the ability to use a debit card, have ATM access and plan to write a minimum of checks. The member services representative suggested a low-activity account with no monthly service fee.

She suggested that you use the \$6.00 you would have paid for the monthly account fee at a local bank to purchase a \$10,000.00 life insurance policy. You appreciated her help and found the idea appealing. Great idea! The \$6.00 will be automatically withdrawn from your account monthly.

Your paycheck from Halder & Associates was electronically deposited at the credit union. But, imagine this! You estimated \$1,333.33 paid to you twice a month. However, when your paycheck is deposited, the amount is only \$1,023.93. What happened to over \$300.00?

The personnel department has printed an explanation of your tax status. Take a look and review the table below to see where your money has gone. You can also review the boxes on your payroll stub; Federal Withholding (more commonly known as Income Tax), Social Security and Medicare taxes as well as Virginia State Income Tax have gobbled up a sizeable portion of your money - \$309.40. And, you still have to pay your bills.

<i>Your Paycheck</i>		<i>Based On</i>	
<i>Semi-monthly Gross Pay</i>	<b><u>\$1,333.33</u></b>	<i>Gross Pay</i>	\$32,000.00
<i>Federal Withholding</i>	\$149.37	<i>Pay Frequency</i>	Semi-monthly
<i>Social Security</i>	\$82.67	<i>Federal Filing Status</i>	Single
<i>Medicare</i>	\$19.33	<i># of Federal Exemptions</i>	1
<i>Virginia State Income Tax</i>	<u>\$58.03</u>	<i>Additional Federal W/H</i>	\$0.00
<i>Total Withholding</i>	\$309.40	<i>State</i>	Virginia
<i>Net Pay</i>	<b><u>\$1,023.93</u></b>	<i>Tax Rate</i>	Regular
		<i>Exemptions</i>	1

***You're On Your Own  
Student's Exercise***

***First Month:***

***July 15 through July 30***

1. Today is July 15, payday! Enter the amount of your paycheck (\$1,023.93) into your check register.
2. July 15 is also the day that the rent is due. Your roommates have given you their share of the rent and cable television: \$442.00 each (\$400.00 for rent and \$42.00 for cable). Fill out the deposit ticket and endorse the back of their two checks with a blank endorsement. Deposit the checks in your account, and enter the amount into your check register.
3. On July 15, use check number 506 to pay your rent of \$1,200.00 to Shelter Realty Company.
4. On July 15, pay Xpress Phone your cell phone bill of \$55.00 with check number 507.
5. Now you need to make an electronic transfer of funds at the ATM. On July 16, transfer \$100.00 from your checking account to your savings. Your plan is to save \$100.00 every pay period. This money will go toward making a major purchase, a large screen television.
6. At the same time, use your ATM card to get \$125.00 for groceries and nights out with friends for the next two weeks. You plan on \$75.00 for food and \$50.00 for movies and pizza.
7. Write check 508 on July 22 to pay your cable bill which includes digital cable and Internet access of \$126.00 at Cable Masters.
8. Pay both automobile and renter's insurance of \$84.17 with check number 509 at Choice Insurance Agency dated July 22.
9. Your wardrobe definitely needs to be updated and more professional. On July 26, you use your debit card at May's Department Store, paying \$141.08 for a pair of pants, three shirts, and shoes on sale; with the discount coupons in the paper, you have saved over 60% of the original prices. But, you still need to buy a new suit - you look at your checkbook and realize you don't have enough money to buy that suit. So, you know that you need to buy more clothes with your next paycheck.
10. On July 27, your roommate asks you to pay your share of the electric bill. The power company in Richmond has developed a budget plan and recommends monthly payments of \$159.00. On your way home from work, you stop at the ATM and take out \$60.00. When you return, give your roommate \$53.00. Because you paid with cash, obtain a signed and dated receipt for your records, and keep the rest of the money.

