



## User's Guide

Quicken 2000 for Macintosh

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# Table of Contents

## **1 Installation and setup 13**

System requirements 14

Installing Quicken 15

Getting started if you're new to Quicken 18

Upgrading from a previous version of Quicken 22

## **2 Here's what Quicken can do for you 25**

Managing your bank accounts 26

Online banking 28

Tracking your investments 29

Tracking your assets and debts 30

Planning ahead 31

Reports and graphs 32

Up-to-the-minute financial information on the Web 34

What's new in Quicken 2000 35

## **3 Working with Quicken 39**

Working with Quicken 40

Customizing your Quicken workspace 43

Getting step-by-step assistance from Quicken Help 47

Using this manual 55

## **4 Accounts track what you own and owe 59**

About Quicken data files 60

About Quicken accounts 62

Setting up a Quicken account 64

Opening an account register 67

Editing, hiding and deleting accounts 68

## **5 Categories and classes track income and expenses 71**

About categories 72

Setting up categories and subcategories 74

Editing, deleting, and moving categories and subcategories 80

About classes 82

Setting up classes and subclasses 84

Editing, deleting, and moving classes and subclasses 85

## **6 Keeping your accounts up to date 87**

Recording your day-to-day expenses 88

Correcting mistakes 95

What do I put in the Category field? 97

Transferring money between accounts 103

Entering transactions with more than one category 107

Speeding up data entry 113

Finding a specific transaction 117

Customizing the register 118

Printing the register 119

## **7 Paying your bills 121**

Scheduling bill payments 122

Writing checks with Quicken 128

Printing Intuit checks 133

## **8 Reconciling Quicken accounts 157**

Before you start 158

Starting reconciliation 161

Marking cleared transactions 166

Completing reconciliation 168

Solving reconciliation problems 171

## **9 Banking online 179**

Banking online from Quicken 180

Connecting to the Internet 183

Setting up a Quicken account for online banking 187

Going online to access your accounts 191

Making online payments 201

Communicating with your financial institution 207

Sending several instructions in one connection 210

Using Web Connect 211

## **10 Tracking your cash 214**

When to use Quicken cash accounts 215

Entering cash transactions in Quicken bank accounts 216

Setting up and using Quicken cash accounts 218



## **11 Tracking your credit cards 222**

When to use Quicken credit card accounts 223

Entering credit card transactions in Quicken bank accounts 225

Setting up and using credit card accounts 227

## **12 Tracking assets and liabilities 234**

When to use Quicken asset and liability accounts 235

Setting up and using asset and liability accounts 239

## **13 Tracking loans and mortgages 246**

How Quicken tracks a loan 247

Setting up a loan 249

Handling different types of loans 258

Making a loan payment 260

Changing and deleting loans 265

Refinancing a loan 266

Estimating year-to-date loan interest 268

## **14 Tracking investments 270**

- About investment accounts 271
- Tracking your investment data in Quicken 281
- Setting up a Quicken portfolio account 291
- Setting up a Quicken mutual fund account 304
- Recording investment transactions 308
- Updating security prices 339
- Tracking indexes and securities you don't own 353
- Entering a transaction history for investments 354
- Changing, deleting, and moving securities 357
- Researching securities on the Web 362
- Reconciling investment accounts 363

## **15 Creating reports 366**

- About reports 367
- Getting easy answers 368
- Creating a QuickReport 369
- Creating basic Quicken reports 370
- Customizing reports 372
- Reusing custom report settings 395
- Investigating items in reports with QuickZoom 398
- Changing report preferences 400
- Updating reports 401
- Printing and exporting reports 402
- Seeing the big picture with Insights 404

## **16 Creating graphs 406**

About graphs 407

Getting easy answers 408

Creating standard Quicken graphs 409

Customizing graphs 411

Investigating items in graphs with QuickZoom 417

Changing graph preferences 419

Printing graphs 420

## **17 Planning your financial future 422**

An overview of the Quicken planning tools 423

Budgeting 426

Financial Fitness 439

Financial Fitness on the Web 441

Using the financial planning calculators 443

Forecasting 445

## **18 Getting ready for tax time 456**

- Tracking tax-related income and expenses 457
- Creating tax reports 469
- Transferring Quicken data to tax software 473
- Estimating taxes with the Quicken tax planner 475
- Using more than one Quicken data file 481
- Importing and exporting Quicken data 482
- Backing up and archiving your data files 486
- Setting up passwords 496
- Saving a phone call 499
- Before you contact us 505
- Who to contact 506
- Placing orders 509
- Getting started with online financial services 512

## **A Working with Quicken data files 480**

## **B Troubleshooting and contacting Intuit 498**

## **Index 518**

# 1

## Installation and setup

System requirements .....	14
Installing Quicken.....	15
Getting started if you're new to Quicken .....	18
Upgrading from a previous version of Quicken .....	22

# System requirements

To use Quicken Deluxe 2000 for Macintosh, you need the equipment listed below. To find out which version of the system software you are using or how much RAM you have, choose About This Computer from the Apple (🍏) menu. To find out how much free space you have on your hard disk, look in the upper right corner of any window in the Finder (in Icon or Small Icon view).

- the Quicken Deluxe 2000 CD-ROM
- Macintosh or Mac OS compatible with a PowerPC processor
- double-speed CD-ROM drive or faster
- Color monitor with at least 640 by 480 resolution with 256 colors
- Mac OS software version 8.1 or higher
- 32 MB of installed RAM
- 60 MB of free hard disk space before you install (55 MB after installation)
- Intuit checks and a printer, if you plan to print checks
- a 14,400-baud or faster modem and Internet access, if you plan to use any of the online features in Quicken

# Installing Quicken

To install Quicken, you need your original Quicken Deluxe 2000 CD-ROM. Be sure to keep your original CD-ROM in a safe place. If your installed copy is ever damaged, you can use your original CD-ROM to reinstall it.

Installation does not affect existing Quicken data files. However, it's a good idea to back up your existing Quicken data files before installing if you've used a previous version of Quicken. (See [“Backing up and archiving your data files”](#) on page 486 if you're not sure how to back up your files.)

**Caution** Some virus-protection utilities may prevent installation from working properly. If you run into problems installing Quicken, try restarting your Macintosh without any extensions (just hold down the Shift key while restarting).

- 1 Start your Macintosh as you usually do.

Make sure you aren't running any other applications, since you will need to restart your Macintosh after installation.

If you have an external CD-ROM drive, turn it on before you start your Macintosh.

- 2 Insert the Quicken Deluxe 2000 CD in your CD-ROM drive.
- 3 Double-click the Installer icon to start the Installer.
- 4 Click Continue in the Welcome screen.
- 5 Click Accept to the Software License Agreement.

The Installer icon looks like this:



Install Quicken 2000

- 6 Make sure that Easy Install is displayed if you want the Installer to install all the files you need to run Quicken 2000 on your computer.

Choose Custom Install from the pop-up menu to choose how Quicken is installed. You can choose which features to install:

- QuickEntry
- Financial Fitness
- Quicken Home Inventory

To install Quicken in a different location, choose a different disk from the pop-up menu or choose Select Folder to select a different folder.



- 7 Click Install to install Quicken in the location shown on the screen.

If you want to install Quicken in a different location, first choose the location, and then click Install.

- 8 Follow the installation instructions on the screen.

If the Installer asks if you want to move your data files from a previous version of Quicken to the Quicken Deluxe 2000 Folder, click Move to move your data (recommended) or click Don't Move to leave it where it is.

- 9 If Quicken tells you that you need to restart your computer, click Restart.



**10** (Optional) If you want to be able to use the onscreen user's guide, you need to install Adobe Acrobat Reader. Just double-click the Install Acrobat Reader 4.0 icon on the Quicken Deluxe 2000 CD-ROM and follow the onscreen instructions.

If you're new to Quicken, continue on to [“Getting started if you're new to Quicken”](#) next.

If you're upgrading from a previous version of Quicken for Macintosh, skip now to [“Upgrading from a previous version of Quicken”](#) on page 22.

# Getting started if you're new to Quicken

If this is the first time you've used Quicken, Quicken will create a new data file for you and then guide you through setting up your first bank account and entering your first transaction. Just follow the onscreen instructions. The whole process takes only a few minutes.

The Quicken application icon looks like this:



Quicken Deluxe 2000

If Quicken can't connect to the Internet, it tells you how to set it up manually later and then register your software.

- 1 Go to the folder where you installed Quicken 2000 and double-click the Quicken 2000 application icon to start Quicken.
- 2 When Quicken asks you to personalize your copy of Quicken, type your name and click OK.
- 3 Choose whether or not to register your software now.
  - **If you click Register Online:** Fill in all the information as requested. Quicken goes onto the Internet and then takes you through the online registration process. When you are finished, click Register to send the registration.
  - **If you click Remind Later:** You can register later when you're reminded, or by choosing Software Registration from the Online menu.
- 4 Read the information in the welcome screen and click New User to set up a file for your Quicken data.
- 5 Select which of Quicken's preset category lists you want to include.

You can include Quicken's standard home categories, business categories, or both. You will be able to add and delete individual categories later, but choosing one of Quicken's standard lists now can help you get started quickly. See ["Quicken's](#)

preset Category & Transfer lists” on page 75 to look at Quicken’s standard home and business categories.

- 6 Click OK.

Quicken creates your data file and opens the Set Up Account window. Before you set up your first account, find your most recent bank statement. You’ll need it to set up the account correctly.

- 7 In the Set Up Account window, leave Bank selected for Account Type and enter a name (and, if you want, a description) for the account.

- 8 Click Create.

Quicken creates a new bank account and displays the Register window for that account so you can enter a starting balance.

- 9 Enter the closing date from your last bank statement in the Date field of the Opening Balance transaction.

- 10 Enter the ending balance from your last bank statement in the Deposit field of the Opening Balance transaction.

Enter the opening balance for this account in the Deposit column. The date and amount for this Opening Balance transaction should be the same as the closing date and ending balance from your most recent bank statement.

Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
6/25/99		Opening Balance			5248.07	0.00
		[Joint Checking]			Shortcuts	
7/7/99						

Record Restore Balance Today: \$0.00

**11** Click Record to save the Opening Balance transaction.

Your first account is set up and you are ready to add a transaction to the register.

**12** Follow the onscreen instructions to enter your first transaction.

Start with a transaction that occurred after the closing date of your last bank statement.

Congratulations! You've set up your first account. Now you can bring the account up to date:

See Chapter 6, Keeping your accounts up to date, on page 87 for information about entering transactions in a register.

- Continue entering all the transactions that have occurred in this account between the ending balance on your last bank statement and today. These transactions may be checks that you have written and recorded in your paper check register, electronic funds transfers to or from the account, or ATM deposits to or withdrawals from the account.
- Enter all transactions dated before the statement's ending date that have not yet appeared on any bank statement.\*

You can continue to enter transactions in Quicken on a regular basis as they occur, or whenever it's convenient for you. Then, when your next bank statement arrives, you can reconcile it with the transactions you've recorded in your Quicken account. See [Chapter 8, Reconciling Quicken accounts, on page 157](#) for information about reconciling bank accounts.

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\*Or you can wait and enter these transactions when you get your next bank statement and are ready to reconcile your Quicken account with the bank statement. See [“Before you start” on page 158](#).

# Upgrading from a previous version of Quicken

If you are upgrading from a previous version of Quicken, be sure to move your existing Quicken data files into your new Quicken Folder. Then, if you still have your Install Disks from your previous version of Quicken, you can delete your old Quicken folder from your hard disk. If you no longer have your original disks, back up the folder before you delete it. We strongly recommend that you delete your old copy of Quicken.

**Note:** If you are upgrading from Quicken 1 or 1.5, a document with instructions for upgrading is available from Intuit Technical Support. Choose To the Web ► Online Technical Support from the Online menu. For information on using a Web browser with Quicken, see [“Up-to-the-minute financial information on the Web”](#) on page 34.

- 1** After you have installed Quicken, moved your Quicken data files to your new Quicken Folder, and removed your old Quicken application from your hard disk, you can open your Quicken data file one of these three ways:
  - Double-click your Quicken data file icon.
  - Double-click the Quicken application icon.
  - Drag your Quicken data file icon to the Quicken application icon and drop it by releasing the mouse button when the application icon is highlighted.
- 2** When Quicken asks you to personalize your copy of Quicken, type your name and click OK.
- 3** Choose whether or not to register your software now.

If Quicken can't connect to the Internet, it tells you how to set it up manually later and then register your software.

- **If you click Register Online:** Quicken goes onto the Internet and then takes you through the online registration process. Fill in all the information as requested. When you are finished, click Register to send the registration.
- **If you click Remind Later:** You can register later when you're reminded, or by choosing Software Registration from the Online menu.

4 Read the information in the welcome screen and click Upgrading User to continue. You'll see a series of screens telling you what's new in Quicken. Click Continue after you read each screen.

5 If Quicken displays a standard Open File dialog box, select your data file and click Open.

If you double-clicked your data file icon or dragged the data file icon to the Quicken application icon, Quicken skips this step.

Before Quicken opens your data file, it automatically creates a copy of the data file in the format of the version you were previously using and puts it in a folder called Old Quicken Data. It adds a suffix such as (Q7) or (Q8) to the end of the file name so you know it is formatted for your previous version of Quicken. For example, if your current data file is a Quicken 98 data file named "Murphy's Finances," the Quicken 98 copy will be named "Murphy's Finances (Q8)" and you will be able to find it in the Old Quicken Data folder.

Converting your data file may take a little while, especially if the file is large.

After the backup file is created, Quicken updates your original data file for Quicken 2000 and you're ready to work. If you need to update another Quicken data file, choose Open File from the File menu and select that file.

**Note** After you update your file to Quicken 2000 format, you CANNOT go back and use the same file with an earlier version of Quicken. If you ever need to use your old data with your previous version of Quicken, you can open the copy of the file that Quicken put in the Old Quicken Data Folder.



# 2

## Here's what Quicken can do for you

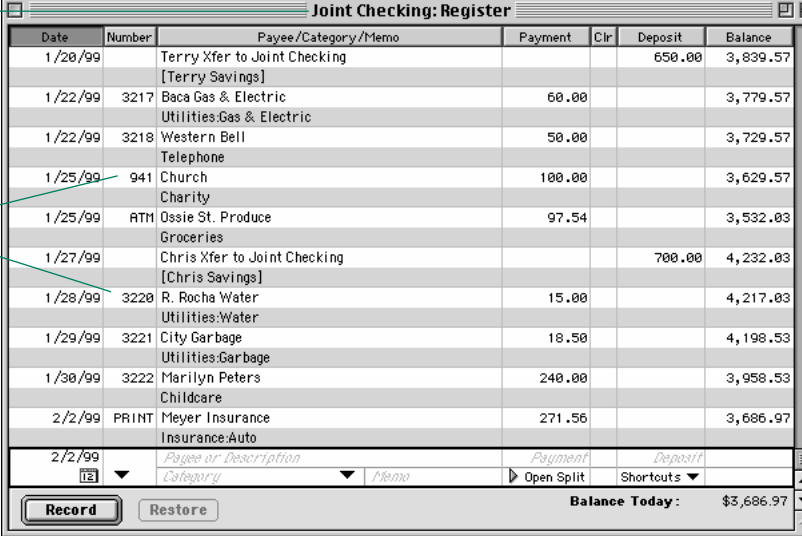
Managing your bank accounts .....	26
Online banking .....	28
Tracking your investments .....	29
Tracking your assets and debts .....	30
Planning ahead .....	31
Reports and graphs .....	32
Up-to-the-minute financial information on the Web .....	34
What's new in Quicken 2000 .....	35

# Managing your bank accounts

A Quicken bank account register looks a lot like a paper checkbook register. You enter all the transactions that affect your account balance in the register, including checks you've written, deposits, electronic transfers, ATM (automated teller machine) transactions, and so on.

Quicken displays the name of the account (Joint Checking) in the window title.

Quicken has no problem if you use more than one series of check numbers at a time. You can write your checks by hand, print Intuit checks directly from Quicken, or use a combination of both.



Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
1/20/99		Terry Xfer to Joint Checking [Terry Savings]			650.00	3,839.57
1/22/99	3217	Baca Gas & Electric	60.00			3,779.57
1/22/99	3218	Utilities:Gas & Electric				3,729.57
1/22/99	3218	Western Bell Telephone	50.00			3,729.57
1/25/99	941	Church Charity	100.00			3,629.57
1/25/99	ATM	Ossie St. Produce Groceries	97.54			3,532.03
1/27/99		Chris Xfer to Joint Checking [Chris Savings]			700.00	4,232.03
1/28/99	3220	R. Rocha Water	15.00			4,217.03
1/29/99	3221	City Garbage	18.50			4,198.53
1/30/99	3222	Marilyn Peters Childcare	240.00			3,958.53
2/2/99	PRINT	Meyer Insurance	271.56			3,686.97
2/2/99		Insurance:Auto				

2/2/99 Page or Description Category Memo Payment Deposit Open Split Shortcuts

Record Restore Balance Today: \$3,686.97

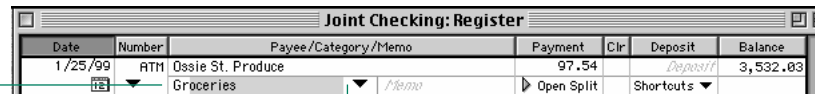
Quicken computes the account balance automatically each time you record a transaction.

Quicken helps you accomplish many banking tasks quickly and easily, including:

- Keeping detailed records of all your transactions without spending a lot of time entering data. QuickFill™ remembers each transaction you enter, so you only have to type recurring transactions once.

- Reconciling your Quicken accounts to make sure they agree with the statements from your bank.
- Transferring money between Quicken accounts. Quicken records the transfer in both accounts and updates your balances automatically.
- Scheduling any kind of transaction—from a car payment that you pay at the same time every month, to a class fee that you pay only once, to a paycheck direct deposit. When a bill is due or when payday finally rolls around, Quicken either reminds you about it or simply enters it for you automatically—whichever you prefer.
- **QuickEntry** makes data entry even faster. Just double-click the QuickEntry icon in your Quicken folder to enter your latest transactions without opening Quicken.
- Keeping track of where your money comes from and where it goes with **categories**. For example, if you buy groceries at several different stores, you can tell Quicken to use the same “Groceries” category each time you record a payment to any of those stores in any Quicken register. Then, at the end of the month, you can create a report or graph that shows how much you spent on groceries that month.

Entering categories is easy. As soon as you type the letters “Gr,” QuickFill completes the category name “Groceries.”



Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
1/25/99	ATM	Ossie St. Produce	97.54		Deposit	3,532.03
		Groceries	Open Split		Shortcuts	

You can also choose a category name from the pop-up menu in the Category field.

# Online banking

The Quicken online banking feature gives you convenient, day or night access to your accounts using state-of-the-art encryption and security features. With online banking you can:

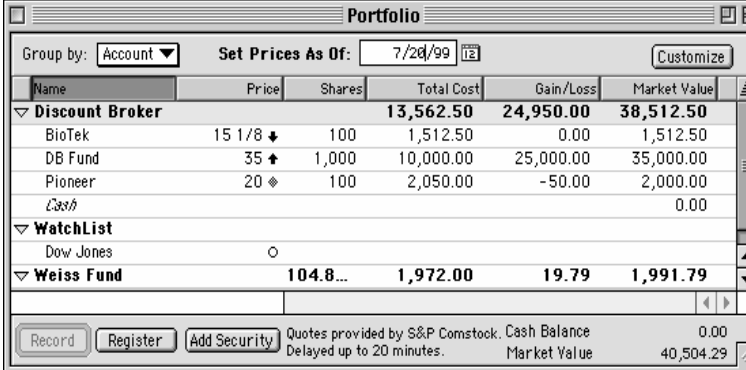
- Automatically update your Quicken registers with transactions downloaded directly from your financial institution, saving data entry time and effort
- Easily reconcile your accounts with automatic transaction matching
- Pay your bills without ever writing a check or licking a stamp
- Transfer funds between accounts at the same financial institution
- Retrieve account balances and credit and charge card information, so you have up-to-date information for better financial decision making
- Schedule a payment now to be paid at a future date you specify.

# Tracking your investments

You can use Quicken investment accounts to track what you own in stocks, bonds, mutual funds, and other types of investments that fluctuate in price. With investment accounts, you can:

- Compare the performance of your investments
- Keep detailed records of investment transactions
- Update current market values
- Report on investment income and capital gains

The Portfolio window lets you see all your investment accounts in a single window. You can update security prices and view summary information for all your securities.



The screenshot shows the 'Portfolio' window in Quicken. At the top, there are controls for 'Group by:' (set to 'Account'), 'Set Prices As Of:' (7/20/99), and a 'Customize' button. Below this is a table with columns: Name, Price, Shares, Total Cost, Gain/Loss, and Market Value. The table is divided into three sections: 'Discount Broker', 'WatchList', and 'Weiss Fund'. The 'Discount Broker' section lists BioTek, DB Fund, and Pioneer. The 'WatchList' section lists Dow Jones. The 'Weiss Fund' section is partially visible. At the bottom, there are buttons for 'Record', 'Register', and 'Add Security', along with a status bar indicating quotes are provided by S&P Comstock, delayed up to 20 minutes.

Name	Price	Shares	Total Cost	Gain/Loss	Market Value
<b>Discount Broker</b>			<b>13,562.50</b>	<b>24,950.00</b>	<b>38,512.50</b>
BioTek	15 1/8 ↓	100	1,512.50	0.00	1,512.50
DB Fund	35 ↑	1,000	10,000.00	25,000.00	35,000.00
Pioneer	20 ♦	100	2,050.00	-50.00	2,000.00
<b>WatchList</b>					
Dow Jones	○				
<b>Weiss Fund</b>	104.8...		1,972.00	19.79	1,991.79

Record Register Add Security Quotes provided by S&P Comstock. Cash Balance 0.00  
Delayed up to 20 minutes. Market Value 40,504.29

## Tracking your assets and debts

Quicken can help you track such things as loan balances, the value of your car or other personal possessions, and the balances due on your credit cards. If you set up accounts for all your assets and debts, Quicken can include them in net worth reports and graphs to give you an accurate view of your total financial picture.

When Quicken tracks loans and mortgages, it keeps track of both the amount of interest you've paid and the loan's outstanding principal balance—it even calculates the proportions of interest and principal for each payment.

**Quicken Home Inventory** helps you keep track of your possessions and their values. You can also make sure you have adequate insurance coverage and track insurance claims.

## Planning ahead

Quicken doesn't just track where your money's been going. It can also help you look into your financial future. Quicken offers a variety of long- and short-term planning tools, from budgets to planning calculators to mortgage tracking tools. Use reports, graphs, and budgets to assess your current financial health, and then try out "what-if" scenarios with the financial planning calculators. The Quicken tax planner helps you estimate what your next tax bill will be, and the loan tracking tools help you shop for loans by figuring exactly how much interest and principal you would pay in different loan scenarios.

As well, Quicken includes the following tools and services to help gain better control of your finances:

- **Tax Deduction Finder** can help you save time and money at tax time. Quicken walks you through simple questions and answers to help you determine whether or not you might qualify for deductions.
- **Free Credit Report** lets you check your credit rating with a free copy of your credit report. Finding mistakes now may help you eliminate possible headaches in the future.
- **Net Worth Analysis** gives you a snapshot of your financial situation and provides valuable information for loan and mortgage applications.
- **Debt Reduction Planner** evaluates your debt level and helps you create an action plan to reduce your debt.
- **Emergency Records Organizer** saves all your most important personal information in one place—for your own convenience and for your family's and friends' peace of mind in case of an emergency.

# Reports and graphs

Quicken can create many different kinds of reports and graphs to give you insight into your finances. With Quicken's flexible reporting tools, you can include information from any or all of your Quicken accounts. You can create a QuickReport™ or an EasyAnswer report or graph for a quick update, or you can customize standard Quicken reports and graphs by changing the layout and choosing just the accounts and categories you want to see.

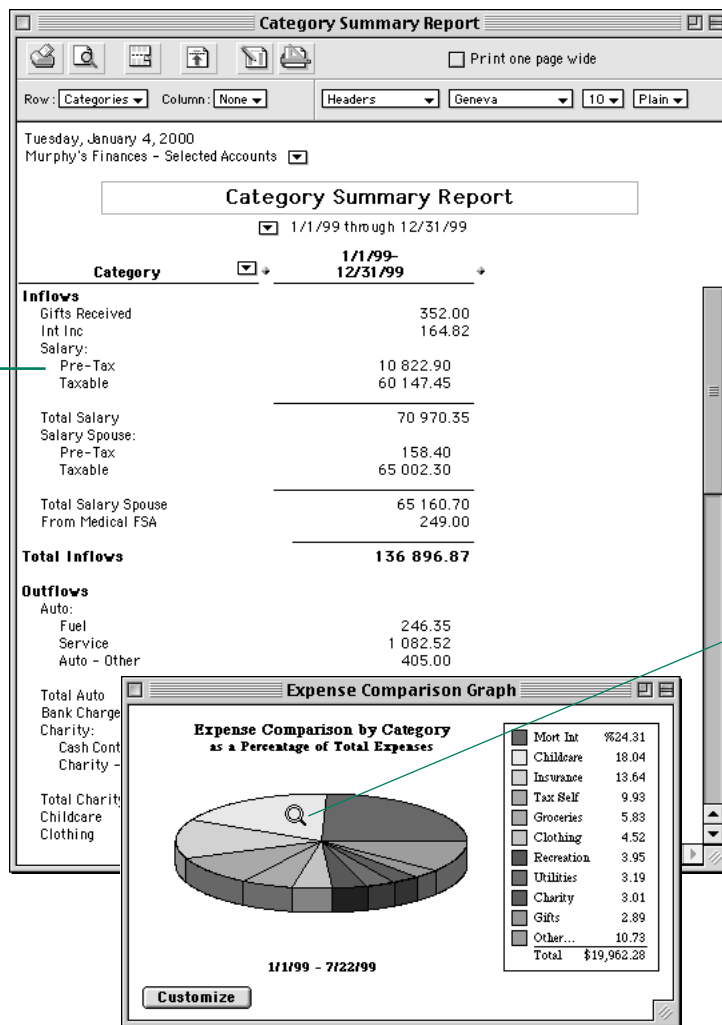
Suppose you want to look at your expenses for the last three months of last year. You can see the information you want in a category summary report or an expense comparison graph.



In a **category summary report**, Quicken totals your income and expenses and displays the totals on the screen. You can also print the report if you like.

Subcategories help you analyze your spending or income patterns; you can look at a detailed breakdown of how much you've spent or earned for each subcategory as well as see a total for the category.

If you want to view the transactions that make up a value in a report, double-click the value in a report, double-click the value to get a QuickZoom report (a list of transactions). To change one of the transactions in that list, double-click it to go to the register with that transaction selected.



An **expense comparison graph** shows how much you are spending on individual categories in relation to your total spending and to other categories. You can use graphs to analyze spending patterns, show your top ten expenses, alert yourself to overspending, and compare historical data.

If you want to see more detail about a value in a graph (for example, a specific pie slice), double-click the value to get a QuickZoom graph.

## Up-to-the-minute financial information on the Web

If you have a Web browser, it's easy to connect to the World Wide Web right from Quicken. Just choose To the Web from the Online menu and then choose your Web destination. Quicken's home page on the Web is updated continuously to give you the very latest in financial information, online banking, and Quicken technical support.

To set up Web access from Quicken, you must already have an Internet Service Provider (ISP) and a Web browser installed, and you must identify them in Quicken Preferences. See [“Specifying your Internet Service Provider” on page 183](#) and [“Choosing a Web browser” on page 185](#) for more information.

# What's new in Quicken 2000

Quicken 2000 makes it even easier for you to organize your finances, with enhancements that improve on its already easy-to-use interface. Quicken 2000 is designed to make your work faster and give you more information than ever, in a format that is useful, efficient, and smart.

## Get the big picture



Quicken Insights brings together reports, graphs, and helpful suggestions based on your own financial data so you can see the big picture. If you have Internet access Insights also delivers up-to-date Web resources to help you to make more informed financial decisions.

---

For step-by-step help, go to [Customizing Quicken in Quicken Help Topics](#) and select [How do I set up Quicken Insights?](#)

---

## Download more quotes



Now you can keep better track of your portfolio's value and monitor historical trends. Using the new historical quotes feature, you can download up to five years of stock and mutual fund quotes from the Web.

---

For step-by-step help, go to [Investments in Quicken Help Topics](#) and select [How do I download historical quotes?](#)

---



## Access more investment data

You can stay informed of late-breaking news and research on the stocks you follow by taking advantage of current news and research from Quicken.com.

---

For step-by-step help, go to [Investments in Quicken Help Topics](#) and select

How do I get up-to-date financial news?

---



## Research investment opportunities

Want to take advantage of the power of the market but need guidance on how to make smarter investment choices? Quicken helps you gather, all in one place, the information you need to evaluate and decide how to invest your money.

---

For step-by-step help, go to [Investments in Quicken Help Topics](#) and select

How do I research stock performance?

---



## Reduce your mortgage

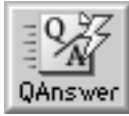
Quicken can help you save money by assisting you in comparing mortgage interest rates online. You can also search for credit card and bank interest rates.

---

For step-by-step help, go to [Investments in Quicken Help Topics](#) and select

How do I compare interest rates online?

---



## Find answers fast

Go online and use QuickAnswers calculators to try out different scenarios for your personal financial situation, whether it's investments or retirement, banking and credit, saving and spending, taxes or life events.

---

For step-by-step help, go to [Planning in Quicken Help Topics](#) and select

How do I plan for life events?

---



## Save more time

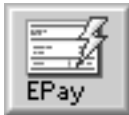
A redesigned interface makes managing your finances faster and easier than ever. This new design brings together commonly used commands, making it easier for you to find your favorite features. And you can customize Quicken to fit your needs.

---

For step-by-step help, go to [Customizing Quicken in Quicken Help Topics](#) and select

How do I change the toolbar?

---



## Pay bills and bank online

Online banking is the quick, convenient, way to pay your bills and manage your accounts. With improved transaction matching capabilities in Quicken, you can more accurately categorize transactions downloaded from your participating financial institution.

---

For step-by-step help, go to [Online banking in Quicken Help Topics](#) and select

How do I get started with online banking?

---



## Access more financial institutions

With Quicken Deluxe 2000, you can connect to more financial institutions, including hundreds of small community banks, credit unions, and Canadian banks.

---

For step-by-step help, go to [Online banking in Quicken Help Topics](#) and select

How do I get started with online banking?

---

## File taxes online



Filing online is a faster and easier way to file your tax return. Quicken Deluxe 2000 includes free electronic filing (via mail-in rebate) of one Federal return using Intuit's WebTurboTax electronic filing Web site.

---

For step-by-step help, go to [Income taxes in Quicken Help Topics](#) and select

How do I file taxes online?

---

# 3

## Working with Quicken

Working with Quicken .....	40
Customizing your Quicken workspace .....	43
Getting step-by-step assistance from Quicken Help.....	47
Using this manual .....	55

# Working with Quicken

Quicken has six activity areas that are represented by six tabs at the top of your screen. These activity area tabs help organize your work and prevent your workspace from becoming cluttered with too many open windows. You'll work on different kinds of financial tasks in each activity area.

- **Banking:** Work with bank accounts, including checking, savings, and money market accounts.
- **Investing:** Track stocks, bonds, mutual funds, and other investments.
- **Assets/Debt:** Track credit cards, loans and mortgages, and assets such as your home.
- **Planning:** Budget, forecast how new events might affect your finances, plan for tax time, and develop strategies to save more and pay less interest on your debts.
- **Reporting:** Create reports and graphs that tell you where your money comes from and where it goes.
- The last area takes its name from the currently open Quicken data file. This area contains task buttons that help you access financial information resources on the Web.

Quicken hides the windows you have open in one activity area when you switch to a new area. When you return to an area, you'll see the same windows that were open when you left it. The Quicken toolbar, which gives you one-click access to common tasks, changes as you change activity areas so that it includes only the buttons you need for the area you've selected. You can set up the activity areas and toolbars so they work for you; see [“Customizing your Quicken workspace” on page 43](#).



## Choosing Quicken commands

You can use any of the methods described in this section to choose Quicken commands.

### Choosing commands from the toolbar

You can choose Quicken commands by clicking a button in the toolbar. The toolbar changes as you change activity areas so that it includes the buttons for the most commonly used commands in the activity area you've selected.

The toolbar in the Banking area includes buttons for common banking tasks.



To add, delete, and rearrange command buttons, see [“Customizing your Quicken workspace”](#) on page 43.

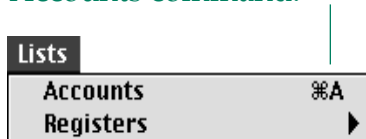
### Choosing commands from the menus

Choose commands from menus in Quicken just as you choose commands from any other Macintosh menus. If you are a new Macintosh user, see the documentation that came with your computer for more information.

