

How to Write a Check (Tutor Guide)

Note to Tutor: This lesson can be a stand-alone lesson, or used as part of a series of financial literacy lessons on specific topics available in Tutor Resources under the Volunteer section of the LVGH website.

- **Target Audience:** ESOL or BL class interested in learning about financial literacy concepts, with a focus on writing checks. This lesson involves listening, writing, reading and speaking language skills. (Level 4+)
- **Objectives:** Students will be able to identify the purpose and components of a check and correctly write out a check.
- **Class time:** 45-60 minutes
- **Resources/Materials:**
 - Copies of Student Handout

A. Introduction

Ask volunteers to read the questions in Section A of their Student Handout. Discuss each answer with the class.

- What is a check? (a printed form that is used to make payments instead of cash)
- Do you use checks?
- What do you pay for with checks?
- What is the number of the check below? (790)
- Why is it important to keep track of the checks you write? (to be sure you remember who received a check from you and to be sure you have enough money in your account to cover the check). A check without enough in the bank to cover it will “bounce.” Note: See the Financial Vocabulary Lesson if you would like to introduce financial terms prior to teaching this lesson.

B. Sections of a check

Ask students to write the answers to the six questions on their Student Handout.

1. On what date was the check written? (01/01/2016)
2. To whom is the check written? (The Sandwich Shop)
3. How much is the check for? (\$8.15)
4. What are the two ways that tell you how much the check is for? (using all numbers and using words with numbers)
5. Who signed this check? (Jane Doe)
6. The Memo tells you the purpose of a check. What was the purpose of this check? (Lunch with Friends)

C. How to Write a Check

Ask students to take turns reading the sentences that describe how to write a check.

1. Write the correct date including the month, day and year. You can write out the month or use numbers to represent the month.

2. Fill in the name of the person or business that should be paid by this check in the line that says, *"Pay to the order of."*
3. Write the amount of check using only numbers in the box with the \$ sign.
4. Write the dollar amount in words. Then write "and." Then write the cents using numbers with a line over 100.
5. Sign the check with your full name. Do not print your name.
6. Fill in the Memo to remind you why you made the payment.

D. Practice Activities

1. Ask a volunteer to read Practice #1. Ask students to practice writing a check to pay for the utility bill. Define the word "utility" (a service such as a supply of electricity, gas or water that is provided to the public).
2. Ask a volunteer to read Practice #2. Ask students to practice writing a check to pay for the rent.

Adapted from: mathworksheetsland.com

How to Write a Check (Student Handout)

A. Answer the following:

- What is a check?
- Do you use checks?
- What do you pay for with checks?
- What is the number of the check below?
- Why is it important to keep track of the checks you write?

Sample Check

The sample check is from John Doe, 123 Main St, Anywhere US 10111. The check number is 790. The date is 01/01/2016. The check is payable to THE SANDWICH SHOP for the amount of \$8.15. The amount is written in words as EIGHT AND 15/100 DOLLARS. The memo is Lunch w/ Friends. The check is signed by Jane Doe. The routing number is 123456789, the account number is 1001001234, and the MICR line is ⑆123456789⑆ 1001001234 0790.

Source: mathworksheetsland.com

B. Write the answers to the following questions about the sample check:

1. On what date was the check written?
2. To whom is the check written?
3. How much is the check for?
4. What are the two ways that tell you how much the check is for?
5. Who signed this check?
6. The Memo tells you the purpose of a check. What was the purpose of this check?

C. Look at the sample check again. Read the sentences below that tell you how to write a check:

- 1) Write the correct date including the month, day and year. You can write out the month or use numbers to represent the month.
- 2) Fill in the name of the person or business that should be paid by this check in the line that says, "Pay to the order of."
- 3) Write the amount of check using only numbers in the box with the \$ sign.
- 4) Write the dollar amount in words. Then write "and." Then write the cents using numbers with a line over 100.
- 5) Sign the check with your full name. Do not print your name.
- 6) Fill in the Memo to remind you why you made the payment.

D. Practice

1. It is October 5, 2016. John received the following utility bill in the mail. Write a check to pay the bill. Use the Practice Check below.



Account Number: **567 8900**
 Customer name key: **i**
 John J Customer
 123 Any St
 Any Town, CT 00000

Service reference: 100000000 Billing Cycle: 11
 Service from 09/01/16 to 10/30/16 29 Days
 Next read date on **i** Oct 31, 2016

Meter Number	Current Read	Previous Read	Current Usage	Reading Type
1234567	300	233	67	Actual

Total Amount Due by 10/28/16 \$142.51

i

Gas Account Summary		
Amount Due On 09/26/16		\$141.15
Last Payment Received On 09/23/16		-\$141.15
Balance Forward		\$0.00
Current Charges/Credits		
Gas Supply Services		\$22.13
Delivery Services		\$120.38
Total Current Charges		\$142.51
Total Amount Due		\$142.51

Practice Check

John J. Customer
123 Any Street
Any Town, CT 00000

Date _____

Pay to the
 Order of _____

\$

_____ DOLLARS

Memo _____

2. John needs to pay his rent. His landlord's name is Miguel Sanchez. His rent is \$900. Write a check using the Practice Check below.

Practice Check

John J. Customer 123 Any Street Any Town, CT 00000		Date _____
Pay to the Order of _____		\$ <input type="text"/>
_____		DOLLARS
Memo _____	_____	