Printable check register

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

Date	Source ID	Description	Deposit (+)	Payment (+)	Status	Register	Cleared

Positive deposits and payments. Register = prior balance + deposit - payment. Cleared balance changes only for matched statement items. Copy this page as needed. This worksheet does not calculate automatically.

Completed check register example

Fictional October 2026 | Opening book and cleared: 1,000.00 | Cutoff: October 31

Date	Source ID	Description	Deposit (+)	Payment (+)	Status	Register	Cleared
2026-10-02	DEP-01	Service receipt	500.00		Cleared	1,500.00	1,500.00
2026-10-05	CHK-101	First separate payment		100.00	Cleared	1,400.00	1,400.00
2026-10-12	CHK-102	Second separate payment		100.00	Cleared	1,300.00	1,300.00
2026-10-29	DEP-02	Deposit in transit; clears Nov 2	200.00		Pending	1,500.00	1,300.00
2026-10-30	CHK-103	Outstanding check; clears Nov 3		50.00	Pending	1,450.00	1,300.00
2026-10-31	BANK-10	Statement service fee		5.00	Cleared	1,445.00	1,295.00

The two 100.00 payments have different source IDs and are both legitimate. Do not remove a payment based on equal amount alone.

Before the bank fee: register 1,450.00. After fee: register 1,445.00; cleared activity and bank statement 1,295.00.

Reconciliation: statement 1,295.00 + pending deposit 200.00 - pending check 50.00 = register 1,445.00.

Pending deposit DEP-02 clears Nov 2. Pending check CHK-103 clears Nov 3. Both remain Pending at October 31.

Use one account and currency. Retain receipts and statements. A register is not a bank-issued statement or an available-funds guarantee.

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