## ***You're On Your Own Student's Exercise***

### ***First Month Continued: July 31 Through August 14***

1. It's now July 31 and another paycheck has been electronically deposited into your account. Halder & Associates has placed \$1,023.93 in the account. Enter the amount into your register.
2. You are trying to develop a budget and 'pay yourself first.' On August 1, at the ATM, transfer \$100.00 from your checking account to your savings. In this pay period, your money will go toward savings for emergencies and irregular expenses.
3. On August 1, you take your car to Mechanics, Inc. to get a tune-up, oil change and car inspection. They find that you need a new set of windshield wipers and a left signal light bulb replaced. Write check 510 for \$99.28.
4. On your way home, use the ATM to get \$150.00: \$75.00 for groceries and \$75.00 for evenings out in the next two weeks, including a trip to the beach on Saturday.
5. You need to pay the rest of your bills for the month today, August 7. Using check number 511, pay Esso Gas Company \$57.50 for gasoline purchases for the previous month.
6. Pay back your student loan with check number 512 - \$164.00 to Sallie Mae dated August 7.
7. Make another payment on your car loan - only thirty-five months until you finally own it! Pay \$267.00 to Auto Sales Experts with check number 513 dated August 7.
8. At the office, during your lunch break, write check 514 on August 10 to Youth Board for \$10.00 to help children at the local crisis center.
9. Ooops!!! Slid into home plate tonight and won the game, but you spent the rest of the evening in the emergency room. Luckily, your ankle is only sprained. On August 11, you pay check number 515 to Emergency Hospital Services for \$100.00 - your health insurance from work does not cover all your expenses. This is what you are required to pay for an emergency room visit.
10. It's time to get a haircut. Use your debit card on August 13 at Hers 'n His Styling for \$18.00.
11. On August 14, pay your credit card balance. You recently spent \$114.79 for: \$39.79 for flowers for Mom and Dad's anniversary and \$75.00 for emergency glasses when you lost your contacts. However, because of some unexpected events (including your accident), you don't have the money to pay off the credit card or buy new clothes. Write check 516 for \$65.00 to VizaCard.

***You're On Your Own  
Student's Exercise***

***Balancing Your Account***

Today is August 14, and it's time to reconcile your account statement from your financial institution with the balance in your checkbook register. Use the statement from the next page with your check register.

First, compare the account statement with the check register and identify any missing transactions. These are items that the credit union has not yet processed or charged against your checking account. They can include checks, electronic transactions (where a debit or ATM card was used), automatic bill payment, or deposits.

Make an entry in your check register to include the \$6.00 monthly draft for life insurance dated August 12.

Complete the form on page 7 of the Student's Exercise to balance your account.

When you use your debit card for a purchase or your ATM card to get cash or transfer money to savings, that money is taken from your account that day. However, your checks may take a longer time to process.

Look on the account statement at check number 506. You wrote it on July 15, but it did not reach the credit union until July 20. Once you write a check, it can take the financial system 3 to 5 days to withdraw the money from your account. Checks must go through a clearinghouse; as a result, you have what is commonly known as "float."

***You're On Your Own  
Student's Exercise***

***Monthly Checking Account Statement***

<p><b><i>Safe &amp; Secure of Virginia</i></b>                  THE INSTITUTION IN YOUR COMMUNITY</p> <p style="text-align: center;">Cary Street Office                  Richmond, VA 23335</p>			
Your Name 123 Success Street Richmond, VA 23334	Account Number: 5370721447 Statement Covers: 7-13 to 8-12		
<b><i>Summary</i></b>			
Total Deposits	\$2,931.86	Beginning Balance	\$0
Total Payments/Withdrawals	\$2,735.03	Ending Balance	\$196.83
<b><i>Minimum Cost/Minimum Activity Checking</i></b>			
	Date	Description	Amount
Deposits	7/15	Electronic Deposit	\$1,023.93
	7/15	Customer Deposit	\$884.00
	7/31	Electronic Deposit	\$1,023.93
Payments/Withdrawals	7/16	ATM: Transfer to Savings	\$100.00
	7/16	ATM: Cash Withdrawal	\$125.00
	7/20	Check 506	\$1,200.00
	7/21	Check 507	\$55.00
	7/25	Check 508	\$126.00
	7/26	Debit Card	\$141.08
	7/27	ATM: Cash Withdrawal	\$60.00
	7/28	Check 509	\$84.17
	8/1	ATM Transfer to Savings	\$100.00
	8/1	ATM: Cash Withdrawal	\$150.00
	8/4	Check 510	\$99.28
	8/10	Check 511	\$57.50
	8/11	Check 512	\$164.00
	8/12	Check 513	\$267.00
	8/12	Draft: <i>Life Insurance</i>	\$6.00

