

# Making a Checkbook Cover

## With the cut down method

Welcome to this class lesson. You are going to learn to make “Blocks” in a way you have never done before. I call it the cut down method and it makes piecing so much faster and easier in my opinion and I hope you agree. Make sure you read through the directions before you begin the steps so you understand what you are going to be doing!



**Unfinished size 7 1/2" x 4 1/2" / finished size 6 3/4" x 4"**



Checkbook covers are a good way to show off your quilting skills without spending a lot of time making a big quilt.

My cut down method makes it possible to make miniatures without handling small pieces. It gives you dramatic looks with easy steps.

## The Cut Down Method

The basics of the cut down method are simple.

1. Cut swatches
2. Sew swatches together
3. Cut out a square with a template

✂ Now you have a square with small pieces in it. Just sew these together to make whatever quilt block you want. It is amazing to see the small piecing that happens as you sew blocks together,

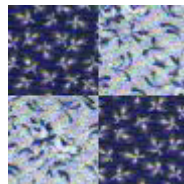
❖ When it comes to doing anything tedious I am lazy! I hate doing anything boring and I find cutting out each section with a different size and shape template is very tedious! I'm not very good at triangles that are anything other than the half square triangles. I wanted something easier!

❖ So I figured out that I could sew swatches together and then cut out the square eliminating the steps of cutting each individual template piece and then sewing those together. Saves some math as well!

I called these units “Blocks” for want of a better name! I know! - a little confusing between “Blocks” and quilt blocks but nothing else seemed to fit!

## Making the “Blocks”

For this checkbook cover we are going to make two different “Blocks”



Star Point Blocks      and      Square Combo Blocks

❖ Ok now the first step is to cut swatches. A swatch is a piece of fabric that is cut without measuring. If you have scraps and you want to make this project scrappy that is a good way to use them up. I favor blues so that is the look I decided on.

❖ Any leftovers can be recycled into other blocks. Just gently tug at the open end of the seam and it will pull apart easily. If it doesn't come apart easily you can always just cut off the seam. Now you can reposition them into the next blocks.



### **Fabric needed:**



**navy blue**



**second navy**



**medium blue**



**light med**



**light blue**

Ready to cut out some swatches? Just use your scissors and hack off a piece of fabric about 2 1/2" x 3". This is rough cutting or cutting without a ruler. You can use any scraps you want or cut from a length of fabric.

### **Swatches needed: don't measure! You will be cutting it down!**

#### **Star Points:**

8 of navy  
4 of light medium  
4 plain 1 1/2" squares  
of light medium

#### **Four Patch Blocks**

14 of medium blue  
14 of light blue

#### **Sashing:** - the second navy print

For the sashing you will need 2 strips rough cut about 5" x 1 1/2"  
Don't measure just make sure your strips are straight and not too crooked. You will be trimming these down later also

#### **Borders:** - the first navy

Cut two rough cut strips about 5" x 2"  
And cut two rough cut strips about 8" x 2"

## The Template:

You will need an acrylic template without the wide yellow lines. I usually use a 1 ½" template for most of my projects. Make sure your template is in good shape. You do not want to use a template that the corners have worn down. You will not get a good square if your template is not square.

You can use a template for the 60 degree angle or a ruler.

## The Iron

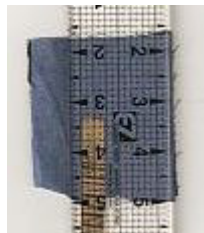
Iron **everything** as flat as you can. It is best to have a cloth covered board and an iron next to your sewing machine so you can iron each step as you go. The flatter it is the better it fits together and your block will not be out of shape.



## Making the Star Point Blocks

Ok now let's put the star point blocks together! It really is easy! I promise!! It may look scary to you but it really isn't! You need 4 Star Point Blocks.

**1** You need one navy swatch and one light med swatch. Trim the one side of each for a straight edge to use as a seam guide. Sew the two swatches together face to face or right sides together. Open and iron the seams open.



**2** You will need your ruler or template with the 30 degree angle now. Place the degree line on the seam. Trim along the edge of your ruler.



- ③ Lay the other navy swatch face down onto the joined swatches. Sew it onto the swatches. Open the seam and iron it open.



- ④ Lay your joined swatches on a mini cutting mat. Place the template on the fabric and hold it firmly in place. Don't let it move. Hold it with your left hand and don't let go until it is cut out. Cut one side with your rotary cutter and turn the mat with your right hand. Cut the next side and continue turning and cutting until all four sides are cut.

You need a ¼" seam allowance at both of the corners and at the point.