### Choosing commands with the keyboard

A keyboard shortcut is a combination of keys you press at the same time to choose a command. You can find out which Quicken commands have keyboard shortcuts by looking at the menus to see what key combination, if any, is listed in the column on

Keyboard shortcut for the Accounts command.



the right. To use a keyboard shortcut, hold down the ⌘ (Command) key while you press another key. To open the Account list, for example, hold down the x key and press A. You can see a list of many preset keyboard shortcuts on the back cover of this Quick Reference Card. You can also create your own keyboard shortcuts in Quicken. See [“Creating your own Command-key shortcuts” on page 45](#).

# Customizing your Quicken workspace

You can customize the appearance of your Quicken workspace by hiding the backdrop or the toolbar, and adding, rearranging, or removing tabs and command buttons.

## Hiding the backdrop

- 1 Choose Preferences from the Edit menu and then click the General icon in the scrolling panel on the left.
- 2 Clear the “Show backdrop behind windows” checkbox to hide the backdrop.

## Customizing the toolbar

The toolbar initially contains a standard set of command buttons that changes as you switch from one activity area tab to another. You can use the toolbar just as it is, or you can change it so it suits your working style.

The toolbar in the Banking area includes buttons for common banking tasks.



## Adding a button to the toolbar

You can add many Quicken menu commands to the toolbar in any activity area tab. You could, for example, add the Portfolio button to the toolbar in the Banking tab if you want to easily access your Portfolio window while you work in the Banking area.

- 1 Choose Configure Toolbar from the Edit menu.
- 2 Click the activity area tab where you want to add the command button.
- 3 Choose the command button you want to add to the activity area tab from the scrolling list of commands.
- 4 Drag the button from the Command Button list onto the toolbar.

## Switching between open windows

If you want to switch between open windows quickly, you can drag the Windows button from the Configure Toolbar window (Edit menu ► Configure Toolbar) to the toolbar. Once you've added the Windows button to the toolbar, you can choose any open window from its pop-up menu.

## Rearranging and removing command buttons

To change the position of a command button, open the Configure Toolbar window (Edit ► Configure Toolbar). Select and drag the button you want to move to a new location in the toolbar.

To remove a single command button, open the Configure Toolbar window (Edit ► Configure Toolbar). Select the button you want to remove and drag it off the toolbar. To remove the whole toolbar, clear the Show Tabs, Show Command Buttons and Show Account Buttons checkboxes.

## Creating your own Command-key shortcuts

As you become familiar with Quicken, you'll find that you use some commands more than others. You can make it faster to use your favorite commands by creating shortcuts for them. A shortcut lets you execute the command with a simple key sequence: pressing the ⌘ key plus one other key. You can assign a Command-key shortcut to any menu command, including any account name in the Registers menu.

- 1 Hold down the ⌘ key and click in the menu bar. Don't release the mouse button.
- 2 Release the ⌘ key and select the menu command to which you want to assign a shortcut.
- 3 With the command selected, release the mouse button.

Quicken displays a window that shows the menu name, command name, and existing Command-key shortcut (if any).

- 4 Type the key you want to combine with the ⌘ key and click OK.

If another menu command already has the same Command-key shortcut assigned to it, Quicken asks you to confirm the change. If you confirm the change, Quicken removes the shortcut from the other menu command and assigns it to the command you selected.

For example, if you want the shortcut for an account named Checking to be ⌘-1, type 1 and click OK.

## Removing a Command-key shortcut

- 1 Hold down the ⌘ key and click in the menu bar. Don't release the mouse button.
- 2 Release the ⌘ key and select the menu command.
- 3 With the menu command selected, release the mouse button.
- 4 Delete the shortcut from the Command Key field in the Edit Command Key window.
- 5 Click OK.

# Getting step-by-step assistance from Quicken Help

If you have a question about how to do something in Quicken, you can go to Quicken Help for step-by-step assistance. Quicken Help coaches you through every step and prevents you from skipping important steps along the way. When you use Quicken Help, its window stays in front of any other windows you have open. If you need to move it, just drag its title bar.

The step-by-step procedures in this User's Guide that are available in Quicken Help are listed in tables like this one.

---

For step-by-step help, go to [Registers in Quicken Help Topics](#) and select

How do I enter a transaction?

---

When you are working in Quicken, there are a number of different ways to open Quicken Help:

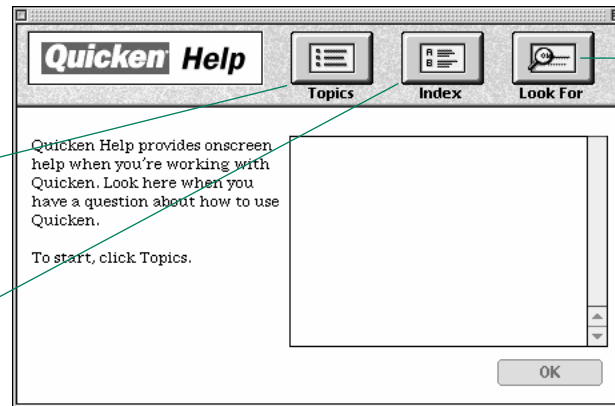
- Press ⌘-?
- Choose Quicken Help from the Help menu.
- Press the Help key if you are using an extended keyboard.

If Quicken Help doesn't open, make sure the folder named Quicken Help is in the same folder as your Quicken application file, and that the Apple Guide extension is in the Extensions folder in your System Folder.

The first time you open Quicken Help during a session with Quicken, you see the “getting started” view of the Quicken Help window.

The Quicken Help window gives you three ways to find the information you need:

- Click the Topics button to choose from a list of general areas in Quicken—like the table of contents in a book.
- Click the Index button to choose from an alphabetical list of keywords—like the index in a book.



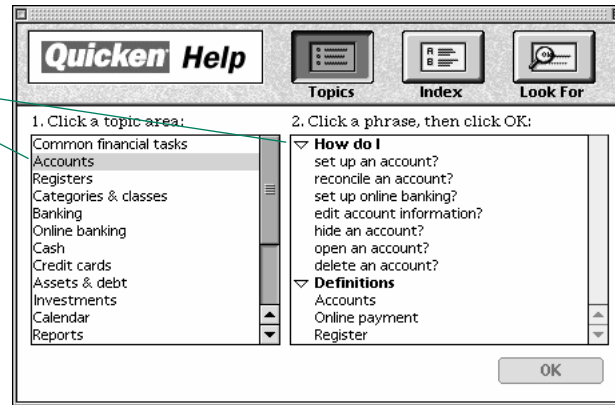
- Click the Look For button to search for a specific word.



## Quicken Help Topics

When you click the Topics button, you see a scrolling list of topics on the left. When you click one of the topics, Quicken Help displays a list of questions on the right that it can answer about the topic you selected. How do I... questions show you how to complete a task in Quicken. Why... questions explain why you can't do something you think you should be able to do. And Definitions explain terms you need to understand to work with Quicken.

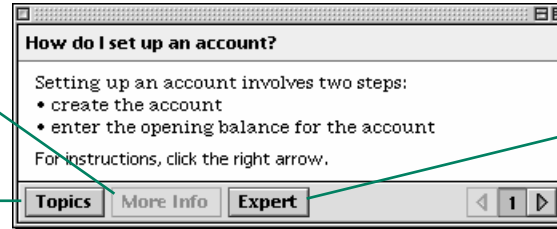
When you select a topic in the list on the left, Quicken Help shows you a list of questions it can answer about that topic.



When you select the question you want answered and click OK, Quicken Help takes you to the first instruction panel.

When the More Info button is available, you can click it to see more detailed information.

Click the Topics button if you want to return to the Quicken Help Topics window.

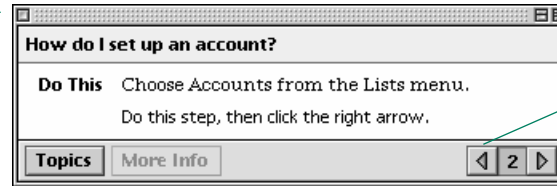


Click Expert for a summary of the steps required to complete this task.

Click the right arrow to go to the next step.

After you read the first panel, click the right arrow in the lower right corner to go to the first step. Continue reading the panels and following the instructions. When you finish each step, click the right arrow in the lower right corner to go to the next step.

Click the close box when you are ready to leave Quicken Help.



Click the left arrow if you want to go back a step.

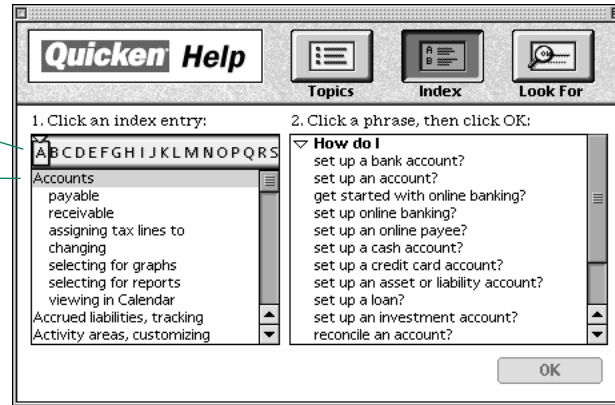
When you've finished all the steps, click the Topics button to return to the Topics window, or click the close box to leave Quicken Help.

## Quicken Help Index

When you click the Index button you see two scrolling lists. The list on the left is an alphabetical index. Select a letter at the top of the list, and then scroll through the list until you find the term you want to know more about. When you select an index entry, the list on the right shows you related questions that Quicken Help can answer.

Click any letter to see the entries for that letter in the index.

Click any index entry to see a list of related questions.

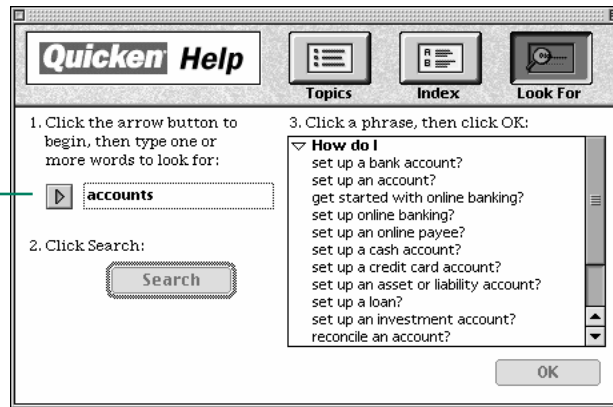


When you select the question you want answered and click OK, Quicken Help takes you to the first instruction panel. Read the panel and follow the instructions.

## Quicken Help Look For

When you click the Look For button, Quicken Help asks you to enter a word you want to know more about. When you type in your text and click Search, the list on the right displays related questions that Quicken Help can answer.

Click this button to activate the text box; then type a word and click Search.



When you select the question you want answered and click OK, Quicken Help takes you to the first instruction panel. Read the panel and follow the instructions.

## Learning useful tips and shortcuts

Tips & Shortcuts are helpful hints that can help you get more out of using Quicken. You'll see a new tip each time you start Quicken in the Tip area of the toolbar.

You can also look at Tips & Shortcuts while you work in Quicken by choosing Tips & Shortcuts from the Help menu. Click a button to see a series of tips and shortcuts for that topic area.

Click a button to see the first tip for that topic area.



Click the right arrow to go forward one tip in this topic area; click the left arrow to go back one tip.

Click the Topics button to go back to the "Topics" panel that lists all the topic areas.



## Finding out ‘What’s that?’ with Balloon Help

If you see an item in a window or in a menu and don’t know what it is, you can use Balloon Help to find out. To turn on Balloon Help, choose Show Balloons from the Help menu. Then point to an item on the screen to see its help balloon. To turn off Balloon Help, choose Hide Balloons from the Help menu.

# Using this manual

Quicken includes this onscreen User's Guide. You can open this Adobe Acrobat\* document by choosing User's Guide from the Help menu.

Use the controls at the bottom of the User's Guide window to change the way the document is displayed. You can view it a single page at a time, with two pages side by side, or as continuous scrolling pages. You can also reduce or enlarge the text and graphics by choosing a larger or smaller percentage.

To display the Table of Contents, drag this button to the right.

Choose a size from this pop-up menu to change the scale of the document (how big it looks onscreen).



This is the current page number. Click it to go to a different page.

Choose an option from this pop-up menu to change how the document is displayed.

To move from page to page, you can press the Right Arrow key or the Down Arrow key on your keyboard, or choose Next Page from the View menu. If you've chosen to see continuous scrolling pages, you can also use the scroll bar to scroll from page to page.

\*If you haven't yet installed Adobe Acrobat Reader, double-click the Install Acrobat Reader 4.0 icon on your Quicken Deluxe CD-ROM and follow the installation instructions.

## Using the Table of Contents and Index

To use the manual's Table of Contents, choose Bookmarks and Page from the View menu (⌘-7). Click the triangles to the left of the text to expand or collapse levels—so you can see the chapter titles in the book and the headings and subheadings in each chapter. Click an entry to go to that page in the manual.

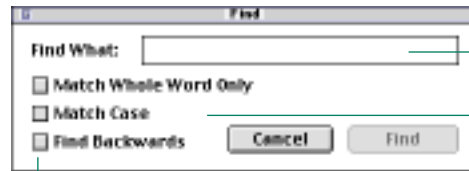
To use the Index, choose Index from the Table of Contents. Click the triangle to the left of a letter to expand or collapse the entries for that letter. Click an entry to go to that page in the manual.

## Searching the manual

You can search for something in the onscreen manual using the Find command.

- 1 Choose Find from the Tools menu (⌘-F).
- 2 In the Find window, fill in information about the word or words you want to find.

Select Match Whole Word Only to find only text that matches exactly.



Enter the text you want to find.

Select Match Case to find only text that is capitalized the way you entered it.

Select Find Backwards to find the previous occurrence of the text.



- 3 Click Find.
- 4 (Optional) To find the next occurrence of the word, choose Find Again from the Tools menu (⌘-G).

## Printing sections and chapters

- 1 (Optional) Choose Page Setup from the File menu, enter page setup information for your printer, and click OK.
- 2 Choose Print from the File menu (⌘-P).
- 3 In the printer dialog box, select a page range and click OK.

## Choosing a web browser for Adobe Reader

You can go directly to Web destinations in the onscreen user's manual at the click of a link. To reach Web destinations from within Acrobat Reader you must have a browser already installed and let Acrobat Reader know which browser you are using.

- 1 Choose Preferences from the File menu and then choose Weblink.
- 2 Click Select.
- 3 In the Open File dialog box, find the folder containing the browser you want to use with Acrobat Reader and open it.

- 4 Select the browser you want to use.
- 5 Click Open.
- 6 Click OK in the Weblink Preferences window to save your settings.

### More information about Acrobat Reader

For more information about how to use the Adobe Acrobat Reader, choose Reader Online Guide from the Help menu while you are viewing a PDF file such as this user's guide.

# 4

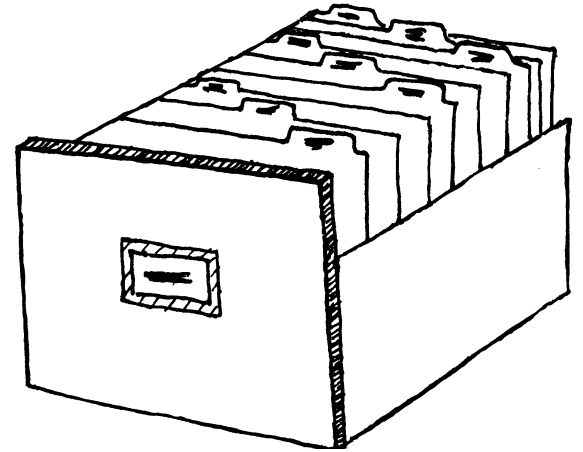
## Accounts track what you own and owe

About Quicken data files .....	60
About Quicken accounts.....	62
Setting up a Quicken account.....	64
Opening an account register.....	67
Editing, hiding and deleting accounts .....	68

## About Quicken data files

Your Quicken data file contains all your financial data. Your personal Quicken data file might contain several accounts, such as a checking account, a savings account, credit card accounts, and a portfolio account. If you use your Quicken data file for business, it might contain a business checking account, an A/R account, an A/P account, and a capital equipment account.

A Quicken data file is like a drawer in a filing cabinet, and the accounts in it are like the folders in that file drawer. You might, for example, have folders in your financial file drawer labeled Checking, Savings, Car loan, Mortgage, and so on.



All the accounts in one Quicken data file share the same lists of categories, classes, and other information—and you can transfer funds from one account to another within the same file. Plus, when you run a Quicken report or graph, you can choose to see data from any or all of the accounts in your file. For example, if you want a status report on the accounts you use every day, you can create a net worth report that includes the balances from your checking, credit card, and savings accounts. If you want your net worth report to show your overall financial picture, you can include information from all of the accounts in your file, including investment accounts,

retirement accounts, and the asset and liability accounts you use to track the value of your home and the remaining balance on its mortgage.

If you use Quicken for personal finances only, you probably need just one data file. Quicken reports, graphs, and budgets only include information from accounts that are in the same data file. However, you may decide you need more than one data file if, for example, you want to keep your personal and business finances completely separate. See [“Using more than one Quicken data file” on page 481](#).

# About Quicken accounts

Each Quicken account represents either something you own (an asset) or something you owe (a liability), and lets you track the money—or value—that is added to or subtracted from that account.

Quicken is flexible enough to let you track as few or as many accounts as you'd like, depending on how complete you want your financial records to be. Some people track only their primary checking account; others want to know where every penny goes. Some people use just one checking account for a while and then add other accounts as they go along; others set up all their accounts before they begin entering any data.

## Tracking what you own

Quicken has five account types for tracking what you own:

- **Bank account.** Use Quicken bank accounts to track checking accounts, savings accounts, money market accounts, and debit cards. Bank accounts are the only Quicken accounts from which you can print checks or make electronic payments. See [Chapter 7, Paying your bills, on page 121](#), and [Chapter 9, Banking online from Quicken, on page 180](#).
- **Cash account.** Use a Quicken cash account to track your cash. See [Chapter 10, Tracking your cash, on page 214](#).
- **Asset account.** Use a Quicken asset account to track the value of an asset such as a home or car. For a business, use asset accounts to track your capital equipment or accounts receivable. See [Chapter 12, Tracking assets and liabilities, on page 234](#).

- **Portfolio account.** Use Quicken portfolio accounts to track brokerage accounts and other assets that fluctuate in value, such as stocks and bonds. See [Chapter 14, Tracking investments](#), on page 270.
- **Mutual fund account.** Use a Quicken mutual fund account to track a single mutual fund. See [Chapter 14, Tracking investments](#), on page 270.

## Tracking what you owe

Quicken has two account types for tracking what you owe:

- **Credit card account.** Use Quicken credit card accounts to track your credit cards, charge cards, lines of credit, and equity lines. See [Chapter 11, Tracking your credit cards](#), on page 222.
- **Liability account.** Use a Quicken liability account to track something you owe, such as a mortgage or car loan. For a business, use liability accounts to track accrued liabilities or accounts payable. See [Chapter 12, Tracking assets and liabilities](#), on page 234.

# Setting up a Quicken account

The steps for setting up an account are basically the same for all Quicken accounts. You can edit most account information later if you decide to change it (see [page 68](#)).

**Note:** If you want to set up an investment account or track a loan, see “Creating a portfolio account” on [page 291](#), “Creating a mutual fund account” on [page 304](#), or “Setting up a loan” on [page 249](#), before you set up the account.

- 1 Choose Accounts from the Lists menu, then click New in the Accounts list.
- 2 In the Set Up Account window, enter information about the account.

Click an account type to select it.

Enter an account name. You can use your bank’s name or a descriptive name such as Savings. It can be up to 30 characters long.

Enter a description if you want to see more information about this account in the Category & Transfer list. It can be up to 54 characters long.

To hide an account so it doesn’t show up in lists, click this checkbox to select it.

To add an account to the current toolbar activity area, click this checkbox to select it.

Click Notes to open a window where you can enter account information such as an account number, branch address, or phone number.

To set up an account for online banking, click Enable Online Banking. See [Chapter 9, Banking online](#), on [page 179](#) for information about setting up an online account.



### 3 Click Create.

Quicken creates the account, adds its name to both the Account list and the Category & Transfer list, and opens its register.

[illegible]

Quicken places the insertion point in the column where you'll enter the opening balance. The name of this column varies depending on the type of account you created.

You can come back to this transaction later and change the opening balance amount and the date if you need to.

**4** Enter an opening balance (in the Deposit column for a bank account) and change the date if necessary.

Use this table to determine the amount and date to enter in the Opening Balance transaction.

Account Type	Opening Balance	Date
Bank	Ending balance from your last bank statement (also called “current” or “new” balance)	Date of your last statement

Account Type	Opening Balance	Date
Cash	Amount of cash you have on hand	Today's date
Credit card	Balance due from your last credit card statement (also called "new" balance)	Date of your last statement
Asset	Current value of the asset	Today's date
Liability	Current amount owed on the liability	Today's date
Portfolio	See "Setting up an opening balance for a security" on page 296.	
Mutual fund	See "Setting up an opening share balance" on page 305.	

## 5 Click Record.

Each time you click Record, Quicken automatically saves your work, so you don't need to save your data file before you exit.

## Opening an account register

You can work with more than one account at a time by opening multiple Register windows. You can always tell which account you have open because the account name is part of the Register window title.

There are several different ways to open a register in the current data file (or bring it to the front if it's already open):

- Click the button for that account in the account bar at the bottom of the toolbar. Depending on the width of your screen, Quicken displays as many as possible of the last accounts you've opened in an activity area as buttons in the account bar.



- Choose the account from the Registers pop-up menu in the toolbar.
- Choose Registers from the Lists menu and then choose the account name.
- Open the Account list by choosing Account List from the Registers pop-up menu in the toolbar or by choosing Accounts from the Lists menu. Then open the account from the Account list by double-clicking the account name or selecting it and clicking Open.

## Editing, hiding and deleting accounts

To edit a Quicken account, select the account name in the Account list and click Edit. Then, change the account information in the Edit Account window. You can rename an account, change the account description, and read or edit any notes you added. You can edit the credit limit for a credit card account or change an investment account's tax status. You can also change the account type in **most** cases.\*

If you don't use an account anymore, you can hide it so that it doesn't show up in the Account list or the Category & Transfer list. Its transactions are still there so you can use them in reports and graphs, but it doesn't show up in any lists. To hide an account, select it in the Account list and click Edit. Then click Hide in Lists in the Edit Account window. If you decide you want to see the hidden account again, select the Show Hidden Accounts checkbox in the Account list.

You can delete an account by selecting it in the Account list and clicking Delete.

**Caution:** Do not delete an account as a step in changing account information. If you delete an account, you lose all of the transactions in it. When you edit the account information, the account retains all of its transactions.

---

\*You can't change the account type of a portfolio or mutual fund account, and you can't change a bank, cash, asset, credit card, or liability account into a portfolio or mutual fund account.

When you delete an account, you lose all of the transactions in that account, and any transfers between the deleted account and your other Quicken accounts lose the transfer information.

---

For step-by-step help, go to [Registers](#) in [Quicken Help Topics](#) and select

How do I edit account information?

How do I hide an account?

How do I delete an account?

---



# 5

## Categories and classes track income and expenses

About categories.....	72
Setting up categories and subcategories.....	74
Editing, deleting, and moving categories and subcategories.....	80
About classes .....	82
Setting up classes and subclasses .....	84
Editing, deleting, and moving classes and subclasses.....	85

## About categories

Categories are labels you assign to transactions to help you track where your money comes from and where it goes. When you “categorize” your transactions, Quicken can give you insight into your finances through reports, graphs, and budgets. If you are tracking your home finances, you might want reports and graphs to tell you:

- How much you spend each month on things like groceries, utilities, mortgage interest, auto maintenance, medical fees, entertainment, charity, and so on. These items are tracked using expense categories.
- How much you receive each month in salary, bonuses, dividends, interest income, rent from investment properties, and so on. These items are tracked using income categories.

If you assign categories to the transactions you enter in Quicken, you can:

- Generate income- and expense-based reports and graphs that show where your money comes from and how you spend it. See [Chapter 15, Creating reports, on page 366](#), and [Chapter 16, Creating graphs, on page 406](#).
- Set up budget amounts for some or all of your categories and create reports or graphs that compare your budget to your actual expenses and income. See [“Budgeting” on page 426](#).
- Save time when preparing your tax returns by generating a list of tax-related income and expenses, or by exporting information to tax-preparation software. See [Chapter 18, Getting ready for tax time, on page 456](#).



“What do I put in the Category field?” on page 97, explains how to assign categories to transactions.

You can assign a category to any transaction in any non-investment account in your Quicken data file.\* For example, if you write a check for groceries, you would assign the category “Groceries” to the transaction when you enter it in your Quicken checking account register. If you pay for the groceries by credit card, you would also assign the category “Groceries” to the transaction when you enter the transaction in your Quicken credit card account register.

The organization of your categories affects the organization of your reports, graphs, and budgets. If you have a long, detailed category list, your reports and budgets may also be long, but they will be more detailed.

It is important to assign categories and subcategories consistently. For example, if you sometimes assign the category “Auto” to transactions for gasoline, but other times you assign the category and subcategory “Auto:Fuel,” Quicken displays two separate amounts in reports: one for “Auto” transactions, and another for “Auto:Fuel” transactions. You can use the Replace command if you want to find all occurrences of “Auto” in a register and decide whether or not to recategorize some of them as “Auto:Fuel” (see [“Finding a specific transaction” on page 117](#)).

**Tip:** You’ll get more accurate reports, graphs, and budgets if you categorize credit and charge card purchases the same way you categorize checking account transactions, instead of assigning a general category like “AmEx” or “Credit card.” See [Chapter 11, Tracking your credit cards, on page 222](#).

---

\*Quicken assigns special investment categories to many kinds of investment transactions. See the table that begins on [page 316](#) for more information.

## Setting up categories and subcategories

When you started Quicken for the first time, you had the opportunity to include a preset home category list, business category list, or both in your Quicken data file. You can use the preset categories as they are or modify them to suit your needs.

**Tip:** Even if you didn't choose to include the preset category lists when you set up your data file, you can import them now. First choose Categories & Transfers from the Lists menu. Then choose Import from the File menu, select either the Business Categories or Home Categories file from the Quicken Essentials folder, and click Open.

If you like to get started quickly and learn by trial and error, start by using one of the preset category lists and then add new categories as you work with Quicken. Or, if you prefer to think about exactly how you want to use Quicken to organize your finances, review the preset category lists on [page 74](#) and the modified lists on [page 77](#) and then create your own list.

To see your Category & Transfer list, choose Categories & Transfers from the Lists menu.

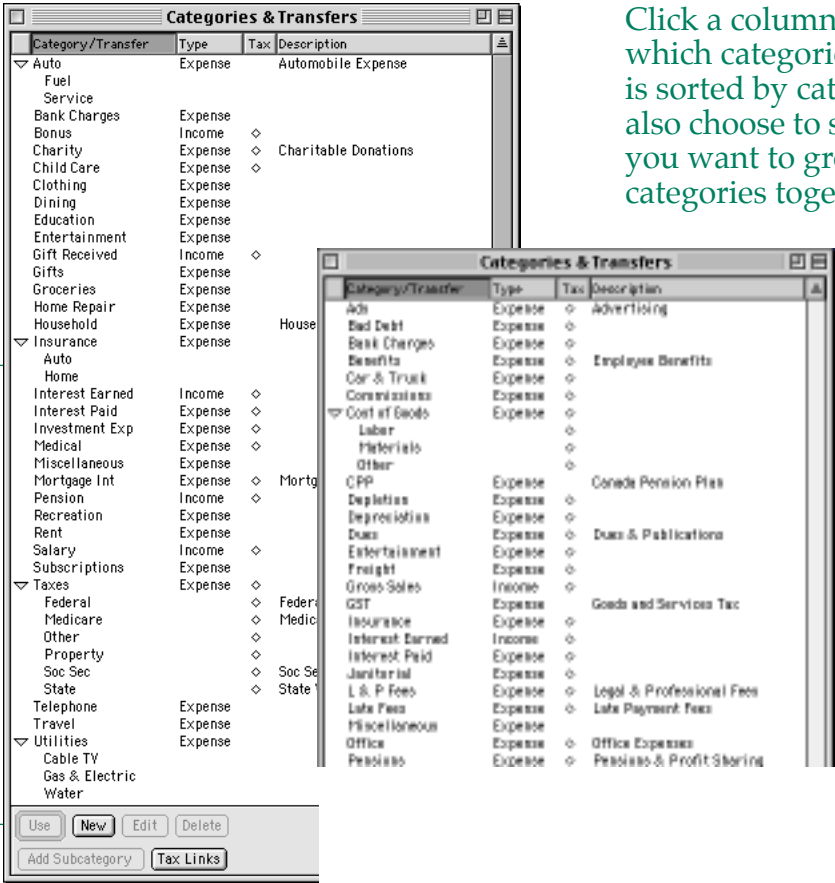
The next page shows the preset category lists provided by Quicken;

### Quicken's preset Category & Transfer lists

The list on the left is the preset list of home categories that Quicken provides, and the one on the right is the preset list of business categories.

Subcategories are indented under the main category. Click the triangle to the left of the category name to hide or show its subcategories.

You can delete any categories you're not going to use by selecting them in the list and clicking Delete. For example, if you live in the U.S., you may want to delete all the Canadian categories. And if you live in Canada, you may want to delete the U.S. tax categories.



Click a column title to change the order in which categories appear in the list. This list is sorted by category name, but you could also choose to sort it by type if, for example, you want to group your all of your income categories together. You can also sort by tax status or description.

You can mark categories as tax-related and assign tax form information to them. See [Chapter 18, Getting ready for tax time](#), on page 456.

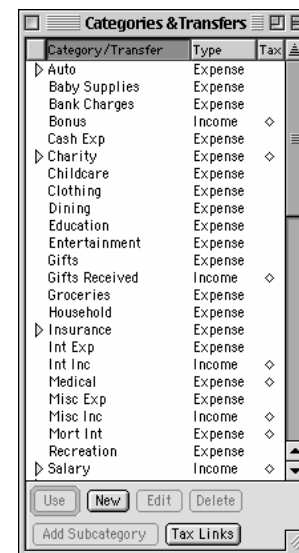
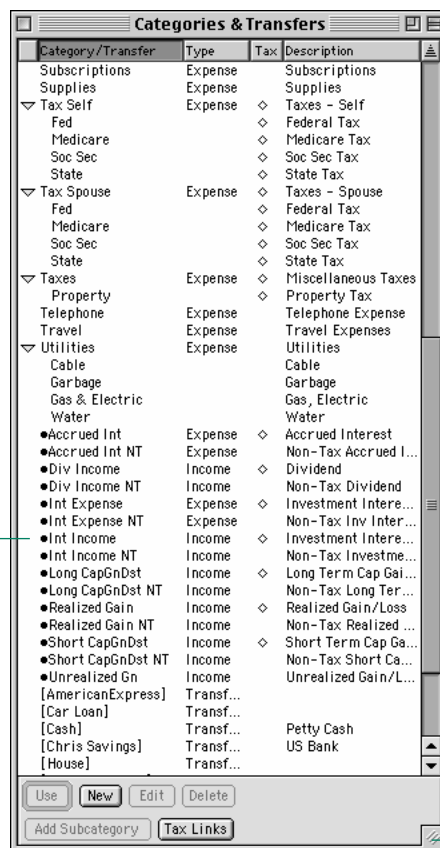
## Modifying the preset category lists

You can modify a preset category list by creating new categories or new subcategories and by editing or deleting existing categories and subcategories. You can also change a category into a subcategory or a subcategory into a category, and you can move subcategories from one category to another. See [“Creating new categories” on page 78](#), [“Creating subcategories” on page 79](#), and [“Editing, deleting, and moving categories and subcategories” on page 80](#).

Here are two sample category lists:

- The list on the left is a partial view of a category list used by a couple who want to track their income and expenses in more detail than provided by the preset home category list.
- The list on the right is shorter than the preset list of home categories, and it contains main categories only—no subcategories.

The first time you set up a portfolio or mutual fund account, Quicken adds these investment categories (preceded by •) to your Category & Transfer list.



The category descriptions are visible in the longer category list on the left, but the window has been narrowed to hide them in the shorter list above. You can resize most Quicken windows if you want to save room on your desktop by dragging the size box in the lower right corner of the window.

Account names in square brackets ( [ ] ) are included in this list so you can transfer funds between accounts. Double-click an account name to create a transfer. See “Transferring money between accounts” on page 103.

