

# HOW TO WRITE A CHECK

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CALIFORNIA NEVADA MOOSE ASSOCIATION

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# CONTENT

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- Understanding the basics of check writing
- Step-by-Step Guide to Writing a check

# UNDERSTANDING THE BASICS OF CHECK WRITING

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1. **Date:** The date indicated when the check is written, which is crucial for record-keeping and ensure timely payment processing
2. **Payee Information:** This section specifies the recipients' name or business, ensuring that the funds are directed to the correct individual or entity
3. **Amount in Words and numbers:** Writing the amount in both formats prevents misunderstanding and fraud, providing a clear indication of the payment intended

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# **Step-by-Step Guide to Writing a Check**



# STEP 1 - DATE THE CHECK

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- Importance of the Date: The date on a check indicates when it was issued, which is essential for both the payer and payee to track payment timelines and avoid confusion regarding due dates
- Format of the Date: Write the date in a clear format, typically using month, day, and year (i.e., MM/DD/YYYY) to ensure it is easily understood and processed by banks
- Consequences of Incorrect Dating: An incorrect or missing date can lead to payment delays, potential fees, or issues with check validity, making it crucial to double-check this detail before issuing and/or printing the check



## STEP 2 – WRITE THE RECIPIENT'S NAME

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- **Correct Name Spelling:** Ensure the recipient's name is spelled correctly to avoid any issues with cashing or depositing the check, as banks require accurate identification
- **Individual vs Business Names:** Clearly distinguish between an individual's name and a business name, as this affects how the check can be processed and who can cash it
- **Use of 'Pay to the Order of':** Write 'Pay to the order of' followed by the recipient's name to formally designate who is authorized to receive the funds, and ensuring clarity in payment intent
  - **Examples:** California Nevada Moose Association, CNMA, Moose Charities, Moose International

# STEP 3: FILL IN THE AMOUNT IN NUMBERS

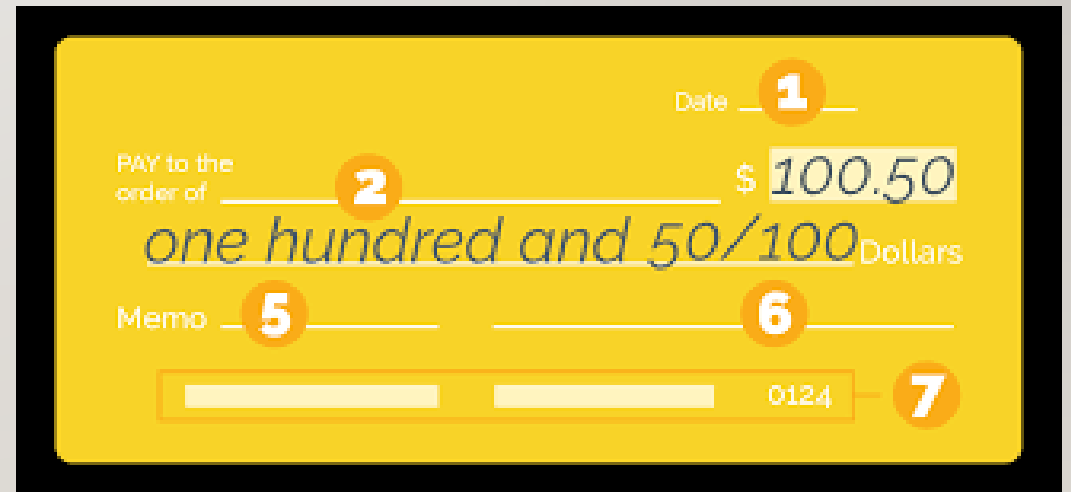
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- Precision is Key
- Write the amount in numbers clearly and accurately in the designated box on the check, ensuring that it matches the amount written in word to prevent any discrepancies or potential fraud



# STEP 4: WRITE THE AMOUNT IN WORDS

- Importance of Clarity
  - Writing the amount in words provides a clear and unambiguous representation of the payment, reducing the risk of misinterpretation or fraud during processing
- Formatting Guidelines
  - Use capital letters for the first letter of each word and avoid abbreviations to ensure that the written amount is easily readable and understood by all parties involved
- Handling Cents Properly
  - When writing amounts that include cents, express them as a fraction, i.e., One Hundred Twenty-Five and 50/100', ensuring that both dollars and cents are accurately represented.
  - THERE IS NO NEED TO WRITE THE WORD "DOLLARS AS IT IS ALREADY DISPLAYED ON THIS LINE OF THE CHECK"





# STEP 5: ADD A MEMO

- Purpose of the Memo
  - Including a memo on the check serves as a reminder for both the payer and payee regarding the purpose of the payment, which can help in tracking expense and maintaining accurate financial records



# STEP 6: SIGN THE CHECK

- Signature Importance
  - Signing the check is a critical step that authorizes the payment, making it legally binding and ensures your signature matches the one on file with your bank to prevent any issues during processing



- Moose Signature's
  - In the Moose, all checks must be signed by two Officers
  - The President, Administrator, and Treasurer are the authorized Officers
  - The Administrator signature should be on all checks
  - General Laws Section 36.2

# EXAMPLES OF CHECKS

- Check that must be written to the California Nevada Moose Association for:
  - Youth Awareness
  - Disaster Relief
  - District allocated funds (i.e., Convention Expense, Picnic, etc.)
- Pay to the Order of:
  - California Nevada Moose Association
  - CNMA



# EXAMPLES OF CHECKS (CONT'D)

- Check that must be made payable to Moose Charities
  - CNMA Presidents Project
  - Moosehaven AAA Project
  - Endowment
  - Mooseheart or Moosehaven
- Pay to the Order of:
  - Moose Charities

The image shows a sample check form with the following fields and content:

- BANK:** A red house icon with the word "BANK" below it.
- DATE:** A line for entering the date.
- PAY TO THE ORDER OF:** A line with a box containing "Moose Charities".
- AMOUNT:** A line with a dollar sign (\$) and a box for the amount.
- DOLLARS:** A line with a padlock icon and the text "SECURITY FEATURES INCLUDED".
- MEMO:** A line with a box containing "CNMA President Project".
- AUTHORIZED SIGNATURE:** A line for the signature.
- MICR LINE:** A line with the text "⑆ 789123456 ⑆ 123789456123 ⑈ 0025".



# WHAT WE SHOULD NEVER DO

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- Postdate a check
- Have either the President or Treasurer sign blank checks
- Check must be made payable to a designated individual or business entity



# QUESTIONS

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