I'm not a bot



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Key Takeaways: Always date your check and write the payment amount in both numbers and words to help ensure your check in blue or black ink and fill in all spaces to help reduce the risk of fraud. How to Write a Check: Step-by-Step Instructions and Examples Step 1: Date the check. Write the date on the
line at the top right-hand corner. This step is important so the bank or person you wrote it. Step 2: Who is this check for? The next line on the check, "Pay to the order of," is where you wrote it. Step 2: Who is this check for? The next line on the check, "Pay to the order of," is where you wrote it. Step 2: Who is this check for? The next line on the check, "Pay to the order of," is where you wrote it. Step 2: Who is this check for? The next line on the check, "Pay to the order of," is where you wrote it.
or organization's exact name. Be aware, though, that this can be risky if the check ever gets lost or stolen. Anybody can cash or deposit a check where you write the amount you are paying. First, you'll need to write the dollar amount numerically (for
example, $130.45) in the small box on the right. Be sure to write this clearly so the account in words to match the numerical dollar amount in words. On the line below "Pay to the order of," write out the dollar amount in words to match the numerical dollar amount in words. On the line below "Pay to the order of," write out the dollar amount in words to match the numerical dollar amount in words to match the numerical dollar amount in words. On the line below "Pay to the order of," write out the dollar amount in words to match the numerical dollar amount in words to match the numerical dollar amount in words.
you are paying $130.45, you will write "one hundred thirty and 45/100." To write a check with cents, be sure to put the cents amount in words is important for a bank to process a check as it confirms the correct payment total.
As you write out the dollar amount, try to make sure you fill the entire section ends. This can help prevent someone from altering the amount. Step 5: Write a memo. Filling out the line that says "Memo" is optional, but helpful
for knowing why you wrote the check. If you are paying a check for a monthly electric bill or rent, you can write "Electric bill" or "Monthly Rent" in the memo area. Step 6: Sign the check. Sign your name on the line at the bottom
right-hand corner using the signature you used when you opened the checking account, we've got the options that are right for you. Learn
More Every time you spend money or make a deposit, you should keep track of this in your checkbook's check register, which can be found with the checks you received from Huntington. Your check register is meant to be used for keeping track of your deposits and expenses. All transactions should be recorded, including checks, ATM withdrawals,
debit card payments, and deposits. Record your transactions. If you make a payment by check, you will record the check number, found in the top right corner of the check. This also helps you keep track of your checks, helping you ensure none of your checks, helping you ensure none of your checks. Be sure to make note of
the date for your records. In the "Transaction" or "Description" column, describe where the payment was made or for what. Then, write down the exact amount of any checks, withdrawals, payments, and bank fees from the previous
transaction, or add the amount of any deposits. Reconcile your bank statement each month. When you receive your monthly bank statement, whether it comes in the mail or you view it online, take the time to balance your monthly bank statement, whether it comes in the mail or you view it online, take the time to balance your monthly bank statement, whether it comes in the mail or you view it online, take the time to balance your monthly bank statement, whether it comes in the mail or you view it online, take the time to balance your monthly bank statement.
checkbook register and bank account statement, as well as any unlisted deposits or withdrawals. Once you are finished with the worksheet, if your adjusted checkbook and account balance match, your checking account is balanced. If there are differences, take the time to check your math, see if there are outstanding checks that might not show on
your statement yet, and double-check to ensure you didn't miss a fee or transaction. If you believe there is an error on your checkbook may feel outdated in light of online banking, mobile banking, and budgeting technology, but there are still benefits to balancing your checkbook
each month (or even each week). For example, if you wrote someone a check and they haven't cashed it yet, that amount won't be listed in your online history, but it will be in your check register. Having accurate knowledge of payments you have made can help you avoid overdraft fees and returns. Additionally, keeping a second record of your
transactions could help you spot potential instances of fraud. How do I reorder checks? All out of checks? No problem! With Huntington, you can easily order checks online, through the Huntington branch. How do you write a check with
cents? To write a check with cents, put the cents amount over 100. For example, if you are paying $236.79, write out "two hundred thirty-six and 79/100." Even if the check amount is a round number, like $5,250.00, include "00/100" for additional clarity, writing it as "five thousand two hundred fifty and 00/100." How do I correct a mistake on a
check? If you make a mistake when writing a check, like misspelling a name or writing the wrong dollar amount, you can either write VOID in big letters across the entire face of the check, or write VOID in the date line, payee line, amount box,
amount line, and signature line. Use a blue or black pen so the writing is clear and permanent. After you remember that the check number in your checkbook. This will help you remember that the check was voided and you're not waiting for it to clear your account. If that check number is posted to your account, contact your bank right