## Creating new categories

You can set up your categories before you enter any transactions, or you can set them up “on the fly” while you are entering transactions. Quicken will ask if you want to set up a new category whenever you enter a category name it doesn’t recognize.

- 1 Choose Categories & Transfers from the Lists menu (⌘-L).
- 2 In the Categories & Transfers window, click New (⌘-N).
- 3 In the Set Up Category window, enter information about the category.

The category name can be up to 32 characters long. Be careful not to enter more than one name for the same category. For example, if you type “Clothes,” Quicken will see it as a new category even if you already have a category called “Clothing.”

The category description can be up to 54 characters long. You can show the description instead of the category name in reports and graphs if you want to see a more detailed description.



Click Income if this is an income category such as salary, interest income, or rent from an investment property. Click Expense if this is an expense category such as groceries, utilities, mortgage interest, or charity.

(Optional) Select the Tax-related checkbox if you want to use this category to track tax-related income or expenses. Quicken displays the Assign Tax Links window, where you can assign categories to specific line items on IRS forms. See “Marking categories as tax related” on page 458.

- 4 Click Create to add the category to the Category & Transfer list.

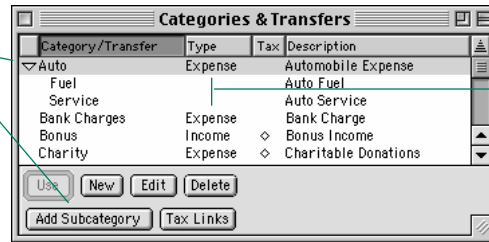
## Creating subcategories

Using subcategories gives you more flexibility than using categories alone. For example, under the category “Utilities” you could have subcategories such as “Cable TV,” “Gas & Electric,” and “Water.” Then you can show information for each subcategory under the main categories in your reports, graphs, and budgets.

- 1 Choose Categories & Transfers from the Lists menu (⌘-L).
- 2 In the Categories & Transfers window, select the category for which you want to create a subcategory and click Add Subcategory.

To add the subcategory “Loan Int” under the category “Auto,” select “Auto” and click Add Subcategory. Then type “Loan Int” in the Category field and click Create.

In this example, Quicken would display the subcategory “Loan Int” between “Fuel” and “Service.”



Quicken doesn’t display a type (income or expense) for subcategories because they are always the same type as the parent category.

- 3 In the Set Up Category window, enter information about the subcategory just as you would for a new category.

See the illustration in [step 3](#) on [page 78](#).

- 4 Click Create to add the subcategory to the list.

Quicken displays the new subcategory below the main category in the Category & Transfer list. If there are other subcategories for the category, they are listed in alphabetical order.

## Editing, deleting, and moving categories and subcategories

You can edit category or subcategory information by selecting a category in the Category & Transfer list and clicking Edit. If you rename a category or subcategory, Quicken automatically replaces the old name with the new name in all transactions categorized with the old name.

You can delete a category or subcategory by selecting it in the Category & Transfer list and clicking Delete.\* When you delete a category or subcategory, Quicken removes the name from the Category & Transfer list and from the Category field of any transactions to which it is assigned.

**Caution:** Don't delete a category or subcategory as a step in changing its name. Delete a category or subcategory only if you don't expect to use it again or if you want to reassign the transactions for the deleted category to several different categories.

You can also change a category into a subcategory, or move a subcategory from one category to another by dragging and dropping them in the Category & Transfer list. (Note that when you change a class to a subclass, you cannot promote the subclass back to a class.)

---

\*You cannot edit or delete the predefined investment categories (those preceded by •), and you can only edit or delete transfer categories from the Category & Transfer list by editing, hiding, or deleting the associated account (see [“Editing, hiding and deleting accounts” on page 68](#)).



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For step-by-step help, go to [Categories & Classes](#) in Quicken Help Topics and select

How do I edit categories and subcategories?

How do I delete categories and subcategories?

How do I move categories and subcategories?

---

## About classes

Classes add an additional dimension to reports and graphs by letting you specify where, to what, or to whom transactions apply. Classes do not replace categories; they add information to transactions that already have categories. Unlike subcategories, which can only be used with their parent category, classes can be used with any category. Quicken has the flexibility to create reports and graphs based on categories, classes, or both.

You can use classes in situations like these:

- If you share a Quicken data file with others in your household, you can create a class for each person so you can track how much each person earns and spends without creating subcategories for each category. For example, spouses could classify dining expenses as Dining/Sue and Dining/Jim, and clothing expenses as Clothing/Sue and Clothing/Jim.
- If you use your personal checking account for business and personal expenses, you can identify business transactions with the class Business to distinguish them from personal expenses in the same category. For example, you could classify business expenses as Dining/Business, Entertainment/Business and Subscriptions/Business.
- If you manage properties, you can identify transactions by property name or address. For example, six water bills could be categorized as utility expenses and classified as applying to six different properties by entering Utilities:Water/ElmSt, Utilities:Water/OakSt, and so on.
- If you work with multiple clients, you can identify transactions by client name. Then you can report separately on the income and expenses related to each client.

For example, you might classify income earned as Income /Smith, Income /Jones, and Income /Lee.

The following table gives examples of classes and the kind of information they can help you track:

Use classes to specify	Reason for using classes	Examples of class names
<b>Whom the transaction is for:</b> <ul style="list-style-type: none"><li>•Your clients</li><li>•Your salespeople</li><li>•You or your spouse</li></ul>	Track income and expense by client Track commissions Track income and expense by individual	SellCo, Mena, Bartel, Lew & Co. Bob, Karen, Glenn, Kate, Eric Chris, Terry
<b>Where the transaction applies:</b> <ul style="list-style-type: none"><li>•Sales regions</li><li>•Property names</li></ul>	Track performance by division Track income and expense by property	Midwest, West, East, North, South Harlow St, Ward Way, Rusko Ave
<b>What the transaction is for:</b> <ul style="list-style-type: none"><li>•Job or project names</li><li>•Equipment or vehicle</li><li>•Business use</li></ul>	Perform job costing Track expense by item Separate business income and expense from personal income and expense	Crandall, Miller, Barturen-Ramirez Truck, phone, fax, copier Business

## Setting up classes and subclasses

Because people use classes in so many different ways, Quicken does not provide a preset list of classes. To create a class, choose Classes from the Lists menu and click New. You can set up classes before you enter any transactions, or you can set them up “on the fly” while you are entering transactions. Quicken will offer to let you set up a new class whenever you enter a class name it doesn’t recognize. For information about assigning classes to transactions, see [“Assigning a class to a transaction” on page 100](#).

---

For step-by-step help, go to [Categories & Classes in Quicken Help Topics](#) and select

How do I set up classes and subclasses?

---

## Editing, deleting, and moving classes and subclasses

You can edit class or subclass information by selecting a class in the Class list and clicking Edit. If you rename a class or subclass, Quicken automatically replaces the old name with the new name in all transactions classified with the old name.

You can delete a class or subclass by selecting it in the Class list and clicking Delete. When you delete a class or subclass, Quicken removes the name from the Class list and from any transactions to which it is assigned.

**Caution:** Don't delete a class or subclass as a step in changing its name. Delete a class or subclass only if you don't expect to use it again or if you want to reassign the transactions for the deleted class to several different classes.

You can also change a class into a subclass, change a subclass into a class, or move a subclass from one class to another. Just drag and drop them in the Class list. (Note that when you change a class to a subclass, you cannot promote the subclass back to a class.)

You cannot change a class into a category, or vice versa.

---

For step-by-step help, go to [Categories & Classes in Quicken Help Topics](#) and select

How do I edit classes and subclasses?

How do I delete classes and subclasses?

How do I move classes and subclasses?

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# 6

## Keeping your accounts up to date

Recording your day-to-day expenses .....	88
Correcting mistakes .....	95
What do I put in the Category field? .....	97
Transferring money between accounts .....	103
Entering transactions with more than one category .....	107
Speeding up data entry .....	113
Finding a specific transaction .....	117
Customizing the register .....	118
Printing the register .....	119

# Recording your day-to-day expenses

Every Quicken account has a register where you can enter [transactions](#) for that account. A transaction is any item that affects the balance in your account. Common transactions in a bank account include:

- checks (written by hand or printed with Quicken)
- ATM (automated teller machine) transactions
- deposits
- EFT (electronic funds transfer) deposits or withdrawals
- bank service charges and interest

When you set up a new account, Quicken opens the Register window for that account. You can record all transactions for that account in the register—although you may want to enter online payments and checks you plan to print with Quicken in the Write Checks window (see [“Writing checks with Quicken” on page 128](#)) or the Enter Online Payment window (see [“Creating and sending online payments” on page 202](#)).

All Quicken accounts have registers. Although the types of transactions vary from register to register, the basic entry techniques are the same whether you are using the register for a bank, cash, credit card, asset, or liability account.\*

---

\*Portfolio and mutual fund accounts also have registers, but investment transactions require additional information. See [“Entering investment transactions in the register” on page 311](#).



Click Number at the top of the register to sort the register by check number instead of by date. When you sort by number, the Balance column is blank, but Quicken still displays the balances in the lower right corner.

Enter the amount of a check or other payment in the Payment column; enter the amount of a deposit in the Deposit column.

The active, selected transaction has a bold border around it.

Quicken shows the name of the account in the window title.

A checkmark in the Clr column indicates the cleared status of each transaction. See [page 169](#).

Joint Checking: Register						
Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
6/30/99		Chris Xfer to Joint Checking [Chris Savings]			750.00	6,811.95
7/1/99	949	Church Charity	100.00			6,711.95
7/1/99	3275	MacKeeby Mortgage Corp.	796.92			5,915.03
7/6/99		Terry Xfer to Joint Checking [Terry Savings]			750.00	6,665.03
7/12/99	950	Villa-Bank Card [Villa Bank Card]	412.90			6,252.13
7/12/99	3276	Tami Briggs Gifts	249.50			6,002.63
7/12/99	ATM	Ossie St. Produce Groceries	50.00			5,952.63
7/14/99	3277	Marilyn Peters Childcare	240.00			5,712.63
7/17/99	951	Meyer Insurance Insurance:Auto	350.02			5,362.61
7/15/99	Num	Payee or Description Category	Payment		Deposit	
			Open Split		Shortcuts	
Record Restore						Balance Today: \$5,712.63 Balance 7/17/99: \$5,362.61

Balance Today is the balance of all transactions through today. If you postdate transactions, Quicken also displays an ending balance that is the balance of all transactions in the register.

Click Record to save the transaction and automatically update the account balance.

Click Restore if you make a mistake and want the transaction to revert to the way it was before you changed it.

## Entering a transaction in the register

- 1 Choose Registers from the Lists menu and choose the account name.

You can also open a register from the toolbar by choosing the account name from the Registers pop-up menu when you are in the Banking, Investing, or Assets/Debt areas.

- 2 If the selected transaction is not a blank transaction, choose New Transaction from the Edit menu (⌘-N).

- 3 Enter information about the new transaction in each field.

Type a date, or use the pop-up calendar to select a date.

In the Payee or Description field, enter a payee name or other description for the transaction.

In the Payment or Deposit column, enter the amount of the payment or deposit.

In the Number column, you can enter a number for a handwritten check or use the pop-up menu to select the type of transaction. Press + to enter the next check number quickly.

1/30/99	3222	Marilyn Peters	240.00		3,958.53
		Childcare			
2/2/99	PRINT	Meyer Insurance	271.56		3,686.97
		Insurance:Auto			
2/2/99	942	McKellar Organic Foods	36.71	Deposit	
	12	Groceries		Open Split	Shortcuts

In the Category field, enter a category to help you track income and expenses. See “What do I put in the Category field?” on page 97.

(Optional) In the Memo field, enter any additional information about this transaction.

You cannot enter a value in the Balance column. Quicken calculates a new balance for you when you record the transaction.

Press Tab to move the insertion point to the next field. If you prefer to press Return instead of Tab to move from field to field, see [“Customizing the register” on page 118](#).

- 4 When you have finished entering the transaction, click Record. Quicken saves each new transaction in your data file as you record it.

When you record a transaction, Quicken sorts it in the register and recalculates all subsequent balances. You can sort transactions by date or by check number.

## Entering a transaction in the Calendar

You can enter new transactions in the Quicken Financial Calendar™ for today or for any date in the past. You can also edit or delete transactions or move transactions from one day to another. You can enter, edit, move, or delete transactions in the Calendar for any non-investment account.

When you use the Calendar to enter a new transaction for today or for a day in the past, Quicken adds that transaction to the selected day in the Calendar and automatically records it in the appropriate register as well.

- 1 In the Banking area, click the Calendar button in the toolbar.

You can also schedule transactions—including recurring transactions such as bill payments and your paycheck deposit—in the Calendar or the register for dates in the future (see [“Scheduling bill payments” on page 122](#)).

You can use the arrow keys to move from day to day, and the PgUp and PgDn keys to move from month to month.

Choose a month from the month pop-up menu to go to that month in the currently selected year.

Click the arrow buttons to move forward or backward one month at a time.

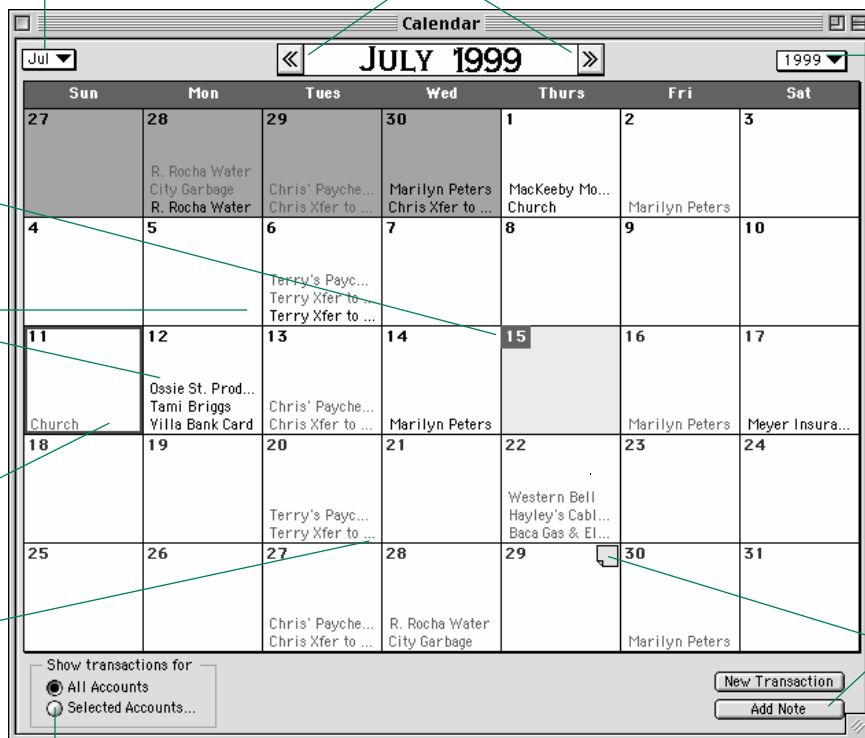
Choose any year listed in the year pop-up menu (or choose Other and enter any year between 1928 and 2027) to go to that year.

Today's date has a dark box around it. On a color monitor, it is also shaded light blue.

Past transactions are shown on the day they were recorded. Scheduled future transactions are shown in blue text on the day they are scheduled to happen.

The selected day has a bold box around it.

If there are more transactions for a day than will fit, the date is followed by an ellipsis (...). Double-click the day to see all its transactions in a separate Transactions window.



Click Add Note to add a note for the selected day. After you've added a note, double-click the note square to read or edit the note.

Click Selected Accounts to select the accounts you want to see. The Calendar is initially set up to show transactions from all accounts except investment accounts.

- 2 Select the day (past or present) on which you want to record the transaction.
- 3 Click New Transaction in the lower right corner of the Calendar window.
- 4 In the Enter Transaction window, enter information about the transaction in each field, just as you would in a register.

If you need information about what to enter in each field, see “Entering a transaction in the register” on page 90.

Make sure the correct account is shown in the Account field. When you record the transaction, it is entered both in the Calendar and in the register for the selected account.

For information about the scheduling section of the window, see “Scheduling a future transaction in the Calendar” on page 122.

Date	Number	Payee or Description	Category	Memo	Payment	Clr	Deposit
7/11/99		McKellar Organic Foods	Groceries		35.71		

Frequency: Only once  
 Duration: Stop after 1 trans  
 Future transactions: Retain for 60 days  
 Final transaction: Unlimited  
 Balance Today: \$5,326.90

Click the Check button to enter a check to print with Quicken or an electronic payment.

Quicken shows you the Balance Today (and an ending balance if there are any postdated transactions in the register) for the selected account.

- 5 Click Record to record the transaction in the Calendar and in the register.

You can also enter a new past or present (recorded for today) transaction in the Calendar by:

- Dragging and dropping a transaction from the QuickFill Transactions list (see “Entering data with QuickFill” on page 113).

- Copying a transaction from any open Transactions window. Hold down the Option key while you drag and drop the transaction to today or to a day in the past (or to the Transactions window for that day).

You can also print the Calendar or add a reminder note to a day in the Calendar.

---

For step-by-step help, go to [Calendar in Quicken Help Topics](#) and select

How do I print the Calendar?

How do I add a reminder note to the Calendar?

---

## Correcting mistakes

To make a change to a transaction, select it and edit any field by selecting the incorrect information and typing over it. To undo a single mistake you make while entering or editing information in a field, choose Undo from the Edit menu (⌘-Z). To restore a transaction to the way it was before you made any changes to it, click the Restore button. The only item in the transaction you cannot edit is the balance in the Balance column. If you need to change the balance during reconciliation, see [“Letting Quicken adjust for differences” on page 175](#).

**Note:** Changing a reconciled transaction—one with a bold checkmark in the √ (Clr) column—can cause problems when you reconcile your Quicken records with your bank statement. Quicken warns you if you are about to change a reconciled transaction.

You can edit any transaction in the Calendar, even if you originally entered it in the register. If you enter a transaction in the wrong account, you can easily move it to the correct account by editing it in the Calendar to change the account.

---

[For step-by-step help, go to Calendar in Quicken Help Topics and select](#)

How do I edit a transaction?

How do I move a transaction?

---

You can also move a transaction to another account using the Shortcuts button in the register. Select the transaction you want to move, click the Shortcuts button and

choose Move this Transaction from the pop-up menu. Then enter the “to” account name in the Move Transaction window.

---

For step-by-step help, go to [Registers in Quicken Help Topics](#) and select

How do I edit a transaction?

How do I move a transaction?

---

You can delete a transaction by selecting it and choosing Delete Transaction from the Edit menu (⌘-D). Sometimes you may prefer to void a transaction instead of deleting it. By marking a printed or handwritten check as void, you can keep an accurate record of each numbered check. To void a transaction, select it and choose Void Transaction from the Edit menu.

---

For step-by-step help, go to [Registers in Quicken Help Topics](#) and select

How do I delete or void a transaction?

---



# What do I put in the Category field?

You can enter any of these items in the Category field of a transaction:

- [Categories and subcategories](#) let you label your transactions so you can track where your money comes from and where it goes. See [“Assigning a category to a transaction”](#) next.
- [Classes and subclasses](#) let you define transactions even more specifically than with categories alone. Some Quicken users benefit from using classes; others find that categories are all they need to track their finances. See [“Assigning a class to a transaction”](#) on page 100.
- [Transfers](#) let you move money from one Quicken account to another. See [“Transferring money between accounts”](#) on page 103.

**Tip:** If you want to assign more than one category, class, or transfer to a single transaction, you can “split” the transaction. See [page 107](#).

## Assigning a category to a transaction

See [“About categories”](#) on page 72 for more information about creating and using categories.

You should assign at least one category to each transaction because Quicken uses the category information you assign to create reports, graphs, and budgets based on your income and expenses. If you don’t assign a category to a transaction, Quicken uses the label “Other” to refer to uncategorized amounts in reports and graphs. You can set a preference telling Quicken to warn you if you forget to enter a category; see [“Customizing the register”](#) on page 118.

You can assign a category to a transaction by:

- typing the category name in the Category field
- choosing a category from the pop-up menu in the Category field
- selecting a category in the Category & Transfer list

### Typing a category name in the register

- 1 Click in the Category field of the transaction you want to categorize.
- 2 Start typing the category name.

If the first few characters match the beginning of more than one category name, QuickFill enters the first category that begins with the letters you typed. Keep typing until QuickFill enters the correct category name.

7/15/99	Mem	Food Drive	50.00	Deposit
		charity		

You can also choose a category from the pop-up menu in the Category field.

- 3 When Quicken displays the category you want, either press Tab to accept that category, or type a colon ( : ) to enter a subcategory.

The colon always appears at the end of the text that's currently in the Category field, no matter where the cursor is located when you type it.

- 4 (Optional) Start typing a subcategory name.

Continue typing until QuickFill fills in the correct subcategory.

Type the letter “u” to enter the category name “Utilities.”

7/15/99	PRINT	R. Rocha Water	72.95	Deposit
[F2]	▼	utilities:water	▼	▼
		▼	▶ Open Split	Shortcuts ▼

To enter a subcategory, type a colon as soon as you see the category you want. In this case, typing the letter “w” after the colon displays the subcategory name “Water.”

If you enter a category (or subcategory) name that isn’t already in the Category & Transfer list, Quicken asks if you want to set up a new category or select an existing category.

Click Cancel if you made a typing error and want to return to the register to enter the correct category.

Can't find category 'pets'. Would you like to select from the list, or set it up?		
Cancel	Set Up	Select

Click Set Up to create a new category.

Click Select to select an existing category from the list.

## Choosing a category from the Category & Transfer list

- 1 Click anywhere in the transaction you want to categorize.
- 2 Choose Categories & Transfers from the Lists menu (⌘-L).
- 3 Double-click a category name in the list to paste it in the Category field.

You can also select the category name you want and click Use or press Return. Or you can drag the category name from the Category & Transfer list and drop it in the selected transaction in the register.

## Assigning a class to a transaction

Classes do not replace categories; rather, they add more information to transactions that already have categories. See [“About classes” on page 82](#) to determine whether classes are appropriate for your situation.

You can assign a class to a transaction by:

- typing the class name in the Category field
- selecting a class in the Class list

### Typing a class name in the register

- 1 Click in the Category field of the transaction you want to classify.

You can add a class name after a category name, or after an account name if you want to classify a transfer transaction.

- 2 Type a forward slash ( / ).

The forward slash separates the class from the category (or account). It always appears at the end of the text that’s currently in the Category field, no matter where the cursor is located when you type it.

- 3 Begin typing the class name.

If the first few characters match the beginning of more than one class name, QuickFill enters the first class that begins with the letters you typed. Keep typing until QuickFill enters the correct class name.

As soon as you type a forward slash, Quicken recognizes that you are entering a class. In this example, the category is Repairs and the class is Oak St.

7/15/99	3278	SDP Carpentry	167.32	Deposit
		repairs/oak St.		
		Memo	Open Split	Shortcuts

- 4 When Quicken displays the class you want, either press Tab to accept that class or type a colon ( : ) to enter a subclass.

The colon always appears at the end of the text that's currently in the Category field, no matter where the cursor is located when you type it.

- 5 (Optional) Start typing a subclass name.

Continue typing until Quicken fills in the correct subclass. You might, for example want to add a subclass to the transaction in [step 3](#) to specify which unit needed repairs: Repairs/Oak St:Unit1.

If you enter a class (or subclass) name that isn't already in the Class list, Quicken asks if you want to set up a new class or select an existing class.

Click Cancel if you made a typing error and want to return to the register to enter the correct class.

Can't find class 'Ash Ct'. Would you like to select from the list, or set it up?

CancelSet UpSelect

Click Set Up to create a new class.

Click Select to select an existing class from the list.

## Choosing a class from the Class list

- 1 Click anywhere in the transaction you want to classify.
- 2 Choose Classes from the Lists menu (⌘-K).
- 3 Double-click a class name to paste it in the Category field.

You can also select the class name you want and click Use or press Return. Or you can drag the class name from the Class list and drop it in the selected transaction in the register.

# Transferring money between accounts

Transfers can record these and other common transactions:

- movement of funds from a checking account to a savings account
- cash advances from a credit card account to a checking account
- loan payments from a checking account to a liability account that tracks the balance of the loan

When you record a transfer transaction in a **source** account, Quicken automatically creates a parallel transaction in the **destination** account. If the source transaction is a payment or decrease, the destination transaction is a deposit or increase.

For example, if you transfer \$500 from your savings account to your checking account to cover household expenses, you would type a bracket ( [ ), and then enter the name of the checking account in the Category field of the transfer transaction in your savings account. Quicken automatically records a corresponding deposit transaction of \$500.00 in the Deposit column of your checking account. You don't include an income or expense category in the Category field for a transfer transaction because you have simply moved funds from one account to another.

This is the transfer transaction in “Terry Savings” (the source account). The square brackets show that it is a transfer.

Terry Savings: Register						
Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
5/11/99		Terry Xfer to Joint Checking [Joint Checking]	750.00			2,738.73

This is the transaction Quicken automatically records in “Joint Checking” (the destination account) as a result of the transfer.

Joint Checking: Register						
Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
7/6/99	Num	Terry Xfer to Joint Checking [Terry Savings]	Payment 750.00		750.00	6,497.71

If the register for the source account is already open, you can transfer money by entering the transfer information directly in the Category field of the transfer transaction.

- 1 In the register for the source account, enter the name of the destination account in the Category field by typing [ , and then typing the name of the account.

OR

Choose the destination account name from the pop-up menu in the Category field (account names are at the bottom of the list).

If you begin typing the account name, QuickFill completes it. In this example, we typed “[jo” and QuickFill added “[int Checking].”

7/6/99	Num	Terry Xfer to Joint Checking	750.00		Deposit	-261.27
		[joint Checking]				

- 2 When Quicken displays the account you want, press Tab.
- 3 Click Record to record the transfer transaction.



Quicken records the transaction in this register **and** creates a parallel transaction in the destination account register for the same amount.

In some cases, you may want to transfer part of the total amount of a transaction. For example, you may want to transfer some of your paycheck into a retirement account. Or you might want to transfer the portion of your mortgage payment that goes toward the loan principal into a liability account that tracks the loan balance and assign an expense category to the interest portion of the payment. See [“Entering transactions with more than one category” on page 107](#) for information about transferring part of a transaction.

You can include class information in a transfer transaction. If, for example, you pay for an antique table from a checking account and you want to record the purchase in an asset account called “Personal Assets” and assign the class “Antiques” to the transaction, you would enter “[Personal Assets]/ Antiques” in the Category field.

You can also enter a transfer transaction between accounts by choosing Transfer Money from the Activities menu.

---

For step-by-step help, go to [Registers in Quicken Help Topics](#) and select

How do I transfer funds between accounts?

---

## Changing a transaction that includes a transfer

When you change a transaction that includes a transfer to or from another account, the transaction created by the transfer may also change.

- If you edit the date or amount of the transaction, the information changes in both accounts. But if you edit anything else, the information changes only in the account where you make the change.
- If you delete the transaction, Quicken deletes it from both accounts.
- If you rename an account, Quicken updates every occurrence of the name in all transactions.

If a transfer is part of a split transaction (see [“Entering transactions with more than one category” next](#)), you can change the date or amount only in the original transaction in the source account. You cannot change it in the destination account (the one that received the transfer).

## Entering transactions with more than one category

You can assign multiple categories, classes, or transfers to a single transaction by **splitting** the transaction. For example, you might want to create a split transaction if you write a single check to purchase items such as clothing, office supplies, and home furnishings from a department store.

When you create a split transaction, you enter category names and amounts to identify each part of the split. You can enter this information when you first record a transaction, or you can go back and add it later.

## Entering a split transaction

- 1 Enter information about the transaction in the Date, Number, and Payee fields, and enter the total amount of the transaction in either the Payment or Deposit column.
- 2 Click the Open Split button to open the split (§-E).

7/15/99	952	Schuler - Robinson	124.57	Deposit	5,035.00
12		split	memo	Open Split	Shortcuts

Click the Open Split button to open the split.

[illegible]

Quicken copies any information you have already entered in the Category, Payment, or Deposit fields of the transaction to the first split line.



You can add as many lines as you want to a split transaction.

Category	Memo	Amount
Clothing	shoes for Chris	32.47
Household	mimi-vac	59.48
Gifts	book for Mom	21.60
Entertainment	video	11.02

If you decide not to split this transaction, click Clear Split to delete all the information in the split lines.

If you have an uncategorized remainder on the last line of a split and you want to recalculate the transaction total, click Adjust Total. Quicken deletes the remainder and recalculates the total transaction amount based on the sum of all the split amounts you entered.

## 8 Click Record to record the transaction.

If you see the message “This split transaction contains one or more uncategorized items. Save changes?” you have not entered a category for at least one of the amounts in the transaction. Click Cancel to go back to the transaction and enter the missing category; click Discard to delete the entire transaction; or click Save to leave part of the transaction uncategorized.

See “Scheduling bill payments” on page 122 for information about entering your paycheck automatically every month.

## Sample split transaction: entering your paycheck

You can split your paycheck deposit into categories for salary, federal income tax, state income tax, and so on. Once you set up the deposit correctly, Quicken can memorize the transaction so you can use it over and over again without having to enter it all again.

- 1 Start a new transaction in your bank account register (§-N).  
Fill in the Date, Number (optional), and Payee fields, and then enter the **net amount** you are depositing in the Deposit column. The net amount is your salary minus taxes and deductions.
- 2 Click the Open Split button to open the split.
- 3 In the first line of the split, enter the category you use to track your salary in the Category field and the **gross amount** of your paycheck in the Amount field.  
If pretax amounts are deducted from your gross salary (such as amounts for a retirement plan or flexible spending for health care), you may want to split your salary category into subcategories to track the pretax amount and the taxable amount separately. That’s what was done in this example.

Enter the category you use to track gross salary. In this example, Terry has \$196.78 in pretax deductions taken out of a total gross pay of \$1,290.37, so the gross amount is divided between two Salary subcategories: Taxable and Pre-Tax. If you don't care about that level of detail, use the Salary category for the full amount.

[illegible]

Enter your gross pay (the amount before any deductions) in the Amount field of the first split line. If you are tracking both pretax and taxable salary (as in this example), you should enter one of the amounts in the first split line and the other amount in the second split line. Note that since the gross salary is larger than the net deposit, the remainder is a negative number.

- 4** Enter every deduction from your paycheck as a negative amount.

You may have deductions for items such as federal taxes, state taxes, medical insurance, disability insurance, and so on. You can use Quicken's standard categories for some of these items, and you can create additional expense categories for other deductions as needed.

You can add “Self” and “Spouse” to the Tax categories to distinguish between people in a two-income household.

[illegible]

Deductions are entered as negative amounts because they are subtracted from your gross salary. Quicken adds more split lines automatically.

See “Transferring money between accounts” on page 103 for information about entering a transfer transaction.

You can also assign transfers to amounts in split transactions. You may, for example, want to enter a 401(k) contribution. This money is not an expense (since it's still your money); it is just being transferred to another Quicken account. In this example, Terry has entered transfers to both a flexible spending account for medical expenses ( [Medical FSA] ) and a retirement account ( [Terry's 401k] ). These transfers are negative amounts because they are deductions from Terry's paycheck; they show up as deposits in the destination accounts.

To enter a transfer of money from this account (the account where you are depositing the paycheck) to another account (like a Quicken account that tracks your 401(k), enter the account name in square brackets and enter the amount as a negative amount.

Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
7/16/99	Num	Terry's Paycheck	Payment		820.60	
	▼	Memo	▼ Close Split		Shortcuts ▼	
		Category/Class	Memo	Amount		
		Salary:Taxable		1,093.59		
		Salary:Pre-Tax		196.78		
		Tax Self:Fed		-149.08		
		Tax Self:Soc Sec		-97.48		
		Tax Self:State		-36.56		
		[Medical FSA]		-6.00		
		[Terry's 401k] ▼		-180.65 ▲		
				▼		
		<b>Close Split</b>		<b>Clear Split</b>		<b>Adjust Total</b>

- 5** Click Record to record the transaction.



# Speeding up data entry

Quicken makes it easy to enter transactions quickly:

- **QuickFill™** automatically finishes filling in transaction fields for you.
- **QuickEntry** lets you enter daily transactions without opening Quicken.
- **QuickMath™** lets you make simple calculations right in your register.
- **Online account access** lets you download information directly from your financial institution. See [Chapter 9, Banking online from Quicken, on page 180](#).

## Entering data with QuickFill

You can stop Quicken from automatically memorizing transactions by choosing Preferences from the Edit menu, clicking the Registers icon, and clearing the “Add new transactions to the QuickFill list” checkbox.

You can also stop QuickFill from filling in transactions by clearing the “Use QuickFill to fill in transactions” checkbox.

QuickFill automatically memorizes transactions as you enter them and stores them in the QuickFill Transactions list so you can use them again and again without having to type them each time. To look at the list, choose QuickFill Transactions from the Lists menu (⌘-T).

