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*Cash Advance*  
*Cash Flow Is Our Business*

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A Thesis

Presented to

the Chancellor's Scholars Council of

The University of North Carolina at Pembroke

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In Partial Fullfillment

of the Requirements for Completion of

the Chancellor's Scholars Program

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by

Jason Strickland

April 10, 2001

Faculty Advisor's Approval



Date

4/30/01

295682

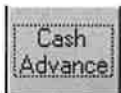
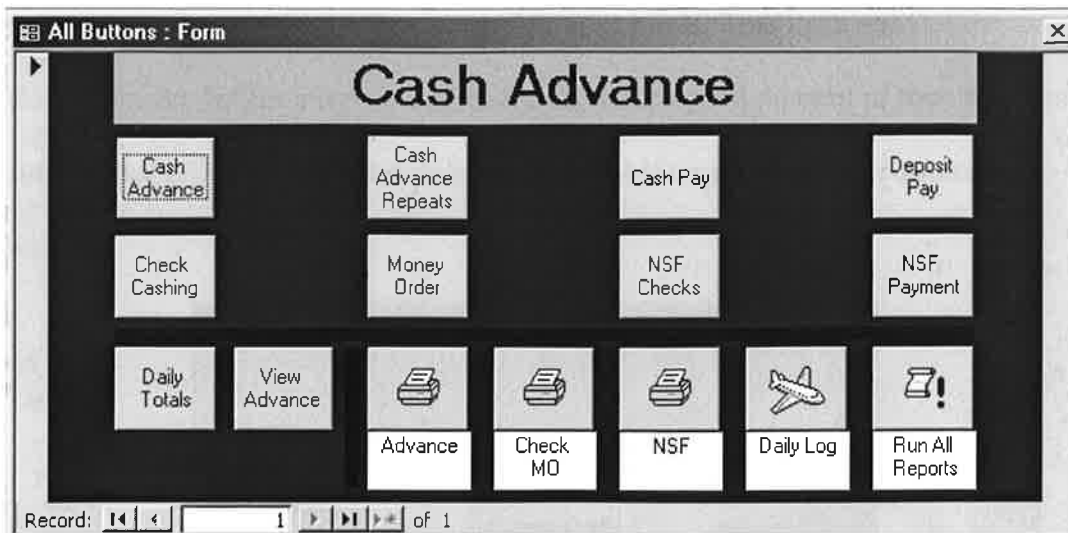
## *Cash Advance Cash Flow Is Our Business*

This topic that I have chosen is based on the elimination of handwritten daily log sheets in cash advance stores. The basis for writing such a program will be to ensure cash advance stores more accuracy when it comes to doing their bookwork. This will be discussed in detail as I explain the functionality of my program.

I will be writing this program in a database management system (DBMS). "From the perspective of an end user, a DBMS simplifies the storage, retrieval, and updating of data" (Baldwin2). Microsoft® Access is an example of this type of system. Some "examples of data stored by a DBMS might include hotel and airline reservations, inventory, employee records, customer lists, budgets, and sales transactions. A DBMS supports the day-to-day operations of a business" (Baldwin 2).

Let me give you an overview of the transactions addressed by my program. When a new client comes in to receive or pay a loan, the employee has to write this information on a log sheet that lists all the activity for that day. If the client receives a loan, the client writes a personal check for the amount of the loan plus the fee. This information is recorded in one group of columns (Figure 1: Columns D, E). If a person pays off a loan by cash, his personal check is returned to the person and this transaction is recorded Columns A, B, C on Figure 1. If the check is to be deposited, it is recorded in Columns F, G, and H on Figure.

Let me now begin discussing the most commonly used features of my program. When my program is first executed, the user is given a menu. The employee will click on the button that corresponds to what they want to do shown below.



Let me begin by describing the Cash Advance button. This is the button that is clicked when a customer comes in for the first time. Below is how the screen appears to the user.

On this screen the user will enter the customer's information. This form occurs just once for each customer. After the initial loan, this information is keyed into a different form that will be described in the next paragraph.



This is the button that is clicked when a customer returns and wishes to advance another loan. When a customer returns to your business to advance another loan, they

want to get in and out of your office as quickly as possible. This form reduces the amount of information needed for a repeat customer thus reducing the amount of time a customer remains in your office. It indicates only the data that is required once a customer is established.