away. Finally, if you use duplicate checks, make sure your VOID marks are seen on the duplicate, too. Do checks expire? Personal checks usually expire if they aren't cashed within six months (180 days). How do I endorse a check to someone else, sign your name on the back of the check in the top section that
reads "Endorse Check Here." Below your signature, write "Pay to the order of" and the person's name you want to sign the check. How do I deposit a check? You can usually deposit checks through your bank's mobile app or by visiting your bank's nearest
branch. At Huntington, you can deposit a check through the Huntington Mobile app, log into the app, select Deposit, choose the account you'd like the check to be deposited in, and enter the dollar amount. Take a photo of the front and back of your
endorsed check, and submit the deposit. To deposit a check at a branch, make sure you bring a valid form of ID, like a driver's license or passport. Once you arrive at the branch, sign the back of the check to endorse it, and present the check to a banker. The banker can help deposit the check into your account or give you cash. Can I write a check
with pencil? Never write a check in pencil—pencil is easy to erase. If the check falls into the wrong hands, a person could alter the amount on the check or change the intended recipient. To help protect yourself from potential fraud, use black or blue ink to write your checks. Can I write one check to two people? Yes, you can usually make a check out
to multiple people—this is generally seen when giving a check as a wedding gift. If you're writing a check to more than one person, be sure to add "and" or "or" in the "Pay to the order of" line. If the check is made out to "John and Jane Smith," then
John OR Jane can endorse the check. Download Article Personal checks have become a less common form of payment in recent years, as credit and debit cards, and even cell phone payments have become more popular. However, checks can still be a useful way to transfer money from one account to another — whether you're paying
rent or giving a friend a wedding present. Learning how to write a check properly with dollar and cent amount box is located on the right of the "Pay to the Order Of"
line. It has a symbol to the left of it indicating the currency — $ or £, for example. In this box, write out the amount of the check you want to write a mount of the decimal and cent amount even if the amount is in even dollars. You may write a
check in which there are no cents to be paid. You do this by continuing to include the decimal point, but following it with two zeros: 47.00 Advertisement 3 Fill in the textual amount.[1] Underneath the "Pay to the Order Of" line, you will see a
second line that has the currency written out at the end of it. In America, for example, this blank line ends with the word "dollars." On this line, you will write out as words, and the cent amount to be paid in words, rather than numbers. The dollar amount is always written out as words, and the cent amount written as a fraction out of 100. This is because there are 100
cents in a dollar, so if the check amount includes 45 cents, it is 45/100 of a dollar. While this is the basic rule, there are a few different ways to format the actual content of the line. Written dollar amount + "and" + fractional cent amount: forty-seven dollars and
50/100. Some people choose to draw a straight horizontal line after the fractional cent amount to fill out the line: forty-seven dollars and 50/100 ————. This prevents other people from adding to or changing the amount you write. 4 Hyphenate compound numbers. [2] Compound numbers do not fall evenly on decades (ten, twenty, thirty), centuries
(one hundred, two hundred, etc.) and so on (one million, two billion, etc.) If you have a compound number like 47 (as opposed to 40), you should always place a hyphen between the two parts of the word when writing it out. Correct: forty-seven Incorrect: forty-seven or forty-seven or forty-seven or forty-seven or forty-seven forty-seven or forty-seven forty-seven or forty-seven forty-seve
several hundred, thousand, or even million dollars should still be written out in words on the appropriate line. This might mean you have to write with very small script, so make sure you have enough room. Correct: 2,552,847 dollars and 00/100
             . Advertisement 1 Write in the date. In the top right-hand corner of the check, you'll see a short line that says the word "Date." On this line, enter the abbreviation follows the order of month/date/year: January 11, 2015 is written as
1/11/15. However, in many other parts of the world, the month and date are switched to date/month/year: the same date would be written as 11/1/15. In some Eastern Asian countries, the date might be formatted as year/month/date: 2015/1/11. Note that using the wrong format can make a big difference — January to November. Be sure to use a
format appropriate for the country in which you are banking. 2 Post-date the check if necessary. For different reasons, you may not want the check to a friend today for an amount larger than your available funds. In that case, you can "post-date" the check, meaning you enter a
date in the future so that the check cannot be cashed until that date. This can be helpful if you need to wait until payday before a check amount can be withdrawn. Note that post-dating someone.[4] However, if you post-date the check for legitimate reasons, the practice
is perfectly legal. 3 Fill in the "Pay to the Order Of" line. This line is right above the line where you filled in the textual amount of the person or company, as nicknames might cause problems when they try to deposit
