

Writing a Check

By Karen Zhang



支票是在信用卡诞生之前就存在的一种支付方式。大多数美国人收到水电费账单的时候，一般在信封里夹一张支票寄回给电力和自来水公司。在没有信用卡、没有网上付费的时代，个人支票可以说是唯一方便的付款方式。然而个人支票在中国并不普及，那我们来看看在美国，个人支票在银行卡、个人电子支付盛行时代的兴衰存亡。

It may be strange to Chinese people, writing a check, because the habit of the personal check, which is a popular way of paying bills in western countries, is not widely practised in China. But if you open a bank account in the United States, you will be asked and even offered a free checkbook with your name and address on each check. You can pay bills with checks, by simply writing the payment amount on a check in both letters and numbers, the recipient's name, and finally your signature and the date, and you're all set.

However, because of the popularity of e-commerce in America, consumers can make payments by credit cards or online. Today, Americans are writing fewer checks than ever. Perhaps the old-fashioned ones will still carry a checkbook around wherever they go. Young people definitely use more debit cards [借记卡] and credit cards than personal checks. But for payments to the government, it's best to stick

Karen in America

with tradition checks.

I remember a few years ago, when I applied for a driver's license at the Department of Motor Vehicle—a state government office to deal with all vehicle-related issues in America, I needed to write a check to the agency for the application. No cash or credit cards were accepted. Since I had no experience in writing a check, I asked my American friends for help. They were as puzzled as I was, as they had not written a check for a while. So I Googled it like many American people do nowadays: resorting [求助] to Google to find a solution to their problems.

Here is a sidebar [工具条]. According to the U.S. Federal Reserve [美联储], the number of checks paid declined by more than 50 percent since 2000. And falling check use has been accompanied by a rise in Google searches for “how to write a check”. Today, those searches are nearly five times as prevalent [普遍的] as they were ten years ago.

So with the help of my search engine, I learned how to write my first check. In fact, a veteran [经验丰富的] check user also wrote me a voided check [作废支票] as an example. So in the future I can refer to this sample. Now you know, just like learning a language, use it or lose it. If one seldom writes a check, it is easy to forget how to do it. But thanks to my friend's sample check, I am going to carry it around, in case I need one of my own. ☺