DAILY TRANSACTIONS REPEAT

Find Add

FIRST NAME:  INITIAL:   
LAST NAME:  12/23/00  
COMMENTS:   
CASH ADVANCE:  \$0.00 FEE:  \$0.00  
PERSONAL CHECKS IN:  \$0.00  
DUE DATE:  PICK-UP/DEPOSIT:

Record: 1 of 1

**Cash Pay** The cash pay button is a simple form in which the persons' name is entered along with the amount of the cash advance. No other information needs to be entered into the system because it was already entered when the customer took their first cash advance.

DAILY TRANSACTIONS

Find Add

FIRST NAME:   
LAST NAME:   
DATE:  1/1/2001  
CASH PAYMENT IN:  \$0.00  
CASH FEES IN:  \$0.00  
PERSONAL CHECK OUT:  \$0.00

Record: 1 of 1

**Deposit Pay** The deposit pay button performs the same tasks as the cash pay button except that you enter the amount of the check where you would normally enter the cash amount. There is an additional field on this form where the user can enter a comment about the transaction (i.e. if the user calls and verifies the check and there are insufficient funds,

then the user can enter that information here so that it can be tracked when the check is returned.)

The screenshot shows a window titled "DAILY TRANSACTIONS" with a "Find" button and an "Add" button. The form contains the following fields:

FIRST NAME:	<input type="text"/>
LAST NAME:	<input type="text"/>
DATE:	1/6/2001
CHECK PAYMENT IN:	\$0.00
CHECK FEES IN:	\$0.00
CHECK DEPOSITED:	\$0.00
COMMENTS:	<input type="text"/>

Record: 1 of 1

Check Cashing    Money Order

The check cashing and money order buttons are identical except for the first entry field. When a customer comes in your office to cash a check or money order, the employee will follow the protocol of the business to confirm that the check is good (i.e. making sure that the company issuing the check has not stopped payment on the check and to confirm that the person actually cashing the check is the person whose name is on the check).

The left screenshot shows the "DAILY TRANSACTIONS" window with the "Find" button highlighted. The form contains the following fields:

NAME AND PAYER OF CHECK:	<input type="text"/>
DATE:	1/6/2001
CHECKS CASHED:	\$0.00
CASH OUT ON CHECKS:	\$0.00
FEE CHARGED ON CHECKS:	\$0.00

Record: 1 of 1

The right screenshot shows the "DAILY TRANSACTIONS" window with the "Add" button highlighted. The form contains the following fields:

NAME AND PAYER OF MONEY ORDER:	<input type="text"/>
DATE:	1/6/2001
MO CASHED:	\$0.00
CASH OUT ON MO:	\$0.00
FEE CHARGED ON MO:	\$0.00

Record: 1 of 1

NSF Checks

This button is used when a business receives a returned check from the bank whether the check is marked as Insufficient Funds or Account Closed. When the user opens this form, they are to enter the customers name, telephone number (so it can be easily referenced when scrolling through the database), the amount of the bad check and the current date. The user also has a field to enter any additional comments that they would like to make (i.e. what reason was the check returned).

The screenshot shows a window titled 'DAILY TRANSACTIONS' with a 'Find' button and an 'Add' button. The form contains the following fields: 'FIRSTNAME:' with an adjacent 'INITIAL' field, 'LAST NAME:', 'TELEPHONE:', 'COMMENTS:', 'NSF CHECK:' with a value of '\$0.00', and 'DATE:'. At the bottom, it displays 'Record: 14 of 1'.

NSF Payment

This button is used when a business receives cash or other certified means of payment from a customer whose check was returned. When the user opens this form, they are to enter the customers name, the amount of the bad check and the current date. The user also has a field to enter any additional comments that they would like to make (i.e. what type of payment: cash, MO, etc.).

The screenshot shows a window titled 'DAILY TRANSACTIONS' with a 'Find' button and an 'Add' button. The form contains the following fields: 'FIRSTNAME:' with an adjacent 'INITIAL' field, 'LAST NAME:', 'COMMENTS:', 'NSF CHECK PAYMENT' with a value of '\$0.00', and 'DATE:'. At the bottom, it displays 'Record: 14 of 1'.