the check.[5] For example, if your friend John Smith goes by the name "Buddy," use the legal name rather than the nickname. To be safe, always ask who a check should be made out to. The person who will deposit the check will be able to give you the proper legal name. 4 Include optional information on the "Memo" line. The Memo line is at the
bottom left-hand side of the check, and it can be left empty unless you have specific information you'd like to share there. Often, people use this line to note the reason for the check was for if you need to account for it at a later date.[6] However, you can
also use the memo line to provide the person receiving the check with information they might need to file and process it. If you're paying a utility bill, you can include your customer account number on the memo line. The
memo line is optional, and can be left blank. 5 Sign the check. The signature line is directly across from the memo line, at the bottom right-hand corner of the check. It's very important that you provide your signature exactly as it looks on the signature exactly as it looks on the signature card you provided the bank when you first opened your account. If you've changed your signature
significantly since opening the account, you should let your bank know. Otherwise, the person trying to cash the check might run into problems cashing the account, you should let your bank know. Otherwise, the person trying to cash the check might run into problems cashing the account, you should let your bank know. Otherwise, the person trying to forge your signature. Never sign a blank check. If you lose it, anyone could pick it up, then fill in their name and a large amount of money. If the check has
your signature on it, they could steal a lot of money from you! Advertisement Add New Question How do I write a check in the amount of $ 542,404.08? Michael R. Lewis Business Advisor Michael R. Lewis is a retired corporate executive, entrepreneur, and investment advisor in Texas. He has over 40 years of experience in business and
finance, including as a Vice President for Blue Cross Blue Shield of Texas. He has a BBA in Industrial Management from the University of Texas at Austin. The textual equivalent would be "Five hundred forty-two thousand, four hundre
Michael R. Lewis is a retired corporate executive, entrepreneur, and investment advisor in Texas. He has over 40 years of experience in business and finance, including as a Vice President for Blue Cross Blue Shield of Texas. He has over 40 years of experience in business and finance, including as a Vice President for Blue Cross Blue Shield of Texas. He has over 40 years of experience in business and finance, including as a Vice President for Blue Cross Blue Shield of Texas.
written as "Zero and 43/100 dollars" in text and "0.43" in the amount box. Ask a Question Advertisement Thanks Thanks Advertisement to Wikipedia, which means that many of our articles are co-written by multiple authors. To create this article, 10 people, some anonymous, worked to
edit and improve it over time. This article has been viewed 1,012,432 times. Co-authors: 10 Updated: March 10, 2025 Views: 1,012,432 times. Sometimes it's the small things that get you. Checks are becoming
increasingly rare as online and digital payments rise in popularity, but there are still instances where you might find yourself needing to write one, whether it's for a landlord, small business, or government agency. Even if you're familiar with a
little bit of practice, you'll soon be able to do it without thinking. Sample check. See below for a complete explanation. Justin Pritchard For example, assume you need to write a check for eight dollars and fifteen cents (that's $8.15). There are two steps: Write the amount using numbers (see the red number one in the picture above). Write the amount
using words (see the red number two in the image above). First, write the amount in numeric form in the dollar sign ("8"), followed by a decimal point or period ("."), and then the number of cents ("15"). Ultimately, you'll have "8.15" in the dollar sign ("8"), followed by a decimal point or period ("."), and then the number of cents ("15"). Ultimately, you'll have "8.15" in the dollar sign ("8"), followed by a decimal point or period ("."), and then the number of cents ("15"). Ultimately, you'll have "8.15" in the dollar sign ("8"), followed by a decimal point or period ("."), and then the number of cents ("15"). Ultimately, you'll have "8.15" in the dollar sign ("8"), followed by a decimal point or period ("."), and then the number of cents ("15"). Ultimately, you'll have "8.15" in the dollar sign ("8"), followed by a decimal point or period ("8"), and then the number of cents ("8"), and the number of cent
box. For more examples and practice questions, scroll down. Next, to write out the number of cents, then write a slash ("/"), and then
write the number 100. Technically, this is the fractional amount of whole dollars. Using our $8.15 example, write the following: "Eight dollars" and 15/100." For a detailed example of how to write a check, see a step-by-step tutorial that uses the same amount. Now that
you have the basic idea, let's look at the example in more detail. No "cents": You might notice that the word "cents" doesn't appear anywhere—you don't need to use it when writing a check. It is sufficient to simply put the number of cents into the format above. If you want, you can certainly write "fifteen cents," but it's easier and faster to use the
fraction format. Your check probably has the word "Dollars" at the end of the line, so it would not make sense. The word "and" iust before you write how many cents the check is for (or just after you write out the full dollar amount). You are writing a check for dollars and cents. If you like, you can use an ampersand ("&") or
plus sign ("+") instead. It is best not to use the word "and" elsewhere when you write out the amount. For example, the following example is incorrect, and the word percent comes from a Latin term that roughly translates to "per 100."
