

Church Bank Reconciliation Worksheet

Match your books to the bank statement each month in a few simple steps.

Church

Bank account

Statement ending date

Bank side	
Ending balance on bank statement	\$
+ Deposits in transit (from list below)	\$
– Outstanding checks (from list below)	\$
± Bank errors (if any)	\$
= Adjusted bank balance	\$

Book side	
Ending balance in your books / accounting software	\$
+ Interest earned not yet recorded	\$
– Bank fees or service charges not yet recorded	\$
± Other items (returned checks, automatic payments, corrections)	\$
= Adjusted book balance	\$

Adjusted bank balance – Adjusted book balance = Difference (should be \$0)	\$
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Outstanding Checks (written but not yet cleared)			
Check #	Date	Payee	Amount

Deposits in Transit (made but not yet on the statement)		
Date	Description	Amount

Monthly Reconciliation Steps		
Task	Done by	Date
☐ Gather the bank statement, deposit records, and your accounting reports		
☐ Match every deposit in your books to the statement		
☐ Match every check and payment, including automatic withdrawals		
☐ List what's still unmatched (outstanding checks, deposits in transit)		
☐ Record bank fees, interest, and other bank-only items in your books		
☐ Confirm the difference is \$0 and save this worksheet with the statement		

Common mistakes to watch for

- Waiting several months — small differences get much harder to find.
- Forcing the balance with an “adjustment” instead of finding the real cause.
- Leaving old uncleared checks on the list for months; follow up or void them.
- Forgetting automatic payments (utilities, loan payments) that never got entered.

Reconciled by

Date

Reviewed by (someone other than the person who writes checks)

Date

Reconcile in minutes, not evenings

ChurchBooks3 is church accounting software built for small churches and volunteer treasurers. Check off cleared items against your statement and see the difference update as you go. Desktop and Online versions available.

Start your free 30-day trial at churchbooks3.com →