Daily  
Totals

At the end of the business day, the user of the program will click on this button. The form that opens allows the user to enter all the totals for the day. This form is required for the daily reconciliation sheet that is on top of every day's work.

The screenshot shows a window titled "DAILY TRANSACTIONS" with a sub-header "DAILY DOLLARS". It contains a form with the following fields and values:

Date:	1/7/2001
Cash in Box @ start of day:	\$0.00
Cash in Box @ end of day:	\$0.00
Checks in Box @ start of day:	\$0.00
Checks in Box @ end of day:	\$0.00
Cash / NSF Check Deposit:	\$0.00
Cash Withdrawal:	\$0.00
Cash Purchase:	\$0.00

At the bottom, it says "Record: 14 of 2".

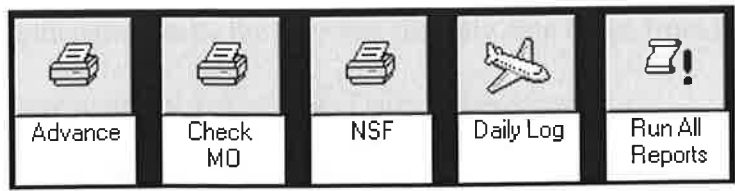
View  
Advance

The View Advance button allows the user of the program to look at a screen view of what the daily log will look like once it is printed. This allows the user to see if there are any mistakes (i.e. typing the numbers incorrectly).

### Q\_DAYLOG

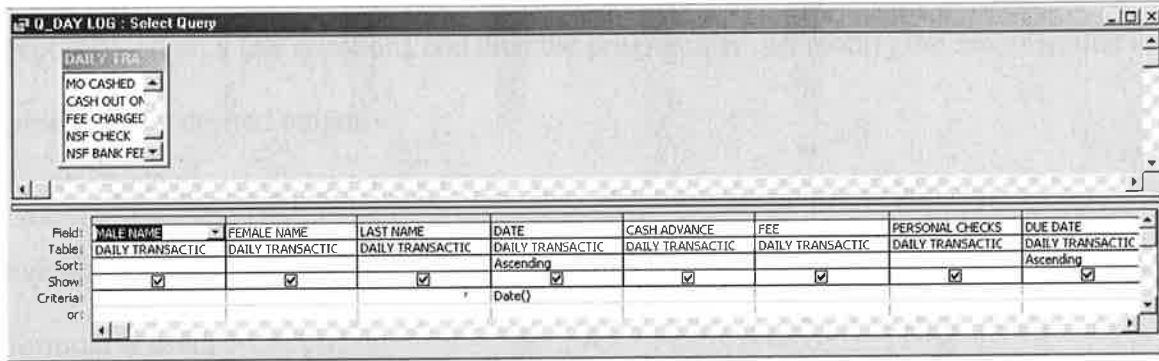
07-Jan-01

FIRST NAME	LAST NAME	CASH PAY IN	CASH FEESIN	PERSONAL CHECK OUT	CASH ADVANCE	FEE	PERSONAL CHECK SIN	CHECK PAY IN	CHECK FEESIN	CHECK DEPOSITED
JOHN	BEST	\$100.00	\$17.65	\$117.65	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
JOHN	BEST	\$0.00	\$0.00	\$0.00	\$50.00	\$8.83	\$58.83	\$0.00	\$0.00	\$0.00
GEORGE	BROWN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$255.00	\$45.00	\$300.00
GAILA	JONES	\$0.00	\$0.00	\$0.00	\$200.00	\$35.30	\$200.00	\$0.00	\$0.00	\$0.00
ARLENE	POPE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$225.00	\$39.71	\$264.71
BOBBY	SMITH	\$0.00	\$0.00	\$0.00	\$255.00	\$45.00	\$300.00	\$0.00	\$0.00	\$0.00
		\$100.00	\$17.65	\$117.65	\$505.00	\$89.13	\$558.83	\$480.00	\$84.71	\$564.71



The four leftmost buttons above print the report corresponding to the label underneath it. The Run All Reports button allows the user to click one button instead of having to click four different buttons. Figures 6 through 9 show examples of what the output will look like.

