

Memo Writing Tips for All Reports How to Create Extraordinary Memos

An extraordinary memo is one that answers questions before they are asked. A blank memo line is not useful, and most of the time, neither is using just a word or two. Your board members may not be accountants or business people, so using accounting terms they wouldn't recognize is counterproductive as well.

Memos are, for the most part, not created for the benefit of the treasurer. They are for the board, so they see everything they need to know at a glance. You write the memo, you know exactly why you are writing it, but can someone else understand it? And what about when you are no longer the treasurer? If your successor asks the auditor for assistance? Sometimes when I am trying to repair a database, a few well-written memos could save me a lot of detective work.

Will the board know the purpose of an entry if the memo line is blank, or if the line contains a single word like "Transfer" or "Correction"? Your memo should not raise more questions than it answers. If I were on your board and I saw a memo that just said "Correction," I would have questions! Correcting what? Why? How is it being fixed?

I know I said that the memo is not primarily for the treasurer, but memos that contain a date or a date range can be very useful if you need to remember if an item has already been posted.

Learning to write extraordinary memos: Since memo space is limited, writing extraordinary memos is a skill that can/should be developed. I usually write a memo, then look at it and ask myself if a person off the street would understand it. Then I word on it, deleting unnecessary words, moving words around, using better words - until it says what I want it to say.

1) Here are some tips for writing extraordinary memos for payments/checks.

- **Leave out unnecessary words.** A check memo doesn't need the word "Payment." "Payment for mowing the lawn in August" can become "August lawn care." "Supplies for the kitchen" can become "Kitchen food/paperware."
- **Be specific.** Not just "supplies" but "New communion towels." Not just "water bill," but "07/21/23 to 08/20/23 water bill." Not just "children" but "VBS art supplies." Not "interest" but "May 2023 savings interest."
- **Use terms that your average board member would recognize.** For fun, show your reports to your church youth sometime and see if they can make sense of them.
- **Be careful with abbreviations.** Abbreviations are ok, as long as they are familiar. But would anyone know that "ppr4 broom&ktcn" was "paper for bathroom and kitchen"?
- **Unless you are mailing Jewel-printed checks as a payment, leave the account or invoice number off the memo.** That gives you more space to detail important information like what was purchased and why.
- **USING ALL CAPITAL LETTERS** takes up more space on the memo line, so **capitalize appropriately, but do not use all caps.**

2) Clarity can also be very useful in your offering memos.

When you enter a deposit using "Start New Offering," Jewel automatically creates a standard memo.

Make Deposit

Deposit Info

Offering Date	# Envs Entered	Cash	500.00
04/30/22	1	Checks	0.00
		Total	500.00

Deposit Date: 04/30/22
Memo: 04/30/22 offering deposit

Bank Account for Deposit: 8001 Checking

ID	Account	Amount
1	Tithe	500.00
Deposit Total		500.00

This same memo will appear in the Memo column on the deposit report.

Deposit Report

8001 Checking

Dates: This month-to-date (April) 04/01/24 To 04/30/24

Dep. #	Date	Account	Memo	Account
6	4/30/24	Checking	04/30/22 offering deposit	Tithe

If you do nothing to change it, this is the default memo wording that will show up on all your deposits. If that is the case, can you tell at a glance which ones were church service offerings? Which were Adventist Giving? Where did the other offerings come from? Nope. Can memo lines be written in such a way that, at a glance, you can clearly know the origin of each deposit?

The answer is yes! Accurate and detailed memo lines can add clarity to the deposit report, can help avoid skipping or duplicating offerings and is a great help if you (or an auditor) need to hunt down an error. (see *Tutorial #7070* for ideas.)

3) Creating Clarity in General Journal Entry Memos. (Tutorial #7120)

General Journal Entries do not have their own monthly reports like transfers have.

General Journal Entries appear on either the monthly Deposit Report or the monthly Check Report, depending on which of these buttons was clicked when you created the Journal Entry.

General Journal Entry

Date: 05/25/24 Memo:

☒ Deposits and Interest Earned
☐ Checks Written and Bank Fees

Add Entry

☒ Interest Earned or Deposit Correction
☐ Bank Fees or Check Correction

Acct. #	Account Name

+ ▼

If you are using the “Add Entry” section of the bank rec page, which creates a General Journal Entry, the same two round buttons are there as well.

The following are memo suggestions for General Journal Entries posted as a deposit, an adjustment to a deposit, or interest earned.

- **Annual evangelism funds from the conference:** “2024 evangelism funds from conference.”
- **A refund for an event that was canceled:** “Refund for cancelled Women’s Retreat.”
- **Interest earned on a bank account:** should give the date period and which bank account. “1st quarter 2025 SURF interest.” “May 2025 Savings interest.” “June 2025 Checking interest.”
- **An adjustment to an offering deposit** (during reconciliation) should have the date of the deposit and reason for adjustment. “Adj to 3/18/22 dep to match statement.” Or “Adj to 4/17/22 deposit – counting error.”

***NOTE:** If you are editing a deposit during reconciliation, the round “Deposit” button should be clicked. If you are editing a check during reconciliation, the round “Check” button should be checked.*

Memo suggestions for General Journal Entries when adjusting a check, posting a refund or recording a bank fee:

- **A check you wrote cleared for a different amount:** “Adj to ck #1234 to match statement.”
- **Refund for supplies purchased, then returned:** “Refund - supplies (or materials) purchased 2/24/22” or “Refund for unused maintenance supplies” and should be posted back to the same local account where the purchase was originally posted.
- **Recording a bank fee:** “April statement fee – checking” or “Overdraft fee – Debit acct.”

4) Transfers also need extraordinary memos.

If a create a transfer with a blank memo line, will the board know the purpose of the transfer? What if the line contains a single word like “Transfer” or “Correction”?

Think of answering questions like When, Why, Who, Which Ones, How and sometimes Where. These will not all need to be answered every time, but answering the necessary ones will create clarity. “Reclaim excess CB funds. 4/10/22 board vote.” “To Fund Debit Account.” “To zero April Negative Fund Balances.”

Writing extraordinary memos is a skill that can/should be developed. Clarity, Simplicity and Accuracy are gifts that you can give your church board members on every Jewel report.

Corresponding video: 2.3 – Accuracy in Posting and Dating. Find at <https://www.gccsda.com/auditing/10963>

For more JEWEL BASIC PROGRAM FEATURES tutorials, see section 7000 on the gccsda.org auditor webpage.

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