

## Lue's Checkbook Checklist

- If visual clutter bothers, distracts or confuses you, make it a priority to keep your checkbook/register legible, organized, and systematic.
  - Leave an extra line or two blank after every entry so you can add details and corrections later.
  - Use color to help you organize and process information. For instance, deposits can always be entered in green pen; corrections can always be entered in red pen. Or, use different colored highlighters to mark debits vs. credits, etc.
  - Use white-out correction fluid if needed, but fill the register grids back in to keep rows and columns clear and “in place.”
- Use checks that come with carbon copy duplicates and keep the duplicates until you reconcile them with your register and bank statement.
- When you make out a check in a public situation, fill in *all* of the information on your check (and its duplicate)--even if there are impatient people waiting for you to finish!
- When paying bills, write the account number and due date on the check--on the memo line, for instance.
- When issuing a check to an individual, write what goods or services you are purchasing from that person on the memo line; write “paid in full” if applicable.
- If cash is needed for a particular event or purchase, you may find it easier to keep records of your expenditures by writing a check for “Cash” and noting the purpose.
- Discuss overdraft protection with your bank and choose the method that works best for you.