Reconcile Credit Card Statement

Credit card's name: _____

Find the payment and charging transactions listed on the statement on the credit card's Charging Activity page. Check as cleared all transactions on the Charging Activity page (in the Clrd column) that match transactions listed on the statement. Make any needed changes to transactions on the Charging Activity page to make those transactions agree with the statement transactions.

1. Enter the statement date and payment due date.
2. Enter the statement's previous balance.
3. Enter the statement's new balance.
4. On the statement, find all fees charged by the credit card company, such as late fees.
   - Enter the fee amounts at right.
   - Post all of the fees on the credit card's Charging Activity page (check the fees as cleared in the Clrd column).
   - Add up the fees and enter the Total at right.
5. On the statement, find all interest charges.
   - Enter the interest charges at right.
   - Post the interest charges on the credit card's Charging Activity page (check the interest entries as cleared in the Clrd column)
   - Add up the interest charges and enter the total at right.
6. Add up the amount of charging transactions cleared on the new statement. Enter the total at right.
7. From the previous balance:
   a. Subtract the new balance.
   b. Add the total fees.
   c. Add the total interest charges.
   d. Add the total of cleared transactions.
   e. Enter the calculated amount as the Difference.

When the difference is zero, the statement is successfully reconciled. If the difference is not zero, look in the User Guide for help with finding and correcting errors.

Statement date		
Payment due date		
Previous balance		
New balance	-	
Fees		
Total fees	+	
Interest charges		
Total interest charges	+	
Total of cleared charge transactions	+	
Difference	=	

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