For example, you may write a check to Blaisdell Grocery every week. The first time you record that check in a Quicken register, Quicken memorizes everything except the date and check number and adds “Blaisdell Grocery” to the QuickFill Transactions list. The next time you begin typing “Blaisdell Grocery” in a Payee field, Quicken finds the transaction in the QuickFill list and enters it in the register for you. You can change any information Quicken enters—such as the amount—and then record the new transaction. If you change anything, Quicken updates the “Blaisdell Grocery” transaction in QuickFill list.

Quicken marks each locked transaction in the list with a bold dot (•).

You can lock an individual QuickFill transaction to keep it from changing. When you recall a locked transaction, you can make changes to it before you enter it in the register; however, the QuickFill Transactions list retains the original locked transaction unless you edit it manually. For example, if you usually withdraw \$40 when you go to the ATM, you can memorize that transaction in the list so that Quickfill always enters \$40 for you—even if you changed the amount of your last ATM withdrawal.

Even if you choose to work with QuickFill turned off, you can still recall a transaction by dragging it from the QuickFill Transactions list and dropping it in the register or the Write Checks window. If you decide you want to change or delete a QuickFill transaction, you can select it in the QuickFill Transactions list and click Edit or Delete.

---

For step-by-step help, go to [Registers in Quicken Help Topics](#) and select

How do I recall a QuickFill transaction?

How do I memorize a transaction?

How do I change a memorized transaction?

How do I delete a memorized transaction?

---

## Reducing transaction entry time with QuickEntry



You can significantly reduce the time it takes to enter your daily transactions by using QuickEntry. Just double-click the QuickEntry icon in your Quicken Deluxe folder to open this “mini-application.” QuickEntry opens quickly and gives you access to all your bank, cash, and credit card registers—and nothing else—so you can enter transactions quickly and easily.

Choose any bank, cash, or credit card account in your Quicken data file from the Account pop-up menu.

**QuickEntry: Murphy's Finances**

Account: Joint Checking ▾

Date	Number	Payee/Category/Memo	Payment	Deposit	Balance
7/16/99	954	Noelani's Food Mart Groceries	32.94		4,834.75
7/16/99	<span style="background-color: #cccccc;">▾</span>	<span style="background-color: #cccccc;">▾</span>	<span style="background-color: #cccccc;">▶ Open Splits</span>		

Record
Restore

**Ending Balance:**     \$4,834.75  
 (includes postdated transactions)

QuickEntry displays the Ending Balance for the account. It includes all transactions you have entered in Quicken or QuickEntry, including any postdated transactions.

The registers in QuickEntry work like the registers in Quicken. You enter transactions the way you always have, taking advantage of QuickFill, QuickMath, and the pop-up lists from Quicken. Your QuickEntry data is stored in your Quicken data file, and is added to your Quicken registers the next time you open Quicken.

# Calculating transaction amounts with QuickMath

Sometimes you may want to make simple calculations to determine the correct dollar amount to enter in a transaction. For example, you may want to total the amount due on several bills before you transfer money from your savings account to your checking account to pay them. QuickMath can do these calculations for you right in the amount field. Just press any operator key (+, -, \*, /, or =) to pop up a “paper tape” where you can see numbers as you enter them, just as if you were using an adding machine.

The tape shows your calculations as you type them.

Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
7/12/99	ATM	Ossie St. Produce	13.25			5,749.60
		Groceries	6.00			
7/13/99	951	Meyer Insurance	79.50			5,399.58
		Insurance:Auto	total			

You can also assign special QuickMath keys in Preferences to add, subtract, multiply, or divide dollar amounts with a single keystroke. For example, the percent key ( % ) is preassigned to multiply amounts by 0.01 so you can easily calculate percentages.

For step-by-step help, go to Registers in Quicken Help Topics and select

How do I calculate transaction amounts?

How do I assign QuickMath keys?

## Finding a specific transaction

The Find command locates specific transactions in the register or the Write Checks window. For example, you might want to find a specific check number or a specific payee. Choose Find/Replace ► Find from the Edit menu to open the Find window.

You can use the Replace command to make changes to text in your transactions. For example, if you misspelled a payee name, you could search for all occurrences of the misspelled name and replace them with the correct name. Choose Find/Replace. Replace from the Edit menu to open the Replace window.

---

For step-by-step help, go to [Registers in Quicken Help Topics](#) and select

How do I find a transaction in a register?

---

## Customizing the register

You can change settings that affect Quicken's registers by choosing Preferences from the Edit menu, clicking the Registers icon, and selecting or clearing the checkboxes. For example, you can enter amounts without decimal points, use the Return key instead of the Tab key to move between fields, or ask Quicken to warn you when you enter a duplicate check number. Any changes you make to the preferences are in effect for all your registers and other data-entry areas in Quicken.

---

[For step-by-step help, go to Registers in Quicken Help Topics and select](#)

How do I customize the register?

---

## Printing the register

You can specify a time period of a day, a week, a month, a year, or longer, and then print a record of your transactions for that period of time.

---

For step-by-step help, go to [Registers in Quicken Help Topics](#) and select

How do I print the register?

---





# 7

## Paying your bills

Scheduling bill payments.....	122
Writing checks with Quicken .....	128
Printing Intuit checks .....	133

# Scheduling bill payments

Scheduling your bill payments with Quicken can save you time and help you remember to pay your bills when they're due. Many bills, such as rent and insurance payments, occur at regular intervals and are always for the same amount. Other bills occur less regularly, or the amount varies from month to month. Even regular bills don't come all at once—they trickle in. You can schedule all your bills in Quicken's Financial Calendar, even if the amount varies. You can also schedule income and transfer transactions, such as paycheck deposits or monthly transfers from checking to savings.

After you schedule a transaction, Quicken either reminds you about it or records it in your register automatically when it is due. Then you can make the payment electronically, print a check with Quicken, or write a check by hand.

When you schedule financial transactions—including bill payments—in the Calendar, you get a visual month-by-month overview of your financial past, present, and future. You can see at a glance where your income is expected to come from in the future and how you expect to spend it. You can also use the Calendar instead of the register to enter transactions, which is useful if you're working with more than one account at a time. See [“Entering a transaction in the Calendar” on page 91](#).

## Scheduling a future transaction in the Calendar

- 1 In the Banking area, click the Calendar button in the toolbar.

For more information about the Calendar, see [page 92](#).

- 2 Select the day in the Calendar on which you want to schedule a transaction.
- 3 Click the New Transaction button in the lower right corner of the window (⌘-N).

Quicken opens a Schedule Future Transaction window that looks very much like a blank transaction in a register. Quicken enters the date you selected in the Date field and highlights the Account field.

- 4 Enter information about the transaction in the Schedule Future Transaction window.

You can enter information either in Register view or Write Checks view.

Choose the name of the Quicken account from which you will make this payment.

If you want Quicken to remind you about a scheduled transaction so you can write a check to make the payment, choose “Remind me about” and enter the number of days in advance you want your reminder. Choose “Automatically enter” if you don’t need to confirm the transaction, and Quicken will automatically enter it in the register when it is due.

The screenshot shows the 'Schedule Future Transaction' dialog box. The 'Account' field is set to 'Joint Checking'. The 'Date' is 7/29/99. The 'Payee or Description' is 'Crossley Credit Union' with a payment of 138.65. Below this is a split section with two items: 'Int Exp' for 2.86 and '[Car Loan] principal' for 136.59. At the bottom, the 'Frequency' is set to 'Monthly'. The 'Duration' is set to 'Stop after' with a value of 7. The 'Future transactions' are set to 'Remind me about' with a value of 5 days in advance. The 'Final transaction' is 1/29/00. The 'Balance Today' is \$4,834.75. Buttons for 'Record', 'Restore', 'Close Split', 'Clear Split', and 'Adjust Total' are at the bottom.

Use these buttons to switch between the Register view and the Write Checks view.

Choose how frequently you make the payment.

“Stop after...pmts” is selected for Duration and 7 is entered for the number of payments, because there are 7 payments left on this loan.

You can also schedule income transactions, such as a paycheck deposit (see [page 110](#) for instructions for entering a paycheck).

Choose the name of the Quicken account where the deposit will be recorded.

Enter the date of your next paycheck.

Choose how frequently you get a paycheck.

Date	Number	Payee or Description	Category/Class	Memo	Payment	Clr	Deposit
7/16/99		Terry's Paycheck	split				820.60

Frequency: Every two weeks  
Duration: ☐ Stop after 26 trans ☒ Unlimited  
Future transactions: Remind me about 0 Days in Advance  
Final transaction: Unlimited  
Balance Today: \$7,944.73

If your paycheck varies by a few cents from one time to the next, you might want to tell Quicken that you want to see and confirm the transaction each time before it is recorded in the register.

Tell Quicken how many times you want your paycheck transaction recorded (in this case, indefinitely).

- 5 When you're finished, click Record to add the transaction to the Calendar for every day on which it is scheduled to happen.

## Scheduling a future transaction from the register

You can also enter a scheduled transaction from the register using the Shortcuts pop-up menu. Select an existing transaction and choose Schedule this Transaction from the Shortcuts pop-up menu. Then fill in the Schedule Future Transaction window as shown in step 4 above.

## What happens after I schedule a transaction?

Each time you start Quicken, it checks for scheduled transactions that are due or past due (that is, scheduled transactions that have become due since the last time you used

Quicken). If it finds a scheduled transaction that is due or past due, one of two things will happen:

- **If you selected Remind Me About when you set up the scheduled transaction:** Quicken displays a Confirm Scheduled Transaction window containing the transaction.

You can edit the transaction, if necessary, and click Record to record it in the register and change it from scheduled to recorded (or postdated) in the Calendar. You can also click Remind Later if you don't want enter this transaction right now, but want to be reminded again the next time you start Quicken. Or you can click Skip Transaction if you want to delete this specific occurrence of the scheduled transaction from the Calendar without recording it, but want to leave it scheduled as is for future entry dates.

- **If you selected Automatically Enter when you set up the scheduled transaction:** Quicken records the transaction in the register and changes it from scheduled to recorded (or postdated) in the Calendar—without asking you for confirmation.

After your transaction has been recorded in the register, you can make the payment in any of the following ways:

- **Send an instruction to make the payment electronically.** See “Making online payments” on page 201.
- **Write and print a check with Quicken.** See “Writing checks with Quicken” on page 128 and “Printing Intuit checks” on page 133.
- **Write a check by hand.**

If you want to pay a scheduled transaction early, double-click the day on which it appears, select it in the Transactions window, and click Pay Now.

---

For step-by-step help, go to [Calendar in Quicken Help Topics](#) and select

How do I pay a future transaction early?

---

## Editing and deleting scheduled transactions

You can edit, delete, and move transactions in the Calendar. Double-click a day in the Calendar to open the Transactions window for that day. Then:

- To delete a transaction, select it and click Delete (⌘-D).
- To edit a transaction, select it and click Edit (⌘-E).
- To move a transaction, either edit it to change its date, or drag it from the Transaction window and drop it into another day in the Calendar.

When you edit or delete a a past, present, or postdated transaction in the Calendar, your changes are also recorded in the register.

---

For step-by-step help, go to [Calendar in Quicken Help Topics](#) and select

How do I edit a transaction?

How do I delete a transaction?

How do I move a transaction?

---

We recommend that you use scheduled transactions instead of transaction groups for scheduling individual future transactions, because the Calendar handles scheduled transactions more effectively.

## Grouping transactions that occur around the same time

**Transaction groups** are groups of recurring transactions that you record in an account register at the same time. For example, you may have a rent payment, a phone bill, and a utility bill all due at the beginning of each month. Instead of setting up each payment separately as a scheduled transaction, you can group them into a single entity, a transaction group, that you can either enter manually or set up for automatic entry.

---

For step-by-step help, go to [Calendar in Quicken Help Topics](#) and select

How do I set up a transaction group?

How do I enter a transaction group manually?

How do I edit a transaction group?

How do I delete a transaction group?

---

## Billminder reminds you to pay your bills

Billminder™ can remind you about checks to print, electronic payments to transmit, or transaction groups that are due—either when you turn on your computer or when you start Quicken. It does not remind you about scheduled transactions that are due, however, since the Calendar provides its own reminders for scheduled transactions.

---

For step-by-step help, go to [Calendar in Quicken Help Topics](#) and select

How do I set up Billminder?

---

# Writing checks with Quicken

By using Quicken to write and print your checks, you save time and avoid clerical errors because you avoid the duplicate work of hand-writing checks and then recording them in Quicken.

## Intuit checks

Intuit checks are printed to the exacting standards of the American Banking Association and are pre-approved by all banks, savings and loan institutions, credit unions, and brokers in the United States and Canada. When you order personalized Intuit checks, Intuit prints your name, address, account number, bank name, check numbers, and all the information required by financial institutions on your checks.

All Intuit checks are triple guaranteed. We guarantee that:

- Your checks will be accepted by your bank.
- Your checks will work with your Macintosh-compatible printer.
- Your check order will be printed exactly as you submitted it.

If we fail to meet these three conditions, please call right away. We will quickly replace your order or refund your money, whichever you prefer.



**Canadian users:**  
Canadian cheques and other supplies are also available from Intuit. Call Quicken Checks Customer Service at the phone number on page 509.

## Ordering checks

The Intuit Check Catalog provides a description of the available check styles and colors. All Intuit checks fit in Intuit double-window envelopes. Both your address and the payee's address appear in the windows, eliminating the need to address envelopes.

We've enclosed ordering information in the Quicken package for your convenience. Choose Order Supplies from the Apple (🍏) menu in order to have Quicken print the ordering information for you. You can also call [Quicken Checks Customer Service at the phone number on page 509](#). Order today and Intuit checks will be in your hands in less than three weeks.

## How do I write checks away from home?

For checks you write away from home, use the paper checks you already have or fill in an Intuit check by hand. The next time you use Quicken, enter the transactions in your check register.

When you order your Intuit checks, indicate a starting number considerably higher than your existing paper check numbers. For example, if your personal check numbers are in the 1000 range, begin your Intuit checks at 3001. That way, you avoid confusion or possible duplication of numbers.

Quicken can easily manage two sets of check numbers in one account. The bank has no concerns about which numbers you use on your checks. Check numbers are for your own records.

You can also add a logo or other art to your checks when you send them through your printer. See “Adding art to checks” on page 155.

### How can I get a logo printed on my checks?

Intuit has a large selection of standard logos that can be printed **free** on Intuit checks. Just order by number from the catalog. If you want a custom logo, enclose black-and-white, camera-ready artwork with your order. There is a one-time \$35 setup fee for custom logos. If touch up, typesetting, or rearrangement is required, additional charges may be incurred.

### Filling out a check

You can write checks from any Quicken bank account.

- 1 In the Banking area, open the account from which you want to write checks.
- 2 Click the Checks button in the toolbar (⌘-J).
- 3 Enter information in the appropriate fields on the check.

If you plan to mail the check in an Intuit window envelope, enter the payee name and mailing address. You can use up to five lines; press Return to start a new line. Press the quote key ( ' ) to copy the payee name to the first line.

You can enter a memo that prints on the check and appears in the Memo field in the register. If you don't want your memo to be visible when you mail the check in a window envelope, you can change Quicken's Register preferences to add a Note field where you can enter it instead.

Enter the payee name. When you view this check in the register, the payee information appears in the Payee field.

When you enter the dollar amount in the \$ field, Quicken automatically spells out the amount on the next line.

The date appears on the check when you print it. To change it, just type a new one.

Joint Checking: Write Checks

Pay to the order of: Baca Gas & Electric

Date: 7/16/99

\$ 83.21

Eighty-three and 21/100\*\*\*\*\* Dollars

Address: Baca Gas & Electric  
P.O. Box 3014  
Park Center, CA 94000-3014

Memo

Category: Utilities:Gas & Electric

Record Restore

Balance Today: \$4,834.75  
Balance 7/17/99: \$4,759.75

Enter category, class, or transfer information in the Category field. You can split a check just as you split a transaction in the register (see page 107).

Balance Today is the balance of the transactions in the account through today; the ending balance is the balance for all transactions, including postdated transactions.

#### 4 Enter a category in the Category field.

Enter categories, splits, or transfers just as you would in a register. If you use Intuit voucher checks, Quicken can print up to nine lines of split information on the perforated voucher attachment.

#### 5 When you have finished writing the check, click Record to save it in both the Write Checks window and the register.

After you've written and recorded your checks, you can review them before printing by scrolling through the Write Checks window or by reviewing them in the register.

The Write Checks window does not display check numbers. Intuit checks are prenumbered because most banks require prenumbered checks for stop payment purposes. Quicken inserts the correct check number in the register when it prints the check. Until the checks print, Quicken displays PRINT in the Number column of each printable transaction in the register.

# Printing Intuit checks

You can print checks with Quicken on both page-oriented printers (including laser and inkjet printers such as Apple LaserWriters and StyleWriters) and continuous-feed printers.

## Setting up your printer

- 1 Choose Chooser from the Apple (🍏) menu, select the printer you plan to use, and then close the window.
- 2 Choose Preferences from the Edit menu and then click the Print Checks icon in the scrolling panel on the left.
- 3 Make your changes to the Print Checks settings in the Preferences window.

**These are the default preferences for page-oriented printers.**

Print Checks settings are specific to a single Quicken bank account. Choose the account you want to set up from this pop-up menu.

Choose one of these icons if you want to print a partial page of checks on a page-oriented printer.

If you are printing checks with a page-oriented printer, make sure the Sheet Feeder checkbox is selected. If you are using a continuous-feed printer, make sure the checkbox is cleared.

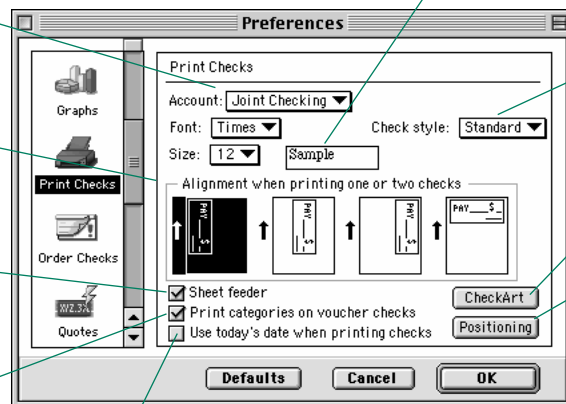
Select this checkbox if you want to print category information from split transactions on the perforated attachment to voucher checks.

Choose a font name and size from the Font and Size pop-up menus for the text that prints on your checks. The Sample box shows an example of the currently selected font and size.

Choose your check style from this pop-up menu. For information about Intuit checks, see “Intuit checks” on page 128.

You can add a company logo or other art to your checks. See “Adding art to checks” on page 155.

Click Positioning to adjust the position of text on your check. See “Positioning checks in page-oriented printers” next, or “Positioning checks in continuous-feed printers” on page 136.



Select this checkbox if you want Quicken to change the dates on the checks to the date when you print the checks.

- 4 Click OK to save these settings for the selected bank account.

If you are planning to start printing with less than a full page of three standard or wallet checks, see “Printing a partial first page of checks with page-oriented printers” on page 141.

### Positioning checks in page-oriented printers

If you have a page-oriented printer, the following table describes how to position a full page of checks in your printer. For all listed printers, full pages of checks should be inserted with the top of the page of checks pointing toward the printer. If your printer isn’t listed here, you can assume that you should insert checks in the paper tray or envelope feeder the same way you would insert standard letterhead paper.

Printer type	Check position
Apple Color LaserWriter 12/600	Load checks face up
Apple LaserWriter 16/600, LaserWriter 12/640, or LaserWriter Select 360	Load checks face down*
Apple Personal LaserWriter 320	Load checks face up
Apple Personal LaserWriter 4/600	Load checks face down*
Apple StyleWriter, StyleWriter II, or StyleWriter 1200, Color StyleWriter 1500, 2400, or 2500	Load checks face up
GCC Personal Laser Printer or Personal Laser Printer II	Load checks face up
Epson 740i	Load checks face up*
HP DeskWriter series 5 or series 6	Load checks face down*
HP LaserJet II or III	Load checks face up
HP LaserJet IV or V	Load checks face down*

- \* When you load checks face down, reverse the order of the sheets so the first sheet of checks is on top. This ensures that the printed check numbers match the numbers in the register.

## Positioning checks in continuous-feed printers

If you have a continuous-feed printer, insert the checks as you would any continuous-feed printer paper. Position the checks horizontally in the position you normally use for printing on 8.5-by-11-inch paper. You probably won't need to change the position of the paper clamps. Position the checks vertically according to your printer type.

Printer type	How to position the checks
ImageWriter I	Align the line for position number five on the check with the top of the type head. Snap the roller into place against the checks to hold them firmly in place. Then, if the checks still print too high: <ul style="list-style-type: none"><li>• Choose Preferences from the Edit menu and then click the Print Checks icon in the scrolling panel on the left.</li><li>• Click Positioning and enter -30 in the Fine Tuning field.</li></ul>
ImageWriter II	Align the top of the first check with the top of the plastic guard in front of the print head.
ImageWriter LQ	Align the top of the first check with the top of the print head.



## Printing checks from your account

- 1 If you haven't already put the checks in your printer, do it now.
- 2 Make sure your printer is turned on and online.
- 3 Open the bank account from which you want to print checks.
- 4 Choose Print Checks from the File menu (⌘-P).\*
- 5 Check the settings in the Print Checks window.

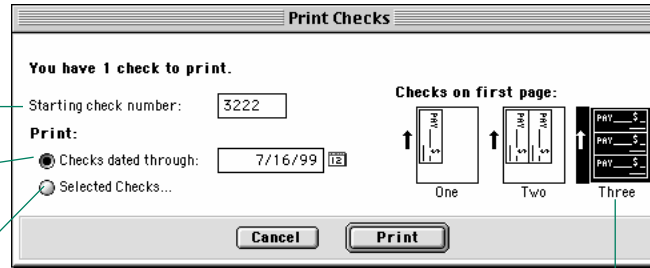
---

\*If you see a message that you don't have any checks to print, you need to enter your checks in the Write Checks window (see [page 130](#)). If you have already entered the checks in the register, enter PRINT in the Number column to show Quicken which checks you want to print.

This number should be the same as the number on the first check in the printer. If it is not, change it.

Click Checks Dated Through to print all checks dated on or before the date shown. Change the date to print checks in a different date range.

Click Selected Checks to print only selected checks.

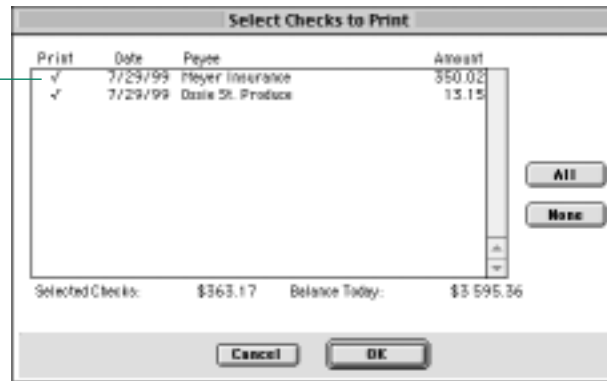


The 'Print Checks' dialog box has a title bar 'Print Checks'. Below the title bar, it says 'You have 1 check to print.' There are two main sections: 'Starting check number:' with a text box containing '3222', and 'Print:' with two radio buttons. The first radio button is selected and labeled 'Checks dated through:' followed by a date field '7/16/99' and a small calendar icon. The second radio button is labeled 'Selected Checks...'. To the right of these fields is a section titled 'Checks on first page:' with three icons labeled 'One', 'Two', and 'Three'. Each icon shows a vertical strip of checks. The 'Three' icon is highlighted with a blue border. At the bottom are 'Cancel' and 'Print' buttons.

Select the icon for three checks if you put a full page of checks in the printer. If you are starting with a partial page of one or two checks, see “Printing a partial first page of checks with page-oriented printers” on page 141.

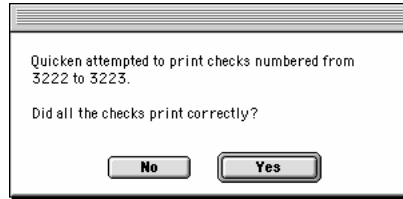
- 6 If you chose Selected Checks, mark each check you want to print and then click OK.

Click a transaction in the list to mark it as a check you want to print. Quicken puts a check-mark in the Print column for each check you select. If you accidentally mark a check you don't want to print, click it again to remove the check-mark.



The 'Select Checks to Print' dialog box has a title bar 'Select Checks to Print'. It contains a table with four columns: 'Print', 'Date', 'Payee', and 'Amount'. There are two rows of data. The first row has a checkmark in the 'Print' column, the date '7/29/99', the payee 'Foyer Insurance', and the amount '350.02'. The second row has a checkmark in the 'Print' column, the date '7/29/99', the payee 'Daisie St. Produce', and the amount '13.15'. To the right of the table are 'All' and 'None' buttons. At the bottom, it says 'Selected Checks: \$363.17' and 'Balance Today: \$3 595.36'. At the very bottom are 'Cancel' and 'OK' buttons.

Print	Date	Payee	Amount
✓	7/29/99	Foyer Insurance	350.02
✓	7/29/99	Daisie St. Produce	13.15



- 7 Click Print in the Print Checks window to open the printer dialog box for your printer.
- 8 Click Print in the printer dialog box to start printing your checks.

## Stopping a print job

If you notice a problem while your checks are printing, stop the printing process by pressing the Command key (⌘) and period key together. If your printer continues to print, turn its power switch off.

## Examining printed checks

After the checks have finished printing, QuickBooks needs to know if they all printed correctly.

- If any of the checks did not print correctly, click No.
- If all the checks printed correctly, click Yes.

Until you click Yes, unprinted checks in the register still have PRINT in the Number column. After you click Yes, QuickBooks enters the check numbers.

Sometimes Quicken displays this message before the printer finishes printing your checks. Wait a few moments so you can examine the checks before you click Yes or No.

- 1 Examine the printed checks.
- 2 If the checks printed correctly, click Yes.

Quicken puts check numbers in the Number column of the printed checks in the register. You are finished printing.

- 3 If any of the checks did not print correctly, click No.
  - Quicken asks you to type the number of the first unprinted or incorrectly printed check. Type the number of the first check that printed incorrectly (or did not print) and click OK.
  - Examine your printer to see if the checks jammed or the printer ran out of checks.
  - If the text on the checks is not aligned correctly, try adjusting the check printing settings. See [“Adjusting check alignment for page-oriented printers” on page 144](#), or [“Adjusting check alignment for continuous-feed printers” on page 150](#).
- 4 Start printing again after you’ve fixed the problem.

Go back and follow steps 4 through 8 in [“Printing checks from your account” on page 137](#) to print the remaining checks.

## Printing a partial first page of checks with page-oriented printers

If you use standard or wallet checks in your page-oriented printer, you'll sometimes find that a partial page of one or two blank checks remains after you've finished printing. You can start printing on that partial page the next time you begin to print checks.

Before you start, turn on your printer, but don't load your checks yet.

- 1 Choose Preferences from the Edit menu and click the Print Checks icon in the scrolling panel on the left.
- 2 Make sure the account from which you are printing checks is selected in the Account pop-up menu; then select one of the alignment icons to show Quicken how you insert envelopes into your printer.

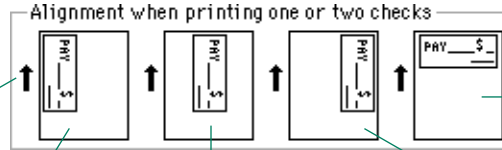
If your printer won't print checks properly from the envelope feeder (or doesn't have an envelope feeder), try positioning the checks in the paper tray with the top of the check touching the rollers. You might need to order forms leaders from Quicken Checks Customer Service at the phone number on page 509.

Before you choose your page orientation and insert your partial page of checks in the printer you need to know:

- the type of envelope feeder your printer has
- if you should insert the check face up or face down
- if you should insert the left edge or the top of the check into the printer first

You feed partial pages of checks into your printer the same way you feed envelopes. See your printer manual to find out what the printer manufacturer recommends for loading envelopes in the envelope feeder or cassette.

Note: If your checks print upside down or on the wrong side, reverse the way you load the checks into the envelope feeder.



Centered in the envelope feeder or paper tray, with the top edge of the check feeding into the printer.

The direction of the arrows is toward the printer.

Positioned against the left side of the envelope feeder.

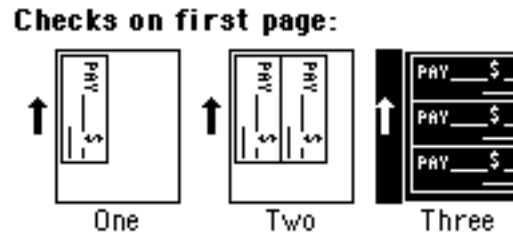
Centered in the envelope feeder.

Positioned against the right side of the envelope feeder.

- 3 Click OK to close the Preferences window.
- 4 Choose Print Checks from the File menu (⌘-P).
- 5 Be sure the number in the Starting Check Number field is the same as the number of the first check on your partial page of checks.
- 6 Select the one or two checks you want to print on this partial page.
- 7 Select a Checks on First Page icon.

Choose the icon for the number of checks you're printing.

Note: Depending on the printer you use, the orientation of the check icons on the buttons may be horizontal instead of vertical.



- 8 Load the one or two checks into your envelope feeder or cassette as pictured in the partial-sheet icon you selected.

If your printer requires that you load letterhead face down (as the Apple Personal LaserWriter does), load your checks that way. Look in your printer manual if you aren't sure.

- 9 Click Print to start printing the checks.

After the partial page of checks is printed, you can continue printing on a full page of checks by following steps 4 through 8 in ["Printing checks from your account" on page 137](#).

## Adjusting check alignment for page-oriented printers

In most cases, you won't need to do anything special to print checks with the text aligned correctly. If you have a non-Apple, page-oriented printer, however, you may need to use the information in this section to adjust the alignment of text on your checks—but only if you have followed the instructions for printing checks in this chapter and the text is still not aligned correctly on the printed checks.

You can make fine-tuning adjustments to the location of text on your check if certain fields don't print in quite the right place. Once you get your checks to print correctly, Quicken saves your alignment settings, so you won't have to change them again to print checks with the same alignment in the future.

**Note** You can adjust the positioning of text in individual fields on Intuit checks, but you **cannot** rearrange the order of the fields to match those on non-Intuit checks.

- 1 Review your printed checks to decide which field and line positions need adjusting.
- 2 Choose Preferences from the Edit menu and then click the Print Checks icon in the scrolling panel on the left.
- 3 Make sure the account from which you are printing checks is selected in the Account pop-up menu, and then click Positioning.
- 4 In the Adjust Positioning window, enter new settings for the items you want to change and click OK. You can use positive or negative numbers. See the tables that follow [step 5](#) for solutions to specific positioning problems.



Quicken determines the number of Lines Per Check based on the type of Intuit check you selected.

Change the Fine Tuning setting to adjust the top-to-bottom position of all the text on a check, or change the Memo Position setting to adjust the top-to-bottom position of the text in the Memo field only. Entering a lower number moves the text up and a higher number moves it down.

**Adjust Positioning**

**Vertical**

Lines per check: 21

Fine tuning: (in 100th of an inch) 0

Memo position: (in 100th of an inch) 0

**Partial Page**  
(in 100th of an inch)

Single check: 0

Two checks: 0

**Horizontal**  
(in characters)

Date: 85

Payee: 14

Amount: 84

Text Amount: 6

Address: 12

Memo: 10

Amount width: 13

Text Amount width: 82

Defaults Cancel OK

Vertical settings are in hundredths of an inch.

Horizontal settings are shown as the number of characters per field.

Change the Horizontal settings to adjust the side-to-side position of text in individual fields and text that seems too short or too long for a particular field.

Change the Partial Page settings to adjust the top-to-bottom position of text on a check printed as a partial page.

- 5 Print a test check on blank paper, and then place the paper on top of a check page and hold them both up to the light to see if the text printed correctly.

---

### Vertical positioning problem

The text on the first check prints correctly, but the text on the next check prints too high.

The text on the first check prints correctly, but the text on the next check prints too low.

### Solution

Increase the number of lines in the vertical Lines Per Check setting.

Decrease the number of lines in the vertical Lines Per Check setting.

---

---

### Vertical positioning problem

### Solution

The text on the first check starts printing too high.

Increase the number in the Fine Tuning setting to move the text on the check down.

The text on the first check starts printing too low.

Decrease the number in the Fine Tuning setting to move the text on the check up.

The memo text on a check prints too high.

Increase the number in the Memo Position setting to increase the distance between the Memo field and the top of the check.

The memo text on a check prints too low.

Decrease the number in the Memo Position setting to decrease the distance between the Memo field and the top of the check.

