Check writing options in Jewel

There are two ways to use checks in Jewel, and both have advantages and disadvantages. I have used both, and I can't really recommend one over the other. It depends on your preferences and how your church operates.

Option #1 - Order preprinted paper checks. Manually write out the payee and amount on each check when needed.

- Advantages: you can take the checkbook with you and use when/where needed.
- Disadvantages: you will need to enter the checks into Jewel, writing them twice, as it were, since Jewel is acting as your check register.
- Errors on preprinted checks will result in a check number that cannot be used and must be voided.

Option #2: Create the checks in Jewel and then print them out. No separate checkbook.

- Advantages: You only enter payments once.
- There is less chance of the bank misreading the check and withdrawing a different amount than you wrote it for.
- Disadvantages: If someone needs a check, you will have to be in proximity to the printer to get it for them. No spur-of-the-moment reimbursement checks at the board meeting.
- If your printer decides to act up, it can delay check writing.

Whichever option you choose, here are some money saving tips.

Option #1 ways to save:

- ✓ **Ordering your checks online** instead of from your bank will save money. Deluxe, Checks Unlimited, even Walmart offer preprinted checks, deposit slips and checkbook covers in various sizes and configurations.

- ✓ **Order the correct check starting number.** Look at your last check number in the old checks to give the printer the correct starting number for the new checks. Printing checks that repeat check numbers that you have already used is not helpful and can cause confusion.

- ✓ **Limit your order.** Even if it looks like a bargain, don't order a huge number of checks.
  - Instances of churches having to change bank accounts due to fraudulent activity is increasing, and there is no need for you to order 1000 checks and end up having to shred 879 of them.
  - Most churches are using fewer paper checks, due to Bank Bill Pay and an increasing use of electronic payments. Look in Jewel Check Report to see how many checks have been used in 1-2 years. If your church only used 200 checks in the last 2 years, order 200 or 250, not 500. You can always order more if needed.

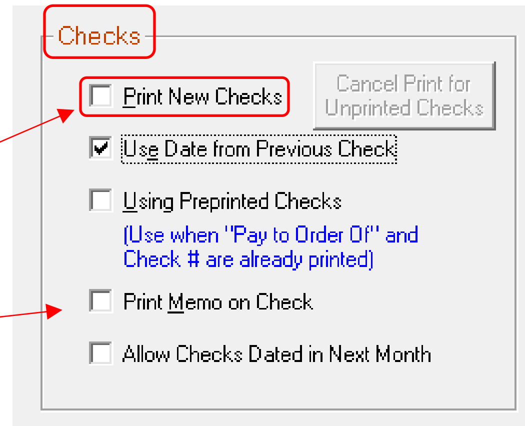
Option #2 ways to save:

- ✓ **Purchase blank check stock from an office supply store** rather than spending hundreds of dollars on expensive, preprinted checks from your bank. Any 3-section, check on top, blank check stock that is compatible with QuickBooks will work with Jewel, and you can order them on Amazon for around $30 for 500 sheets.
- ✓ If you end up having to change banks or accounts, the blank check stock can still be used. Another advantage to the blank stock is that if you forget and print something else on a preprinted check, that particular check number has been used and will have to be voided in Jewel. With blanks, you just put in another sheet and reprint it, reusing the same check number.

Setting up the various options in Jewel: Go to Maintenance/Properties/General Tab. The "Checks" Box is on the bottom left of the "General" screen.

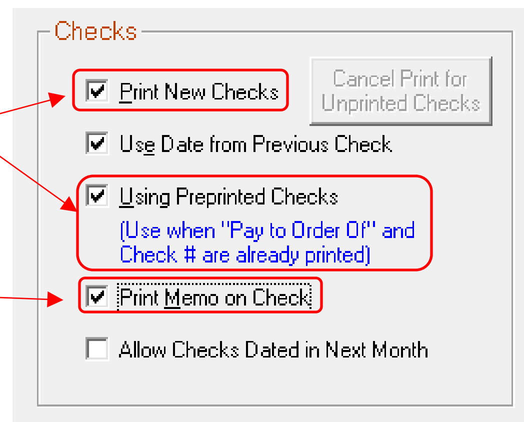
If you are using a paper checkbook and not printing checks from Jewel, this box will not be checked.