*You're On Your Own  
Student's Exercise*

*Checking Account Reconciliation Form*

<i>To Balance Your Account</i>		
<p><b>1.</b> Compare the account statement to your check register for service charges and other transactions not recorded in your register. Bring your register up to date and enter the new balance here.</p> <hr/> <p><b>2.</b> Write in the closing balance shown on your statement.</p> <p><b>3.</b> Write in any deposits you have made since the date on your statement.</p> <hr/> <p><b>4.</b> Add the amounts listed in steps 2 and 3.</p> <p><b>5.</b> In the section to the right, list all checks and withdrawals you have made that are not shown on your statement. Enter total.</p> <p><b>6.</b> Subtract the amount on line 5 from the amount on line 4. This is your adjusted balance and should match the balance shown on line 1.</p>	<b>List Outstanding Checks and Withdrawals</b>	
	<b>Check Number</b>	<b>Amount</b>
	<b>Total</b>	

## ***You're On Your Own Student's Exercise***

### ***Reality Hits! It's Time to Set Up A Budget***

Once you've balanced your checkbook, reality hits! With all that money, you only have about \$4.00 in your checking account just before pay day. In addition, you spent more money than you earned during the second pay period.

What's going on? Your money just seemed to go into the credit union and then right back out. It's time to look at setting up a budget.

First, you need to determine how much money you have and how you are spending it. When you complete the Household Budget Worksheet by budget category, you can see just where your money went.

List exactly what you spent by category on the Household Budget Worksheet under column one, labeled July 15 – August 14.

#### ***Review past spending***

Looking at the categories, you see that you are limited in the dollar amount and types of changes that you can make to your budget. Fixed expenses are just that - you can't change them easily. But, you are able to limit and change the amounts spent in Living Expenses.

#### ***Get ideas to save money in your new budget***

1. You realize that you spent approximately \$508.00 on car expenses - with insurance, gas, an engine tune-up and your car loan. The best solution to lower costs: find a carpool in the neighborhood and save on operating expenses and maintenance for your car. That could cut expenses. You figure that you can cut your gas credit card bill approximately in half.
2. You know that you don't want to give up your social life. But, you can cut some costs by inviting friends to dinner, watching movies at home, and taking advantage of free concerts and events at Brown's Island. This may increase the food bill, but it should cut entertainment costs and give you two evenings of fun for the price of one.
3. And, you could cut down on the cell phone bill - your base rate is \$45.00 a month.

#### ***The budget process***

Now, you can start the budget process. It is easier if you round everything to dollar amounts. You know that the fixed expenses and savings goals remain the same. For the other categories, your best estimate would be to use last month's expenses as the basis for your new budget goals.



## ***You're On Your Own Student's Exercise***

### ***Brainstorm goals for your new budget***

First, ask yourself:

- What are the Fixed Expenses (ongoing bills) that you need to pay?
- How much are you planning to save?
- In which categories of Living Expenses can you spend less, and in which categories do you need to spend more? (The answer to this question varies every month.)
- What do I absolutely need to buy this coming month?

### ***Goals for your budget***

Last month, you ran out of money - now you look at your priorities and goals for your finances for the coming month:

1. You need to pay off your credit card debt. That interest adds to the cost of what you originally purchased; it gives you less money to spend on other items.
2. Last month, you managed to save \$200.00. You would like to save a little more - you don't want any little 'surprises' with either medical bills or car expenses. You want to set aside even more money for these kinds of expenses in the future - an extra \$50.00 each month, if possible.
3. You also need to buy some new clothes to impress the boss with your work, your brains and your looks.

### ***Complete your budget***

Your assignment now: Fill in the Second Column, *Goal for Future*, with your estimates for the period from August 15 to September 14.

