

FINANCIAL MANAGEMENT - CHECK WRITING

JUNIOR STUDY GUIDE

Checks are a useful financial tool for personal and business use. Check writing is a life skill that youth should know. 4-H clubs and councils only use checks to pay bills and expenses.

CHECK WRITING GUIDELINES

- All club expenses should be approved by the club before a check can be written. Any decision to spend club funds should be included in the secretary's minutes.**
- Be sure to only write a check if the club has sufficient funds in the checking account to cover the check.**
- A receipt or invoice is required for writing a check. Include the receipt or invoice with the treasury records.**
- Write all checks in ink. If you make a mistake, write VOID in large letters across the check and save it. Then write a new check.**
- When filling in the lines on the check, start writing as close to the beginning of the line as possible.**
- Never sign an incomplete or blank check.**
- Two designated signatures are required on all checks. Sign the check with your authorized signature, the same way you signed the signature card at the bank when you became treasurer. Then, also have the second authorized signer sign the check.**
- Write the date on the check that you are writing the check.**
- Leave as little space between the figures and words when filling in the amount lines. This helps prevent someone else from changing a \$1 check into a \$100 check.**

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PARTS TO COMPLETE ON A CHECK

The image shows a check form with the following fields and numbered callouts:

- 1: Date
- 2: Pay to the Order Of
- 3: Amount in Dollars
- 4: Written Amount
- 5: MEMO
- 6: Signature
- 7: Second Authorized Signature

The form also includes the text "Clover Clan 4-H Club" at the top left, "105" at the top right, "Hometown Federal Bank" in the middle, and "DOLLARS" at the bottom right.

1. Date

What it is: The date you are writing the check.

How to fill it out: Write the current date in the format MM/DD/YYYY or Month Day, Year (e.g., January 6, 2026).

Why it matters: It tells the bank and the recipient when the check was issued.

2. Pay to the Order Of

What it is: The name of the person or business receiving the money.

How to fill it out: Write the full legal name of the payee (e.g., John Smith or ABC Supplies).

Tip: Avoid nicknames or abbreviations to prevent issues with cashing the check.

3. Numeric Amount

What it is: The amount of money in numbers.

How to fill it out: Write the exact amount in dollars and cents (e.g., \$125.50).

Tip: Start as close to the dollar sign as possible to prevent alterations.

4. Written Amount

What it is: The amount of money written in words.

How to fill it out: Write the amount in words (e.g., One hundred twenty-five and 50/100).

Tip: Draw a line after the words to fill any empty space so no one can add extra words.

5. Memo

What it is: A note about the purpose of the check.

How to fill it out: Write what the payment is for (e.g., Rent for January or Invoice #123).

Tip: This is optional but helpful for record-keeping.

6. Signature

What it is: Your signature authorizing the payment.

How to fill it out: Sign your name exactly as it appears on the bank signature card.

Tip: Without a signature, the check is invalid.

7. Second Authorized Signature

What it is: Signature of a second authorized account signer

How to fill it out: Sign name exactly as it appears on the bank signature card.