There are several different queries that are run before a report is run, but I will discuss only two of them here. Pictured below is a section of the Q\_DAY\_LOG that sorts the data that is printed in the Daily Log report.

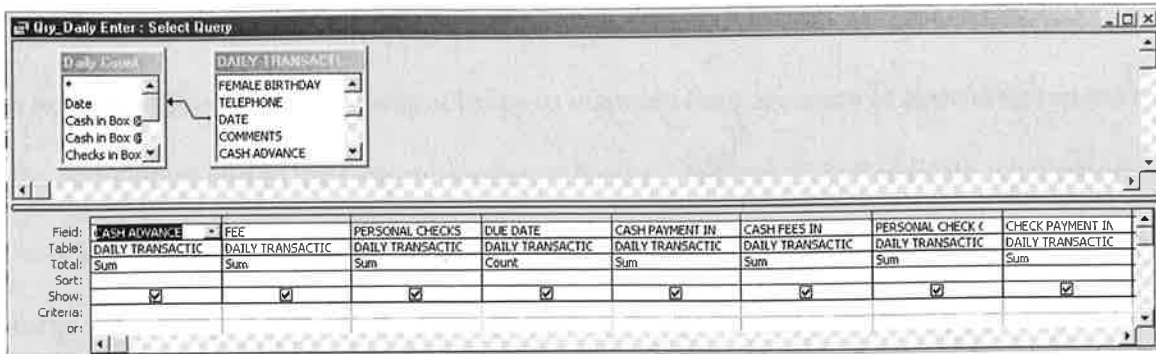


When you start designing, you choose the table (or query) that contains the data you wish to manipulate. You then drag the fields that you want from that table into the bottom part of the query where the manipulation will occur. In this area, you can set criteria for a particular field (for example, only taking data that has today's date in that particular field). This area also includes a field that you can specify how to sort a particular field.

Another query that is run before printing the summary page is printed is listed below. This query uses two different tables, which are related as indicated by the crooked



arrow. The line in this query tells the user that the only data taken from table Daily Count is that for which date matches that of table Daily Transactions.



Let me now discuss the second most important part of the program, the output, which Access calls reports. Figure 2 shows the design view of the Daily Log Summary Sheet Report. Access makes creating reports very simple in which it will create a sample report based on a few questions and then the programmer can modify the report so that it produces the desired output.

Not only do reports display data, they also have the option to perform calculations. For example, to compute the ending cash balance for the day, the following formula is used:

$$\begin{aligned}
 &= [\text{SumOfCash in Box @ start of day}] + [\text{SumOfCASH PAYMENT IN}] + [\text{SumOfCASH FEES IN}] \\
 &+ [\text{SumOfNSF CHECK PAYMENT}] + [\text{SumOfNSF BANK FEE}] + [\text{SumOfCHECK PAYMENT IN}] \\
 &+ [\text{SumOfCHECK FEES IN}] + [\text{SumOfCHECKS CASHED}] + [\text{SumOfFEE CHARGED ON CHECKS}] \\
 &+ [\text{SumOfMO CASHED}] + [\text{SumOfFEE CHARGED ON MO}] + [\text{SumOfCash Withdrawal}] \\
 &- [\text{SumOfCASH ADVANCE}] - [\text{SumOfCASH OUT ON CHECKS}] - [\text{SumOfFEE CHARGED ON CHECKS}] \\
 &- [\text{SumOfCASH OUT ON MO}] - [\text{SumOfFEE CHARGED ON MO}] - [\text{SumOfCHECK DEPOSITED}] \\
 &- [\text{SumOfCHECKS CASHED}] - [\text{SumOfMO CASHED}] - [\text{SumOfCash Purchase}] - [\text{SumOfCash Deposit}]
 \end{aligned}$$

This calculation is then compared with what the user entered on the Daily Totals Form to compute the overage or shortage for the day.

