Large-print check register: how to use

Print at actual size on US Letter landscape. Body text is 16 points. The next page is a blank writing worksheet; two further pages show a completed fictional example.

Write positive deposits or payments, one side per entry. Register balance = previous register balance + deposit - payment. Cleared balance changes only for an entry matched to your statement.

At October 31: opening 1,000.00; deposit 500.00; two separate payments of 100.00; pending deposit 200.00; pending check 50.00; cleared bank fee 5.00.

Register before fee: 1,450.00. Final register: 1,445.00. Statement: 1,295.00. Reconcile: 1,295.00 + 200.00 - 50.00 = 1,445.00.

The pending deposit clears Nov 2; the pending check clears Nov 3. Keep both separate 100.00 payments. This register is not a bank statement or available-funds guarantee.

Accounting source: IRS Publication 583, Recordkeeping. https://www.irs.gov/publications/p583 (checked 2026-11-01).

Blank check register: copy as needed

Period: _____ Account: _____ Opening book / cleared: _____

Date: _____ Source / check ID: _____
Description: _____
Deposit: _____ Payment: _____ Cleared? _____
Register balance: _____ Cleared balance: _____

Date: _____ Source / check ID: _____
Description: _____
Deposit: _____ Payment: _____ Cleared? _____
Register balance: _____ Cleared balance: _____

Date: _____ Source / check ID: _____
Description: _____
Deposit: _____ Payment: _____ Cleared? _____
Register balance: _____ Cleared balance: _____

Fictional example: entries 1 to 3

Period: _____ Account: _____ Opening book / cleared: _____

Date: 2026-10-02 Source / check ID: DEP-01
Description: Service receipt
Deposit: 500.00 Payment: 0.00 Cleared
Register balance: 1,500.00 Cleared balance: 1,500.00

Date: 2026-10-05 Source / check ID: CHK-101
Description: First separate payment
Deposit: 0.00 Payment: 100.00 Cleared
Register balance: 1,400.00 Cleared balance: 1,400.00

Date: 2026-10-12 Source / check ID: CHK-102
Description: Second separate payment
Deposit: 0.00 Payment: 100.00 Cleared
Register balance: 1,300.00 Cleared balance: 1,300.00

Fictional example: entries 4 to 6

Period: _____ Account: _____ Opening book / cleared: _____

Date: 2026-10-29 Source / check ID: DEP-02
Description: Deposit in transit; clears Nov 2
Deposit: 200.00 Payment: 0.00 Pending
Register balance: 1,500.00 Cleared balance: 1,300.00

Date: 2026-10-30 Source / check ID: CHK-103
Description: Outstanding check; clears Nov 3
Deposit: 0.00 Payment: 50.00 Pending
Register balance: 1,450.00 Cleared balance: 1,300.00

Date: 2026-10-31 Source / check ID: BANK-10
Description: Statement service fee
Deposit: 0.00 Payment: 5.00 Cleared
Register balance: 1,445.00 Cleared balance: 1,295.00