---

### Horizontal positioning problem

### Solution

One or more check fields print too far to the left.

Increase the number of characters in the horizontal Date, Payee, Amount, Text Amount, Address, or Memo setting to increase the distance between the text in that field and the left edge of the check.

---

---

### Horizontal positioning problem

### Solution

One or more check fields print too far to the right.

Decrease the number of characters in the horizontal Date, Payee, Amount, Text Amount, Address, or Memo setting to decrease the distance between the text in that field and the left edge of the check.

Check amount starts printing in the right place, but is cut off on the right.

Decrease the number of characters in the Amount Width setting to force Quicken to fit the amount into a shorter space. Ten characters is the minimum.

Spelled-out check amount starts printing in the right place, but doesn't fill the line.

Increase the number of characters in the Text Amount Width setting to make the spelled-out amount longer.

---

### Partial-page positioning problem

### Solution

The text on a partial page of checks starts printing too high.

Increase the number in the Single Check or Two Checks setting to move the text on the check down.

The text on a partial page of checks starts printing too low.

Decrease the number in the Single Check or Two Checks setting to move the text on the check up.

---

## Printing a sample check with continuous-feed printers

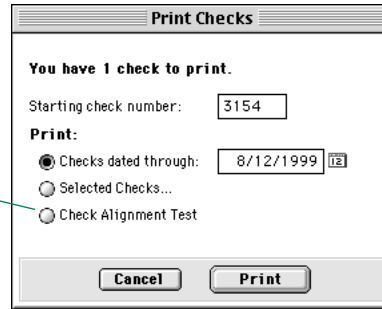
Quicken lets you print a sample check to make sure the checks are properly aligned in the printer before you print the rest of the checks.

- 1 Insert a sample check or checks in your printer.  
See “Positioning checks in continuous-feed printers” on page 136.
- 2 Make sure your printer is turned on and online.
- 3 Open the account from which you want to print checks.
- 4 Choose Page Setup from the File menu and make sure that the selected Paper option is US Letter.
- 5 Choose Print Checks from the File menu (⌘-P).\*

---

\*If you see a message that you don’t have any checks to print, you need to enter a check—one that you can delete later if you want—in the Write Checks window (see page 130).

When you test the check alignment, Quicken prints a sample check with a special pointer line printed on it. You can use the pointer line on the sample check to find and note the physical spot on your printer that you will use to line up checks in the future.



- 6 Select Check Alignment Test and then click Print to open the printer dialog box for your printer.

- 7 Click Print.

Quicken prints a sample check.

- 8 Without moving the checks in the printer, look at the printed check.

Check the horizontal alignment. Does the text appear too far to the left or right? Check the vertical alignment. If the check is aligned correctly, the type rests just above the lines on the check.

- 9 If the sample check printed correctly, click Cancel in the Check Alignment window and go to [“Printing checks from your account” on page 137](#) to print your checks.

OR

If the sample check did not print correctly, see [“Adjusting check alignment for continuous-feed printers” next](#).

# Adjusting check alignment for continuous-feed printers

- 1 Look at the line labeled POINTER LINE that printed in the middle of the sample check.

Quicken prints a pointer line on the sample check. The arrow at each end of the pointer line points to a position number printed along the edge of the check.

In this example, the pointer line points to position number 26.

- 2 In the Check Alignment window, click the position number that the pointer line arrows point to on the printed check.

Indicate the number the pointer line is pointing to on the check you just printed. The number 26 here is just an example.

If a half-line adjustment is needed, you can use the line feed button on top of your printer or the knob on the side to move the check up or down half a line.

- 3 Make any side-to-side positioning adjustments by hand, moving the paper clamps on the printer as necessary.
- 4 Click Align.  
Quicken aligns the check vertically in the printer and advances the checks.
- 5 If you want to verify the alignment, print another sample check.
- 6 Without moving the checks in the printer, look at the second check.  
The vertical positioning of the second check should be almost perfect. If it's off by a noticeable amount, repeat the steps above until a sample check prints correctly.
- 7 Note the correct position of the check for future positioning.  
Visually line up part of your printer, such as the sprocket cover or print head, with one of the position numbers at the edge of the check. Make a note of this spot on the printer. From now on, use this spot to align your checks so you won't have to print more sample checks.

## Reprinting checks

You can easily reprint any check at any time, for any reason. Follow these steps to reprint checks, or to print checks that you have entered in the register instead of in the Write Checks window.

- 1 In the register, select the transaction for the check you want to reprint.
- 2 In the number column, replace the check number with the word PRINT.

Entering PRINT in the Number column turns checks that have already been printed into checks you can print again.

7/16/99	PRINT	Michael Brodick	75.00	Deposit	4,709.48
7/16/99	954	Noelani's Food Mart	32.94	Shortcuts	4,676.54
		Groceries			

- 3 Click Record.
- 4 Print the check as usual, paying special attention to entering the correct number in the Starting Check Number field.



# Using the trailer strip option

In some situations (see the table on [page 153](#)) you may need to use a special option for handling existing or missing trailer strips on your checks. To clear or select the Use Trailer Strip checkbox:

- 1 Choose Preferences from the Edit menu and click the Print Checks icon in the scrolling panel on the left.
- 2 Make sure the account from which you are printing checks is selected in the Account pop-up menu, and then press Option-T.  
  
Quicken displays a Use Trailer Strip checkbox just to the right of the Sheet Feeder checkbox.
- 3 Select or clear the Use Trailer Strip checkbox as described in the table that follows [step 4](#).
- 4 Click OK to save the check printing settings.\*

In this check printing situation	Use this trailer strip option
If you are printing a partial page of standard or wallet checks, Quicken may tell you that the page is shorter than the size selected in Page Setup. See if the trailer strip is missing from the bottom of the page of checks.	Clear the checkbox.
You have turned continuous checks into single pages so you can use them in a page-oriented printer.	Clear the checkbox.

---

### In this check printing situation

### Use this trailer strip option

You are using a LaserWriter SC to print a partial page with one check on it.

Select the checkbox.

You are using a LaserWriter SC to print a partial page with two checks on it.

Clear the checkbox.

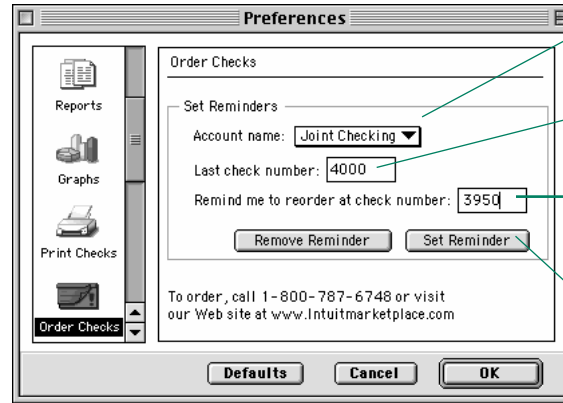
---

## Letting Quicken remind you to order checks

Quicken can remind you when it's time to order more checks. Choose Preferences from the Edit menu and then click the Order Checks icon in the scrolling panel on the left.

---

\* Although Quicken hides the Use Trailer Strip checkbox when you close the window, it saves the setting. You can display it again later by pressing Option-T.



Choose the account for which you want to order checks.

Enter the last check number in your current supply of checks.

Enter the check number when you want to reorder. Quicken reminds you to order more checks when you print a check with this number.

Click Set Reminder to save your settings for the selected account.

Click OK to close the Preferences window.

## Adding art to checks

You can print a logo, text, or other image on your checks. The image can be up to 1" high and 5" wide on standard and voucher checks, and up to 0.5" high and 2.5" wide on wallet checks. The image must be in PICT (Paint or Draw) format from a program such as Adobe Photoshop, Macromedia Freehand, MacPaint, or MacDraw. Quicken does not accept EPS (Encapsulated PostScript) files. To save an EPS file as a PICT file, select the image, press Option-Copy, and paste it into a PICT file.

---

For step-by-step help, go to Banking in Quicken Help Topics and select

How do I add art to checks?

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## 8

# Reconciling Quicken accounts

Before you start.....	158
Starting reconciliation.....	161
Marking cleared transactions .....	166
Completing reconciliation.....	168
Solving reconciliation problems.....	171

When you reconcile a Quicken account, you compare your Quicken records to your current bank statement and resolve any differences between the two—just like when you balance your checkbook manually. You can account for every cent if you want to, but Quicken doesn't require that you balance to the penny.

The examples and illustrations in this chapter show Quicken bank accounts. For information specific to reconciling credit card accounts, see [page 229](#); for portfolio or mutual fund accounts, see [page 362](#).

## Before you start

When you reconcile your account for the first time, make sure you:

- Enter all transactions that have occurred between the date of your last statement and the date of your current statement.

You should enter all deposits and withdrawals, including checks you've written by hand or printed with Quicken, ATM transactions, and electronic transfers.

- Enter any transactions dated before the ending balance of your last statement that have not yet appeared on any statement.

You should enter these transactions in your register even if they are dated before the opening balance transaction in your Quicken account.

- Check that the Opening Balance in your Quicken register matches the beginning balance on the statement you want to reconcile.

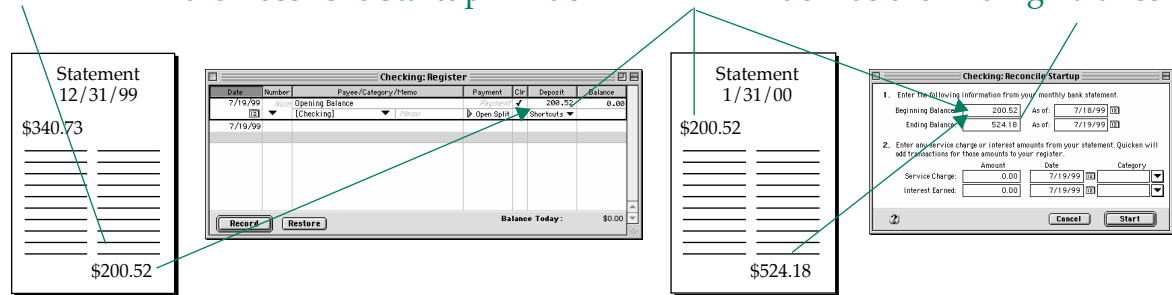
If you used the closing balance from your previous statement as the Opening Balance for your Quicken account when you set it up, then the Opening Balance in Quicken should be the same as the beginning balance on the first statement you want to reconcile. If the amounts don't match, change the amount in the Deposit column of the Opening Balance transaction in your Quicken register.

Where the balances go . . .

When you set up your Quicken account, enter the ending balance from your most recent statement in the Opening Balance Deposit column.

Quicken uses the Opening Balance amount you entered in the register as the Beginning Balance amount in the Reconcile Startup window.

When your next statement arrives, enter the ending balance from it in the Reconcile Startup window as the Ending Balance.



## Reconciling for more than one month

If you have used Quicken for a number of months and have just decided that you want to reconcile, or if you used to reconcile an account and have not done it for several months, you need to go back and reconcile your Quicken account with the bank statements for each of the months you skipped **before** you start to reconcile the statement for the current month.

## Adding earlier transactions

You may want to add earlier transactions to your Quicken bank account so you can create more comprehensive reports, graphs, and budgets. For example, if you start using Quicken in the middle of the year, you could add all of your transactions from January 1 so your records for the year are complete. To keep your account information accurate, wait until you reconcile your current bank statement. Then add the earlier transactions and balance each month separately starting with your earliest statement.

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For step-by-step help, go to [Banking in Quicken Help Topics](#) and select

How do I catch up balancing my checkbook?

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# Starting reconciliation

If the balance shown on your most recent bank statement is different from the Balance Today in your Quicken register, don't assume that something's wrong. You've probably entered transactions in Quicken after the bank prepared your statement, so the bank balance is not as up-to-date as your register. You may also have checks or other transactions from earlier months that have not yet cleared the bank.

If this is an online account, go to "Starting to reconcile an online account" on page 165.

The Beginning Balance amount should be the same as the opening balance on the bank statement.

If this is the first time you are reconciling the account, Quicken uses the amount you entered for the Opening Balance transaction in your Quicken register.

The Beginning Balance "As of" date is the closing date of the last statement you reconciled. The Ending Balance "As of" date is the closing date of this statement.

- 1 In the Banking area, open the register for the account you want to reconcile.
- 2 Click the Reconcile button in the toolbar.

**Joint Checking: Reconcile Startup**

1. Enter the following information from your monthly bank statement.

Beginning Balance:	3,826.38	As of:	6/19/99
Ending Balance:	4,676.54	As of:	7/19/99

2. Enter any service charge or interest amounts from your statement. Quicken will add transactions for those amounts to your register.

	Amount	Date	Category
Service Charge:	0.00	7/19/99	Bank Charges
Interest Earned:	4.04	7/19/99	Int Inc

Cancel Start

If you have reconciled this account before, the total of all reconciled transactions in the register appears in the Beginning Balance field. Reconciled transactions are marked with a bold checkmark (✓) in the Clr column.

- 3 Make sure that the beginning balance on your statement matches the amount in the Beginning Balance field in the Reconcile Startup window.

Your statement might call the beginning balance the “previous” or “opening” balance. The Beginning Balance “As of” date is the closing date of the last statement you reconciled.

The amounts might differ for one of the following reasons:

---

Your situation	How to resolve the difference in the Beginning Balance field
You are reconciling your Quicken account for the first time.	Quicken uses the amount of the Opening Balance transaction in your register as the amount in the Beginning Balance field in the Reconcile Startup window (see the illustration on <a href="#">page 159</a> ). When you set up the Quicken account, you may have entered the wrong amount in the Deposit column of the Opening Balance transaction. Change the amount now in the register.
You started reconciling with your most recent statement, but you have not reconciled the previous months’ statements.	You should reconcile one month at a time, starting with the earliest statement. You need to reconcile your Quicken account with the bank statements for each of the months you skipped before you start to reconcile the statement for the current month.

---

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### Your situation

### How to resolve the difference in the Beginning Balance field

You were using Quicken and reconciling your account. Then you started recording earlier transactions in Quicken.

For example, you may have started using Quicken in May and subsequently reconciled your account for May and June. Then you went back and recorded transactions from January. To ensure that the balance in the register is correct, you need to change the date and amount of the Opening Balance transaction in your Quicken register to match the opening balance from the first bank statement you want to reconcile. See [“Adding earlier transactions” on page 160](#).

The ending balance on last month’s statement is different from the starting balance on this month’s statement.

One of the bank statements may be wrong. Contact your bank to resolve the problem. The bank will correct the error with an adjustment on your next statement. For now, change the Beginning Balance amount and let Quicken make the adjustment for you as described in [“Resolving a previous difference” on page 176](#). This adjustment will appear as a reconciled item in the register, so your account will be off by the same amount next month when you reconcile. Then let Quicken make another adjustment when you reconcile the next statement.

- 
- 4 Find the ending balance on your bank statement and enter it in the Ending Balance field in the Reconcile Startup window.

Your statement might call the ending balance amount the “current” or “new” balance. The Ending Balance “As of” date is the closing date of the statement you are reconciling.

- 5 If any service charges are listed on your bank statement and you haven't already entered them in your Quicken register, enter the amount of the service charge in the Amount field, the date of the service charge in the Date field, and an expense category in the Category field.
- 6 If your statement shows interest earned on your account and you haven't already entered it in your Quicken register, enter the amount of interest in the Amount field, the date when the interest was recorded in the Date field, and an income category in the Category field.
- 7 Click Start.

Quicken adds the Service Charge and Interest Earned transactions to the register and displays the Reconcile window.

If you click Cancel instead of Start, the Service Charge and Interest Earned transactions are not recorded in the register and you'll need to enter those amounts again when you return to reconciling this account.

## Starting to reconcile an online account

Using online banking, you can update your register throughout the month and then reconcile with your paper statement once a month.

- 1 In the Banking area, open the register for the account you want to reconcile.
- 2 Click the Reconcile button in the toolbar.
- 3 Enter the Beginning Balance, Ending Balance, and Statement Date (from your paper statement) in the Reconcile Startup window.

Some of this information may already be filled in for you.

- 4 Click Start.
- 5 Quicken asks if you want to go to the Download Transactions window to update your register. If the last time you updated your register was before the closing date on your statement, you should get the most up-to-date online data from your financial institution now.

To update your register before reconciling, see [“Updating your register” on page 195](#). Then continue with [“Marking cleared transactions” on page 166](#).

You can choose whether or not downloaded transactions automatically appear in the register with checkmarks to indicate that they have cleared the bank. (Some people prefer to mark each transaction themselves.)

# Marking cleared transactions

Your next step is to mark all **cleared** transactions. A cleared transaction is one that has been processed by the bank and is listed on your bank statement. The Reconcile window displays all unreconciled transactions in your Quicken register through the Ending Balance date you entered.

- 1 When you find a transaction in the Reconcile window that matches a transaction on your bank statement, click it to mark it as cleared.

Verify that the amount for each transaction in the Reconcile window matches the amount listed on the bank statement.

If a transaction appears on your bank statement, click it to mark it as cleared. A checkmark appears in the Clr column. If you make a mistake, click the transaction again to remove the checkmark.

Quicken keeps a running total of the number of items and the total amounts cleared in each list.

Click New Transaction to enter a missing transaction in the register.

Click the Show Instructions checkbox to clear it if you don't need instructions. Quicken hides the instructions and displays more transactions.

Click Uncheck All to remove all checkmarks and start over.

Quicken can sort the items in the lists by Number or by Date.

- 2 If you find a transaction on your bank statement that's not shown in the list of unreconciled transactions, click New Transaction.

Quicken takes you to the register and selects a blank transaction. Enter the missing transaction and click Record. Then click the Reconcile button at the bottom of the register to go back to the Reconcile window. Quicken updates the Reconcile window to show any new transactions you entered in the register.

- 3 If you find a transaction that contains an error, double-click the transaction in the Reconcile window to correct it in the register.

If you want to see more information about a transaction or correct a mistake, you can double-click the transaction in the Reconcile window to go to the register with that transaction selected.

Joint Checking: Reconcile									
Payments and Checks					Deposits				
Num	Date	Payee	Clr	Amount	Num	Date	Payee	Clr	Amount
3264	6/2/99	Hartlyn ...	✓	248.00		6/8/99	Terry Xf...	✓	750.00
3265	6/12/99	Villa Ba...		376.90		6/22/99	Terry Xf...	✓	750.00

Joint Checking: Register						
Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
6/18/99	948	McKellar Organic Foods	42.50			6,517.47
		Groceries				
6/12/99	3265	Villa Bank Card	376.90		Deposit	6,140.57
		[Villa Bank Card]		Open Split	Shortcuts	

- 4 In the Reconcile window, mark the rest of the transactions on your statement as cleared.

## Completing reconciliation

When you finish marking the cleared transactions, look at the difference amount or amounts in the lower right corner of the Reconcile window.

If there were a previous difference amount, it would appear above the Difference this Statement amount.



The screenshot shows a window titled 'Status' with the following information:

Statement Ending Balance :	4,692.23
Cleared Balance :	4,692.23
<b>Difference this Statement:</b>	<b>0.00</b>

At the bottom of the window are two buttons: 'Finish Later' and 'Finish'.

- If the Difference this Statement amount is zero and Quicken does not display a field named Previous Difference: You've reconciled the current bank statement successfully. Click Finish to complete reconciliation.
- If either the Difference this Statement or Previous Difference amount is not zero: Skip now to ["Solving reconciliation problems" on page 171](#) to find out how to correct the problem and successfully reconcile the account.

If you look at your check register after you've finished reconciling, you'll see that the transactions you marked as cleared (✓) are now reconciled (✓).



### What's the difference between √ and ✓ in the Clr column?

If you return to the register while you are still reconciling, you'll see thin checkmarks in the Clr column of all transactions you've marked as cleared in the Reconcile window.

- √ means that *you* have marked the transaction as cleared.

After you finish marking transactions as cleared in the Reconcile window and click Finish, Quicken turns the thin checkmarks into bold checkmarks to signify that the “cleared” transactions are now “reconciled.”

- ✓ means that **Quicken** has reconciled the transaction.

If a transaction has not been cleared at the bank, leave the Clr column blank until you receive your next bank statement and begin to reconcile.

You can manually “unclear” or “unreconcile” some transactions that you cleared or reconciled incorrectly:

- Option-click in the Clr column to remove the ✓ from transactions marked as reconciled.

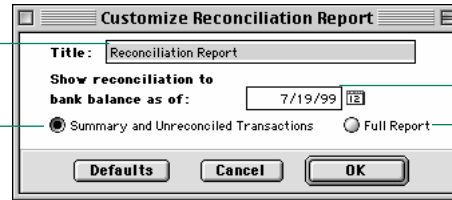
**Tip:** Back up your data file after reconciling. It takes only seconds and protects you against accidental data loss. See [“Backing up and archiving your data files” on page 486.](#)

## Creating a reconciliation report

After you've reconciled an account, you can create a reconciliation report to see a summary of this reconciliation and a list of all items that remain unreconciled. Click the Reports button in the Reporting area and click the Standard tab. Then select Reconciliation and click Customize.

Change the report title if you wish.

If you select Summary and Unreconciled Transactions, the report shows a summary plus detail information for every unreconciled transaction.



Change the date if you want the report to show your reconciled balance as of a date other than today.

If you select Full Report, the report shows a summary plus detail information for every transaction.

# Solving reconciliation problems

If the Difference this Statement amount is not zero, your account doesn't balance for the current bank statement period. The cause is usually either an incorrect number of payment or deposit items checked off as cleared, or incorrect dollar amounts for some items.



The screenshot shows a window titled "Status" with the following data:

Status	
Statement Ending Balance:	46.77
Cleared Balance:	65.27
Difference this Statement:	18.50

Below the table are two buttons: "Finish Later" and "Finish". A green line points from the "Difference this Statement" value to the explanatory text on the right.

This is a running total comparing the items marked cleared in Quicken and the items on the statement. In this example, there's \$18.50 difference between the Quicken register and the bank statement.

## Problem

If the amount in this field is not zero, you have not balanced your account.

## Solutions

Find the difference between your register and the statement and correct it. See "Finding and correcting differences" next.

OR

Click Finish and let Quicken modify your account balance to agree with the bank's by recording an adjustment transaction. See "Resolving a difference from your current statement" on page 176.

If the Difference this Statement amount is zero, but there is a Previous Difference amount displayed, you have reconciled the current statement successfully, but you need to resolve the Previous Difference. This amount is the difference between the total of all the previously reconciled items in the register for this account and the amount you entered in the Beginning Balance field in the Reconcile Startup window

(the opening balance from the current statement). The cause of the difference could be one of the situations described in the table on [page 162](#), or you could have changed or deleted an item that was previously reconciled (marked with a ✓) or deleted a balance adjustment transaction.



Status	
Statement Ending Balance:	4,893.45
Cleared Balance:	4,957.73
Previous Difference:	64.28
Difference this Statement:	0.00

Cancel Finish

If you changed the Beginning Balance amount in the Reconcile Startup window, or made a change in the register that affects the Beginning Balance, the difference shows up as the Previous Difference.

### Problem Solutions

If there is a Previous Difference amount, you need to resolve the difference.

Find the cause of the problem and correct it.  
See the table on [page 162](#).

OR

Click Finish to finish reconciling the current statement. Then see “[Resolving a previous difference](#)” on [page 176](#).

## Finding and correcting differences

You can find the differences between your Quicken register and the bank statement in a systematic way.

### Finding a problem with the number of items

- 1 Count the number of debit items on your bank statement and compare that number with the number of “Payments and Checks” items you’ve marked in the Reconcile window.
- 2 Count the number of credit items on your bank statement and compare that number with the total number of “Deposits” items you’ve marked in the Reconcile window.

Check the total number and dollar amount of items you’ve marked.

“Payments and Checks” include checks, ATM withdrawals, transfers out of the account, service charges and fees, and automatic payments.

“Deposits” include ATM deposits, direct deposits, transfers into the account, and interest earned.

**Joint Checking: Reconcile**

Payments and Checks				
Num	Date	Payee	Clr	Amount
3217	1/22/99	Baca Gas & ...	✓	50.00
3218	1/22/99	Western Bell	✓	50.00
3220	1/28/99	R. Rocha Wa...	✓	15.00
3221	1/29/99	City Garbage	✓	18.50
3222	1/30/99	Marilyn Pet...	✓	240.00
3230	2/23/99	Western Bell	✓	62.13
3255	5/5/99	Marilyn Pet...	✓	240.00
3258	5/16/99	Crossley Cr...	✓	138.65
3259	5/19/99	Marilyn Pet...	✓	240.00
3260	5/22/99	Western Bell	✓	52.44
3261	5/22/99	Baca Gas & ...	✓	73.22
3262	5/28/99	R. Rocha Wa...	✓	18.74
3263	6/1/99	MacKeeby Mo...	✓	796.92
3264	6/2/99	Marilyn Pet...	✓	240.00
3269	6/16/99	Marilyn Pet...	✓	240.00
3270	6/16/99	Crossley Cr...	✓	138.65

18 Items Cleared    Amount Cleared: 2,814.95

Deposits				
Num	Date	Payee	Clr	Amount
	2/24/99	Chris Xfer ...		750.00
	6/2/99	Chris Xfer ...	✓	750.00
	6/8/99	Terry Xfer ...	✓	750.00
	6/19/99	Interest Ea...	✓	2.82
3268	6/16/99	Chris Xfer ...	✓	750.00

5 Items Cleared    Amount Cleared: 2,752.82

**How to Reconcile** ☒ Show instructions

1. In this window, click each transaction that appears on your monthly statement to put a checkmark next to it.
2. Double-click a transaction to edit it, or click New Transaction to add a missing transaction to the register.
3. When the Difference this Statement is zero, click Finish.

**Status**

Statement Ending Balance: 3,826.38  
Cleared Balance: 3,764.25  
**Difference this Statement: -62.13**

New Transaction    Uncheck All    Sort by: Number    Cancel    Finish

**Note: The bank may summarize transactions that you've listed separately in your register.**

For example, if you made several deposits on a single day, the bank might show the sum rather than listing each one separately. Or you may summarize transactions in your register (such as bank charges) that the bank itemizes.

Some statements count the total number of credits for you; others list interest earned and ATM deposits separately. Some statements count the total number of debits for you; others list service charges and ATM withdrawals separately.

- 3 Check to see if you:
  - missed recording an item in the register
  - missed marking an item as cleared
  - mistakenly marked an item as cleared
  - entered any transactions twice
  - entered a deposit as a payment or a payment as a deposit
  - forgot to enter a check number (scroll through the list to see if you can find the check amount listed as a withdrawal transaction)
- 4 Make whatever changes are necessary to correct the problem.

### Finding a problem with the dollar amount of items

If there's no problem with the number of items marked as cleared, there may be a problem with the dollar amount of one or more items.

- 1 Check to see if you entered an amount incorrectly in the register and make whatever changes are necessary to correct the problem.
  - Compare the total dollar amount for "Payments and Checks" in the Reconcile window with the dollar amount of debits on your statement. If the totals do not agree, you have a problem with the dollar amount of debits and you need to check only payment transactions.
  - Compare the total dollar amount for "Deposits" in the Reconcile window with the dollar amount of credits on your statement. If the totals do not agree, you have a problem with the dollar amount of credits and you need to check only deposit transactions.

- Compare all amounts in the list of cleared transactions with the amounts shown on your statement. Make sure you didn't transpose the digits in a transaction amount when you entered it (for example, you entered 7.56 instead of 7.65). If you find an incorrect amount, return to the register (by double-clicking the transaction in the Reconcile window) and correct the amount.
- 2 Check to see if you entered an amount incorrectly in the Reconcile Startup window.  
Make sure you entered the correct beginning and ending balances from your statement. Your statement might call the beginning balance the "previous" or "opening" balance, and it might call the ending balance "current" or "new."
  - 3 Check to see if the bank made a mistake by processing a transaction for an incorrect amount.  
  
Adjust the balance by entering a transaction (or let Quicken make the adjustment for you as described in "[Letting Quicken adjust for differences](#)" next). Then contact your bank. The bank should make an adjustment on your next statement. Because this adjustment will appear as a reconciled item in the register, your account will be off by the same amount at the end of the next reconciliation. Let Quicken make another adjustment when you finish reconciling the next statement.

## Letting Quicken adjust for differences

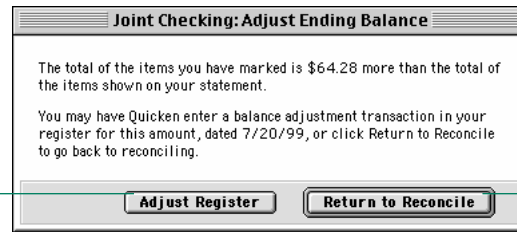
You might decide to ignore the difference between your Quicken register and the bank statement. Ignoring the difference is acceptable if the amount is small and you feel it is not worth your time to track it down. If you decide to ignore the difference, you'll still want to let Quicken enter an adjustment for the amount of the difference.

That way you'll be starting with accurate totals the next time you reconcile your account.

### Resolving a difference from your current statement

If there is no Previous Difference amount, but the Difference this Statement amount is not zero, Quicken tells you the amount of the discrepancy and asks if you want to resolve the difference.

Click **Adjust Register** if you want Quicken to record an adjustment transaction in the register equal to the difference between your cleared items and the statement. You can delete the adjustment transaction later if you find the error that caused the difference.



Click **Return to Reconcile** to return to the Reconcile window and track down the difference yourself.

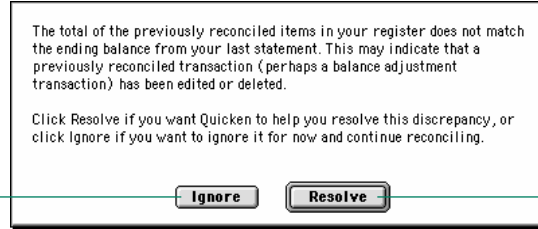
### Resolving a previous difference

If you make a change to a transaction in the register that was reconciled with a previous statement, it creates a discrepancy in the reconciled balance. This could happen if you deleted or changed the amount of a previously reconciled transaction or if you manually removed the bold checkmark from the Clr column of a previously reconciled transaction.

Quicken asks you to resolve the discrepancy the next time you reconcile.



Click Ignore to go to the Reconcile Startup window and reconcile the current statement without resolving the previous discrepancy.



Click Resolve if you want Quicken to help you resolve the discrepancy.

If you click Ignore, Quicken opens the Reconcile Startup window. Make sure that the beginning and ending balances and dates are correct; then click Start. In the Reconcile window, the discrepancy appears as the Previous Difference amount. Quicken keeps track of the discrepancy until you resolve it, but ignores it this time and lets you reconcile this statement.

If you click Resolve, Quicken opens the Prior Statements window. It shows all the statements you have previously reconciled for this account (since you started using Quicken).

Statements are identified by the Ending Date in the Reconcile Startup window. Note that in this example the December statement has a discrepancy of \$62.55.

Statement Ending Date	Statement Ending Balance	Register Ending Balance	Discrepancy
6/15/99	4,469.00	4,469.00	0.00
6/19/99	3,826.38	4,469.00	642.62

Cumulative Discrepancy: 642.62

? Done Adjust Register Reconcile Again

Click Adjust Register if you want Quicken to resolve the discrepancy by entering an adjustment transaction in your Quicken register.

Click Done when you are finished to go to the Reconcile window.

Select a statement and click Reconcile Again if you want to re-reconcile that statement to fix the discrepancy yourself.

If you select a statement with a discrepancy and click Reconcile Again, Quicken opens a Reconcile Startup window for that statement. Make sure that the beginning and ending balances and dates are correct; then click Start. In the Reconcile window, Quicken puts checkmarks next to the items you have already reconciled with that statement. The amount of the discrepancy appears as the Difference this Statement in the lower right corner of the window. If you want to start over, you can remove all the checkmarks by clicking Uncheck All. Or you can resolve the discrepancy as described in [“Solving reconciliation problems” on page 171](#).

# 9

## Banking online

Banking online from Quicken .....	180
Connecting to the Internet .....	183
Setting up a Quicken account for online banking .....	187
Going online to access your accounts .....	191
Making online payments .....	201
Communicating with your financial institution.....	207
Sending several instructions in one connection .....	210
Using Web Connect.....	211

## Banking online from Quicken

The online banking service available through Quicken saves you time and hassle. You don't need to manually record checks, credit and charge card transactions, or ATM withdrawals; instead, download your transactions directly from your financial institution, check them over, and then add them automatically to your Quicken register. And paying bills is a snap. No more stuffing envelopes or licking stamps. Now you can securely use your Internet connection, day or night, to send all your banking and payment instructions to your financial institution.

Online banking includes online account access and online payment services.

