You Need A Cash Plan (pencil & paper)

Checking Account Transaction Register

Checking account transactions
that change the account balance

Account name: _____

Date	Number	Description	Memo	Clrd	Deposit (+)	Withdraw (-)	Balance

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You Need A Cash Plan (pencil & paper)

Available Cash Ledger

Money in your checking account that you have not yet set aside for any purpose

Date	Description	Add (+)	Subtract (-)	Balance

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Allowance Ledger

Money in your checking account that
you have set aside for your future weekly allowance

I will do set asides for future allowance "gets" when I pay bills on:
the 1st / the 15th / both the 1st and 15th

I will get _____ every week on _____ starting on ___/___/____
(Allowance) (Weekday)

Date	Memo	Set aside (+)	Get (-)	Balance

Date	Memo	Set aside (+)	Get (-)	Balance

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Bill Ledger

Money in your checking account that you have set aside to be used for future payments to this bill

Bill's name: _____

Date	Description	Add (+)	Subtract (-)	Balance

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Credit Card Ledger

Money in your checking account that you have set aside to be used for future payments to this credit card

Credit card's name: _____

Date	Description	Add (+)	Subtract (-)	Balance

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Sinking Fund Ledger

Money in your checking account that
you have set aside to pay for something in the future

Sinking fund's purpose: _____

Date	Description	Add (+)	Subtract (-)	Balance

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Saving Ledger

Money in your checking account that you have set aside for use in the future

Saving's purpose: _____

Date	Description	Add (+)	Subtract (-)	Balance

Charging Activity

A complete record of how you use and make payments to a credit card

Credit card's name: _____

Statements close on or before the _____ each month

Payment is due on the _____ each month

Refunds are handled as a: payment on an unpaid statement / transaction

Date	Description	Memo	Clrd	Charge (+)	Interest (+)	Fee (+)	Refund (-)	Payment (-)	Balance	✓

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Pay Bills pg 1

On the 1st / 15th of _____, 2____

Payments being made

Payee	Due / Bal	Min Pymt	Paying Now	How Paid	✓

Pay Bills pg 2

On the 1st / 15th of _____, 2____

Being subtracted from Bill ledgers

	Amount	✓
Total subtracted from bill ledgers		

To Pay Bills pg 3

Being subtracted from Sinking Fund ledgers

	Amount	✓
Total subtracted from sinking fund ledgers		

To Pay Bills pg 3

Being subtracted from Credit Card ledgers

	Amount	✓
Total subtracted from credit card ledgers		

To Pay Bills pg 3

Being subtracted from Saving ledgers

	Amount	✓
Total subtracted from saving ledgers		

To Pay Bills pg 3

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Pay Bills pg 3

On the 1st / 15th of _____, 2____

Being add to Allowance ledger

	Set aside	✓
Allowance of _____/wk for next ___ weeks		

Being added to Sinking Funds ledgers

Being added to Savings ledgers

Total set asides		

Available Cash ledger (calculate net cash flow)

Total payments			From pg 1
Total from bill ledgers	–		
Total from credit card ledgers	–		From pg 2
Total from sinking fund ledgers	–		
Total from savings ledgers	–		
Needed from Available Cash ledger	–		
	=	0 00	

Beginning Available Cash ledger balance			
Needed from Available Cash ledger	–		
Set asides to bill and credit card future payments	–		From pg 1
Set asides to allowance, sinking funds & savings	–		
Ending Available Cash balance (Net cash flow)	=		

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Balance Checking Account pg 1 of 2

1. From the statement, record interest earned and other credits made by the bank in the Transaction Register as Deposits. Check these deposit entries as cleared.

2. From the statement, record all service charges and fees in the Transaction Register as withdrawals. Check these withdrawal entries as cleared.

3. Update the Transaction Register balance.

4. In the Transaction Register, check as cleared all deposits that appear on the statement.

5. At right, list and total the amount of all of the uncleared deposits in the Transaction Register that do not appear on the statement.

6. In the Transaction Register, check as cleared all withdrawals that appear on the statement.

7. At right, list and total the amount of all of the uncleared withdrawals in the Transaction Register that do not appear on the statement.

8. At right, to the statement ending balance, add the total outstanding deposits and subtract the total outstanding withdrawals to get the calculated Transaction Register balance.

If the calculated Transaction Register balance at right is the same as the balance in the Transaction Register, the checking account balances. If the two balances are not the same, look in the Income Scheduler User Guide for help with finding errors.

After the Transaction Register is balanced with the bank statement, balance the ledgers with the Transaction Register on a Balance Ledgers page.

Statement date			
Statement ending balance			
Outstanding (uncleared) deposits			
	Total	+	
Outstanding (uncleared) withdrawals			
	Total	-	
Transaction Register balance			

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Balance Checking Account pg 2 of 2

Balance all of the ledger balances against the Transaction Register balance after balancing the bank account statement.

1. Enter the balanced Transaction Register balance.

2. Enter the balances from all ledgers.

3. Total the ledger balances.

4. Subtract the ledger balances from the Transaction Register balance to get the difference.

If the difference is zero, the ledgers are in sync with the Transaction Register and the bank. If the difference is not zero, adjust the ledgers total by adjusting the balance in the Available Cash ledger.

Difference is positive – enter an Add transaction for the difference amount to the Available Cash ledger.

Difference is negative – enter a Subtract transaction for the difference amount to the Available Cash ledger.

Date		
Transaction Register balance		
All ledger balances		
Total ledger balances	-	
Difference		

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You Need A Cash Plan (pencil & paper)

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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