And now, back to the 'real world.' Complete the *Second Month* Activity.

*You're On Your Own  
Student's Exercise*

*Budget Form*

<b><i>Household Budget Worksheet</i></b>			
	July 15 – August 14	Goal for Future	August 15 - September 14
<b><i>Income Before Taxes</i></b>			
Salary			
Interest Income			
Other (Gifts)			
<b><i>Total Income</i></b>			
<b><i>Fixed Expenses</i></b>			
Housing			
Taxes			
Electric			
Auto & Renter's Insurance			
Student Loan			
Car Loan			
Life Insurance			
<b><i>Total Fixed Expenses</i></b>			
<b><i>Savings</i></b>			
Savings for Goals			
Savings for Expenses			
Savings for Emergencies			
<b><i>Total Savings</i></b>			
<b><i>Living Expenses</i></b>			
Cell Phone			
Food			
Automobile			
Gas Credit Card			
Clothing			
Medical			
Personal Grooming			
Entertainment			
Charitable			
Cable TV/Internet			
Credit Card Debt			
Other			
<b><i>Total Living Expenses</i></b>			
<b><i>Total Monthly Expenses</i></b>			

## ***You're On Your Own Student's Exercise***

### ***Second Month:***

#### ***August 15 through August 30***

It's August 15, and you've now been in your apartment for a month. Your pay stub shows that \$1,023.93 has been electronically deposited in your checking account; you enter the amount in your check register. It's time to pay the bills again.

1. On August 15, collect \$442.00 from each of your roommates. One roommate is out of town; you have to wait, because you don't have enough money to cover the rent by yourself. You will pay the rent when your roommate returns. For safety purposes, sign the check with a restrictive endorsement, and keep it in your desk.
2. On August 16, use your debit card at Fresh Foods for \$50.08 for groceries.
3. On August 21, your roommate returns from vacation and writes you a check for the rent. Get the first check, fill out the deposit ticket, and endorse the back of the second check with a restrictive endorsement. Deposit the \$884.00 into your account on August 21.
4. On August 21, use check number 517 to pay your rent of \$1,200.00 to Shelter Realty Company.
5. On August 21, pay Xpress Phone your cell phone bill of \$48.00 using check 518.
6. You stick to your planned savings program. On August 21, use the ATM to transfer \$100.00 from your checking account to your savings for a major purchase.
7. On August 22, your car has a flat tire on the way to work. Great way to start the workweek! The mechanic recommends two new tires plus rotation and balancing. Use your debit card to pay Tom & Ken's Repair \$166.79.
8. Use your ATM card on August 22 to get \$75.00 for miscellaneous expenses for the rest of the month; it looks like more eating in and fewer nights out with friends for the next two weeks. You plan on \$50.00 for food and \$25.00 for movies and pizza.
9. Write check 519 on August 22 to pay your cable bill for digital cable and Internet access of \$126.00 at Cable Masters.
10. Pay both automobile and renter's insurance of \$48.17 with check number 520 at Choice Insurance Agency dated August 22. Oops, you actually owe \$84.17 - void check 520 and write check 521 to Choice Insurance Agency with the correct amount of \$84.17.
11. Your roommate asked you to pay your share of the electric bill. On August 25, write check number 522 to Kilowatt Electric for \$53.00.