Template placement



Template placement up close



- ⑤ Now you have a Star Point Block. Make as many as you need.



### **Making the Four Patch Blocks**

The fabric I chose for my cover uses the same two fabrics for the four patch blocks.

You will need to make 7 of these blocks.

- ① Lay a dark medium swatch and a light swatch face to face on the cutting mat. Trim one side for a seam allowance.



- ② Sew the two swatches together. Open the seam and iron it open. Repeat this step with the other light blue and med blue swatches.



③ Now you should have two sets of two fabrics joined together. Next pin the two sets together. The dark and light fabrics should be opposite of each other. I tack the center two seams with a stitch so it will not move. Pins are fine but with a pin it will sometimes still move. A tacked stitch is just a little more secure. Sew the tack in the seam line.

④ Sew them together and then open the seam and iron it open.



5) Now you are ready to cut out the “block” Lay the joined swatches on a mini mat and position the 1 ½” template on the joined swatches. Hold the template firmly with one hand and cut one side of the block and rotate the mat as you continue to cut out the block.

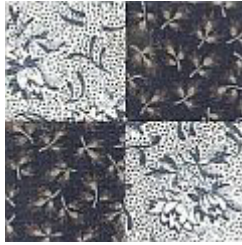


Position the template



Cut out the “Block”

You should have a Combination Square Four Patch Block!



**When you get to this point we would love to see your blocks and the colors and fabrics you decided to use. Please share with us. 😊**

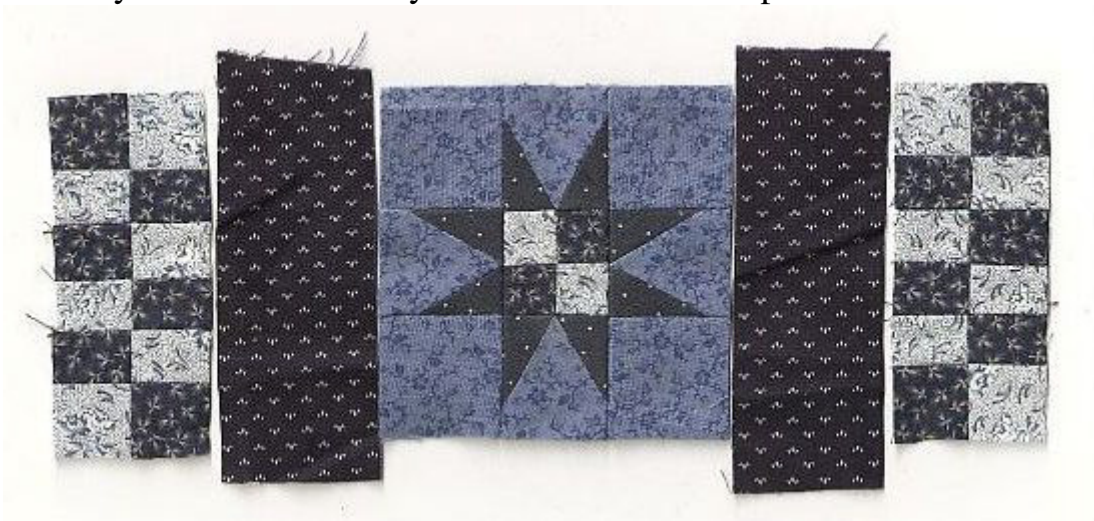


### **Putting the Pieced Top Together**

**Remember the unfinished size needs to be at least 7 3/4" x 4 3/4"**

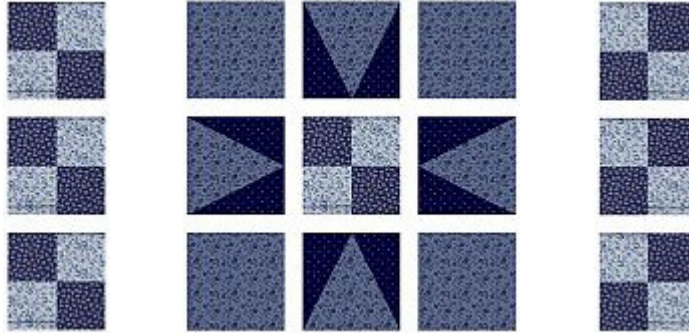
**I use 7 1/2" x 4 1/2" but I use a scant 1/4" seam allowance. So I allowed another 1/4" to allow for a wider seam allowance. You can use either depending on what your skill level is.**

**①** Here you see three sections of piecing. The center is a nine patch with the navy star. On each end you have a row of four patch blocks.





