



# Writing a cheque

## Skills and curriculum references

<b>Wt/E1.1 &amp; Wt/E2.1</b>	Use written words and phrases to record or present information
<b>Ws/E1.2</b>	Punctuate a simple sentence with a capital letter and a full stop – use capital letters for names, places and when writing dates
<b>Ww/E2.2</b>	Produce legible text
<b>Ws/E2.4</b>	Use a capital letter for proper nouns
<b>N1/E1.3</b>	Order and compare numbers up to 10, including zero
<b>N1/E3.1</b>	Count, read, write, order and compare numbers up to 1000
<b>MSS1/E2.3</b>	Read and record time in common date formats

## Topic/function

Learners learn about the basic conventions of writing a cheque and the different ways of writing dates. They also focus on cardinal and ordinal numbers.

## Rationale

Staff are often required to check and write cheques during the working day. This unit enables learners to write cheques needed in their work, for example to pay suppliers for goods received.

## Grammar focus

The focus in this unit is on writing the date correctly and using capital letters correctly (for names, months and beginning of sentences).

## List of materials

The following materials accompany this unit:

- Photocopiable learner's materials – pages 4.4–4.14
- Photocopiable learner's flashcards 1–3 pages 4.15–4.17.

## Sequence of activities

Some teachers may prefer to break this unit into sections to be covered over a number of shorter sessions (15–20 minute blocks).

## Introduction

- 1 Introduce the topic to learners through a group discussion. Elicit examples of when learners use cheques as well as any problems they may have.
- 2 Introduce the subject of money to the group. Write different amounts on the board and check that learners can read the amounts correctly, for example £250.09.

## Group activities

- 3 Cut up copies of the game cards from sheet A and distribute to learners. The cards show a variety of prices. Learners (in small groups, or as a whole-group activity) should read the amount and place their cards, in turn, on the table, starting with the least expensive first. This sheet can be used in a variety of ways, for example pelmanism.
- 4 Distribute copies of sheet B to learners and ask them to write the numbers out in full, giving them flashcards 1 and 2 (pages 4.15–4.16) as necessary.
- 5 Distribute copies of sheets C–E to learners. The activities and quiz encourage learners to practise writing sums of money.
- 6 Elicit how learners write the date. Go through the different conventions, as summarised on sheet F, adding further examples as you choose. Review ordinal numbers and, if necessary, practise months of the year with learners. Distribute sheets F–J to learners, in any combination, as necessary.

You could point out to learners that different countries have different ways of writing the date, and that they are often likely to come across the American convention of putting the month before the day, because of its widespread use in software programmes. You could give learners the rule for ordinal numbers at the start of the exercise on sheet 1 (if you want to use this as practice) or at the end (if you want to use it to check understanding). The rule is that: for any number ending in 1, we use 'st' (the last two letters of 'first'); for any number ending in 2, we use 'nd' (the last two letters of 'second'); for any number ending in 3, we use 'rd' (the last two letters of 'third'); for all other numbers, we use 'th' (the last two letters of all other ordinals). You should point out that the numbers 11, 12 and 13 take 'th' whenever they occur.

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- 7 Present the cheque format to learners using flashcard 3 (page 4.17). Discuss the different sections of the cheque. Some teachers may prefer to photocopy the flashcard and distribute to learners. Discuss each of the six steps with the learners. Discuss the various conventions, for example, 'pounds' in words, 'pence' in figures and optional hyphens. Finally, discuss the processes involved in writing a cheque stub as well as the importance of accurate record keeping.
- 8 Distribute copies of sheet K to learners, on which they can practise writing a cheque. Some learners may require copies of flashcards 1 and 2 (pages 4.15–4.16) to remind them of spellings. Learners can choose their own amount, or be guided, as required.

It is important to explain cheque conventions and security. Remind learners that they must always write the payee name and amount to the far left of the cheque, leaving no gaps. They should also always write the amount in words to the far left, leaving no gaps, and remember to write 'only' and draw a line after the payee name. You may need to explain cheque-related vocabulary, for example 'payee', 'authorisation' or 'post-dating'.

Remind learners that they should:

- initial the correction if they make a mistake
- always complete the stub as a reminder of each cheque written
- never post-date cheques.

## Extension and differentiation

Learners can use copies of flashcards 1 and 2 to copy the words as handwriting practice. Alternatively, they can simply be used as a reference to copy from.

