

400 Words That Work

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Facsimile Page LINCOLN HERITAGE BANK

Nadia Liscars This statement covers: 01/04/99 to
 212 Walch Street 02/04/99

Summary					
	Account Number	Previous Balance	Deposits	Payments/Charges	New Balance
Checking Account	052046155	238.26	100.00	208.85	129.41
Savings Account	403510864	431.77	76.03	402.00	105.80

Details					
Checking Account Transactions This Period			Checks Paid This Period		
Date	Description	Amount	Number	Date	Amount
01/05	Withdrawal Instacard	-50.00	124	01/10	22.85
01/06	Transfer to 403510864	-75.00	125	01/22	35.00
01/14	Deposit	+100.00			
01/17	Withdrawal Instacard	-25.00			
02/04	Instacard Fee @ .50	- 1.00			

Savings Account Transactions This Period 01/06 Transfer from 052046155 +75.00 01/14 Withdrawal -400.00 02/04 Service Charge -2.00 02/04 Interest This Period +1.03	Average Balance This Period 220.47 Minimum Balance This Period 104.77
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How to Reconcile Your Checking Account

This statement shows all checking transactions we processed between the date of your last statement and this one. If the balance in your checkbook register doesn't equal the ending balance on this statement, please complete the following steps to ensure that the account is in balance.

1. Compare the checks we've reported to your listings in your checkbook register. If you've written checks that haven't appeared on your statement, list them in the "payments, debits" section at right.
2. Review withdrawals. Make sure you listed them in your register. If any don't appear on this statement, list them in "payments, debits."
3. If there are deposits you've made that don't appear on this statement, list them in the "deposits, credits" section.

4. List any fees and charges in your checkbook register and adjust the balance.
5. Compute the totals for the "payments, debits" and "deposits, credits" sections.
6. Enter balance on statement.
 _____ \$
7. Add total "deposits, credits."
 _____ + _____
 _____ = \$
8. Subtract total "payments, debits."
 _____ - _____
 _____ = \$
9. Double-check your balances if they don't agree. Is your math correct? Have you subtracted all fees?

Payments, Debits

\$ _____

Total \$ _____

9. Double-check your balances if they don't agree. Is your math correct? Have you subtracted all fees?

Deposits, Credits

\$ _____

Total \$ _____

Dictionary Page

account (ə kount'), *n.*
statement of money received and spent

appear (ə pɪr'), *v.*
be seen, come in sight

average (av' ər ij), *n.*
amount found by dividing the sum of all the quantities by the number of quantities

balance (bal' əns), *n.*
difference between the amount you have deposited in an account and the amount you have withdrawn

compute (kəm pyūt'), *v.*
use arithmetic to find; calculate

credit (kred' it), *n.*
entry of money paid in an account

debit (deb' it), *n.*
entry of something owed from an account

deposit (di poz' it), *n.*
money put in a bank

ensure (en shūr'), *v.*
make sure or certain

interest (in' tər ist), *n.*
money paid for the use of money—usually a percentage of the amount invested, borrowed, or loaned

minimum (min' ə məm), *adj.*
least possible; lowest

payment (pā' mənt), *n.*
amount of money given

process (pros' es), *v.*
treat or prepare by a specific method

reconcile (rek' ən sɪl), *v.*
make agree; bring into harmony

register (rej' ə stər), *n.*
book or printed list or record

statement (stāt' mənt), *n.*
summary of an account, showing the amount owed, due, or on hand

summary (sum' ər ē), *n.*
a brief listing of the main points

transaction (tranz ak' sjən), *n.*
piece of business

transfer (trans fər'), *v.*
move from one person or place to another

withdrawal (with drō' əl), *n.*
a taking back or removal

Pronunciation Helps

a	cat	o	pot	ü	put	ə = {	a	<i>in</i> alive
ā	ape	ô	law	ū	mule		e	<i>in</i> silent
ä	car	ō	cone	ûr	herd		i	<i>in</i> possible
âr	chair	ò	cord	ch	chip		o	<i>in</i> lemon
e	met	ōō	boot	ng	sing		u	<i>in</i> us
ē	see	oi	boil	sh	she	ər = {	ar	<i>in</i> collar
i	if	ou	out	th	thick		er	<i>in</i> teacher
ī	tile	u	pup	zh	leisure		or	<i>in</i> neighbor
							ur	<i>in</i> culture

Sentences Using Vocabulary Words

Use a word from the vocabulary list on your Dictionary Page to complete each of the following sentences.