- ② Lay all of your blocks out so they look like this layout below.  
Begin with the star in the nine patch center. Sew the blocks into rows  
and then the rows together into the nine patch.  
Sew the four patch blocks on each end into rows from top to bottom.



Pay attention to which color blocks are where. When I made the checkbook cover - I meant to put the dark block in the top row on the outside like you see it here but after I had the checkbook cover all done - I realized I had turned it upside down from what I intended and the dark blocks in the top row were next to the navy sashing instead. Oh well!!!

- ③ Now you should have this:



4 Patch Blocks/sashing/ center Star /sashing/4 Patch blocks

- ④ Rough cut 2 strips about 1 ½" x 5" Cut a straight edge on one long side of each strip.

⑤ Sew a sashing strip on each side of the center nine patch. Trim the sashing to  $\frac{3}{4}$ "

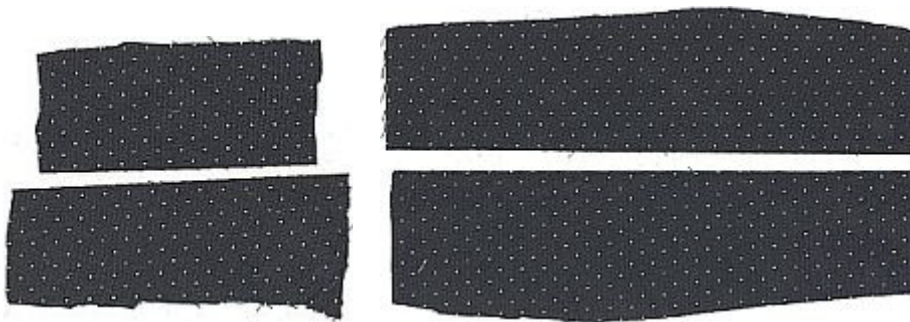


⑥ Sew the left four patch section to the left side sashing. Sew the right four patch section to the right side sashing.  
Pay attention to how the blocks line up across from each other

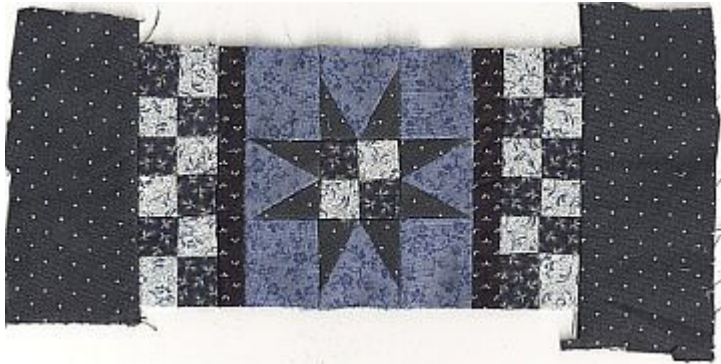
Now you should have a pieced top that looks like this



⑦ To add the borders - you don't have to measure as we will trim again  
Rough cut 2 short strips about 5" long x 2" wide  
Rough cut 2 longer strips about 8" long x 2" wide



**⑧** Sew the 2 shorter borders to each side of the pieced top. If you need to you can cut a straight edge on the borders. I use the pieced top as a guide.



**⑨** Next trim the ends even with the pieced top and trim the strips so the length equals 7 1/2". Measure from the middle out to the edge and cut.



Sorry the picture is a little crooked but it is straight in reality!

**⑩** Now sew on the other 2 longer borders.





❶❶ The last step is to trim the long strips. I trim the bottom strip the same as the short strips. But the top strip I like to give it a little more room. When you add all those sales receipts/ your kids' pictures and whatever else you need to keep - your checkbook cover will get fat!! So add a ¼" to ½" to the cut of the top strip.



As you can probably see my pieced top is not perfect. (I thought it was!!!) The top border is larger on one end and smaller on the other end. The squares in the four patch are not all square. The top ones got chopped off when I added the border. Some of the squares are tilted to one side a little. The dark navy sashing on the left side is decidedly not straight but very wavy!! Oh well! Just don't look at my mistakes!!!

If your pieced top comes out less than you want it to be - you need to remember we are not perfect nor are we meant to be!

Having fun and enjoying the process is much more important! With practice you will get better and your projects will look more square with time and patience.

Besides how do people know you didn't mean for it to look that way???