## ***You're On Your Own Student's Exercise***

### ***Second Month Continued: August 31 through September 14***

1. It's now August 31. Halder & Associates has electronically deposited \$1,023.93 into your checking account. Enter the amount into your check register.
2. At the ATM on September 1, transfer \$100.00 from your checking account to savings. This amount will be used to purchase a new car and save for emergencies.
3. Now use the ATM to get \$150.00: \$75.00 for groceries and \$75.00 for entertainment for the next two weeks. A group from the office plans to go to the beach for the day.
4. You need to pay the rest of your bills for the month today, September 5. Using check number 523, pay Esso Gas Company \$30.79 for gasoline.
5. Pay your student loan to Sallie Mae with check number 524 for \$164.00 on September 5.
6. Make another payment on your car loan – only thirty-four months until you finally own it! Pay \$267.00 to Auto Sales Experts with check number 525 dated September 5.
7. On September 6, you decide to paint the apartment. Write check number 526 to Home & Barn Decorating for \$51.12.
8. There's another sale at May's Department Store on September 8. You find that suit that you needed for work. Use your debit card to pay for the suit - \$135.84 will be deducted from your account.
9. With all the staff at your office, you spent one full day working with other Habitat for Humanity volunteers building a new home. You're exhausted and glad that you helped. Write check 527 on September 9 to Habitat for Humanity for \$10.00 as a contribution.
10. On September 14 pay your credit card balance. You still owe \$49.79 plus interest of \$.78. Write check 528 for \$50.57 to VizaCard. And, you have paid off your balance. Hurray!!
11. On September 14, you call the credit union's telephone service system to check your account balance. You realize that you have extra money that you can save - great news! At this rate, you can buy that new wide screen television sooner. Follow the system's instructions and transfer \$50.00 from your checking account to savings.

***You're On Your Own  
Student's Exercise***

***Balancing Your Account***

Today is September 14, and it's that time again - you need to reconcile your account statement with the balance in your checkbook register. Match the statement from the next page with your check register.

Do the usual steps: compare the account statement with the check register and identify any missing transactions. Don't forget checks, electronic transactions (where a debit or ATM card was used), automatic bill payment, service fees or deposits.

Make an entry in your check register to include the \$6.00 monthly draft for life insurance dated September 12.

Complete the form on page 15 in the Student Exercise to balance your account.

**You're On Your Own  
Student's Exercise**

**Monthly Checking Account Statement**

<p><b>Safe &amp; Secure of Virginia</b> THE INSTITUTION IN YOUR COMMUNITY</p> <p>Cary Street Office Richmond, VA 23335</p>			
<p>Your Name 123 Success Street Richmond, VA 23334</p>		<p>Account Number: 5370721447 Statement Covers: 8-13 to 9-12</p>	
<b>Summary</b>			
Total Deposits	\$2,931.86	Beginning Balance	\$196.83
Total Payments/Withdrawals	\$2,836.79	Ending Balance	\$291.90
<b>Minimum Cost/Minimum Activity Checking</b>			
	Date	Description	Amount
Deposits	8/15	Electronic Deposit	\$1,023.93
	8/21	Customer Deposit	\$884.00
	8/31	Electronic Deposit	\$1,023.93
Payments/Withdrawals	8/13	Debit Card: <i>Hers 'n His</i>	\$18.00
	8/14	Check 514	\$10.00
	8/16	Check 515	\$100.00
	8/16	Debit Card: <i>Fresh Foods</i>	\$50.08
	8/21	Check 516	\$65.00
	8/21	ATM: Transfer to Savings	\$100.00
	8/22	ATM: Cash Withdrawal	\$75.00
	8/22	Debit Card: <i>T &amp; K Repair</i>	\$166.79
	8/23	Check 517	\$1,200.00
	8/23	Check 518	\$48.00
	8/25	Check 519	\$126.00
	8/27	Check 521*	\$84.17
	8/30	Check 522	\$53.00
	9/01	ATM: Transfer to Savings	\$100.00
	9/01	ATM: Cash Withdrawal	\$150.00
	9/08	Debit Card: <i>May's</i>	\$135.84
	9/09	Check 523	\$30.79
9/10	Check 525*	\$267.00	
9/10	Check 526	\$51.12	
9/12	Draft: <i>Life Insurance</i>	\$6.00	
*Check(s) Missing			

***You're On Your Own  
Student's Exercise***

***Checking Account Reconciliation Form***

<i><b>To Balance Your Account</b></i>		
<p><b>1.</b> Compare the account statement to your check register for service charges and other transactions not recorded in your register. Bring your register up to date and enter the new balance here.</p>	<b>List Outstanding Checks and Withdrawals</b>	
	<b>Check Number</b>	<b>Amount</b>
	<i><b>Total</b></i>	

***It's Time to Review Your Budget***

Now, it's time to see how well you did in the process of budgeting. Complete the third column of the budgeting form, page 10, with your expenditures.