That's why cents are called "cents"—each one is one percent of a dollar. Another way of looking at it is to consider that each cent is one one-hundredth of a dollars as well as partial dollars—or cents. To solidify the concept and develop the habit, try several
different dollar amounts. Example: Write and 00/100. Here, you can use one or two zeros, but two would be safer.
you prefer. The five-dollar example can also be confusing. Just write a zero (or double zero) when there isn't any other number to use. Some people would write that amount out as "Five dollars only," which is also fine. Want to make your life even easier? Use fewer checks—or at least have your bank write your checks for you. Online bill
payment allows you to make a one-time payment, schedule one in the future, or set up recurring payments. Your bank will pay electronically free with most checking accounts, and you can send payments to businesses and individuals. Debit cards can be used at merchants and
online retailers. Just like a check, your debit card pulls funds from your checking account. For everyday spending, it may be safer to use credit cards to reduce the chance of errors and family, often for free. Those services, such as Zelle and
Venmo, draw money from your checking account electronically, so you'll automatically have a record of every transaction. Mobile payments are linked to your device close to a point-of-sale terminal. These services include Apple Pay, Google Pay, and Samsung Pay, which are all
compatible with mobile phones or smartwatches. If the amounts on the two lines of your check differ, the bank will default to the written words rather than the numerals. Be sure to double-check that the amounts match to ensure that your check doesn't clear for a different amount than you expected. You may need to provide an employer with a
you want to take out cash directly from the teller at the bank, you can make the check out to "Cash" instead of a person or other entity. Simply write the amount. You'll need to endorse the check on the front and the back in order to cash
it. A more secure way to do that, however, would be to write the check out to yourself. Thanks for your feedback! There's a box just under the date line on your check, specifically for writing the amount in numbers. Whether it's a round figure like 50 or 75, always include the cents to show as $50.00. It's a smart move to include cents in all cases, such
as $1,298.24. This simple step acts as a safeguard, preventing fraudsters from altering the amount you wrote. Writing the Amount in WordsJust below the 'Pay to the Order of' line, you can write the amount of the check in words. For instance, $1,298.24 would be written as one thousand two hundred ninety eight & 24/100. Here's a key point: if the
amount you wrote in numbers differs from the amount in words, the bank will always go with the amount you wrote in words. So, it's crucial to be precise in both formats. WaFd Bank is Here to HelpNo question is too small, and with WaFd Bank will always go with the amount in words. So, it's crucial to be precise in both formats. WaFd Bank is Here to HelpNo question is too small, and with WaFd Bank will always go with the amount in words.
money. From checking accounts to savings accounts to savings account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open an account to fit your needs and your budget Open and your budget Open an account to fit
important skill. Always use black ink when writing a check and fill in all spaces to reduce the risk of fraud. Balancing a checkbook can help ensure you don't overdraw the account. Today, you can pay by tapping a credit card, scanning a QR code or waving your phone at a card reader. But for all the advances in payment technology, sometimes you still
need to rely on pen and paper and write a check. Some smaller businesses prefer check payments, and checks are also an easy way to give money as a gift for a birthday or wedding. If it's been a while since you've had to write an easy way to give money as a gift for a birthday or wedding. If it's been a while since you've had to write an easy way to give money as a gift for a birthday or wedding. If it's been a while since you've had to write an easy way to give money as a gift for a birthday or wedding. If it's been a while since you've had to write an easy way to give money as a gift for a birthday or wedding. If it's been a while since you've had to write an easy way to give money as a gift for a birthday or wedding. If it's been a while since you've had to write an easy way to give money as a gift for a birthday or wedding. If it's been a while since you've had to write an easy way to give money as a gift for a birthday or wedding. If it's been a while since you've had to write an easy way to give money as a gift for a birthday or wedding.
check: Step 1: Write the date You need to write the date on the check in the upper right corner. Include the month, day and year. It doesn't meater if you spell out the month or use a number, either October 23, 2023, or 10/23/2023 will work. You may have heard that you can postdate a check or put a future date on it. While that's true, it doesn't mean
much. A bank can still cash a check even with a future date. Step 2: Write the name of the recipient Write the full legal name of the person or company you're paying on the line marked "pay to the order of." You can write a check out to two people, such as a recently married couple. What you put on the line marked "pay to the order of." You can write a check out to two people, such as a recently married couple.
