

# Understanding a bank statement

If you have a bank account you will receive a bank statement on a regular basis.

Read this bank statement then answer the questions below.

## Your Bank

Current Account

Ms J Tomlins  
7 Thorne Drive  
Littletown  
Stevenson ST45 1TS

Account Number : 01234567

Bank Sort Code: 00-11-00

Date	Details	Withdrawn	Paid in	Balance
<b>2009</b>	<b>BROUGHT FORWARD</b>			<b>200.00</b>
02 Jan	Richard's Records Point of Sale (POS) Card Transaction	21.00		179.00
10 Jan	Arts Centre, (POS) Card Transaction	10.00		169.00
15 Jan	VoiceOver Mobiles Direct Debit	40.50		128.50
17 Jan	Branch pay-in (cheque)		30.00	158.50
21 Jan	Pronto Travel Point of Sale (POS) Card Transaction	35.60		122.90
23 Jan	Cash Withdrawal ATM	50.00		72.90
28 Jan	Green Cross Chemist Point of Sale (POS) Card Transaction	10.31		62.59
29 Jan	Branch pay in		15.00	77.59

1. How much did J Tomlins spend altogether between 2–29 January?

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2. How much money went into the account?

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3. What is a Direct Debit?

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4. Could this account holder afford two tickets for a concert at £16.00 each, a meal afterwards for £20 and still have enough for a train fare to visit her friend that costs £45.00?

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### REMEMBER

If your account becomes overdrawn without agreement from the bank, or becomes overdrawn over the agreed limit, your bank may charge you.