Use online account access to:

- Download up-to-date information from your financial institution (usually from the close of the previous banking day), including cleared transactions and account balances.
- Automatically compare the downloaded transactions to those in your Quicken register. Quicken matches downloaded transactions to those you've already entered and notes new transactions so you can add them to your register.
- Transfer money between two online accounts at the same financial institution to maximize the interest you earn.
- Communicate with your financial institution via electronic mail.

Use online payment to:

- Schedule payments to anyone and use the Internet to securely send all your instructions in one connection.
- Inquire about payments and cancel them if the need arises.

## Working with online banking

Online account access is available from a variety of financial institutions, including banks and credit and charge card companies. Online payment is available for accounts with check-writing privileges at any U.S. bank or other financial institution.

For a list of participating financial institutions, go to Online Banking in Quicken Help Topics and double-click “How do I find participating FIs?” If your financial institution isn’t listed, you can still apply for online payment through the Intuit Online Payment service.

This is an overview of setting up and using online account access and online payment. The rest of this chapter provides more detailed instructions.

- 1 Make sure you have Internet access from your computer and that it is appropriately set up within Quicken. If you haven’t done so yet, register Quicken online.
- 2 Contact your financial institution or the Intuit Online Payment service about services and fees.

- 3 Apply from your home or office to use online banking, either over the Internet (if your financial institution is set up to do this) or by phone. You also can apply in person at your financial institution.
- 4 When you receive your account information and assigned PIN, enable your Quicken accounts to use online banking.
- 5 Connect to the Internet to download your latest transactions and online balances.
- 6 Compare your downloaded transactions to those you've already entered in your Quicken register, and then use the downloaded transactions to update your register.
- 7 Create payment or transfer instructions to send to your financial institution.

You can create a single banking or payment instruction and send it immediately, or you can store several instructions for Quicken to send in one efficient connection.

**Important!** Quicken does not close the connection to the Internet when you are finished. If you are using a dial-up connection and do not have any other applications open that require an Internet connection, you should close the connection manually.

# Connecting to the Internet

Before you get started with online banking, make sure you've registered your copy of Quicken. For more information about registering Quicken, see [step 3](#) on [page 22](#).

## Questions you may have about security

Like most people, you may have questions about working with your personal or business finances over the Internet. Intuit and your financial institution have developed several features to safeguard your financial data, including:

- Highlevel, state-of-the-art encryption and authentication to protect your data.
- A Personal Identification Number (PIN) issued by your financial institution that you must enter each time you connect to the Internet. You can change your PIN to one of your choice at any time so that only you know it. It is not stored on your computer.

## Specifying your Internet Service Provider

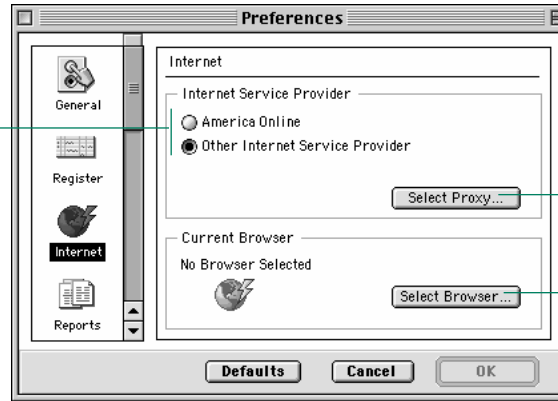
A note about modem speeds:  
While Quicken works with modems as slow as 14400 baud, for better performance use a faster modem.

To use online banking with Quicken you must have Internet access. For most people, this means using a modem and a phone line to connect to an Internet Service Provider (ISP). Quicken works with your existing Internet connection, including Internet connections like America Online. If you are able to use Web browsers like Microsoft Internet Explorer or Netscape Navigator, you should be able to use online banking with Quicken.

To tell Quicken about your Internet connection:

- 1 Choose Preferences from the Edit menu and then select the Internet icon in the scrolling panel on the left.

Click the radio button next to the Internet service provider you are using.



If you are connected to a local area network, or LAN, check with your network administrator to see if you have access to the Internet. If you do, your network administrator can provide the information you need to set your proxy.

To specify the browser you'd like to use with Quicken, click Select Browser.

- 2 Choose the Internet service provider you are using. Depending on the ISP you choose, Quicken may display a service agreement. After reviewing the agreement, click OK.
- 3 (Optional) If you are connected to a local area network using a proxy server, click Select Proxy, enter your HTTPS proxy and proxy port number, and click OK.
- 4 Click OK in the Preferences window to save your settings.



## Choosing a Web browser

Although a Web browser, such as Microsoft Internet Explorer or Netscape Navigator, is not required for online banking, a browser lets you view the most current list of financial institutions that provide online banking through Quicken. On the World Wide Web you can get detailed information about how to apply for online banking from a specific financial institution. Quicken also offers a collection of helpful services and information through the Web. To reach these Web destinations from within Quicken you must have a browser already installed and let Quicken know which browser you are using.

- 1 Choose Preferences from the Edit menu and then select the Internet icon in the scrolling panel on the left.
- 2 Click Select Browser.
- 3 In the Open File dialog box, find the folder containing the browser you want to use with Quicken and open it.
- 4 Select the browser that you want to use.
- 5 Click Open.
- 6 Click OK in the Preferences window to save your settings.

## Applying to your financial institution

You can apply for online account access for checking, savings, line of credit, money market, and credit card or charge card accounts. Each financial institution determines which account types to support for online services. Apply individually to each financial institution where you want to use one or more online services. If your financial institution does not offer online banking with Quicken, you can apply for online payment through the Intuit Online Payment service.

## Finding out about available services and fees

More financial institutions will begin offering services through Quicken throughout the year. Check with your financial institution.

Intuit does not charge you for using online account access or online payment with your financial institution. However, individual financial institutions offer various levels of services for a fee. Call your financial institution to discuss fees and services directly with them. For a list of participating financial institutions and their contact information go to Online Banking in Quicken Help Topics and double-click “How do I find participating FIs?” If your financial institution does not offer online banking with Quicken, you can still apply to the Intuit Online Payment service for this service (for which there is a fee) using your existing checking account.

# Setting up a Quicken account for online banking

After you apply for online account access or online payment, your financial institution provides you with the information you need to set up your Quicken accounts to use online services. This information includes a list of the accounts you can set up for online services and your initial PIN. (You may receive your initial PIN in a separate mailing or over the phone.) Call your financial institution directly if you have any questions about this information.

## Enabling an existing Quicken account for online use

- 1 Choose Enable Online Banking from the Online menu.
- 2 In the Select Account to Enable window, select the account you want to set up for an online service.

You can enable online account access for Quicken bank or credit card accounts that track your checking, savings, line of credit, money market, and credit card accounts. You can enable online payment for Quicken bank accounts that track your checking and money market accounts only.

- 3 Click OK.

In these fields, enter the account information from the welcome letter from your financial institution.

Make sure you choose a Financial Institution Name and an Account Type. The Account Type list includes only types appropriate for your choices of Quicken account and services.

Enter your customer ID number.

Many financial institutions use your social security or tax identification number as your customer ID. Refer to the account information you received from your financial institution for the exact number to enter.

- 4 In the Enable Online Banking window, select the Enable Account Access checkbox, the Enable Online Payment checkbox, or both. Or, if your bank offers online banking through Web Connect, select the Enable Web Connect Account Access checkbox.
- 5 Enter your account information in the Financial Institution Information area of the window.  
Your financial institution sends this information to you in your welcome letter.
- 6 Click Save.  
A lightning bolt appears next to the account name in the Account list to indicate that it is enabled for online service.
- 7 Repeat this procedure for each account you want to enable.

If you are enabling a line of credit account for online account access, you have two choices in Quicken. You can set the account up as a credit card account or a bank account, depending on whether you use the account to write checks. Then, in the Enable Online Banking window, choose Line of Credit from the Account Type pop-up menu.

If you are enabling the Quicken Credit Card, type Quicken Credit Card in the Financial Institution Name field. The window changes to ask for the appropriate information.

## Creating and enabling a new Quicken account

- 1 Choose Accounts from the Lists menu, then click New to create a new account.
- 2 In the Set Up Account window, select an Account Type.  
You can enable online account access for Quicken bank and credit card accounts. You can enable online payment for Quicken bank accounts only. Check with your financial institution to see which services it supports.
- 3 Enter an account name and an optional description.
- 4 Click Enable Online Banking and click Save when Quicken asks you if you want to save the account setup information.
- 5 In the Select Account to Enable window, select the account you just created, and then click OK.
- 6 In the Enable Online Banking window, select the Enable Account Access checkbox, the Enable Online Payment checkbox, or both. Or, if your bank offers online banking through Web Connect, select the Enable Web Connect Account Access checkbox.
- 7 Enter your account information in the Financial Institution Information area of the window.  
Your financial institution sends this information to you in your welcome letter.
- 8 Click Save.

- 9 In the Register window for the new account, enter an opening balance amount in the Deposit column.

See the table on [page 65](#) to determine your opening balance.

- 10 Repeat this procedure for each account you want to set up.

When you've finished setting up your Quicken account or accounts for online banking, you can go online to download transactions (such as cleared checks, ATM withdrawals, or deposits) or to send account access or payment instructions to your financial institution.

# Going online to access your accounts

## Downloading transactions the first time

The first time you use online account access, it's a good idea to limit your activities to downloading transactions. This limited first session lets you update your register before you begin using the other capabilities of online account access. The first time you download or send information to an institution, you may be prompted to change your PIN and you may be able to download data from previous months.

To download transactions, you select a financial institution and then connect via the Internet. Quicken downloads transactions for all accounts you enabled for online account access at the selected financial institution. You can review the transactions in the Download Transactions window one account at a time and then update your Quicken registers automatically.

- 1 In the Banking area, click the Download button in the toolbar.
- 2 If necessary, choose your financial institution from the pop-up menu under the logo on the left side of the window.  
  
If you have online-enabled accounts at multiple financial institutions, choose the one you want to access first.
- 3 Choose an account name from the account pop-up menu on the left side of the window.

If you want to change your PIN any time after this first time, just click Change PIN when you go online.

Quicken will get data from all accounts at a single financial institution in one connection, so choosing an account now simply indicates which account's data you want to view first.

4 Click Get Online Data.

5 Enter your PIN (the number given to you by your financial institution).

For security purposes, Quicken may prompt you to change your PIN the first time you go online. Your **existing** PIN is the one given to you by your financial institution.

6 Enter a new PIN with at least four characters, and then enter it again and click OK.

**Note:** If this account requires you to enter and change more than one PIN, click OK and then follow the instructions for each PIN requested.

Quicken gets the most recent statement data (as of the previous banking day or more recently) for all your online accounts at the selected financial institution. (When you get data in the future, Quicken downloads all data since the last time you went online.)

You'll see the Online Transmission Summary window that lists information about the accounts and the number of transactions that were downloaded.

7 Review the Online Transmission Summary window and click OK.

The Download Transactions window displays transactions for the selected account.



Your downloaded transactions for the selected account are displayed in the top half of the window.

Click a column title to change the order in which your downloaded transactions appear in the window.

This is the balance at your financial institution for the selected account. It may be different from the balance in your Quicken register.

1. Select a transaction. 2. If necessary, edit in the register below and click Record. 3. Check transactions to accept as cleared. 4. Click Accept ✓ Items.

✓ Status	Date	Number	Description	Category	Amount
Match	6/9/99	1514	SCHERWIN GRO...		-58.44
Match	6/9/99	1515	ECKERT HARD...	Home R...	-178.52
New	6/9/99	1518	ANYTOWN TEL...		-37.23
New	6/8/99	ATM	ATM 110240		-60.00

Accept ✓ Items Unmatch Delete

Date	Number	Payee/Category/Memo	Amount	Clr	Balance
6/9/99	1514	Sherwin Groceries	-58.44		2 249.90
		Groceries			
6/9/99	1515	Eckert Hardware	-178.52		2 071.38
		Home Repi			
		Open Split			

Record Restore Find

Anytown Financial

Anytown Fin...

Get Online Data

Checking at An...

Online balance as of 6/9/99: 1 234.56

View Options

☒ Recent downloads and register

☐ Transaction history

If a transaction is marked Matched, but is in fact new, click Unmatch to change the transaction status to New.

When you select a transaction, that transaction is shown in the register in the bottom half of the window.

To see the transactions for another account at the same financial institution, choose a different account name from the account pop-up menu.

**Important!** Quicken does not close the connection to the Internet when you are finished. If you are using a dial-up connection and do not have any other applications open that require an Internet connection, you should close the connection manually.

### How Quicken matches transactions

Quicken automatically compares each transaction that is downloaded from your financial institution with the transactions you've already entered in your Quicken register.

- If a downloaded transaction corresponds to one already in your register, it appears in the upper transaction list marked Matched. A check transaction matches if the amount of the check and the check number are the same in your register and in the downloaded transaction. A non-check transaction (such as an ATM withdrawal) matches if it has the same amount and the dates are within 30 days of each other.
- If Quicken didn't find a match for a downloaded transaction, it appears in the upper transaction list marked New. Either you haven't entered that transaction in your Quicken register yet, or its check number or amount differs from the transaction you did enter. Quicken also considers a transaction new if the check number duplicates one for a register transaction with a different amount.

### How Quicken assigns categories

Before displaying a transaction, Quicken searches the QuickFill Transactions list and then the register for a transaction with a matching payee that was entered within the last year.

- If a matching payee is found, Quicken copies the category information from the most recent transaction with the same payee.
- If a split transaction with a matching payee is found, Quicken copies the category information from the first line of the split.
- If no matching payee is found, Quicken leaves the Category field blank.

**Tip:** ATM transactions and online account access service charges may be labeled EFT for Electronic Funds Transfer.

You can edit transactions to change the category either before or after updating your register.

When you download credit or charge card transactions from your financial institution, the data includes a “merchant code” for each transaction. The online banking service reads each code and translates it to a Quicken category. Quicken may or may not use that category, depending on the payee. First, matching payees and split transactions are categorized as described above. If no matching payee is found, Quicken assigns a category to the new transaction based on the merchant code. For more information about using credit and charge cards with online banking, see [“Using online account access with a credit or charge card account” on page 196.](#)

## Updating your register

Quicken displays downloaded transactions in the top half of the Download Transactions window. Remember that the transactions you see are usually those completed by the end of the previous business day. Look over each transaction before you click to “accept” it and then click **Accept ✓ Items** to use all the checkmarked transactions to update your Quicken register.

- 1 In the Download Transactions window, choose an account name from the account pop-up menu on the left side of the window.
- 2 (Optional) If you want to edit a transaction to add missing payee or category information or if you want to delete a transaction, select the transaction in the transaction list. Quicken displays the transaction in the Download Transactions register at the bottom of the window. Make your changes in the register and click **Record**.
- 3 Click to place a checkmark next to each transaction that you want to add to your register.

**Important!** When editing a downloaded transaction to add payee or category information, do not change the amount of the transaction. If you think a transaction amount is incorrect, contact your financial institution.

You can hold down the mouse button and drag down the list to select more than one transaction. If you make a mistake and want to uncheck a transaction, click it again.

#### 4 Click Accept ✓ Items.

The checked items are added to your register, marked ✓ (cleared), and removed from the transaction list in the Download Transactions window.

When you update your register, Quicken enters the transactions you accepted in your Quicken register and marks all downloaded and accepted items in the register as ✓ (cleared) to indicate that they've been posted at the financial institution.

To reconcile your online account, see [“Starting to reconcile an online account” on page 165](#).

### Using online account access with a credit or charge card account

Whenever you update your Quicken credit card register, the online account access service shows you the current balance due for the credit or charge card. At the end of each billing cycle, the financial institution calculates the minimum payment due and the due date. The first time you update your register after this information becomes available, Quicken reminds you to pay the bill.

**Note:** The Quicken Credit Card (which used to be called IntelliCharge®) can be enabled for online account access service. If you had IntelliCharge before, Quicken automatically updates your account during installation to use online account access via the Internet.

## Checking your credit or charge card balance

- 1 In the Banking area, click the Download Transactions button in the toolbar.
- 2 If necessary, choose your financial institution from the pop-up menu under the logo on the left side of the window.
- 3 If you haven't downloaded transaction information from your financial institution or your credit or charge card company today, click Get Online Data.
- 4 Choose a credit card account from the account pop-up menu.
- 5 (Optional) In the Download Transactions window, click Payment Info to get more information about your credit or charge card bill.

If Payment Info is grayed out, no data is available at this time. You may have been using the service for less than a month or your financial institution may not support this service. Or your financial institution may not have your statement for this month ready yet. Call your financial institution.

This window is updated once a month, when your new statement data becomes available.



The screenshot shows a dialog box titled "Visa: Payment Info". It contains the following information:

Statement closing date:	11/20/99
Payment due date:	11/30/99
Balance due:	\$558.49
Minimum payment:	\$35.00

At the bottom of the dialog box, there are two buttons: "Cancel" and "Pay".

## Paying your credit or charge card bill

- 1 Follow the steps in “Checking your credit or charge card balance” on page 197 to check your credit or charge card balance.
- 2 In the Payment Info window, click Pay.
- 3 Fill in information in the Pay Credit/Charge Card window.

Select the account from which you would like to make the credit or charge card payment.

Select whether the check will be Handwritten, Printed, or Electronic. (Electronic appears only when the account is enabled for online payment.)

Name	Ending Balance
Checking	5,050.99
Savings	4,520.00

**Payment will be:**  
☒ Handwritten   ☐ Printed   ☐ Electronic

**Amount to pay:**  
☒ Minimum (35.00)   ☐ Full (558.49)   ☐ Other... 558.49

Cancel Pay

Select the amount to pay, and then click Pay.

- Minimum is the minimum payment due as determined by your credit or charge card company.
- Full is the total outstanding balance for the account.
- Other allows you to enter the amount you want to pay.

- 4 Click Pay.

If you selected Electronic, the Enter Online Payment window appears with the account and amount set to match the choices you made in the Pay Credit/Charge Card window.

- 5 Complete the Enter Online Payment window, and then click either Send Now or Put in Out Box.

**Important:** Although Quicken adds the transfer to your Quicken register after sending the instruction, transfers typically do not take place until the next business day. If your account doesn't contain enough money to cover the transfer at that time, your financial institution will notify you that it did not make the transfer. You must then delete the transfer transaction in your Quicken register so your accounts show the correct balance.

## Transferring money between online accounts

If your financial institution allows online money transfers, you can transfer money between two accounts (such as between a savings account and a checking account) at the same financial institution. However, both accounts must be enabled for online account access.

When you transfer money with online account access, you can transmit the instruction immediately or put your transfer money instruction in the Out Box and transmit it to your financial institution during your next online session. In either case, the money is usually transferred the next business day after you send the instruction.

**Note:** When you transfer money from a credit card account, it is considered a cash advance; when you transfer money into a credit card account, it is considered a payment.

- 1 Choose Transfer Money Online from the Online menu.
- 2 If necessary, choose the financial institution from the pop-up menu in the upper left corner of the window.
- 3 Enter the amount of the transfer and choose the “from” and “to” account names from the From and To pop-up menus.
- 4 Click either Send Now or Put in Out Box.

If you click Put in Out Box, you'll see your instruction in the Out Box the next time you go there. See [“Sending several instructions in one connection” on page 210](#) for more information. If you click Send Now, go on to the next step.

- 5 Enter your PIN and click OK.

Quicken sends your payment instructions to the payment processor, along with all other checked instructions in the Out Box.

The online banking service uses your last posted balance and the transfer limit for your account to determine whether or not to allow the transfer.

- 6 Review (and print, if you want) the Online Transmission Summary window and click OK.

The Online Transmission Summary window lists any problems, new or changed payments, and status inquiry results (see “[Communicating with your financial institution](#)” on page 207).



# Making online payments

Making online payments with Quicken is the easiest, most convenient way to pay your bills. You set up payees, create payment instructions (easier than writing a check), and then send the instructions to the online payment center.

## Setting up a payee

Anyone in the U.S. can receive online payments from you once you set them up in the Payee list. Then you just choose a payee from the list, create the payment instruction, and send it to the payment center.

- 1 Choose Payments ► Online Payees from the Online menu.
- 2 In the Payees window, click New.
- 3 In the Set Up Payee window, enter the payee's name, address, and phone number.
- 4 Enter the account number the payee uses to identify you.  
If you don't have an account or policy number, enter your name.
- 5 Click Create.

Over time, information you set up for payees may change. It's a good idea to check the invoice address and account number against your Payee list periodically.

Depending on the payment processing method used by your financial institution, you may enter either the Processing Date or the Delivery Date. The processing date is the date on which payment processing begins; the delivery date is the date for which delivery is scheduled. Quicken tells you if the date you enter does not allow enough time for processing or delivery.

## Creating and sending online payments

- 1 Choose Payments from the Online menu, then choose Enter Payment.
- 2 Fill in the Enter Online Payment window, entering a payee that you've already set up for online payment.
- 3 When you've finished entering the payment information, click either Send Now or Put in Out Box.

If you click Send Now, Quicken prompts you for your PIN and sends your payment instruction to the payment processor immediately. Skip to [step 7](#).

If you click Put In Out Box, Quicken adds this payment to the list of instructions to send to your financial institution (see [“Sending several instructions in one connection” on page 210](#)). If you are creating more than one payment to send, put each one in the Out Box.

- 4 When you have finished all your payment instructions, click the Out Box button in the Banking area toolbar.
- 5 If you see a payment that you don't want to send at this time, click it to remove the checkmark.
- 6 Click Send Now.

Quicken sends your payment instructions to the payment processor, along with all other checked instructions in the Out Box.

Allow a few days after the delivery date for the payment to show up as cleared. Usually the payee takes a few days to process payments, and your financial insti-

tution needs a day or two to clear the payments and make the information available.

- 7 Review (and print, if you want) the Online Transmission Summary window and click OK.

The Online Transmission Summary window lists any problems, new or changed payments, and status inquiry results (see [“Communicating with your financial institution” on page 207](#)).

## When will the payee receive your payment?

When you create an online payment instruction, Quicken automatically calculates the earliest possible delivery date based on the *lead time* required for the type of online payment the payee is set up to receive. The lead time is the number of business days it takes from processing the online payment instruction to when the payee receives the payment. The lead time for each payee is shown in the Payee list (choose Payments ► Online Payees from the Online menu). Quicken may download new (and possibly improved) lead times for this list any time you send a payment instruction or message to the payment center.

- If the payee is set up to receive an electronic funds transfer (EFT), the processor transfers the money directly from your account to your payee. This type of payment usually has a lead time of one or two business days.
- If the payee cannot receive EFTs, the processor prints a check that includes the account number the payee uses to identify you. The processor then sends the check to the payee via U.S. mail. This type of payment usually has a lead time of four business days. It may take more or less time, depending on the speed of the U.S. Postal Service in the payee's delivery area.

In this example, the due date for the payment is October 21.

If a payment is due on or soon after a holiday such as Columbus Day (like the payment in this example), make sure you allow at least four business days between the day you send the instructions and the delivery date.

October

		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

You send your payment instructions on October 10, four business days before the delivery date, because four days is the lead time for this payee.

The payee receives payment from the payment processor on or before the delivery date, October 17, allowing this payee one business day before the due date to credit your account.

**Tip:** The first time you make an online payment, schedule the payment to occur at least four business days before the payment due date. Examine the next statement from the payee to see how promptly they processed the payment and decide how to schedule your future payments to that payee.

**Avoid late payment charges!**  
Enter a delivery date that is three or four days before the due date printed on your bill. This allows the payee time to process your payment by the due date.

When you schedule a payment, Quicken automatically enters a delivery date based on the length of time it should take for the payee to receive the payment. You can change the Delivery Date field to any later date within the next 12 months; however, the payee may actually receive the payment a day or two earlier than the delivery date because of U.S. Postal Service or courier variations.

**Important:** Keep in mind that after a payee receives a payment, they may need additional time to process the payment and credit your account.

## When is the money withdrawn from your account?

Your financial institution uses a payment processor to receive your online payment instructions and process the electronic funds transfer (EFT) or mail the paper check. Depending on the processor used, the money to cover your online payment could be withdrawn from your account at any of the following times:

- several days before the payment is processed for delivery
- the day the payment is processed for delivery
- the day the payment is delivered
- the day the paper check or EFT clears your account.

Check with your financial institution to determine when funds are withdrawn from your account.

## Canceling a payment

You can cancel any online payment until the delivery date *minus* the lead time shown in the Payee list.

- 1 In your register, select a payment instruction that has been transmitted to your financial institution.
- 2 Choose Payments ► Cancel Payment from the Online menu.
  - If Quicken tells you it's too late to cancel the payment, you must call your financial institution to stop the payment according to their stop payment procedures.
  - If it is not too late, Quicken prepares an instruction to cancel the payment. Canceled payments remain in the register, but Quicken marks them CANCELED.
- 3 Click either Send Now or Put in Out Box.

## Communicating with your financial institution

If you have a question about your account or the online account access or online payment services, you can send electronic mail to your financial institution, if they accept e-mail. You'll also want to check for incoming e-mail on a regular basis, since your financial institution or payment processor may send you important information via e-mail, such as changes to service charges or updates to Quicken. When you receive information from your financial institution, make sure you scroll to the bottom of the Online Transmission Summary window: if you have new incoming e-mail you'll see a message. Choose E-mail from the Online menu to open your mailbox.

If you are inquiring about a specific payment, use the Payment Query command instead of the E-mail command.

### Sending mail to your financial institution

The e-mail feature lets you communicate only with your financial institution; it's not a general purpose e-mail service.

If your concern is urgent, telephone your financial institution. Each financial institution has its own policy and time frame for responding to electronic mail. To send e-mail to your financial institution:

- 1 Choose E-mail from the Online menu.
- 2 Choose the financial institution from the pop-up menu.
- 3 Type a subject and the text of your message.

You can include up to 36 lines of text in your e-mail message.

- 4 Click either Send Now or Put in Out Box.

## Receiving mail from your financial institution

To receive mail from your financial institution:

- 1 Choose E-mail from the Online menu.
- 2 Click the Incoming Mail button.
- 3 Select a message to read it.

## Tracing a payment

If two weeks have passed since the delivery date and the payee has not received your payment, you should check its status with the payee, your financial institution, and possibly with the payment processor.

- 1 Call the payee and ask the status of the payment.

If the payment has not been received, verify the address and your account information to make sure the payee is set up correctly in Quicken. Note the name of the person you talk to.

- 2 Check with your financial institution to find out if the payee has deposited or cashed the payment.

If the payment has been deposited, ask for a copy of the cleared check and send it to the payee so your account will be properly credited.



Payment Query initiates a payment investigation with your financial institution. View Payment Status sends an inquiry to the payment processor.

- 3 If the payee hasn't received the payment and your financial institution has no record of the payment, select the payment in your register and choose View Payment Status from the Online menu to learn the status of the payment at the payment processor.

### Requesting a payment investigation

- 1 In your register, select a payment that has been transmitted to your financial institution.
- 2 Choose Payments ► Payment Query from the Online menu.
- 3 Add any relevant information from your phone calls.
- 4 Click either Send Now or Put in Out Box.

Remember that the payment processor simply processes your transactions. Your financial institution is responsible for the accuracy of your statement.

### Handling disputes and canceling online services

If you think your account data contains an error, contact your financial institution directly. Typically, financial institutions print instructions for handling disputed transactions on the back of their paper statements.

To cancel online account access or online payment, you must call your financial institution. Choose Financial Institutions from the Online menu for a list of financial institutions and their phone numbers. If your online payment service is only through the Intuit Online Payment service, you must cancel your service in writing through Checkfree Corporation Customer Service. See your customer agreement for more information.

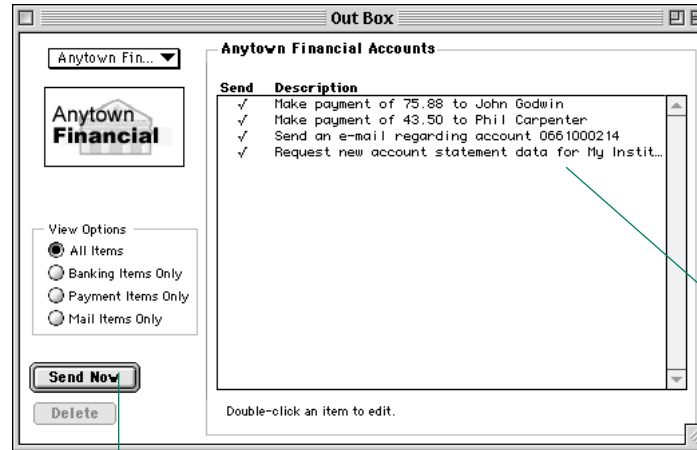
## Sending several instructions in one connection

You can perform any number of online account access and online payment actions for a single financial institution in Quicken and put the actions in an “out box” for Quicken to send all at once. When entering a payment, message, or transfer, just click Put in Out Box. Then, when you’re ready to send the instructions, click the Out Box button in the Banking area toolbar.

You can choose not to send specific instructions at this time. Just click the items you don’t want to send to remove the checkmark. The items remain in the Out Box so you can send them later.

Edit an item by double-clicking it and making changes in the edit window.

Delete an item by selecting it and clicking Delete.



Quicken always lists “Request new account statement data” in the Out Box.

When you click Send Now, Quicken sends all checked instructions to the selected institution. It also gets new mail and any statement data you have requested.

Once you’re connected to the Internet, you can connect to multiple financial institutions without having to establish a new Internet session for each institution.

# Using Web Connect

Your financial institution may support Web Connect, allowing you to download your recent account history directly to Quicken from your financial institution's web site. If so, they can provide you with the additional information you'll need. Depending on your financial institution, this may include a user ID and a password or PIN, as well as the URL, or location, of the web page from which you can download information.

## Importing account statement information using Web Connect

To import your account data using Web Connect, follow these steps.

- 1 Using your Internet browser, go to your financial institution's Web site and log in.
- 2 Begin downloading your current statement information.

When your statement information has finished downloading, your browser will launch Quicken (if it's not already open). If Quicken does not open automatically, check that you have chosen a default browser in Quicken and that your browser is set up to import Web Connect data. See ["Setting up your browser for Web Connect" on page 212](#) for more information about setting up your browser.

- 3 Quicken will ask you if you'd like to import this information into an existing account, or set up a new account. Choose the appropriate option.
- 4 (Optional) Depending on the choice you made in the previous step, Quicken may ask you to set up a new account.

After you have created or selected an account, Quicken displays your statement information in the Download Transactions window. From there you can then update your Quicken registers automatically.

## Setting up your browser for Web Connect

Before you begin: Quicken includes a copy of Microsoft Internet Explorer 4.5 on your CD-ROM. Internet Explorer 4.5 is compatible with Web Connect and requires no additional configuration steps.

Some browsers do not use the Mac OS file mapping database when downloading data files from the Internet. Before you begin downloading Web Connect data into Quicken you must set your browser preferences to the following values:

- the file extension is “.qfx”
- the MIME type is “application/vnd.intu.qfx”
- the file is “Binary data”
- the Mac OS “File Type” is “WBCN”
- the Mac OS “File Creator” is “INTU”
- the file is “Post Processed” with Quicken

**Note:** If you have not configured your web browser, it will store the file “Web Connect” on the your hard disk. To import this file, choose Import Web Connect from the File menu.

### If you are using Mac OS 8.5, 8.6, or 9

- 1 Choose Control Panels from the Apple menu, and then choose Internet.
- 2 Check to see that your user mode is set to Advanced: choose User Mode from the Edit menu.

If necessary, click Advanced and OK to change your user mode.

- 3 Click the Advanced tab.
- 4 From the scrolling list on the left, choose File Mapping.
- 5 Click Add.
- 6 In the Add Mapping window, enter “.qfx”
- 7 From the applications list, choose Quicken Deluxe 2000.
- 8 From the File Type pop-up menu, choose WBCN.
- 9 Click Show Advanced Options.
- 10 Enter “Quicken Web Connect” in the Description field
- 11 Enter “application/vnd.intu.qfx” in the MIME Type field
- 12 Select the Map Incoming and Map Outgoing checkboxes.
- 13 Select the Binary Data default format.
- 14 Choose Processing with Application from the Handle By pop-up menu.
- 15 If necessary, click Select and choose Quicken Deluxe 2000 as the helper application
- 16 Click Add.

# 10

## Tracking your cash

When to use Quicken cash accounts .....	215
Entering cash transactions in Quicken bank accounts .....	216
Setting up and using Quicken cash accounts.....	218

# When to use Quicken cash accounts

You can record cash transactions two different ways in Quicken. You can enter your cash transactions in your Quicken checking account register, or you can set up a separate Quicken cash account and enter your cash transactions there. Both methods let you categorize your cash expenses so they are included in reports, graphs, and budgets, and neither method requires that you account for every penny.