There are many features of this program that could be discussed but I felt that only the most commonly used aspects of Access should be discussed. This program is in use today at Carolina Ca\$h Advance. The owner, Sheila Strickland, said "this program is a very beneficial tool in the way it helps to maintain data accuracy in providing reports to the accountant and to the Commissioner of Banks." Figures 3, 4, 5 indicate what reports look like from a business that does their work by hand. Figures 6, 7, 8, and 9 show what these reports look like when a business uses my program. You can tell by the output which one the accountant, the commissioner, and the business owner would prefer.

## WORKS CITED

Baldwin, Dirk, and Paradice, David. Applications Development in Microsoft® Access 2000. Course Technology: Cambridge, MA, 2000.

Strickland, Sheila. Personal Interview. 15 November 2000.



**Figure 2**

Report Header			
=Now()		<b>Daily Log Summary Sheet</b>	
Page Header			
Detail			
Beginning Cash:	Box @ start of day	Beginning Checks:	AvgOfChecks in Box @ st
Cash Payment In:	HPAYMENT IN	Personal Check In:	SumOfPERSONAL CHECK
Cash Fees In:	FCASH FEES IN	NSF Check Returned:	SumOfNSF CHECK
NSF Check Payment:	ECK PAYMENT	DEDUCTIONS	
NSF Bank Fee:	NSF BANK FEE	Personal Check Out:	SumOfPERSONAL CHECK
Check Payment In:	KPAYMENT IN	NSF Check Payment:	SumOfNSF CHECK PAYM
Check Fees In:	CHECK FEES IN	Check Deposited:	SumOfCHECK DEPOSITEI
Checks Cashed:	HECKS CASHED	Ending Balance:	SumOfCHECK DEPOSITED]
Fee charged on Checks:	FEE CHARGED ON CHECKS	Actual Check Balance:	AvgOfChecks in Box @ er
MO Cashed:	MO CASHED	Over / Short:	=[AvgOfChecks in Box @
Fee Charged on MO:	FEE CHARGED ON MO		
Cash Withdrawal:	Cash Withdrawal		
<b>DEDUCTIONS</b>			
Cash Advance:	SumOfCASH AD		
Cash out on Checks:	SumOfCASH OU		
Fees Charged on Checks:	SumOfFEE CHAR		
Cash out on MO:	SumOfCASH OU		
Fees Charged on MO:	SumOfFEE CHAR		
Check Deposited:	HECK DEPOSITED		
Checks Cashed/Deposit:	SumOfCHECKS C		
MO Cashed:	nOfMO CASHED		
Cash Purchase:	OfCash Purchase		
Cash / NSF Check Deposit:	gOfCash Deposit		
Ending Cash Balance:	gOfCash Deposit]		
Ending Cash:	Box @ end of day	Signature:	
Over / Short:	l of day]-[Field87]		
Page Footer			
		=Page	
Report Footer			

Figure 3

Date: 1-3-01

Checks With Fees

Beginning Cash	\$	4764.41
<u>Additions</u>		
Cash Payments In	A	\$ 855.00
Cash Fees In	B	\$ 150.89
Return Ck Payments	P	\$ 0
Check Payments	F	\$ 150.00
Check Fees In	G	\$ 26.47
Checks Cashed	I	\$ 72.43
Fees Charged on Cks	K	\$ 5.00
MOs Cashed	L	\$ 0
Fees Charged on MOs	N	\$ 0
Check Cashed for Office		\$ 0

Deductions

Cash Advanced	D	\$ 3550.00
Cash Out on Checks	J	\$ 67.43
Fees Cfg on Checks	K	\$ 5.00
Cash Out on MOs	M	\$ 0
Fees Chg on MOs	N	\$ 0
Checks Deposited	H	\$ 176.47
Checks Cashed	I	\$ 0
MOs Cashed	L	\$ 0
Return Ck Pmts Dep	P	\$ 0
Cash Purchases		\$ 431.64
Cash Deposited		\$ 200.00

Ending Cash Balance	\$	1593.66
Actual Cash Balance	\$	1593.66
Over of Short	\$	

Checks Without Fees

Beginning Checks	\$	16262.65
<u>Additions</u>		
Personal Checks In	E	\$ 4176.49
Return Cks from Bank	O	\$ 0
<u>Deductions</u>		
Personal Checks Out	C	\$ 1005.89
Checks Deposited	H	\$ 176.47
Return Ck Payments	P	\$ 0
Ending Balance	\$	19256.78
Actual Balance	\$	19256.78
Over or Short	\$	

Notes to Accountant:

Blank area for notes to accountant.