*You're On Your Own  
Student's Exercise*

*You're On Your Own  
Checking Account  
Exercise*

*Student's Forms*



*You're On Your Own  
Student's Exercise*

*Check Facsimiles*

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>506</b>
PAY TO THE ORDER OF _____	DATE _____
	\$ <input type="text"/>
	DOLLARS
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
: 0530005671 : 537072144711 : 0506	

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>507</b>
PAY TO THE ORDER OF _____	DATE _____
	\$ <input type="text"/>
	DOLLARS
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
: 0530005671 : 537072144711 : 0507	

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>508</b>
PAY TO THE ORDER OF _____	DATE _____
	\$ <input type="text"/>
	DOLLARS
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
: 0530005671 : 537072144711 : 0508	

*You're On Your Own  
Student's Exercise*

*Check Facsimiles*

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>509</b>
PAY TO THE ORDER OF _____	DATE _____
	\$ <input type="text"/>
	DOLLARS
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
: 0530005671 : 537072144711 : 0509	

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>510</b>
PAY TO THE ORDER OF _____	DATE _____
	\$ <input type="text"/>
	DOLLARS
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
: 0530005671 : 537072144711 : 0510	

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>511</b>
PAY TO THE ORDER OF _____	DATE _____
	\$ <input type="text"/>
	DOLLARS
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
: 0530005671 : 537072144711 : 0511	

*You're On Your Own  
Student's Exercise*

*Check Facsimiles*

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>512</b>
PAY TO THE ORDER OF _____	DATE _____ \$ <input type="text"/>
DOLLARS	
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
1:0530005671: 537072144711: 0512	

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>513</b>
PAY TO THE ORDER OF _____	DATE _____ \$ <input type="text"/>
DOLLARS	
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
1:0530005671: 537072144711: 0513	

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>514</b>
PAY TO THE ORDER OF _____	DATE _____ \$ <input type="text"/>
DOLLARS	
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
1:0530005671: 537072144711: 0514	

*You're On Your Own  
Student's Exercise*

*Check Facsimiles*

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>515</b>
PAY TO THE ORDER OF _____	DATE _____ \$ <input type="text"/>
DOLLARS	
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
I : 0530005671 : 537072144711 : 0515	

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>516</b>
PAY TO THE ORDER OF _____	DATE _____ \$ <input type="text"/>
DOLLARS	
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
I : 0530005671 : 537072144711 : 0516	

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>517</b>
PAY TO THE ORDER OF _____	DATE _____ \$ <input type="text"/>
DOLLARS	
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
I : 0530005671 : 537072144711 : 0517	

*You're On Your Own  
Student's Exercise*

*Check Facsimiles*

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>518</b>
PAY TO THE ORDER OF _____	DATE _____ \$ <input type="text"/>
DOLLARS	
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
: 0530005671 :    537072144711 :    0518	

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>519</b>
PAY TO THE ORDER OF _____	DATE _____ \$ <input type="text"/>
DOLLARS	
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
: 0530005671 :    537072144711 :    0519	

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>520</b>
PAY TO THE ORDER OF _____	DATE _____ \$ <input type="text"/>
DOLLARS	
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
: 0530005671 :    537072144711 :    0520	

*You're On Your Own  
Student's Exercise*

*Check Facsimiles*

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>521</b>
PAY TO THE ORDER OF _____	DATE _____ \$ <input type="text"/>
DOLLARS	
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
I : 0530005671 : 537072144711 : 0521	

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>522</b>
PAY TO THE ORDER OF _____	DATE _____ \$ <input type="text"/>
DOLLARS	
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
I : 0530005671 : 537072144711 : 0522	

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>523</b>
PAY TO THE ORDER OF _____	DATE _____ \$ <input type="text"/>
DOLLARS	
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
I : 0530005671 : 537072144711 : 0523	

*You're On Your Own  
Student's Exercise*

*Check Facsimiles*

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>524</b>
PAY TO THE ORDER OF _____	DATE _____
	\$ <input type="text"/>
	DOLLARS
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
I : 0530005671 : 537072144711 : 0524	