and Person B," both people must be present to deposit and cash the check. If you write "Person A or Person B," either person can deposit the check amount in numbers. Be sure to fill up the space in the box so
someone can't add an extra zero to the amount. Include cents, even if you're paying a full dollar amount. Write "500.00" rather than just "500." If you're paying an amount with dollars and cents, include the cents after the decimal. For a five dollar and 50 cent payment, write "5.50." Step 4: Write the payment amount in word On the line next to the
word "dollars," write the check amount in words. Whether you write "thousands" or "hundred" is up to you. When you're writing out the amount, use a fraction for any cents, such as 00/100 for a whole dollar amount. So for a check worth $1,600, you can write either: "One
thousand six hundred 00/100" or "Sixteen hundred 00/100." Step 5: Write the purpose of the check you can write the purpose of the check on the line marked "memo." This part is optional but can be useful if you get a scanned copy of the check on the line marked "memo." This part is optional but can be useful if you get a scanned copy of the check you can write the purpose of the check you to include further information,
which may not be printed on the check, such as your account number or phone number. You can include that information on the signature line at the bottom right-hand corner of the check. The recipient can't deposit or cash the check unless it's
signed, so don't forget this step! Think of a check as a key to your checking account. When you give someone a check, you're giving them limited access to the money in your account. There have been cases of people stealing checks or changing the amounts on them. These tips will help you protect yourself: Always use a pen when writing a check
Never write a check in pencil, as someone could easily erase what you've written and write a different amount or recipient's name and amount Wait until you know the final amount before you hand a check to someone, and always write the correct
recipient's name. If you hand someone a blank check, the recipient could write a much larger amount on the check and cash it. Always fill in as much space as possible Don't leave space in the amount box or the dollar line, as someone could add in numbers or a few extra zeros. In the
section where you write out the check amount, draw a line between the end of the dollar amount and the cents fraction to fill in any empty space, like this: "Five hundred ------50/100." Your checkbook likely came with a little booklet full of lines and boxes. That's the check register, which gives you a way to keep track of the money going in and out
of your account. You can use the check register to record all your checkbook, you ensure all transactions are accounted for. You can also see how much money remains in your account to make sure you
don't overdraw it. Even if you don't write checks often, keeping tabs on the comings and goings in your checking account can still be worth it. It helps you avoid overdraft fees and spot any errors or issues. Check writing can be a little confusing if you're not used to it. It's always important to balance your account, so you aren't spending money that
really isn't there. There are online tools available to help keep you organized; however, if you want to keep it old school, most checkbooks come with a small ledger, where you can keep track of the checks you've written. Download Article Personal checks have become a less common form of payment in recent years, as credit and
debit cards, and even cell phone payments have become more popular. However, checks can still be a useful way to transfer money from one account to another — whether you're paying rent or giving a friend a wedding present. Learning how to write a check properly with dollar and cent amounts is very important to reducing your risk of fraud or
check refusal. 1 Fill in the "amount" box with a numeric amount. The amount box is located on the right of the Check, below the "Pay to the Corder Of" line. It has a symbol to the left of it indicating the currency — $ or £, for example. In this box, write out the amount of the check you want to write using numbers to the left of it indicating the currency — $ or £, for example. In this box, write out the amount of the check you want to write using numbers to the left of it indicating the currency — $ or £, for example. In this box, write out the amount of the check you want to write using numbers and to the right of the check, below the "Pay to the Corder Of" line. It has a symbol to the left of it indicating the currency — $ or £, for example. In this box, write out the amount of the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check you want to write using numbers and the check y
Separate the dollar amount and the cent amount and the cent amount with a decimal point — 47.50, for example, 2 Include the decimal and cent amount even if the amount is in even dollars. You may write a check in which there are "zero" cents to be paid. You do this, case, you still need to indicate that there are "zero" cents to be paid.
by continuing to include the decimal point, but following it with two zeros: 47.00 Advertisement 3 Fill in the textual amount.[1] Underneath the "Pay to the Order Of" line, you will see a second line that has the currency written out the
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prevents other people from adding to or changing the amount you write. 4 Hyphenate compound numbers do not fall evenly on decades (ten, twenty, thirty), centuries (one hundred, etc.) and so on (one million, etc.) If you have a compound number like 47 (as opposed to 40), you should always place a
hyphen between the two parts of the word when writing it out. Correct: forty-seven Incorrect: forty-seven or fortyseven 5 Write out the textual amount even if it is very large. An amount for several hundred, thousand, or even million dollars should still be written out in words on the appropriate line. This might mean you have to write with very small
script, so make sure you have enough room. Correct: two million, five hundred fifty-two thousand, eight hundred fifty-two thousand, eight hundred forty-seven dollars and 00/100 —————. Advertisement 1 Write in the date. In the top right-hand corner of the check, you'll see a short line that says the word "Date." On this line, enter the
appropriate abbreviation for the date on which you're writing the check.[3] In the United States, the abbreviation follows the month and date are switched to date/month/year: the same date would be written as 1/1/15. In some Eastern
Asian countries, the date might be formatted as year/month/date: 2015/1/11. Note that using the wrong format can make a big difference — January to November. Be sure to use a format appropriate for the country in which you are banking. 2 Post-date the check if necessary. For different reasons, you may not want the check to be cashed
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withdrawn. Note that post-dating checks can be illegal if you manipulated the date with the intention of defrauding someone.[4] However, if you post-date the check for legitimate reasons, the practice is perfectly legal. 3 Fill in the "Pay to the Order Of" line. This line is right above the line where you filled in the textual amount of the check. Here, you
will write the name of the person or company to whom you're writing the check. [5] For example, if your friend John Smith goes by the name "Buddy," use the legal name rather than the nickname. To be safe, always ask
who a check should be made out to. The person who will deposit the check will be able to give you the proper legal name. 4 Include optional information you'd like to share there. Often, people use this line to
note the reason for the check: "Babysitting," "Groceries," or "Happy Birthday!" This will help you remember what the check was for if you need to account for it at a later date.[6] However, you can also use the memo line to provide the person receiving the check with information they might need to file and process it. If you're paying rent to a
landlord with many renters, you might list your address in the memo line is optional, and can be left blank. 5 Sign the check. The signature line is directly across from the memo line, at the bottom right-hand
corner of the check. It's very important that you provide your signature exactly as it looks on the signature exactly as it looks on the signature significantly since opening the account, you should let your bank know. Otherwise, the person trying to cash the check might run into problems
cashing the check, or even be accused of trying to forge your signature. Never sign a blank check if you lose it, anyone could pick it up, then fill in their name and a large amount of money. If the check has your signature on it, they could steal a lot of money from you! Advertisement Add New Question How do I write a check in the amount of money.
