CREDIT DAD

Make both sides agree

Compare the same date. Adjust each item only once.

BANK STATEMENT SIDE

Statement ending balance	**$1,500**
Deposit not yet posted	**+ $200**
Outstanding check	**- $180**
Other outstanding payment	**- $70**
Adjusted total	**$1,450**

YOUR REGISTER SIDE

Register before fixes	**$1,463**
Missing bank fee	**- $15**
Missing interest credit	**+ $2**
Adjusted total	**$1,450**

MATCHED IS NOT FREE TO SPEND

The register already includes the $180 and $70 payments. Do not subtract them there again. Check holds, usable deposits and future bills before spending.

Fictional November 30 example. No other differences apply. A matching total does not prove every withdrawal is valid.

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