Also, there is no need to print the memo on the check.



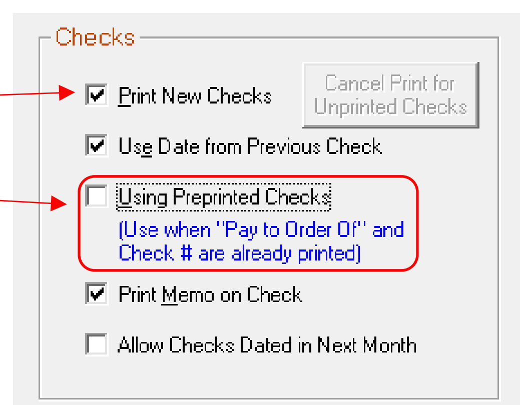
If you have check stock that comes preprinted from the bank, with the bank and church name and check number are already printed, you will check these boxes.

If you are mailing checks with invoice or account numbers in the memo line, you will want this box checked.



When using blank check stock, this box should be checked,

and this box should be unchecked.



When using blank check stock, you will need to set up the bank name and account info in Jewel. It would be helpful to have a printed check from your bank in hand, to help you fill it in correctly.

1) Go to "Maintenance/Edit Accounts."

2) Locate and click on the correct bank account.

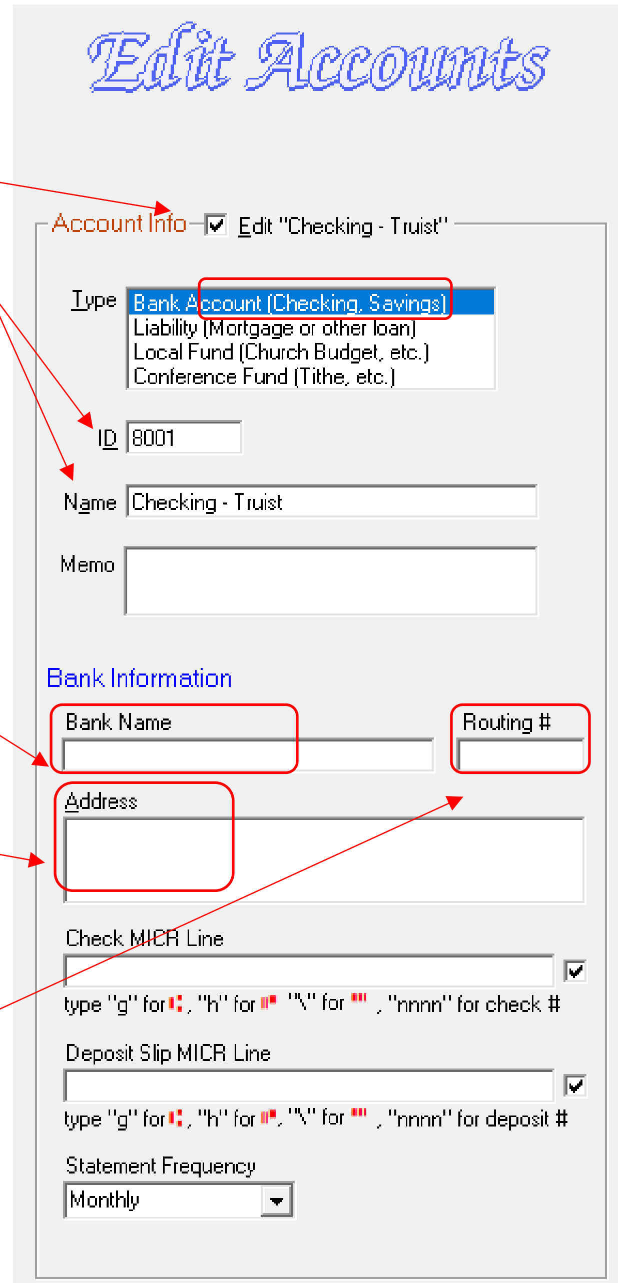
3) Click on the "Edit Checking" box.