of $ 542,404.08? Michael R. Lewis Business Advisor Michael R. Lewis is a retired corporate executive, entrepreneur, and investment advisor in Texas. He has over 40 years of experience in business and finance, including as a Vice President for Blue Cross Blue Shield of Texas. He has over 40 years of experience in business and finance, including as a Vice President for Blue Cross Blue Shield of Texas. He has over 40 years of experience in business and finance, including as a Vice President for Blue Cross Blue Shield of Texas.
finance, including as a Vice President for Blue Cross Blue Shield of Texas. He has a BBA in Industrial Management from the University of Texas at Austin. A check for less than one dollar would be written as "Zero and 43/100 dollars" in text and "0.43" in the amount box. Ask a Question Advertisement Thanks Thanks Advertisement Check book Pen
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can still be a useful way to transfer money from one account to another — whether you're paying rent or giving a friend a wedding present. Learning how to write a check properly with dollar and cent amount. The amount box is located
on the right side of the check, below the "Date" line and to the right of the "Pay to the Order Of" line. It has a symbol to the left of it indicating the currency — $ or £, for example. In this box, write out the amount with a decimal point — 47.50, for example
2 Include the decimal and cent amount even if the amount is in even dollars. You may write a check in which there are "zero" cents to be paid. You do this by continuing to include the decimal point, but following it with two zeros: 47.00
Advertisement 3 Fill in the textual amount.[1] Underneath the "Pay to the Order Of" line, you will see a second line that has the currency written out at the amount to be paid in words, rather than numbers. The dollar amount is always
written out as words, and the cent amount written as a fraction out of 100. This is because there are 100 cents in a dollar, so if the check amount includes 45 cents, it is 45/100 of a dollar. While this is the basic rule, there are a few different ways to format the actual content of the line. Written dollar amount + "and" + fractional cent amount: forty
seven and 50/100. Written dollar amount + "dollars and" + fractional cent amount: forty-seven dollars and 50/100. Some people choose to draw a straight horizontal line after the fractional cent amount to fill out the line: forty-seven dollars and 50/100. Some people from adding to or changing the amount you write. 4
Hyphenate compound numbers.[2] Compound numbers do not fall evenly on decades (ten, twenty, thirty), centuries (one hundred, etc.) and so on (one million, two billion, etc.) If you have a compound number like 47 (as opposed to 40), you should always place a hyphen between the two parts of the word when writing it out. Correct
forty-seven Incorrect: forty seven or fortyseven 5 Write out the textual amount even if it is very large. An amount for several hundred, thousand, or even million dollars should still be written out in words on the appropriate line. This might mean you have to write with very small script, so make sure you have enough room. Correct: two million, five
hundred fifty-two thousand, eight hundred forty-seven dollars and 00/100 ——. Incorrect: 2,552,847 dollars and 00/100 ————. Advertisement 1 Write in the date. In the top right-hand corner of the check, you'll see a short line that says the word "Date." On this line, enter the appropriate abbreviation for the date on which you're writing the
check.[3] In the United States, the abbreviation follows the order of month/date/year: January 11, 2015 is written as 1/1/15. In some Eastern Asian countries, the date might be formatted as year/month/date:
2015/1/11. Note that using the wrong format can make a big difference — January to November. Be sure to use a format appropriate for the country in which you are banking. 2 Post-date the check if necessary. For different reasons, you may not want the check to be cashed immediately. For example, you might need to write a check to a friend today
for an amount larger than your available funds. In that case, you can "post-date" the check, meaning you enter a date in the future so that the check amount can be withdrawn. Note that post-dating checks can be illegal if you manipulated the date with
the intention of defrauding someone.[4] However, if you post-date the check for legitimate reasons, the practice is perfectly legal. 3 Fill in the "Pay to the Order Of" line. This line is right above the line where you filled in the textual amount of the check. Here, you will write the name of the person or company to whom you're writing the check. Always
use the full legal name of the person or company, as nicknames might cause problems when they try to deposit the check. [5] For example, if your friend John Smith goes by the name "Buddy," use the legal name rather than the nickname. To be safe, always ask who a check should be made out to. The person who will deposit the check will be able to
give you the proper legal name. 4 Include optional information on the "Memo" line is at the bottom left-hand side of the check, and it can be left empty unless you have specific information you'd like to share there. Often, people use this line to note the reason for the check; "Babysitting," "Groceries," or "Happy Birthday!" This will
help you remember what the check was for if you need to account for it at a later date.[6] However, you can also use the memo line to provide the person receiving the check with information they might need to file and process it. If you're paying rent to a landlord with many renters, you might list your address in the memo to remind them which unit