Record-keeping preferences	Account to use
You want to categorize the income or expenses for only a few cash transactions.	Bank account
You want to keep detailed records of most or all of your cash transactions.	Cash account
You prefer to use cash instead of checks or credit cards.	Cash account
You need to track petty cash for your small business.	Cash account

## Entering cash transactions in Quicken bank accounts

If you want to track only a few important cash transactions and treat the rest as miscellaneous expenses or income, you don't need to set up a separate cash account. Instead, enter cash deposits and withdrawals in your Quicken bank account as usual.

When you enter a cash withdrawal for miscellaneous expenses in a Quicken bank account, assign a catchall category such as Cash Exp to the transaction. In reports, graphs, and budgets, Quicken lumps these transactions together in the Cash Exp category.

When you enter an important cash transaction that you'd like to track more specifically, split the transaction and assign a category more specific than Cash Exp to that transaction. "Important" cash transactions might include tax-related transactions, transactions that involve receiving or spending large amounts, or any other cash transactions you want to track using your Quicken categories.

In the example below, you've withdrawn \$200 from your checking account and you want to record how you spent some of that cash (\$100 you donated to a charity and \$45 you spent for dinner). Instead of assigning a category like Cash Exp to the entire amount, you can split the withdrawal transaction to track both the important expenses you want to categorize individually and the miscellaneous expenses you don't want to categorize individually.

- 1 Open your Quicken checking account register.
- 2 Enter a cash withdrawal transaction (for \$200 in this example).
- 3 Click the Open Split button (⌘-E).



If you need more information about assigning categories to transactions, see [page 97](#).

- 4 Assign the expense category “Charity” to the first line of the split, replace the \$200 amount with the amount of your contribution (\$100), and press Tab to move to the next line.

When you leave the Amount field, Quicken calculates the remainder (\$100.00) and puts it in the next Amount field.

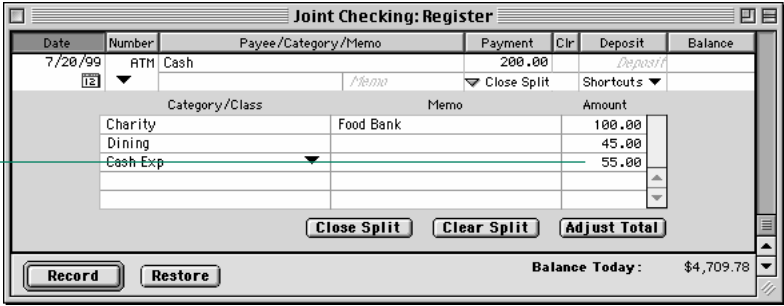
- 5 Assign the expense category “Dining” to the second line of the split, replace the \$100 amount with the amount of your dining expense (\$45), and press Tab to move to the next line.

When you leave the Amount field, Quicken calculates the remainder (\$55) and puts it in the next Amount field.

- 6 Assign the expense category you use for miscellaneous cash expenses to the third line of the split.

Click the Open Split button to open the split.

When you leave the Amount field in the second line of the split, Quicken calculates the final remainder and puts it in the third line of the split. If you don’t want to track this amount, enter the category you use for miscellaneous cash expenses.



- 7 Click Record to record the transaction.

## Setting up and using Quicken cash accounts

Quicken cash accounts are very similar to Quicken bank accounts. If you've used a Quicken bank account, you already know most of what you need to know to use a cash account. If you aren't sure whether to use a Quicken cash account, see the table on [page 215](#).

---

For step-by-step help, go to [Cash in Quicken Help Topics](#) and select

How do I set up a cash account?

How do I track my cash & ATM expenditures?

---

### Entering cash expenses in a cash account

Save your receipts and other records of your cash transactions and enter each one as a separate transaction. If one cash receipt covers several items that you want to categorize individually, split the transaction when you enter it in the cash account register.

To open the register for your cash account, go to the Banking area and choose your cash account from the Registers pop-up menu in the toolbar.

A cash account register has Spend and Receive columns instead of Payment and Deposit columns like a Quicken bank account register. Use the Spend column for cash purchases and the Receive column for increases in the amount of cash on hand.

The Payee or Description field shows where you made the cash purchase.

Categorize your cash transactions if you want them categorized in reports and graphs.

Date	Payee/Category/Memo	Spend	Clr	Receive	Balance
6/24/99	Luxton Ice World Recreation	24.00			124.04
6/27/99	Cash [Terry Savings] <i>Memo</i>	120.00			244.04
6/28/99	Noelani's Food Mart Groceries	105.89			138.15
6/29/99	Cablayan Theaters Entertainment	13.75			124.40

The cash account received this \$120 when a cash withdrawal was recorded in the savings account as a transfer to the cash account. (See “[Transferring cash into a cash account](#)” on page 220.) Note that the name of the savings account is in the Category field.

The more transactions you enter and categorize, the more accurate your income and expense reports and graphs will be. If there are cash transactions you don’t want to track, you don’t need to enter them. Quicken can enter an adjustment transaction to cover the total amount of your miscellaneous cash expenses when you update your cash balance. See “[Updating your cash balance](#)” on page 221.

# Transferring cash into a cash account

When you withdraw cash from a bank account, deposit money and get cash back, or get a cash advance from any other Quicken account, you should enter a transfer transaction in the source account to transfer the money into your cash account (see “Transferring money between accounts” on page 103).

When you withdraw cash from a Quicken bank account, record a transfer from the bank account to the cash account.

Terry Savings: Register							
Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance	
6/27/99		Cash [Cash]	120.00			8,694.73	

Cash: Register							
Date	Payee/Category/Memo		Spend	Clr	Receive	Balance	
6/27/99	Cash			Spend	120.00	244.04	
	[Terry Savings]			Open Split	Shortcuts		

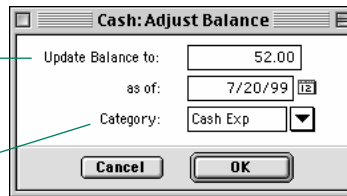
## Updating your cash balance

You don't need to balance a cash account the way you reconcile a Quicken bank account with your bank statement. The main purpose of updating the balance in a cash account is to keep the account balance accurate without having to enter every cash transaction. You need to enter only those cash transactions you specifically want to track. Then, when you update your cash balance, Quicken enters an adjustment transaction to cover the total amount of your miscellaneous cash expenses.

- 1 In the Banking area, choose your cash account from the Registers pop-up menu in the toolbar.
- 2 Choose Adjust Balance from the Activities menu.
- 3 Enter information in the Adjust Balance window.

Enter the amount of cash you have on hand today. Quicken compares this amount with the current balance in the account.

(Optional) Enter a category for the adjustment transaction.



When you click OK, Quicken enters a balance adjustment transaction that changes the balance in the account to match the amount of cash you have on hand.

- 4 Click OK to record the balance adjustment transaction in the register.

Quicken marks all transactions that are dated on or before the date of the balance adjustment as reconciled.

# 11

## Tracking your credit cards

When to use Quicken credit card accounts .....	223
Entering credit card transactions in Quicken bank accounts .....	225
Setting up and using credit card accounts .....	227

## When to use Quicken credit card accounts

You can use Quicken to track credit cards, charge cards, lines of credit, or equity lines. You can record transactions three different ways, depending on your record-keeping preferences. Use the following table to determine the best way to use Quicken.

---

Record-keeping preferences	Account to use	Actions to take
You want to keep records of only a few individual transactions and you always pay your bill in full.	Bank account	Record the check that pays the bill in your Quicken bank account. Split the transaction if you want to categorize specific charges. (This method doesn't let you track an outstanding balance, however.) See <a href="#">"Entering credit card transactions in Quicken bank accounts" on page 225</a> .
You sometimes carry a balance rather than paying your bill in full every month and you want to know your outstanding balance at all times.	Credit card account	Enter and categorize each transaction from your charge slips as you make purchases. The credit card register shows your balance and the available credit remaining on the card. See <a href="#">"Setting up and using credit card accounts" on page 227</a> .

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Record-keeping preferences	Account to use	Actions to take
You want to keep records of some or all of your transactions.	Credit card account	Enter and categorize the transactions you want to track (either from charge slips or from your monthly statement), and then create one transaction to cover all the charges you don't want to take the time to enter. See <a href="#">“Setting up and using credit card accounts”</a> on page 227.
You want to keep track of your transactions, but you don't have time to enter them manually.	Credit card account with online account access	Use online account access to update your credit card or charge card account <a href="#">automatically</a> every month. See <a href="#">“Using online account access with a credit or charge card account”</a> on page 196.

---

Although debit cards often carry the name of a major credit card company, they are not credit cards. When you make a purchase with a debit card, the money is withdrawn from your account as if you had written a check. Use a bank account for debit card transactions, not a credit card account.



## Entering credit card transactions in Quicken bank accounts

If you always pay your bill in full and you have only a few credit or charge card expenses you want to track, it's easy to just record these expenses in the Quicken bank account from which you pay the bill. You can track some or all of your credit or charge card purchases by entering multiple categories in a split transaction when you write a check to pay your bill.

In this example, your credit or charge card statement lists transactions for a gift and clothing, plus some miscellaneous items for which you don't want to keep a record. The total bill is \$427.86.

- 1 Enter a payment transaction to pay the credit or charge card bill in either the Write Checks or Register window.

- 2 Click the Open Split button (⌘-E).

The total amount of the check appears in the first line of the split.

- 3 Assign the expense category Gifts to the first line of the split, replace the transaction amount (\$427.86 in this example) with the amount of the gift you bought (\$54.12), and press Tab to move to the next line.

When you leave the Amount field, Quicken calculates the remainder (\$373.74) and puts it in the next Amount field.

For more information about assigning categories to transactions, see [page 97](#).

Tip: You can use QuickMath to calculate split amounts quickly; see “Calculating transaction amounts with QuickMath” on page 116.

When you leave the Amount field in the second line of the split, Quicken calculates the remainder and puts it here. This is the amount you spent for miscellaneous items.

Quicken includes these expenses for gifts and clothing when you create any report or graph based on categories.

- 4 Assign the expense category “Clothing” to the second line of the split, replace the \$373.74 amount with the amount of the clothing you bought (\$237.07), and press Tab to move to the next line.

When you leave the Amount field, Quicken calculates the remainder (\$136.67) and puts it in the next Amount field.

Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance												
7/12/99	950	Villa Bank Card	412.90			5,078.30												
<table border="1"> <thead> <tr> <th>Category/Class</th> <th>Memo</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Gifts</td> <td></td> <td>54.12</td> </tr> <tr> <td>Clothing</td> <td></td> <td>237.07</td> </tr> <tr> <td>Misc Exp</td> <td></td> <td>121.71</td> </tr> </tbody> </table>							Category/Class	Memo	Amount	Gifts		54.12	Clothing		237.07	Misc Exp		121.71
Category/Class	Memo	Amount																
Gifts		54.12																
Clothing		237.07																
Misc Exp		121.71																

Buttons: Close Split, Clear Split, Adjust Total, Record, Restore

Balance Today: \$4,509.78

- 5 Assign the expense category you use for miscellaneous expenses to the third line of the split.

If you leave the miscellaneous purchases uncategorized, Quicken lumps them as “Other” in reports graphs.

- 6 Click Record to record the transaction.

# Setting up and using credit card accounts

Quicken credit card accounts are very similar to Quicken bank accounts. If you've used a Quicken bank account, you already know most of what you need to know to use a credit card account. If you aren't sure whether to use a Quicken credit card account, see the table on [page 223](#).

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For step-by-step help, go to [Credit Cards in Quicken Help Topics](#) and select

How do I set up a credit card account?

---

## Entering credit or charge card transactions

To enter transactions in a credit card register you can:

- [Save your charge slips when you charge items and enter the transactions as they occur throughout the month.](#) This method provides you with your current credit or charge card balance at all times. It also lets you double-check your charges against those listed on your statement.

OR

- [Wait until you receive your monthly statement and enter the transactions from the statement.](#) This method is easy if you don't need to keep track of your balance throughout the month.

**Note:** To keep a record of every credit or charge card transaction without having to enter all the transactions yourself, consider updating your credit or charge card infor-

mation using Quicken’s online account access feature. For more information, see “Using online account access with a credit or charge card account” on page 196.

To open the register for a credit card account, go to either the Banking or Assets/Debt area and choose the account name from the Registers pop-up menu in the toolbar.

The Clr column would show a bold checkmark ( ✓ ) if you had already reconciled this transaction with your statement.

This transfer is recorded automatically when you pay the bill from a Quicken bank account; see “Paying your credit or charge card bill” on page 232.

Categorize your charges if you want them categorized in reports and graphs.

Use the Charge column for purchases you charge, finance charges, and other fees. Use the Payment column for bill payments or credits to your account.

Date	Ref #	Payee/Category/Memo	Charge	Clr	Payment	Balance
6/5/99		Schuler - Robinson Clothing	72.98			421.45
6/12/99		Villa Bank Card [Joint Checking]			376.90	44.55
6/12/99		Agurs Inn Recreation	119.68			164.23
6/29/99		Klemzak Books Education Books	38.93			203.16
7/9/99		Payment			77.99	

Record Restore

Balance Today: \$203.16  
Credit Remaining: \$1,796.84

Balance Today is your outstanding balance. Credit Remaining is your credit limit for the account less the Balance Today amount.

## Reconciling a credit card account

To make sure that your credit card account contains accurate information, you should reconcile it each month with your credit or charge card statement. Reconciling a credit card account lets you take advantage of several Quicken features:

- If you don't want to enter every purchase you make, Quicken can record a single adjustment transaction that covers all the charges you don't want to record individually.
- Quicken can automatically record a finance charge transaction.
- Quicken can automatically record your credit or charge card payment in your Quicken bank account.

You reconcile a Quicken credit card account with your credit or charge card statement much as you reconcile your Quicken bank account with your bank statement. Mark transactions that appear on your statement as cleared and enter any missing transactions for which you want to keep records.

- 1 In the Banking area, choose the credit card account name from the Registers pop-up menu in the toolbar.
- 2 Click the Reconcile button in the toolbar.
- 3 Enter information from your credit or charge card statement in the Reconcile Startup window.

Enter the ending balance (or “balance due”) and statement date from your credit or charge card statement.

Enter any finance charge from the statement, the statement date, and an expense category for the finance charge amount. If you enter a finance charge, Quicken automatically records a transaction for that amount in the register.

**Villa Bank Card: Reconcile Startup**

1. Enter the following information from your monthly credit card statement.

Beginning Balance: 506.64 As of: 10/2/99

Ending Balance: 451.38 As of: 11/2/99

2. Enter a finance charge amount from your statement. Quicken will add a transaction for this amount in your register.

Finance Charge: Amount 6.77 Date 11/2/97 Category Int Exp

Cancel Start

**4** Click Start.

Quicken adds a Finance Charge transaction (if you entered a Finance Charge amount) to the register and displays the Reconcile window.

**Note:** If you click Cancel instead of Start, the Finance Charge transaction is not recorded in the register and you’ll need to enter it again when you return to reconciling the account.

**5** When you find a transaction in the Reconcile window that matches a transaction on your credit or charge card statement, click it to mark it as cleared.

Click a transaction to mark it as cleared. You can correct a mistake in the register by double-clicking the transaction in the Reconcile window to go to the register with that transaction selected.

As you click cleared transactions to check them off, Quicken displays the difference between the total of the cleared transactions and the Ending Balance you entered.

When the Difference this Statement amount is zero, you've successfully reconciled the account.

**Villa Bank Card: Reconcile**

Charges and Debits				
Num	Date	Payee	Clr	Amount
	9/30/97	Levitt Commun...	✓	25.00
	10/1/97	Hebel's	✓	189.33
	10/3/97	McKellar Orga...	✓	42.79
	10/3/97	Ivory Cafe	✓	49.00
	10/8/97	L. Buck	✓	30.49
	10/8/97	Baseball game	✓	108.00
	10/28/97	Ahl Clothing	✓	181.85
	11/2/97	Service Charge	✓	6.77

7 Items Cleared    Amount Cleared: 451.38

**Payments and Credits**

Num	Date	Payee	Clr	Amount
	10/10/97	Villa Bank Ca...	✓	506.64

0 Items Cleared    Amount Cleared: 0.00

**How to Reconcile** ☒ Show instructions

1. In this window, click each transaction that appears on your monthly statement to put a checkmark next to it.
2. Double-click a transaction to edit it, or click New Transaction to add a missing transaction to the register.
3. When the Difference this Statement is zero, click Fini...

**Status**

Statement Ending Balance: 451.38  
Cleared Balance: 451.38  
**Difference this Statement: 0.00**

Sort by: Date

- 6 If you find transactions on your statement that are missing from the list of unreconciled transactions, click New Transaction and enter them now in the register.  
  
Or, if you prefer, Quicken can combine these missing charges into a single adjustment transaction when you finish reconciling your statement. See [“Letting Quicken adjust for differences” on page 175](#).
- 7 If you find a transaction that contains an error, double-click the transaction in the Reconcile window to correct it now in the register.
- 8 When you have finished marking items as cleared, look at the Difference this Statement amount.

Reconciling a credit card account is basically the same as reconciling a bank account at this point. See [“Completing reconciliation” on page 168](#).

- 9 When you've completed reconciliation, Quicken asks if you want to pay your credit or charge card bill. Click Yes if you want Quicken to create a transaction to pay the bill.

Quicken displays the Pay Credit Card Bill window. See [“Paying your credit or charge card bill”](#) next.

## Paying your credit or charge card bill

As the final step in reconciling your credit or charge card statement, Quicken can write a check to print, record a handwritten check in your check register, or record a transaction you can transmit electronically for payment.

- 1 Select the name of the Quicken bank account from which you plan to pay the bill and specify whether you will write a check manually, print a check with Quicken, or transmit the payment electronically using online payment.\*

---

\*If you want to pay your bill electronically with online payment, see [“Paying your credit or charge card bill”](#) on page 198.



Select the account from which you want to make the payment. Quicken records the payment in this account as a transfer to the credit card account.

Select Handwritten if you will write the check by hand or Printed if you will print the check with Quicken (see “Printing Intuit checks” on page 133). If the bank account you selected is enabled for online payment, you also have the choice to pay electronically.

Villa Bank Card: Pay Credit Card Bill

Your account has an outstanding balance of \$451.38. If you would like to make a payment, select an account and payment method; then click Pay.

Name	Ending Balance
Chris Savings	8,675.37
Joint Checking	4,229.89
Terry Savings	7,988.73

Payment will be:

☐ Handwritten ☒ Printed ☐ Electronic

Cancel Pay

If the bank account you selected is enabled for online payment, see “Paying your credit or charge card bill” on page 198.

- 2 Click Pay to enter the payment in the register or the Write Checks window.  
After Quicken records the payment, it selects the payment transaction in the Write Checks window or the register.
- 3 Enter a payee, memo, and address (for a printable check), and change the amount of the transaction if you don’t want to pay your bill in full. Then click Record.  
Quicken remembers the payment information and uses it the next time you make a payment on this credit or charge card.

# 12

## Tracking assets and liabilities

When to use QuickBooks asset and liability accounts .....	235
Setting up and using asset and liability accounts .....	239

## When to use Quicken asset and liability accounts

Assets are what you own, liabilities are what you owe, and the difference between them is your net worth.

With Quicken asset and liability accounts, you can track such things as loan balances, the value of your car or other personal possessions, and the cost basis of your home. For a small business, asset and liability accounts can track capital equipment, accounts receivable, and accounts payable. If you set up accounts for all your assets and liabilities, Quicken can include them in net worth reports and graphs to give you an accurate view of your total financial picture.

You can use Net Worth Analysis to figure out your net worth—even if you don't track everything you own and owe in Quicken. To open Net Worth Analysis, go to the Planning area and click the Net Worth button in the toolbar.

### When to use Quicken asset accounts

The balances in your bank and cash accounts represent only part of your total assets. Quicken has three additional account types you can use to track your other assets: asset accounts, portfolio accounts, and mutual fund accounts. Use Quicken's portfolio and mutual fund accounts to track assets such as stocks, bonds, mutual funds, and other investments that fluctuate in value (see [Chapter 14, Tracking investments, on page 270](#)). Use Quicken asset accounts to track the following kinds of assets:

---

## Type of asset

## Sample uses for asset accounts

### Loan notes you hold

You can track money you've lent in an asset account. Then, when you receive a payment, deposit it in your bank account as you normally would, but create a transfer to the loan asset account for the amount of the principal payment so the asset account tracks the amount that is owed to you.

**Tip:** Quicken's loan feature can simplify this process by helping you set up an asset account and a loan payment transaction, and then calculating the principal and interest amounts. See [Chapter 13, Tracking loans and mortgages](#), on page 246.

### Home cost basis

Set up an asset account to track your home improvements over the years. Use the purchase price of the home as the opening balance for the account, and then record each improvement in the register as you make it (generally as a transfer from the account where the money was actually spent). Many types of improvements add to the cost basis of your home (see ["Sample uses for asset accounts"](#) on page 240).

### Contents of your home

Create an asset account for your home inventory and use it to track furnishings, major appliances, audio and video equipment, jewelry, and other property you keep in your home. Enter each item with its purchase date and price as a transaction in the asset account. If your property is damaged or stolen, your records can help to settle your claim with the insurer. You can also track the contents of your home in more detail with Quicken Home Inventory.

### Prepaid medical or dependent care expenses

If you set aside pretax dollars for medical or dependent care expenses, you can use an asset account as a holding account for tracking the amounts withheld from your paycheck. See ["Sample split transaction: entering your paycheck"](#) on page 110 for information about transferring part of your paycheck to another account.

### Capital equipment

Track the value of capital equipment as it is acquired and track depreciation as it occurs.

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Type of asset	Sample uses for asset accounts
Accounts receivable	Keep up-to-date accounts receivable records.

---

## When to use Quicken liability accounts

The balances due on your credit cards represent part of your liabilities. Use Quicken's liability accounts to track these other liabilities:

Type of liability	Sample uses for liability accounts
Loan balances	<p>You can use liability accounts to keep track of money you've borrowed, such as car loans, home equity loans,* and mortgages. Then, when you write a check to make a loan payment, create a transfer to the loan liability account for the amount of the principal payment so the liability account's balance always shows the amount you owe on the loan.</p> <p><b>Tip:</b> Quicken's loan feature can simplify this process by helping you set up an asset account and a loan payment transaction, and then calculating the principal and interest amounts. See <a href="#">Chapter 13, Tracking loans and mortgages, on page 246</a>.</p>
Accrued liabilities	<p>Track accrued liabilities, such as payroll taxes and income taxes payable. When you do the payroll for your small business, transfer the payroll taxes portion of each check to a payroll liability account as part of the split transaction. This technique makes it easy for you to keep track of the amount that's due for payroll taxes.</p>
Accounts payable	<p>Keep up-to-date accounts payable records for your small business.</p>

\*If you have a home equity [line of credit](#), use a credit card account to track it. Unlike liability accounts, credit card accounts track the amount of credit available to you. See ["Setting up and using credit card accounts" on page 227](#).

# Setting up and using asset and liability accounts

Quicken asset and liability accounts are very similar to Quicken bank accounts. If you've used a Quicken bank account, you already know most of what you need to know to use an asset or liability account. If you aren't sure whether to use a Quicken asset or liability account, see [“When to use Quicken asset accounts” on page 235](#) or [“When to use Quicken liability accounts” on page 238](#).

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For step-by-step help, go to **Assets & Debt** in Quicken Help Topics and select

How do I set up an asset or liability account?

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## Entering transactions in an asset or liability account

You can enter transactions in an asset or liability account in two ways:

- **Enter transactions directly.** For example, you can enter the appreciation (increase in value) of an antique or the depreciation (decrease in value) of capital equipment as a transaction in an asset account register.
- **Enter transactions as transfers from other accounts.** When you enter a transaction in another Quicken account that affects an asset or liability, Quicken can record the payment as a transfer to the asset or liability account automatically. For example, if you write a check to purchase a computer and you track your computer equipment in an asset account, you can categorize the transaction in your checking account register as a transfer to your computer equipment asset account. Quicken records a parallel transaction in the asset account as an increase in the value of the account.

For more information about transfers, see [“Transferring money between accounts” on page 103](#).

## Sample uses for asset accounts

**Tracking home improvements.** If you own a home, it is important to keep track of all the improvements you make to it. Such a record can save you money when you sell the home, because improvements become part of the home's cost basis and thus reduce the amount of profit on which you are taxed.

To simplify this example, we've ignored the costs of buying and selling the house, but you should include them in your cost basis.

For example, suppose you bought a home for \$100,000 in 1993. To track the value of the home, you set up a Quicken asset account called "House" with the \$100,000 purchase price as the opening balance. Over the next few years you made improvements to your home: you installed a smoke detector for \$17.29, remodeled your kitchen for \$6,387.75 and remodeled your bathroom for \$5,350.00. In 1997 you sell the home for \$125,000. At first glance it might seem that your taxable gain is \$25,000 (the difference between your purchase and selling prices). But your cost basis is actually \$111,755.04 (the sum of your original purchase price and your improvements), so the gain on which you owe taxes is only \$13,244.96.

Use the Decrease column for amounts that decrease the value of the asset; use the Increase column for amounts that increase the value of the asset.

These purchase transactions were entered as transfers when the checks were written from a Quicken bank account named "Joint Checking."

This purchase transaction was entered as a transfer when it was recorded in a Quicken credit card account named "Line of Credit."

Date	Number	Payee/Category/Memo	Decrease	Clr	Increase	Balance
1/1/94		Opening Balance [House]		✓	95,900.00	95,900.00
7/20/94		Del Greco Hardware [Joint Checking] smoke detector			17.29	95,917.29
2/20/95		Cabinet Supply Warehouse [Joint Checking] new kitchen cabi...			6,387.75	102,305.04
5/20/96		Del Greco Hardware [Joint Checking] towel racks			42.77	102,347.81
8/20/97		Ken Chiu Construction [Line of Credit] bathroom remodel	Decrease		5,350.00	107,697.81
		Line of Credit			Shortcuts	
Balance Today:						\$107,697.81



These transactions are for existing equipment. The current value is in the Increase column because it increases the value of the account.

[illegible]

If you want to depreciate an asset's value while you own it, create an expense category for depreciation and enter transactions to record the depreciation amount.

Date	Number	Payee/Category/Memo	Decrease	Cir	Increase	Balance
1/18/99		Power Macintosh	Decreases		1,500.00	5,500.00
	[2]	purchase	Close Split		Shortcuts ▾	
		<b>Category/Class</b>	<b>Memo</b>		<b>Amount</b>	
		[Cap Equip]	purchase price		1,500.00	
		[Cap Equip] ▾	prior depreciation		-500.00	
			<b>Close Split</b>	<b>Clear Split</b>	<b>Adjust Total</b>	
1/28/99		Fax machine			646.50	6,146.50
		[Joint Checking] purchase				
2/4/99		ImageWriter	75.00			6,071.50
		[Joint Checking] sale				
2/6/99		Power Macintosh	100.00			5,971.50
		Depreciation depreciation				
2/6/99		LaserWriter	100.00			
		Depreciation depreciation				
			<b>Record</b>		<b>Restore</b>	
					<b>Balance Today:</b>	\$5,971.50

## Sample uses for liability accounts

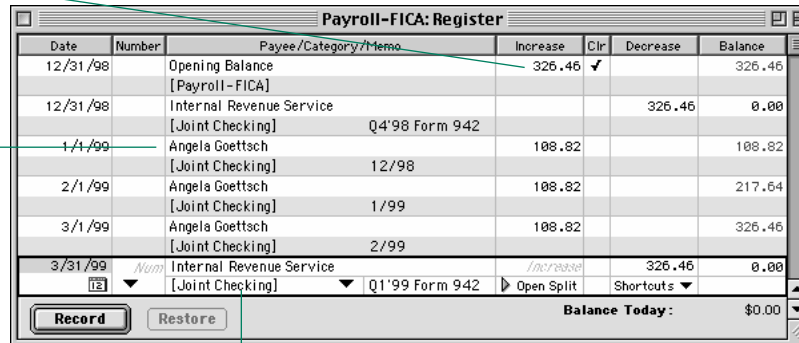
**Tracking amortized loans and mortgages.** Quicken simplifies the process of tracking a loan balance. See [Chapter 13, Tracking loans and mortgages, on page 246](#), for information about using liability accounts to track amortized loans.

**Tracking accrued liabilities.** You can use a liability account to track accrued liabilities such as taxes withheld but not yet paid. The liability account's current balance always shows the amount of tax owed as of today.

The Opening Balance shows the amount of Social Security tax owed at the time you set up the account.

Each month the employer records a transaction for the employee's paycheck in a checking account. This transaction is a transfer from that paycheck transaction. The amount is the sum of the Social Security tax withheld from the paycheck plus the employer's contribution. The amount is in the Increase column because it increases the total amount owed.

This is a liability account for Social Security payroll taxes collected for a household employee.



Date	Number	Payee/Category/Memo	Increase	Clr	Decrease	Balance
12/31/98		Opening Balance [Payroll-FICA]	326.46	✓		326.46
12/31/98		Internal Revenue Service [Joint Checking] Q4'98 Form 942			326.46	0.00
1/4/99		Angela Goettsch [Joint Checking] 12/98	108.82			108.82
2/1/99		Angela Goettsch [Joint Checking] 1/99	108.82			217.64
3/1/99		Angela Goettsch [Joint Checking] 2/99	108.82			326.46
3/31/99		Internal Revenue Service [Joint Checking] Q1'99 Form 942			326.46	0.00

Record Restore Balance Today: \$0.00

This transaction is a quarterly tax payment recorded in the checking account as a transfer to the liability account. The amount is in the Decrease column because it decreases the total amount owed.

## Updating the value of an asset or liability account

You don't need to balance an asset or liability account the same way you reconcile a Quicken bank account with your bank statement. Instead, you may want to mark transactions as cleared when you no longer own an asset or when you no longer owe a liability. You may also want to update the values of assets and liabilities that are still open.

### Closing assets or liabilities

Closed items are those that are no longer active as assets or liabilities; in other words, they no longer contribute to your net worth. If you sell an asset listed in an asset account (an antique, for example), that item is no longer part of your net worth and you probably don't want to include it in reports that show the total value of your assets and liabilities. However, you may not want to delete the item from the account altogether, because you may want to include it in a report in the event of an audit.

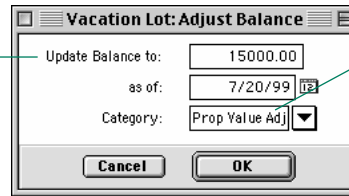
If you mark your closed items as cleared, you can restrict reports to show uncleared items only when you don't want those items to appear. To mark an individual asset as closed, open the asset account and mark both the transaction for the purchase of the item and the transaction for the sale of the item as cleared (as well as any other transactions that affect its value, such as depreciation). To mark a transaction as cleared, select it and click in the Clr column. You can use the Find command (⌘-F) to locate related transactions.

## Updating the balance in an asset or liability account

If you want to update the value of an asset or liability account, make an adjustment to the balance. For example, if you have an asset account for real estate you own, you can tell Quicken to enter a transaction to update the value of the account to reflect the current value of the property.

- 1 Open the asset account register.
- 2 Choose Adjust Balance from the Activities menu.
- 3 Enter information in the Adjust Balance window.

Enter the current value of the asset (in this example, a piece of property in an account named "Vacation Lot"). Quicken compares this amount with the current balance in the account.



(Optional) Enter a category for the adjustment transaction.

When you click OK, Quicken adds a balance adjustment transaction that changes the balance in the account to match the value you entered for the asset.

- 4 Click OK to record the balance adjustment transaction in the register.

Quicken marks all transactions that are dated on or before the date of the balance adjustment as reconciled.



# 13

## Tracking loans and mortgages

How Quicken tracks a loan .....	247
Setting up a loan.....	249
Handling different types of loans .....	258
Making a loan payment .....	260
Changing and deleting loans .....	265
Refinancing a loan.....	266
Estimating year-to-date loan interest .....	268

# How Quicken tracks a loan

Quicken can track how a loan is **amortized**, or paid off, with each payment you make. Quicken keeps track of both the amount of interest you've paid and the loan's outstanding principal balance.

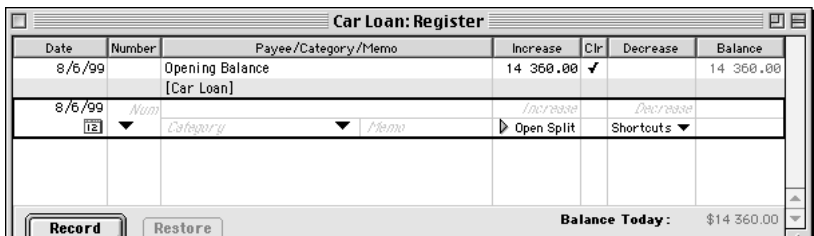
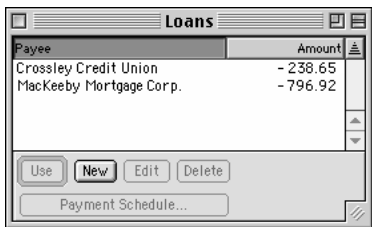
If you've tracked loan amortization manually, you know how tedious it can be. Because each payment covers a different proportion of interest and principal, you have to calculate the interest and principal for every payment—even if you pay the same total amount every time. But Quicken can automate those calculations for you.

