

Reconciling the Checking Account in Jewel

1. Go to Jewel Home Page, then choose Reconcile:
2. Enter/verify the correct "Ending Date" from the statement. That date should be the final day of the month that you are reconciling. Your statement may use "current date" or some other term.
 - *If your statement ends on the last business day of the month, enter into Jewel the final day of the month instead.*
2. Double check the "Beginning Balance" on the statement, then on Jewel, to verify that they match.
 - *If they do not, call or text or email me for help.*
3. Find the "Ending Balance" on the bank statement and enter it in Jewel.
 - *Sometimes the statement calls it "Current Balance" or "Final Balance" or something similar, but it will be in the top section of the statement where the month's checks and deposits are summarized.*
4. Find the deposits on the bank statement.
 - *Some statements separate deposits and checks and some banks put all the transactions in date order so they are all mixed up together.*
 - ✓ Pick the first deposit from the statement and then look on Jewel to see if it is there. If it is in Jewel, put a checkmark in the box next to it and also put a mark next to that deposit on the statement so you know it is cleared.
 - *Make sure the deposit total that is on the statement is exactly the same as the total of the corresponding deposit in Jewel. If it is not, contact me for assistance.*
 - ✓ Continue on through all the deposits. Find it on the statement, then look for it in Jewel. If it is in Jewel but not on the statement, ignore it. If it is on the statement but NOT in Jewel, circle it on the statement. Then keep going and we will come back to that one later.
5. Find the checks/withdrawals on the bank statement.
 - *Sometimes they are combined with all the other transactions, sometimes they have their own section. Either way, identify them one at a time.*
 - ✓ Pick the first check/withdrawal on the statement and then look on Jewel to see if it is there. If it is in Jewel, put a checkmark in the box next to it and also put a mark next to that check on the statement so you know it is cleared.
 - *Verify the check number as well as the amount. Don't just check off an amount if it matches. Make sure the check amount that is on the statement is exactly the same as the amount of the corresponding check in Jewel. If it is not, contact me for assistance.*
 - ✓ Continue on through all the checks/withdrawals. Find it on the statement, then look for it in Jewel. If it is in Jewel but not on the statement, ignore it. If it is on the statement but NOT in Jewel, circle it on the statement. Then keep going and we will come back to it later.
6. After you have gone through all the Deposits and Checks/Withdrawals, and if all of them that were on the statement are also in Jewel, look at the amount marked "Differences" in the little box underneath the photo. It should be "\$0.00".

If it says \$0.00, celebrate by clicking on the green OK checkmark in the top right corner. When the message pops up asking if you want to print, say YES and then staple the printed reconciliation report to the back of the bank statement that you just reconciled. Drop it in your file folder labeled "Bank Statements" and you are DONE! Yay!

7. If the difference is not "\$0.00", here are some steps to take.

Look back at your statement and see if there are any deposits or checks that are circled to indicate that they are missing in Jewel. They will need to be entered into Jewel before you can finish reconciling. Do NOT use the "New Entry" section to enter missing deposits or payments. Leave the reconcile page to do them all at once, then come back and finish reconciling.

8. How to leave the Reconcile page without losing what you have done so far.

Click on the red "X" in the top right corner that says "Cancel". A box will pop up asking if you want to save your work. Say "Yes" and it will all be there when you come back.

9. How to add missed deposits or checks (Do not use the "New Entry" section)

- Deposits: Contact me for assistance.
- Checks or Debit payments: Cancel out of Reconcile, go to "Write Checks" and enter the in one by one. For checks, use the date that you wrote the check as the check date. For automatic payments such as utility bills, write the check out in Jewel, using the date that it was deducted from your bank, and then click on the "Electronic Payment" box just under the signature line. That will enter it as a payment without using a check number.

10. How to add interest or bank fees.

Choose and click on "New Entry" (in the bottom right corner of your screen) and then fill in the blanks.

- Click on either "Deposits and Interest Earned" or "Checks Written and Bank Fees."
- "Account" will be Combined Budget (or whatever account your church uses for interest.)
- "Income" is for interest. "Expense" is for bank fees.
- "Date" should be the date from the statement that the interest or fee was added. If Jewel gives you a message about the month begin closed, just say "Yes" or "OK."
- "Memo" should say "Checking interest for May 2024 (Or June, etc)" or "Check Return Charge" or whatever the bank is calling the bank fee.
- When finished, click on "Add Entry."

Check again to see if the "Difference" is now zero.

If it is, click the green checkmark that says "OK" in the top right corner.

When is asks if you want to print, click on "Yes", and attach the printed bank rec report to the bank statement that you just reconciled.

You are finished!