you rent. If you're paying a utility bill, you can include your customer account number on the memo line is optional, and can be left blank. 5 Sign the check. It's very important that you provide your signature exactly as it looks on the
signature card you provided the bank when you first opened your account. If you've changed your signature significantly since opening the account, you should let your bank know. Otherwise, the person trying to cash the check might run into problems cashing the account, you should let your bank know. Otherwise, the person trying to cash the check might run into problems cashing the account, you should let your bank know. Otherwise, the person trying to cash the check might run into problems cashing the account, you should let your bank know. Otherwise, the person trying to cash the check might run into problems cashing the account, you should let your bank know.
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and 8/100 dollars". Question How do I write out a check total of $.43? Michael R. Lewis Business Advisor Michael R. Lewis is a retired corporate executive, entrepreneur, and investment advisor in Texas. He has over 40 years of experience in business and finance, including as a Vice President for Blue Cross Blue Shield of Texas. He has a BBA in
Industrial Management from the University of Texas at Austin. A check for less than one dollar would be written as "Zero and 43/100 dollars" in text and "0.43" in the amount box. Ask a Question Advertisement Thanks Thanks Advertisement Thanks Thanks Advertisement Thanks Thanks Advertisement Thanks Than
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rent or giving a friend a wedding present. Learning how to write a check properly with dollar and cent amount box is located on the right of the "Pay to the Order Of
line. It has a symbol to the left of it indicating the currency — $ or £, for example. In this box, write out the amount of the check you want to write a mount of the cent amount even if the amount is in even dollars. You may write a
check in which there are no cents to be paid — for example, 47 even dollars. In this, case, you still need to indicate that there are "zero" cents to be paid. You do this by continuing to include the decimal point, but following it with two zeros: 47.00 Advertisement 3 Fill in the textual amount.[1] Underneath the "Pay to the Order Of" line, you will see a
second line that has the currency written out at the end of it. In America, for example, this blank line ends with the word, rather than numbers. The dollar amount to be paid in words, rather than numbers. The dollar amount to be paid in words, rather than numbers.
cents in a dollar, so if the check amount includes 45 cents, it is 45/100 of a dollar. While this is the basic rule, there are a few different ways to format the actual content of the line. Written dollar amount + "dollars and" + fractional cent amount: forty-seven dollars and
50/100. Some people choose to draw a straight horizontal line after the fractional cent amount to fill out the line: forty-seven dollars and 50/100 ————. This prevents other people from adding to or changing the amount you write. 4 Hyphenate compound numbers. [2] Compound numbers do not fall evenly on decades (ten, twenty, thirty), centuries
      hundred, two hundred, etc.) and so on (one million, two billion, etc.) If you have a compound number like 47 (as opposed to 40), you should always place a hyphen between the two parts of the word when writing it out. Correct: forty-seven Incorrect: forty seven or forty seven 5 Write out the textual amount even if it is very large. An amount for
several hundred, thousand, or even million dollars should still be written out in words on the appropriate line. This might mean you have to write with very small script, so make sure you have enough room. Correct: 2,552,847 dollars and 00/100
             -. Advertisement 1 Write in the date. In the top right-hand corner of the check, you'll see a short line that says the word "Date." On this line, enter the appropriate abbreviation follows the order of month/date/year: January 11, 2015 is written as
1/11/15. However, in many other parts of the world, the month and date are switched to date/month/year: the same date would be written as 11/1/15. In some Eastern Asian countries, the date might be formatted as year/month/date: 2015/1/11. Note that using the wrong format can make a big difference — January to November. Be sure to use a
format appropriate for the country in which you are banking. 2 Post-date the check to be cashed immediately. For example, you might need to write a check to a friend today for an amount larger than your available funds. In that case, you can "post-date" the check, meaning you enter a
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the check.[5] For example, if your friend John Smith goes by the name "Buddy," use the legal name rather than the nickname. To be safe, always ask who a check should be made out to. The person who will deposit the check will be able to give you the proper legal name. 4 Include optional information on the "Memo" line. The Memo line is at the
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memo line is optional, and can be left blank. 5 Sign the check. The signature line is directly across from the memo line, at the bottom right-hand corner of the check. It's very important that you provided the bank when you first opened your account. If you've changed your signature