Beginning Checks	\$	
<u>Additions</u>		
Cash Advanced	D	\$
<u>Deductions</u>		
Cash Payments In	A	\$
Check Payments	F	\$
Ret Ck Payments	P	\$
Ending Balance	\$	

Signed

*Andrews*

# Daily Transactions

te: 1-3-01

Person's Name	A		B		C		D		E		F		G		H	
	Cash Payments In		Cash Fees In		Personal Cks Out		Cash Advanced		Personal Checks In		Check Payments		Check Fees In		Checks Deposited	
Rhonda Thompson							175.00		205.89							
Coler Manning	100.00		17.65		117.65											
Annie Mae Williamson	150.00		26.47		176.47											
Russell Muse							255.00		300.00							
Believee Bilal							255.00		300.00							
Linda Carter																
Guendina Jordan							255.00		300.00							
Ilda Carter							250.00		294.12							
James Jordan	255.00		45.00		300.00											
Shirley Jones							250.00		294.12							
Carolyn McEster	150.00		26.47		176.47											
Burnice Powell	100.00		17.65		117.65											
Denise D. Stewart							255.00		300.00							
Patricia Bass							255.00		300.00							
Pauline Williams							255.00		300.00							
Julie Moore							255.00		300.00							
Elbi Covington	100.00		17.65		117.65											
Mae Kelly							255.00		300.00							
Lucretia Kelly							200.00		235.30							
Winfield Fields							125.00		147.06							
<b>Column Totals</b>	855.00		150.89		1005.89		3550.00		4176.49		150.00		26.47		176.47	

ua

# Daily Transactions

Date: 1-3-01

	Name & Payer of Check	I Cks Cashed	J Cash Out on Cks	K Fees Charged on Cks	L MO Cashed	M Cash Out on MO	N Fees Charged on MO	O Return Cks from Bank	P Return Ck Payments
1	Miss Soelbeer	72.43	67.43	5.00					
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									
21									
22									
23									
<b>Column Totals</b>		72.43	67.43	5.00					



**Jason Master Sheet**

13-Jan-01

Beginning Cash:	\$6,667.02	Beginning Checks:	\$20,700.13
Cash Payment In:	\$3,620.00	Personal Check In:	\$2,594.14
Cash Fees In:	\$638.86	NSF Check Returned:	\$0.00
NSF Check Payment:	\$600.00	<b>DEDUCTIONS</b>	
NSF Bank Fee:	\$0.00	Personal Check Out:	\$4,258.86
Check Payment In:	\$910.00	NSF Check Payment:	\$600.00
Check Fees In:	\$160.60	Check Deposited:	\$1,070.60
Checks Cashed:	\$0.00	Ending Balance:	\$17,364.81
Fee charged on Checks	\$0.00	Actual Check Balance:	\$17,364.81
MO Cashed:	\$0.00	Over / Short:	\$0.00
Fee Charged on MO:	\$0.00		
Cash Withdrawal:	\$0.00		

**DEDUCTIONS**

Cash Advance:	\$2,205.00
Cash out on Checks:	\$0.00
Fees Charged on Checks	\$0.00
Cash out on MO:	\$0.00
Fees Charged on MO:	\$0.00
Check Deposited:	\$1,070.60
Checks Cashed/Deposit:	\$0.00
MO Cashed:	\$0.00
Cash Purchase:	\$0.00
Cash / NSF Check Deposit:	\$0.00
Ending Cash Balance:	\$9,320.88
Ending Cash:	\$9,320.88
Over / Short:	\$0.00