**Now with that all said above about my mistakes please feel free to post a picture of your top so we can all watch as they grow into a beautiful checkbook cover!! You don't need to point out any boobos. I just did so I could show that even someone like me who has been making these for 10 years even has mistakes!! I can always point out where I goofed! I've just learned to shut my eyes to what I can't fix!!! Most people don't notice them anyway. ☺☺**

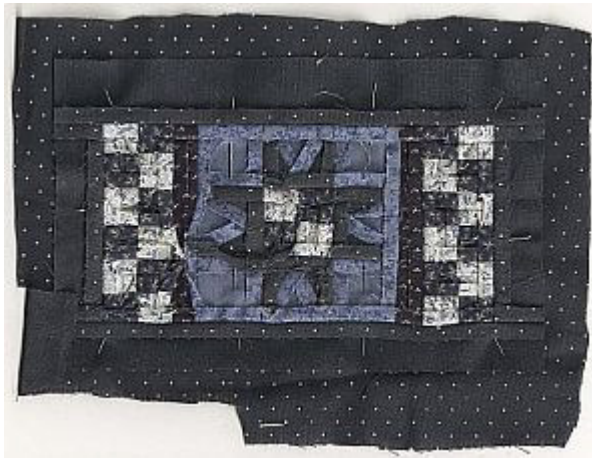




## Cutting the fabric for the checkbook cover

I don't like to use math anymore than I have to so I do things a little different than most people. I am more than basically lazy!!

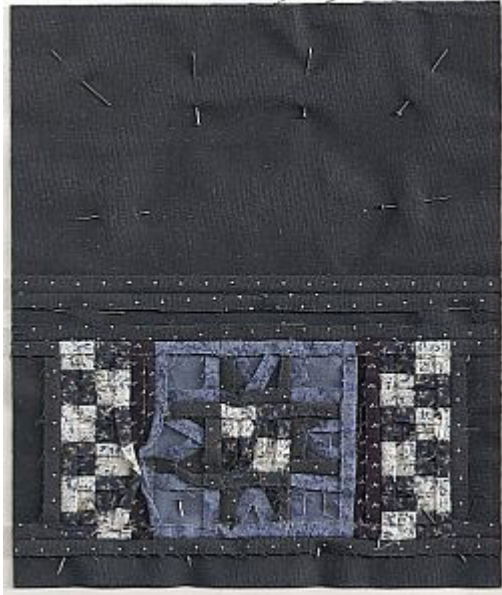
❶ I don't want to measure for the size of the back fabric so I lay the pieced top face down onto the back fabric which is face up. Pin it in place



❷ Then trim the backing fabric at the top of the pieced top even with the border. Now sew a seam along this edge. This joins the pieced top to a back. Trim the sides even with the pieced top.

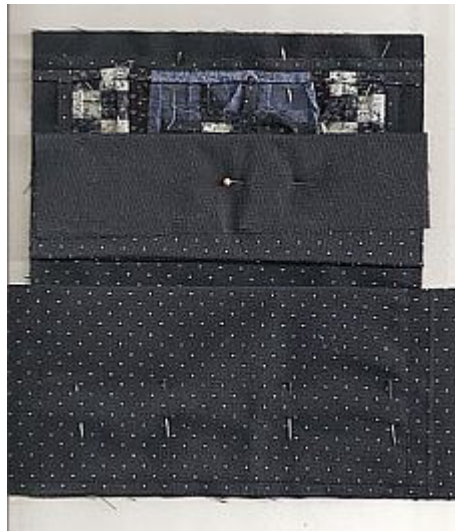


- ③ Rough cut the backing fabric slightly larger than the pieced top/back. Lay the pieced top/back face down on the backing fabric(face up) and pin. Then trim the backing fabric even with the joined pieced top/back.



### **Cutting the fabric for the pockets**

Fold the back fabric up onto the pieced top and pin it out of the way. Cut two fabric pieces that are 8" x 8". Fold them in half right side out and iron flat. Baste the raw edges of the long open end to the lining on each end. Don't trim the ends. It will get trimmed in the next part. You can baste on the sides if you want also or you can pin them in place.



Pin the back fabric back in place. Repeat this process for the pieced top half.

## Finishing the Checkbook Cover

Your pockets are basted to both ends of the lining. Place the pieced top/back face to face(right sides together) to the lining/pockets half. The pockets should be sandwiched inside the lining/pieced top. Trim the ends of the pockets even with the lining.

Place the two halves back together again and pin in place. Starting at the bottom - lower your needle about 3" from the end. Backstitch and sew around the edge until you get back to the bottom. Leave a 2" opening to turn the cover right side out.



Put your hand inside and pull the center fabric through the opening until you have it right side out. Poke the corners out with your finger or a turner.

Straighten and iron. Sew a finishing seam around the outside edge.  
Spray with sizing and iron.



## The finished project



Checkbook Cover



Inside the Checkbook Cover



The finished Checkbook Cover