significantly since opening the account, you should let your bank know. Otherwise, the person trying to cash the check, or even be accused of trying to forge your signature. Never sign a blank check. If you lose it, anyone could pick it up, then fill in their name and a large amount of money. If the check has
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edit and improve it over time. This article has been viewed 1,012,432 times. Co-authors: 10 Updated: March 10, 2025 Views: 1,012,432 times. Have you forgotten how to write a check? Unfortunately, there are
just certain times when you don't have many other options other than writing a check. Sometimes you're out of cash. Other times the store won't accept credit cards. That's why it's important to know how to fill out a check. However, to keep things in perspective, I think I could count the number of checks I'll have to fill out this year on one hand. I
definitely won't use up the whole book of checks I have. Here's a quick list of steps to write a check with cents followed by a detailed step by step example check. Click on any step to jump to it below or read on to get the full details. At the end of this detailed step-by-step, we have compiled a quick printable quide you can have, as well. So How Do You
Write a Check Anyway? There are six fields you will need to fill out and I have numbered them in the image below. Follow the instructions that follow each image to learn how to write a check with cents. Related: Routing Numbers: 3 Ways To Find Your Number Fast Step 1: Enter the date on the top right Insert the date in this field. You can write it
out pretty much however you want but you must include the month, date and year. Here are some examples of acceptable formats. October 21st, 2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/21/2015, 10/2
the proper name so the person or business you're writing the check to an deposit or cash it. If you are writing a check to a person, write their first and last name. If you are writing it out to a business, write out whatever the business has asked you to fill in. Step 3: Write the check amount in numbers in the $$$$$$$$$$$$$$$$$$$$$
check in numbers. For instance, you'd write "1,542.63" without the guotes for a one thousand five hundred forty two dollar amount in this box. Since the dollar sign is already printed on the check you do not have to write another $. Make
sure that you put a decimal place in the proper spot. If the check is over 3 digits you can use commas as well. Step 4: Write the check amount in words on the line that ends with "Dollars" Here you write out the amount of the check amount in words. In our example above you would write one thousand five hundred forty two and 63/100. Write out the dollar
amount in words and then use a fraction to represent cents. As a quick tip, I write a line through the rest of the empty space so people can't easily add more words to the end to make the check worth more. If you want to write a check with no cents or zero cents, simply put 00/100 or xx/100 in the place you'd usually put the cents. This field should be
used to determine the value of the check if there is a discrepancy between the numbers amount. Step 5: Write the necessary information in "For" or "Memo" field on the bottom left corner In the for or memo field, you can write whatever you want to help you remember what the check was for if the person or company you are
paying doesn't require something different. Some businesses like you to write your account number or an invoice number in the memo field so they can keep track of what you are paying for. Most banks return scanned images of your checks with your bank statements or at least offer you some way to view an image of a check so this might help you
remember what it was for. Step 6: Sign check in the bottom right corner This is where you sign the check to themselves for the whole
balance of your bank account. Now You Know How to Write a Check With Cents Here is a final version of what your completed check should look like after you have filled it out. Make sure you use the facts applicable to your situation though, not the example. I don't think I'd want to pay Wal-Mart for $1,542.63 of groceries. Related: Walmart Grocery
Pickup Review and $10 Off $50 Purchase Promo Code Writing a check seems like a pain with the options you have for paying your bills today. Instead of writing checks, I personally use things like online bill pay from the company that bills me or I pay directly from my bank's website. Active Time 1 minute Total Time 1 minute Difficulty Easy Enter the
date in the top right corner on the line labeled date. Write the payee's name (the person receiving the check) on the line labeled "Pay to the order of". Fill out the check amount in numbers in the box with a $ next to it. Write the dollars and cents amount of the check on the line that ends with the word dollars. Fill in the "Memo" or "For" field in the
bottom left corner of the check, if necessary. Sign the check in the below image so you can come back and review our tutorial. Did you know how to write a check with cents before reading this? If you think someone you know could get help
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expertise has been featured on Yahoo, MSN, USA Today, Reader's Digest, The Huffington Post, Fast Company, Kiplinger, Reuters, CNBC and more. Lance is the founder of Money Manifesto. He started writing about money and helping people solve their financial problems in 2012. You can read more about him and find links to his other work and
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