Ask learners to copy or write out the numbers at home for spelling and handwriting practice (using the look, say, cover, write, check technique).

After learners have completed the money card activity (3, above), ask them to play in pairs to match the same amounts, or collect pairs of the same cards. Copy cards as required.

Alternative ideas:

- Learners could practise rounding up and down sums of money.
- Ask learners to add up the total value of their hand, and the richest or poorest wins.
- Ask learners to haggle with the cards by writing a list of objects for sale and bargaining, for example, 'Five hundred pounds is far too expensive for that car – I'll give you three hundred pounds.'

The money quiz and date-writing exercises (5 and 6, above) could be used as listening exercises with more-able learners. Simply ask learners to write the words or figures on a blank page.

It may be appropriate for some groups of learners to correct each other's cheques before the teacher corrects them.





# Writing a cheque

## Game cards



£329.65	£49.51	£75.34	£9.99
£174.00	£3,876.98	£102.77	£89.99
£45.14	£35.78	£400.01	£911.16
£27.24	£888.88	£149.90	£906.05
£111.25	£7,000	30p	99p
£222.88	£399.99	£14.49	£305.79
£7,090.04	£250	£875	£99.99
£4,000	£2,500	£0.76	£19.50



# Writing a cheque

## Numbers quiz

Write out the numbers below in words.

1 5 \_\_\_\_\_

2 16 \_\_\_\_\_

3 27 \_\_\_\_\_

4 39 \_\_\_\_\_

5 40 \_\_\_\_\_

6 58 \_\_\_\_\_

7 62 \_\_\_\_\_

8 99 \_\_\_\_\_

9 102 \_\_\_\_\_

10 299 \_\_\_\_\_



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Write out the numbers below in words. Three examples have been done for you.

- 1 100 *one hundred* \_\_\_\_\_
- 2 200 \_\_\_\_\_
- 3 300 \_\_\_\_\_
- 4 1000 *one thousand* \_\_\_\_\_
- 5 2000 \_\_\_\_\_
- 6 3000 \_\_\_\_\_
- 7 700 \_\_\_\_\_
- 8 1500 \_\_\_\_\_
- 9 1550 *one thousand five hundred and fifty* \_\_\_\_\_
- 10 149 \_\_\_\_\_
- 11 25 \_\_\_\_\_
- 12 105 \_\_\_\_\_
- 13 1004 \_\_\_\_\_
- 14 1555 \_\_\_\_\_  
\_\_\_\_\_
- 15 765 \_\_\_\_\_  
\_\_\_\_\_



# Writing a cheque

## Writing sums of money

Copy the following amounts shown in words in the spaces provided.

1 **95p** Ninety-five pence

---

2 **50p** Fifty pence

---

3 **49p** Forty-nine pence

---

4 **99p** Ninety-nine pence

---

Remember that amounts up to one pound should be written out in full. Above one pound, pence should be written using numbers.

5 **£12.99** Twelve pounds and 99p

---

6 **£105.49** One hundred and five pounds and 49p

---

7 **£55.39** Fifty-five pounds and 39p

---

Think up your own amount and write it in numbers and words, below.

£ \_\_\_\_\_ . \_\_\_\_\_

---



# Writing a cheque

## Money quiz

Write the following amounts out in words.

1 50p \_\_\_\_\_

2 99p \_\_\_\_\_

3 £1.05 \_\_\_\_\_

4 £10.00 \_\_\_\_\_

5 £15.99 \_\_\_\_\_

6 £17.54 \_\_\_\_\_

7 £39.49 \_\_\_\_\_

8 £85.62 \_\_\_\_\_

9 £219.74 \_\_\_\_\_

10 £1874.89 \_\_\_\_\_



# Writing a cheque

## Introduction to writing the date

There are several ways to write the date. Two common forms are:

Type A 7/4/04

Type B 7th April 2004

The following table shows you when you would use these.

Type A	<ul style="list-style-type: none"> <li>• invoices</li> <li>• quotes</li> <li>• faxes</li> <li>• cheques</li> </ul>
Type B	<ul style="list-style-type: none"> <li>• letters</li> <li>• cheques</li> </ul>

Write the following dates in the spaces provided. The first example has been done for you.

19/10/04	19th October 2004
2/8/04	
4/7/04	
21/1/04	
23/5/05	
31/12/04	

Remember: **on** 25th April, **in** April, **in** 2003. We say '**the 25th of April**' even though we never write '**the**' and '**of**'.