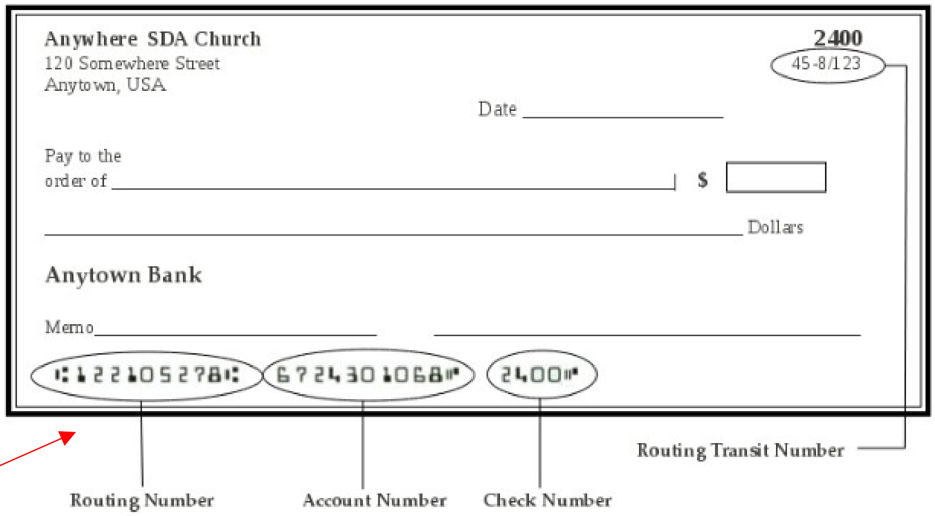
Your Bank ID# and bank name will be different from this example. That is ok.

4) Fill in this Bank Name accurately, since it will be printed on the checks as the legal bank name.

5) Enter your bank's mailing address, using the same number of lines as a normal address label.

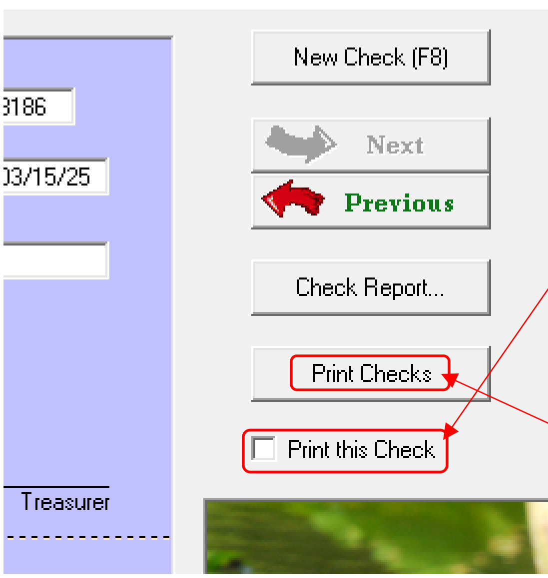
6) Routing #: Type in your bank's **"routing transit" number**. You can find this number in small print on the upper right section of your checks. **This is different than the routing number found in the MICR line at the bottom of the check.** If you are not sure what this routing transit number is, contact your bank for verification before entering it.





7) MICR Line: This line consists of your account number, routing number, and check number and can be seen on the bottom of your checks in bold black type along with some unusual symbols. Key in the number and symbols (use the guidelines provided to type the symbols) exactly as is seen on your checks, with the exception of the last 4 digits – type "nnnn" instead of the numbers seen on the check.

8) Click "OK" to save and leave.



9) Once you have filled out the "Bank Information" boxes, print a test check on a piece of plain paper and compare it to a bank printed check.

To do this, go to any check in Jewel and click the "Print This Check" box

Click on "Print Checks." Compare the check that prints with the printed check from your bank to ensure the details are correct. Destroy that check when you are finished. It was just a test.

This information has been brought to you by the Georgia-Cumberland Conference Audit Team
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