## Q DAY LOG

Figure 7

FIRST NAME	LAST NAME	CASH PAY IN	CASH FEES IN	PERSONAL CHECK OUT ADVANCE	CASH ADVANCE	FEE	PERSONAL CHECKS IN	CHECK PAY IN	CHECK FEES IN	CHECK DEPOSIT	CHK #
Addie	Anderson	\$255.00	\$45.00	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1009
Harry	Anderson Jr	\$0.00	\$0.00	\$0.00	\$255.00	\$45.00	\$300.00	\$0.00	\$0.00	\$0.00	1046
Jason	Britt	\$175.00	\$30.89	\$205.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	552
Janice	Bryant	\$0.00	\$0.00	\$0.00	\$75.00	\$13.24	\$88.24	\$0.00	\$0.00	\$0.00	1072
Jo Ann	Coleman	\$255.00	\$45.00	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	2276
Jo Ann	Coleman	\$0.00	\$0.00	\$0.00	\$255.00	\$45.00	\$300.00	\$0.00	\$0.00	\$0.00	2311
Gary	Coleman	\$255.00	\$45.00	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1589
Martha	Davis	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200.00	\$35.30	\$235.30	604
Herbert	Davis	\$150.00	\$26.47	\$176.47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	912
Elizabeth	Dudley	\$75.00	\$13.24	\$88.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	2412
Elizabeth	Dudley	\$0.00	\$0.00	\$0.00	\$75.00	\$13.24	\$88.24	\$0.00	\$0.00	\$0.00	2449
Peggy	Ellis	\$255.00	\$45.00	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	5504
William	Fitchett	\$200.00	\$35.30	\$235.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	580
Toney	Floyd	\$255.00	\$45.00	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	308
Daffeta	Goodson	\$200.00	\$35.30	\$235.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	463
Daffeta	Goodson	\$0.00	\$0.00	\$0.00	\$255.00	\$45.00	\$300.00	\$0.00	\$0.00	\$0.00	470
Joseph	Gore	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$255.00	\$45.00	\$300.00	785
Leverne	Graham	\$0.00	\$0.00	\$0.00	\$200.00	\$35.30	\$235.30	\$0.00	\$0.00	\$0.00	641
Falensha	Graham	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200.00	\$35.30	\$235.30	1208
Tina	Hammonds	\$255.00	\$45.00	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1608
Ruby	Jones	\$175.00	\$30.89	\$205.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	571
Ruby	Jones	\$0.00	\$0.00	\$0.00	\$175.00	\$30.89	\$205.89	\$0.00	\$0.00	\$0.00	575
Deloris	McCullum	\$150.00	\$26.47	\$176.47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	238
Deloris	McCullum	\$0.00	\$0.00	\$0.00	\$150.00	\$26.47	\$176.47	\$0.00	\$0.00	\$0.00	242
Betty	McDowell	\$255.00	\$45.00	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	306
Betty	Moss	\$0.00	\$0.00	\$0.00	\$255.00	\$45.00	\$300.00	\$0.00	\$0.00	\$0.00	1518
Vernell	Phinisee	\$255.00	\$45.00	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	810
Burnice	Powell	\$0.00	\$0.00	\$0.00	\$255.00	\$45.00	\$300.00	\$0.00	\$0.00	\$0.00	526

Figure 8

FIRST NAME	LAST NAME	CASH PAY IN	CASH FEES IN	PERSONAL CHECK OUT	CASH ADVA.	FEE	PERSONAL CHECKS IN	CHECK PAY IN	CHECK FEES IN	CHECK DEPOSIT	CHK #
Curtis	Salmon	\$200.00	\$35.30	\$235.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	265
Melissa	Simmons	\$255.00	\$45.00	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	653
Jo Dean	Spivey	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$255.00	\$45.00	\$300.00	1221
Betty	Strickland	\$0.00	\$0.00	\$0.00	\$255.00	\$45.00	\$300.00	\$0.00	\$0.00	\$0.00	1363
Ida	Vereen	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Jeffery	Vereen	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
		\$3,620.00	\$638.86	\$4,258.86	\$2,205.00	\$389.14	\$2,594.14	\$910.00	\$160.60	\$1,070.60	

Figure 9

1 DAY LOG NSF

Jan-01

IRST NAME	LAST NAME	NSF CHECK	NSF CHECK PAYMENT	DATE NSF DATE	NSF BANK FEE	Pay in Full
ffery	Vereen	\$0.00	\$300.00	1/3/01	\$0.00	Pay in Full
a	Vereen	\$0.00	\$300.00	1/3/01	\$0.00	Pay in Full
		\$0.00	\$600.00		\$0.00	