1. The monthly rent _____ will be \$285.
2. I did not get _____ for the check I sent.
3. My parents were able to _____ their differences instead of getting a divorce.
4. This _____ shows that you are overdrawn at the bank.
5. A checking account does not always pay _____, but a savings account does.
6. Martha worked hard to _____ that everyone would have a good time at her party.
7. These students want to _____ from Central High to East High.
8. Please find the _____ of my grades so I will know what I am getting on my report card.
9. Your _____ cannot be made until Tuesday because Monday is a holiday.
10. With passbook savings, you are not supposed to let your _____ go below \$25.
11. The bank _____ comes every month.
12. They need a _____ of ten people to hold the class.
13. An injury caused her _____ from the race.
14. Use your check _____ to keep a good record of the checks you write.
15. Her mother is going to be angry if Mary doesn't _____ back home very soon.
16. The office will _____ your request, and you will have an answer Monday.
17. End your speech with a _____ of your main ideas.
18. Please _____ the total that I owe you.
19. There is no _____ listed for the TV you charged last month.
20. She tries to make a _____ in her savings account every week.

Word Study

A. Antonyms are words that have opposite meanings. Example: *Black* is an antonym for *white*. **Read the words below and their definitions. Find a word on your Dictionary Page that has the opposite meaning. Write the word beside its antonym.**

1. _____ maximum: the largest or highest amount
2. _____ deposit: put down; lay down; leave
3. _____ credit: entry of money paid in an account
4. _____ disagree: fail to agree: be different
5. _____ vanish: disappear without a trace

B. Some words can be used as both a noun and a verb.

A *noun* is a person, place, or thing. A *verb* shows action.

The word *account* can be used either as a noun or a verb.

Please put this on my *account*. (*Account* is a noun.)

How do you *account* for your actions? (*Account* is a verb.)

Look at the following sentences. Decide if the underlined word is used as a noun or a verb.

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. Which baseball player has the highest <u>batting average</u>? _____ 2. Teachers <u>average</u> grades at report-card time. _____ 3. <u>Register</u> all complaints at the office. _____ 4. The class <u>register</u> is on the desk. _____ 5. The limit on my <u>credit</u> is \$500. _____ 6. Can I <u>credit</u> this to my account? _____ 7. Sarah can't <u>balance</u> her checking account. _____ | <ol style="list-style-type: none"> 8. Mike's good <u>balance</u> helps _____ him in gymnastics. 9. Get the <u>deposit</u> ready to _____ take to the bank. 10. <u>Deposit</u> this check at First _____ Federal Bank. 11. How much <u>interest</u> did the _____ bank pay you last year? 12. This story will <u>interest</u> you _____ and your family. |
|---|--|

C. A prefix is a syllable or several syllables put at the beginning of a word to make a new word. The prefix *trans-* means "across, over; in or to a different place." Put each of these *trans-* words in the correct blank in the sentences below.

transcontinental transatlantic transaction transplant translate transfer transmit transport

1. carry from one place to another: Trucks _____ food to the city.
2. piece of business: The real-estate _____ was complicated.
3. crossing the Atlantic Ocean: She took a _____ voyage on the ship.
4. send over, pass along: Mosquitoes _____ yellow fever.
5. change from one language to another: Please _____ this from Russian to English.
6. crossing the continent: Talking to Maine from California requires a _____ phone call.
7. give from one person to another: _____ the property to the new homeowner.
8. move from one place to another: May will _____ the flowers.

Quiz

A. Choose words from the Vocabulary List to complete the following sentences.

1. If you can't pay the whole bill of \$245, you have to make a _____ payment of \$36.25.
2. Guests are asked to sign the _____ when they stay at a hotel.
3. Have you ever tried to keep an _____ of how you spend your allowance?
4. Miguel and Sara just completed a _____ trading CDs for videos.
5. Kanisha kept a record of the temperature each day of February and then added and divided to find the _____ daily temperature.
6. The police asked Linda to make a _____ describing what happened.
7. We will have to _____ the new books before they go on the shelf.
8. You can get _____ for returning this, but you can't get your money back.
9. The whole family was happy when Mom decided to _____ to the California office.
10. I don't recognize the third _____ listed on my bill.
11. What time does the first star _____ in the sky?
12. The guide gives a _____ of all television shows.
13. It is difficult to _____ your story and the explanation your sister gave about what happened this morning.
14. The _____ in Isabel's checking account was very low after the holidays.
15. Do you need a calculator to _____ the answer to this math problem?

Vocabulary List

account
 appear
 average
 balance
 compute
 credit
 debit
 deposit
 ensure
 interest
 minimum
 payment
 process
 reconcile
 register
 statement
 summary
 transaction
 transfer
 withdrawal

B. Find the five words in the Vocabulary List that were not used in the sentences above. Use each of the words in a sentence.

1. _____
2. _____
3. _____
4. _____
5. _____