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>525</b>
PAY TO THE ORDER OF _____	DATE _____
	\$ <input type="text"/>
	DOLLARS
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
I : 0530005671 : 537072144711 : 0525	

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>526</b>
PAY TO THE ORDER OF _____	DATE _____
	\$ <input type="text"/>
	DOLLARS
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
I : 0530005671 : 537072144711 : 0526	

*You're On Your Own  
Student's Exercise*

*Check Facsimiles*

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>527</b>
PAY TO THE ORDER OF _____	DATE _____ \$ <input type="text"/>
DOLLARS	
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
1:0530005671: 537072144711: 0527	

<b>Your Name</b> 123 Success Street Richmond, VA 23334	<b>528</b>
PAY TO THE ORDER OF _____	DATE _____ \$ <input type="text"/>
DOLLARS	
<b>S &amp; S Safe &amp; Secure of Virginia</b> The Institution In Your Community	
FOR _____	
1:0530005671: 537072144711: 0528	



*You're On Your Own  
Student's Exercise*

*Deposit Tickets*

*FIRST MONTH*

<b>Deposit Ticket</b>		
Your Name 123 Success Street Richmond, VA 23334	Dollars	Cents
DATE _____	CASH	
_____	CHECKS	
Sign here if cash received from deposit.		
<b>S &amp; S Safe &amp; Secure of Virginia</b>	Total From Other Side	
The Institution In Your Community	TOTAL	
: 0530005671 :    537072144711 :	Less Cash Received	
	NET DEPOSIT	

*SECOND MONTH*

<b>Deposit Ticket</b>		
Your Name 123 Success Street Richmond, VA 23334	Dollars	Cents
DATE _____	CASH	
_____	CHECKS	
Sign here if cash received from deposit.		
<b>S &amp; S Safe &amp; Secure of Virginia</b>	Total From Other Side	
The Institution In Your Community	TOTAL	
: 0530005671 :    537072144711 :	Less Cash Received	
	NET DEPOSIT	

*You're On Your Own  
Student's Exercise*

*Check Endorsement Forms*

*FIRST MONTH*

ENDORSE HERE
DO NOT WRITE, STAMP OR SIGN BELOW THE LINE RESERVED FOR FINANCIAL INSTITUTION USE

ENDORSE HERE
DO NOT WRITE, STAMP OR SIGN BELOW THE LINE RESERVED FOR FINANCIAL INSTITUTION USE

*SECOND MONTH*

ENDORSE HERE
DO NOT WRITE, STAMP OR SIGN BELOW THE LINE RESERVED FOR FINANCIAL INSTITUTION USE

ENDORSE HERE
DO NOT WRITE, STAMP OR SIGN BELOW THE LINE RESERVED FOR FINANCIAL INSTITUTION USE

***You're On Your Own***  
***Student Exercise***

<i><b>TRANSACTION</b></i>	<i><b>DATE</b></i>	<i><b>DESCRIPTION</b></i>	<i><b>PAYMENT AMOUNT</b></i>		<i><b>TAX</b></i>	<i><b>DEPOSIT AMOUNT</b></i>		<i><b>NEW BALANCE</b></i>

*You're On Your Own*  
*Student Exercise*

<i>TRANSACTION</i>	<i>DATE</i>	<i>DESCRIPTION</i>	<i>PAYMENT AMOUNT</i>	<i>TAX</i>	<i>DEPOSIT AMOUNT</i>	<i>NEW BALANCE</i>

***You're On Your Own  
Student Exercise***

<i>TRANSACTION</i>	<i>DATE</i>	<i>DESCRIPTION</i>	<i>PAYMENT AMOUNT</i>	<i>TAX</i>	<i>DEPOSIT AMOUNT</i>	<i>NEW BALANCE</i>

***You're On Your Own***  
***Student Exercise***

<i>TRANSACTION</i>	<i>DATE</i>	<i>DESCRIPTION</i>	<i>PAYMENT AMOUNT</i>		<i>TAX</i>	<i>DEPOSIT AMOUNT</i>		<i>NEW BALANCE</i>	