# Writing a cheque

## Months of the year

Use arrows to match the short forms of the months on the left to the full names on the right. The first one has been done for you.

Jan	→	February
Feb		April
Mar		June
Apr		December
May		March
Jun		November
Jul		January
Aug		September
Sept		August
Oct		May
Nov		July
Dec		October

Rewrite the months of the year in the correct order in the table below.

March	
November	
October	
July	
January	
May	
December	
September	
August	
April	
February	
June	



# Writing a cheque

## Ordinals (1)

We use ordinal numbers to:

- write the date, for example, 4th September 2005
- give directions, for example, take the second turning on the left
- describe positions in competitions, for example, first place.

1st	first	13th	thirteenth
2nd	second	14th	fourteenth
3rd	third	15th	fifteenth
4th	fourth	16th	sixteenth
5th	fifth	17th	seventeenth
6th	sixth	18th	eighteenth
7th	seventh	19th	nineteenth
8th	eighth	20th	twentieth
9th	ninth	21st	twenty-first
10th	tenth	22nd	twenty-second
11th	eleventh	30th	thirtieth
12th	twelfth	31st	thirty-first



## Writing a cheque

### Ordinals (2)

Change the cardinal numbers shown in the table into ordinal numbers. Which endings will you use ('st', 'nd', 'rd' or 'th')? The first one has been done for you.

12	12th
2	
3	
21	
30	
27	
51	
31	
22	
5	
101	
2793	
What is the rule for the endings?	



# Writing a cheque

## Writing the date

Change the dates shown in the table into figures. The first one has been done for you. In the second table, write the dates in full.

1st January 2003	1/1/03
12th March 2004	
25th November 1999	
2nd April 1975	
23rd May 2001	
19th September 2002	
8th November 2003	
20th June 2005	

10/1/03	10th January 2003
15/4/04	
2/2/02	
1/5/05	
31/10/02	
22/6/04	
3/12/02	
8/7/03	



# Writing a cheque

## Cheque templates

Follow these steps:

- 1 Date the cheque
- 2 Write payee
- 3 Write amount in words
- 4 Write amount in figures
- 5 Sign the cheque
- 6 Complete the stub

<b>Surrey Bank</b>		01-01-01	
High Street Branch		Date _____	
Date _____	Pay _____	£ <input type="text"/> MR A WILLIAMS	
Pay _____	Account payee		_____
Bol. Br. Fwd. _____			
£ <input type="text"/>			
Other Items _____			
Bol. Cd. Fwd. _____			
Cheque No	Branch Sort Code	Account No	
002301	002301 01 01 01	98989898	

<b>Surrey Bank</b>		01-01-01	
High Street Branch		Date _____	
Date _____	Pay _____	£ <input type="text"/> MR A WILLIAMS	
Pay _____	Account payee		_____
Bol. Br. Fwd. _____			
£ <input type="text"/>			
Other Items _____			
Bol. Cd. Fwd. _____			
Cheque No	Branch Sort Code	Account No	
002301	002301 01 01 01	98989898	



## Writing a cheque

## Numbers (1)

1	one	13	thirteen
2	two	14	fourteen
3	three	15	fifteen
4	four	16	sixteen
5	five	17	seventeen
6	six	18	eighteen
7	seven	19	nineteen
8	eight	20	twenty
9	nine	21	twenty-one
10	ten	22	twenty-two
11	eleven	23	twenty-three
12	twelve	24	twenty-four



## Writing a cheque

### Numbers (2)

20	twenty	100	one hundred
30	thirty	56	fifty-six
40	forty	74	seventy-four
50	fifty	89	eighty-nine
60	sixty	22	twenty-two
70	seventy	35	thirty-five
80	eighty	88	eighty-eight
90	ninety	43	forty-three



# Writing a cheque

## How to write a cheque

Complete the stub.

Write the name of the 'payee'.

Write the **date** in full, for example, 7th April 2003.

Write the amount in words, followed by the word '**only**'.

Write the amount in **figures**.

Don't forget to sign the cheque. This is your **authorisation** to the bank to pay the amount written on the cheque.

### Remember

If you make a mistake:

- cross it out
- rewrite the correct word(s)
- **initial** the new version, so the bank knows it was you who made the correction.