When you set up a loan, Quicken creates two items that work together to track your loan: a special loan payment and a principal account to track the loan balance. If you're tracking a loan for which you are the borrower, then the principal account is a liability account that tracks what you still owe. If you are the lender, the principal account is an asset account that tracks the money that is owed to you.

Quicken also creates a principal account (in this case, a liability account) to keep track of the outstanding principal on the loan (the Balance Today).

If you have a Web browser, the Quicken Financial Network can help you find the cheapest loan. Choose To the Web ► Mortgage Center from the Online menu.

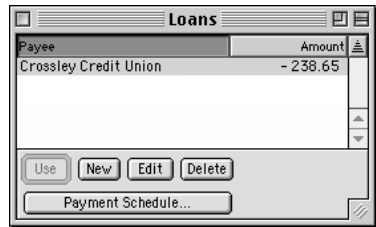
Quicken creates a loan payment and adds it to the Loan list.



When it's time to make a payment on your loan, enter the loan payment transaction in the register for the account from which you're making the payment (a checking account in the example below). Quicken automatically calculates the correct propor-

tion of interest and principal and transfers the principal amount to pay down the balance in the liability account for the loan.

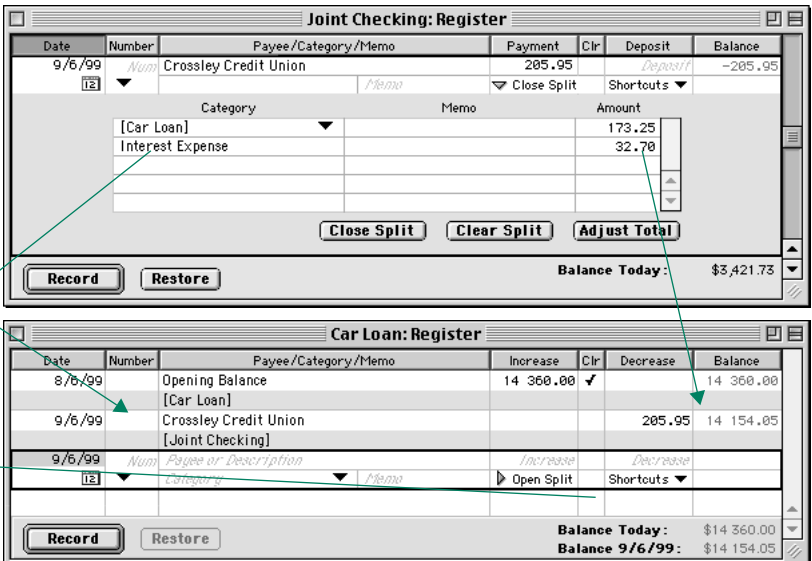
To make a loan payment, select it in the Loan list and click Use.



Quicken transfers the principal portion of the payment to the loan principal account—which decreases the balance on the loan.

The Balance Today in the principal account register shows how much you currently owe (or are owed) on the loan.

Quicken enters the loan payment transaction in the checking account register and automatically calculates the interest and principal amounts.



**Tip:** Quicken’s loan calculator lets you try out “what-if” scenarios for loan planning before you set up the loan. You can estimate how much your loan payments will be or how much you can afford to borrow. See [“Using the financial planning calculators” on page 443](#).



## Setting up a loan

When you set up a loan, you enter information about the loan and the lender (or the borrower, if you are the lender). Then Quicken creates both a loan payment and a principal account for you based on this information.

**Tip:** Quicken can handle a variety of special loan features such as variable interest rates, balloon payments, and negative amortization. Refer to the section that begins on [page 258](#) if any special features apply to your loan.

- 1 In the Assets & Debt area, click the Loans button in the toolbar.
- 2 In the Loans window, click the New button (⌘-N).
- 3 In the Loan Interview window, answer each of the questions as it applies to your loan.

Quicken determines the best way to set up the loan on the basis of your answers to the questions.

If you've already made payments on this loan, click Yes. If this is a brand new loan and you haven't made any payments, click No.

If you've made any prepayments (extra amounts that went toward reducing your principal balance), click Yes. If you haven't made any payments on this loan, this question is dimmed.

**Loan Interview**

Are you borrowing or lending this money?  
☒ Borrowing ☐ Lending

Have any payments been made on this loan yet?  
☒ Yes ☐ No

Have any prepayments been made on this loan?  
☐ Yes ☒ No

Is this a fixed-rate or variable-rate loan?  
☒ Fixed ☐ Variable

Does this loan have a balloon payment?  
☐ Yes ☒ No

Does this loan use US or Canadian amortization?  
☒ US ☐ Canadian

If this loan has an interest rate that is constant for the life of the loan, click Fixed. If it has a rate that can change, click Variable.

If this loan requires a final balloon payment after a specified number of regular payments, click Yes (and see ["Handling different types of loans"](#) on page 258).

✳ **Canadian users:**

If your loan originated in the United States, click US. If it originated in Canada and is compounded semi-annually, click Canadian.

**4** Click Continue to open the Set Up Loan window.

If you are setting up a loan for which you've already made payments, Quicken may ask you whether you want to set it up from the day the loan started or from the next scheduled payment.\* Use the following information to help you decide.

- To set up the loan from its beginning, you need to know your payment amount, the date you made the first payment, the total number of payments, the annual interest rate, and the original amount of the loan.
- To set up the loan starting with your next scheduled payment, you need to know your payment amount, the date of your next payment, the annual

---

\*If your loan has a variable interest rate or if you've made any prepayments, you must set it up as if it begins with the next payment, so Quicken will not give you any other option.

interest rate, and either the current loan balance or how many payments you have left to make.

## Entering loan information

- 1 Enter the name of the lender (or the borrower, if you are the lender).

The image shows a screenshot of the 'Set Up Loan' window in Quicken. The 'Loan Info' section is visible, and the 'Name of lender:' field is filled with 'MacKeebyMortgage Corp.'.

Quicken uses the name you enter here as the name for the loan in the Loan list and as the payee for your loan payment transaction (or deposit transaction, if this is a lending loan).

- 2 Fill in the remainder of the Loan Info section in the Set Up Loan window.\*

If you enter an amount for “PMI, property taxes, etc.,” Quicken opens the Preview Payment window when you click Create so you can categorize the non-loan portion of the payment. See “Previewing the loan payment transaction” on page 253.

The image shows a screenshot of the 'Set Up Loan' window in Quicken. The 'Loan Info' section is visible, and the 'Name of lender:' field is filled with 'MacKeebyMortgage Corp.'. The 'Regular Payment' section is also filled out: 'Principal + interest:' is 796.99, 'PMI, property tax, etc.:' is 219.90, and 'Total payment:' is 1,016.89. The 'Payments remaining:' field is 92, 'Annual interest rate:' is 9.375 %, 'Interest category:' is Mortgage Int, 'Principal account:' is Mortgage, and 'Balance Today:' is 88,414.12. The 'Date of next payment:' is 7/6/99, and 'Frequency:' is Monthly. The 'Payment Options' section has 'Confirm payment before recording' checked and 'Schedule payment on Calendar' unchecked. At the bottom, there are buttons for 'Preview Payment', 'Cancel', and 'Create'. A note at the bottom left says 'Click Preview Payment to see what next loan payment will look like.'

For this loan, the interest paid is going to be tracked with the “Mort Int” category, and the principal balance is going to be tracked in the Mortgage liability account.

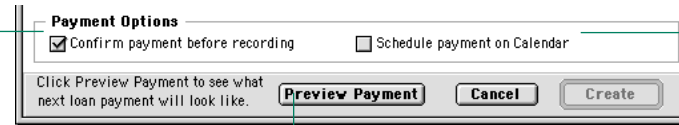
\*The loan term must be longer than 12 months for Quicken to correctly calculate the principal, interest, and payment information.

Use the table on [page 253](#) if you aren't sure how to fill in a field. See "[Handling different types of loans](#)" on [page 258](#) if you have a variable-rate or zero-interest loan or a loan with negative amortization or a balloon payment.

### 3 Select the appropriate Payment Options.

Select this checkbox if any of the following apply:

- You want to review or change payment information each time you recall the loan payment.
- The loan has a variable interest rate or negative amortization.
- You plan to make prepayments of principal either occasionally or in varying amounts.



Click Preview Payment to confirm that everything looks the way you expect it to before you finish creating the loan.

Select this checkbox if you want Quicken to set up your loan payment as a scheduled transaction in the Calendar.

### 4 Click Create to create the loan.

If you've entered a non-loan amount in the "PMI, property tax, etc." field, Quicken takes you to the Preview Payment window so you can categorize that expense.

If you haven't entered any non-loan amounts, Quicken takes you to the Calendar if you've indicated that you want to schedule your loan payment, or simply adds your loan to the Loan list.

# Previewing the loan payment transaction

Field in Set Up Loan window	Brand new loan	Existing loan (starting with first payment)	Existing loan (starting with next payment)
Principal + interest	The part of the total payment that goes toward principal and interest. Do not include any other amounts such as insurance or taxes that may be included in the total payment.		
PMI, property tax, etc.	Any amounts in your regular payment that do not go toward principal or interest. These may include insurance, property taxes, and so on.		
Date of first payment	The date you will make your first payment.	The date you made your first payment.	
Date of next payment			The date you will make your next payment.
Frequency	How often you make scheduled payments on this loan.		
Total # of payments	The total number of payments you will make on this loan.	The total number of payments for this loan, including the ones you've already made.	

Field in Set Up Loan window	Brand new loan	Existing loan (starting with first payment)	Existing loan (starting with next payment)
# paid		The number of payments you have already made.	
Payments remaining			The number of payments remaining to pay off the loan.
Annual or Current interest rate	The current annual interest rate you are paying.		
Interest category	The name of the expense category you want to use to track the interest paid on this loan (or, if you are the lender, the income category you want to use to track the interest earned).		
Principal account	<p>The name of the account you want to use to track the loan balance. Each loan principal account must have a different name.</p> <p>If you set up a principal account for the loan before you set up the loan, enter the name of the existing principal account.</p>		

Field in Set Up Loan window	Brand new loan	Existing loan (starting with first payment)	Existing loan (starting with next payment)
Loan amount	The full amount of the loan.	The original amount of the loan	
Current balance			The balance remaining to be paid on the loan.*
Note: You can change the amount Quicken calculates for either of these fields if it is not the exact amount you owe (or that is owed to you).			
Balloon on payment # (only appears if you've said there is a balloon payment)	The payment after which your balloon payment is due. See <a href="#">"Handling different types of loans"</a> on page 258 for more information on what to enter if you see this field.		

\* If you know the current loan balance, Quicken calculates the number of payments you've already made based on what you entered as the payment amount and the interest rate.

If you want to preview the payment transaction to confirm that everything looks the way you expected before you finish creating the loan, click the Preview Payment button in the Set Up Loan window. If you entered non-loan amounts in the "PMI, property tax, etc." field, Quicken takes you to the Preview Payment window when you click Create so you can categorize those extra amounts. You'll also need to

preview your payment if you want to make the payment electronically or by printing a check with Quicken.

If your loan payments are for principal and interest only, you probably won't need to edit any of the information in the Preview Payment window.

Quicken enters the name of the lender here for a loan where you are the borrower.

If you want to print checks with Quicken to make your payments, click Printed and enter the lender's address.

Quicken automatically puts the category you entered for Interest Category and the account you entered for Principal Account in the first two lines of the split.

The interest and principal amounts are for the next scheduled payment only. Quicken calculates the correct amounts for interest and principal each time you make a payment.

If any non-loan amounts are included in your loan payments, your total payment shows up in the \$ field, and Quicken puts this additional amount in the third line of the split transaction.

Category	Memo	Amount
Mort Int	interest	694.78
[Mortgage]	principal	102.14
Taxes:Property	PMI, property tax, etc.	219.30

Click Handwritten if you will write the checks by hand.

If you are set up to make online payments with Quicken, you will also see an option for transmitting the payments electronically (see "Making online payments" on page 201).

Enter a category for the amount you entered for "PMI, property tax, etc." here. If you want to assign more than one category to the amount, use a different line for each category and put the amount for each category in the Amount field.



If you are the lender for the loan, you'll see a smaller Preview Payment window like this one.

Quicken enters the name of the borrower here.

If you are the lender for the loan, the principal account is an asset account instead of a liability account, and Quicken creates a deposit transaction instead of a payment when you record the regular payment transaction.

Preview Payment

PayeeSteve & Sally\$438.71

Memo

Category / Class	Memo	Amount
Int Inc	interest	41.67
[Family loan]	principal	397.04

Cancel

OK

# Handling different types of loans

Quicken can handle many different kinds of loans. The table below shows what special information you need to enter in the Set Up Loan window for several different types of loans. If your loan incorporates more than one special feature (for example, a variable-rate loan with negative amortization), follow all the guidelines that apply.

**Note:** If you have an interest-only loan with a final balloon payment, do not use the loan tracking feature. Instead, categorize the entire amount as interest when you make your payment.

Type of loan	For this item	Give Quicken this information
Variable-rate loan	Principal + interest	The amount of your next payment that goes toward principal and interest
	Annual interest rate	The interest rate that will apply to your next payment
	Confirm payment before recording	Select this checkbox; then, whenever the interest rate changes, you can enter the new interest rate and payment amount when you recall the loan payment transaction
Balloon payment	Total # of payments*	The number of payments you would make if you were borrowing the principal for the full amortization period
	# paid*	The number of payments you have already made
	Payments remaining*	The number of payments that would remain if you were borrowing the principal for the full amortization period

Type of loan	For this item	Give Quicken this information
	Balloon on payment #	The number of the final payment (calculated by multiplying the number of years remaining until the balloon payment is due by the number of payments per year)
Negative amortization	Annual interest rate	The current interest rate (if both the interest rate and payment amount vary), or the interest rate on which the loan amortization was initially based (if your loan payment amount is fixed but the interest rate varies)
	Loan amount or Current balance*	Follow the guidelines in the table on <a href="#">page 253</a> for entering information in these fields; use the full loan amount on which the loan amortization was initially based to determine what you enter
	Confirm payment before recording	If either the payment amount or interest rate varies, make sure this checkbox is selected; then you can enter the new payment amount or the new interest rate when you recall the loan payment transaction
Zero-interest loan	Annual interest rate	Zero (0)
	Interest category	Leave this field blank

\* Quicken determines which of these fields to include in the Set Up Loan window from the answers you select in the Loan Interview window. You won't see them at the same time.

# Making a loan payment

When it's time to make your loan payment, you recall the loan payment transaction from the Loan list and enter it in the register of the account from which you are making the payment. Then Quicken calculates the interest and principal amounts and updates the loan balance.

- 1 Open the register or the Write Checks window for the bank account from which you will make the loan payment.

**Important:** Make sure you enter your payment in a bank account, not in the liability or asset account you are using to track the loan principal.

- 2 Choose New Transaction from the Edit menu (⌘-N).

- 3 Choose Loans from the Lists menu.

If QuickFill is turned on, you can just start typing the lender's name in the Payee field. When you see the full name, press Tab to recall the loan payment. Then skip to [step 5](#).

- 4 Select the loan for which you want to enter a payment and click Use.

- 5 If you have set up your loan for payment confirmation, review or change any information necessary for this payment. Then click Record to enter the transaction in the register.

Changes you make to the first three fields affect future payments. See [“How changes to a loan payment affect future payments and schedules”](#) on page 262 for details.

If the Current Balance amount doesn't match the actual balance on the loan, enter the correct amount.

If you have a variable-rate loan and the interest rate has changed as of this payment, enter the new rate and regular payment amount.

Mortgage Payment	
Current balance:	88,414.12
Annual interest rate:	9.375 %
Regular Payment:	796.92
Additional prepayment:	0.00
Other regular charges:	219.30
<input type="button" value="Cancel"/> <input type="button" value="OK"/>	

If the loan has negative amortization with fixed payments but a variable-interest rate, enter the new interest rate (if it has changed as of this payment); then re-enter the payment amount.

If you want to make a prepayment of principal with this payment only, enter that amount here.

This is the amount you entered for "PMI, property taxes, etc." in the Set Up Loan window (or any other amounts you entered in the split lines in the Preview Payment window).

- 6 Click Record in the register or the Write Checks window to record the loan payment transaction.

When you recall the final payment for the loan, Quicken reminds you that this is the last payment. After you've made the payment, you won't be able to recall the loan payment transaction again.

**Note:** If you recall a loan payment transaction by mistake, click Cancel in the Payment Confirmation window. If the payment is already in the register, delete it by selecting it and pressing ⌘-D. Quicken restores the loan balance and the number of payments.

## How changes to a loan payment affect future payments and schedules

This table explains what happens when you change the data in the Payment Confirmation window.

If you change this	This happens
Current balance	Quicken adjusts the balance for the loan in the payment schedule and adds a balance adjustment transaction to the principal account to correct the Balance Today amount.
Annual interest rate	Quicken adjusts the regular payment amount and interest rate <b>for this payment and all future payments.</b>
Regular payment	<p>Quicken uses the amount you enter as the new regular payment amount <b>for this payment and all future payments.</b></p> <p>If you increase the regular payment, Quicken increases the principal amount for each payment, and reduces either the final payment or the number of payments remaining.</p> <p>If you decrease the regular payment, Quicken decreases the principal amount for each payment, but does not increase the number of payments remaining. Instead, it creates a balloon payment as the final payment.</p>

---

If you change this

This happens

Additional  
prepayment

Quicken increases the principal amount for this payment only and reduces either the final payment or the number of payments remaining.

---

## Viewing a loan's payment schedule

You may want to see the breakdown of interest, principal, and other charges for future loan payments. You can view a loan's payment schedule by selecting the loan in the Loan list and clicking Payment Schedule; when the payment schedule is open, you can print it by choosing Print Payment Schedule from the File menu. The payment schedule does not include information about past payments.

---

For step-by-step help, go to [Assets & Debt in Quicken Help Topics](#) and select

How do I view a loan's payment schedule?

---

## Making prepayments of principal

You can make prepayments of principal when you make your regular loan payment or between regular payments. If you occasionally add a prepayment of principal to your regular loan payment, select the "Confirm payment before recording" checkbox in the Set up Loan window. Then, when Quicken asks you to confirm your regular payment, enter the payment amount in the Additional Prepayment field in the Payment Confirmation window.

If you make a payment between regular payments, the entire payment is a prepayment of principal; therefore, you don't need to change the loan setup or edit the loan. When you make a prepayment, **do not** recall your regular loan payment transaction. Instead, create a separate transaction in the account from which you are making the payment, and enter the name of the principal account as the transfer account in the Category field of the transaction. Quicken automatically updates the balance of the loan principal.



## Changing and deleting loans

You can change any of the loan setup information except the principal account name by selecting the loan in the Loan list and clicking Edit. (See [“Editing, hiding and deleting accounts” on page 68](#) if you want to rename the principal account.) You can delete a loan by selecting it in the Loan list and clicking Delete.

If your loan is set up for payment confirmation, you can also edit some loan information when you recall the loan payment transaction, including the payment amount, the interest rate, and the current balance (see [step 5 on page 260](#)).

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For step-by-step help, go to [Assets & Debt in Quicken Help Topics](#) and select

How do I edit loan information?

How do I delete a loan?

---

# Refinancing a loan

If you refinance a loan that you've been tracking in Quicken, follow this procedure to set up the new loan and "pay off" the old loan.

**Tip:** You can use the refinance calculator to help you determine whether or not you should refinance. See ["Using the financial planning calculators"](#) on page 443.

- 1 Set up the new loan following the steps in ["Setting up a loan"](#) on page 249.

**Set Up Loan**

**Loan Info**

Name of lender: Mortgage USA

**Regular Payment**

Principal + interest: 779.62

PMI, property tax, etc.: 0.00

Total payment: 779.62

Date of first payment: 7/6/99

Frequency: Monthly

Total # of payments: 97

Annual interest rate: 8.125 %

Interest category: Mortgage Int

Principal account: New Mortgage

Loan amount: 75,591.96

**Payment Options**

☒ Confirm payment before recording ☐ Schedule payment on Calendar

Click Preview Payment to see what next loan payment will look like. **Preview Payment** **Cancel** **Create**

When you enter the information about the new loan, make sure you enter a principal account name that is different from the one you were using for your old mortgage.

- 2 Edit the Opening Balance transaction in the register for the new principal account to create a split that "pays off" the old loan and categorizes or transfers any remaining amounts.

This is the principal account register for the new loan.

You might want to change Opening Balance to the name of the new lender to make the transaction more meaningful.

This split line pays off the old loan. (The next illustration shows the transfer transaction in the register for the old principal account.)

Since the new loan covers the closing costs, you should categorize this expense in the split.

New Mortgage: Register						
Date	Number	Payee/Category/Memo	Increase	Clr	Decrease	Balance
7/21/99		Mortgage USA refinance	185,000.00	✓	Decrease	185,000.00
	12			Close Split	Shortcuts	
		Category/Class	Memo	Amount		
		[Mortgage]	pay off old loan	88,200.93		
		Refinance	closing costs	3,564.87		
		[Joint Checking]		13,234.20		
				Close Split	Clear Split	Adjust Total
		Record	Restore	Balance Today: \$105,000.00		

If the new loan is bigger than the old loan balance plus closing costs, you may receive a check from the lender for the difference. In this example, the check was deposited in a checking account, so it is entered as a transfer to the Joint Checking account.

This is the principal account register for the old loan.

This is the transfer transaction from the new loan's principal account that pays off the balance of the old loan.

Mortgage: Register						
Date	Number	Payee/Category/Memo	Increase	Clr	Decrease	Balance
5/1/99		Mackeaby Mortgage Corp.			104.55	88,518.80
		[Joint Checking]				
6/1/99		Mackeaby Mortgage Corp.			105.37	88,413.43
		[Joint Checking]				
7/1/99		Mackeaby Mortgage Corp.			106.19	88,307.24
		[Joint Checking]				
7/21/99		Mortgage USA refinance			88,307.24	0.00
		[New Mortgage]				
7/21/99		Payee or Description	Increase		Decrease	
	12	Category		Open Split	Shortcuts	

3 Delete the old loan from the Loan list.

## Estimating year-to-date loan interest

You may want to know how much interest you've paid on a loan since the beginning of the year for tax purposes.

You can see your year-to-date interest by creating a report that shows your interest payments.

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For step-by-step help, go to [Assets & Debt in Quicken Help Topics](#) and select

How do I estimate year-to-date interest?

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# 14

## Tracking investments

About investment accounts .....	271
Tracking your investment data in Quicken.....	281
Setting up a Quicken portfolio account .....	291
Setting up a Quicken mutual fund account .....	304
Recording investment transactions .....	308
Updating security prices .....	339
Tracking indexes and securities you don't own .....	353
Entering a transaction history for investments.....	354
Changing, deleting, and moving securities.....	357
Researching securities on the Web.....	362

# About investment accounts

You can use Quicken investment accounts to track what you own in stocks, bonds, mutual funds, and other types of investments that fluctuate in price. Investment accounts let you track investment transactions, see the performance of your investments, update security prices, and create tax reports that show investment income and capital gains.

## When to use an investment account

Quicken has four types of accounts you can use to track investments:

- **Bank account.** A bank account can track an investment that has a constant share price or no share price, such as a certificate of deposit or money market fund that earns interest but does not have a share price that fluctuates. You can write checks from a bank account, but you cannot track rate of return.
- **Asset account.** An asset account can track just about anything you own: real estate, personal property, collectibles, and so on. You can track simple investment transactions in an asset account, but you cannot track rate of return.
- **Portfolio account.** A portfolio account tracks one or more securities. Like a real-world brokerage account, it can track transactions (buys, sells, dividends, and so on) for multiple securities, show a cash balance, and give you a total market value for the account. You can view many different performance measures for the individual securities in a portfolio account and for the account as a whole.
- **Mutual fund account.** A mutual fund account tracks a single mutual fund. It is restricted to transactions for one security and cannot have a cash balance. It has the advantage of streamlining the tracking of some actions, such as automatically

recording the purchase of shares of the security at the most recent price whenever you transfer money in from another Quicken account. You can see many different performance measures for the single security in a mutual fund account.

**Tip:** Since both portfolio and mutual fund accounts track the same kinds of information about your investments (things like income, capital gains, and performance), you should use the other factors listed to decide which of these two investment account types to use for a specific investment.

Use the following table to help you decide which type of Quicken account to use to track your investments.

If you invest in	Use this type of account
One or more securities (stocks, bonds, or mutual funds) for which you want to track a cash balance in addition to the securities themselves (for example, a collection of investments through a brokerage firm)	Portfolio
A single mutual fund that has no cash balance	Mutual fund
Real estate investment trusts (REITs) or partnerships	Portfolio
Unit trusts	Portfolio



If you invest in	Use this type of account
IRA accounts, Keogh accounts, or variable annuities	Portfolio
Cash management accounts (CMAs)	Bank for the checking part of the account and portfolio for everything else (use transfers for purchases and deposits)
Money market funds	Bank (if you write checks) or mutual fund (if you want to track rate of return)
CDs	Bank
Treasury bills	Portfolio or asset
Fixed annuities	Portfolio or asset
Employer retirement plans: 401(k), 403(b), pension	Portfolio or asset
Collectibles or precious metals	Portfolio or asset
Real estate	Asset

You can track some types of investments, such as annuities and 401(k) plans, using either a portfolio or asset account. To track an investment in a portfolio account, you **must know** the share price and dollar amount for each purchase or sale transaction. If you don't have this information, use an asset account instead of an investment account.

Tip: After you set up a Quicken account for a 401(k), you can record a transfer from your paycheck deposit to the 401(k) account for the amount of your regular contribution. See “Sample split transaction: entering your paycheck” on page 110 for an example.

For example, if you have a 401(k) but you don’t get a detailed statement that shows every purchase, you don’t have enough information to use a portfolio or mutual fund account. Instead, use an asset account and adjust the balance when you get your statement. If you want to keep track of the different funds that make up your 401(k) without using a portfolio account, use a separate asset account for each fund.

## Organizing securities in an investment account

If you’ve decided to track one or more of your investments in a Quicken portfolio or mutual fund account, the following table gives recommendations for grouping securities in investment accounts.

Security type	Recommendations
Brokerage accounts	<p>Use a separate Quicken portfolio account for each actual brokerage account or other managed account you have.</p> <p>If you have a cash management account (CMA), set up the checking part of your brokerage account as a Quicken bank account (so you can print checks and reconcile easily) and set up a Quicken portfolio account for the rest of the investments. Then transfer money between the two Quicken accounts when you buy and sell securities or receive investment income.</p>
IRAs, 401(k) accounts, or other retirement accounts	<p>Even if you don’t have securities with fluctuating prices in your retirement account, you may want to set it up as a Quicken portfolio account, since you may change the investments later.</p> <p>Use separate Quicken portfolio accounts for your retirement account and for a spouse’s retirement account.</p>

Security type	Recommendations
Securities you hold directly	If you have a few individual securities that you hold directly, you may want to set up each one as a separate Quicken portfolio account; then you can easily reconcile each account with its statement. Or you may want to lump all the securities in a single Quicken portfolio account, especially if you have other portfolio accounts; then you can subtotal these securities by account in reports and track them as a group.

## Deciding how to set up your securities

When you set up a new security in an investment account, you have three options (described in the table on the following pages). We recommend the first option.

---

## Setup option

### **Option 1: Enter all historical data.**

Enter the initial purchase for each security and all subsequent transactions. Enter:

- Name and type of security
- Date, amount invested, and number of shares (or price per share) for the initial purchase
- All subsequent transactions (including buys, sells, reinvestments, gifts, stock splits, and returns of capital)
- All dividends, interest, and capital gains distributions for the current year
- (Optional) All nonreinvested dividends, interest, and capital gains distributions for prior years (to give you a more complete value for past performance; does not affect cost basis)
- Price per share at the end of last year, for prior years (if available), and for today
- Anything else that may affect its price or performance history

## Advantages

- 1) All Quicken reports are complete and accurate.
- 2) If you sell a security, the capital gains report displays the purchase dates, amounts invested, and the realized gain, so you can use this report to prepare Schedule D tax information.
- 3) When you sell a security, you can specify which lot or lots to sell to minimize or maximize your taxable capital gains—both long-term and short-term.
- 4) All your investment records are in one convenient place, making it easier for you to analyze your investments and produce data for tax and other purposes.

## Disadvantages

- 1) You have to locate data for transactions that occurred in the past.
- 2) You must spend time entering all past transactions.

Setup option	Advantages	Disadvantages
<p><b>Option 2: Set up for this year.</b> Enter your investment holdings as of the end of last year and all transactions for each security since the beginning of this year. Enter:</p> <ul style="list-style-type: none"> <li>• Name and type of security</li> <li>• Number of shares owned at the end of last year</li> <li>• Price per share at the end of last year and today</li> <li>• All transactions (purchases, sales, dividends, reinvestments, and so on) for the current year</li> </ul>	<ol style="list-style-type: none"> <li>1)The information you need to gather goes back only to the end of last year and is probably easy for you to find.</li> <li>2)Data for the year is complete, so you can use the investment income report to prepare Schedule B tax information.</li> <li>3)Quicken produces accurate reports on performance, income, and changes in unrealized gain for time periods starting with the beginning of this year.</li> <li>4)When you sell a security, you can specify which lot or lots to sell to minimize or maximize your short-term capital gains.</li> </ol>	<ol style="list-style-type: none"> <li>1)Because your data is incomplete, Quicken cannot give you an accurate value for total unrealized gain (since unrealized gain depends on the cost basis for the security).</li> <li>2)If you sell the security, the capital gains report does not show an accurate purchase date. And, because the cost basis dates back only to the beginning of the year, the realized gain is not accurate.</li> </ol>

Setup option	Advantages	Disadvantages
<p><b>Option 3: Set up fast.</b> Enter your current investment holdings. Enter:</p> <ul style="list-style-type: none"> <li>• Name and type of security</li> <li>• Number of shares you currently own</li> <li>• Current price per share</li> </ul>	<ol style="list-style-type: none"> <li>1) You can get started with a minimum amount of information to gather.</li> <li>2) You can start using the account right away to see whether you think it's worthwhile to gather and enter more information.</li> <li>3) Quicken produces accurate reports on performance, income, and changes in unrealized gain for time periods starting now.</li> </ol>	<ol style="list-style-type: none"> <li>1) Data for this year is incomplete, so you can't use the investment income report to prepare Schedule B tax information.</li> <li>2) You may have to wait a few months before your investment data is in the range where Quicken can display a valid investment performance report.</li> <li>3) Because your data is incomplete, Quicken cannot give you an accurate value for total unrealized gain (since unrealized gain depends on the cost basis for the security).</li> <li>4) If you sell the security, the capital gains report does not show an accurate purchase date. And, because you are starting from today, the realized gain is not accurate.</li> </ol>



Before you set up your first Quicken investment account, take a look at the different windows you will use for setting up, entering, and viewing your investment data.

Each Quicken investment account has its own register that functions much like the registers for other types of Quicken accounts. Use the Register window to view all the transactions that have been entered in an account.

You can click the Actions button and use Quicken's investment forms to enter investment transactions (see "Using investment forms to enter transactions" on page 308), or you can enter transactions directly in the register once you are familiar with the different actions (see "Entering investment transactions in the register" on page 311).

Chapter 14, Tracking investments 281

## The Portfolio window

In the Investing area, click the Portfolio button in the toolbar to see the Portfolio window.

All your investment accounts share a single Portfolio window.

Use the Group By pop-up menu to choose how you want to group your securities in this window.

Click the triangles to show or hide the securities in each “group.”

Use the WatchList to track securities or indexes you don't own but want to watch.

Use the Portfolio window to:

- view and update security prices (see “Updating security prices” on page 339)
- view summary information for all securities in which you hold an open position

**Portfolio**

Group by: **Account**      Set Prices As Of: 7/29/99 **HS**      **Customize**

Name	Price	Shares	Total Cost	Gain/Loss	Market Value
<b>Discount Broker</b>			<b>13,562.50</b>	<b>24,950.00</b>	<b>38,512.50</b>
BioTek	15 1/8 ↓	100	1,512.50	0.00	1,512.50
DB Fund	35 ↑	1,000	10,000.00	25,000.00	35,000.00
Pioneer	20 ◆	100	2,050.00	-50.00	2,000.00
<i>Cash</i>					0.00
<b>Watch List</b>					
Dow Jones	○				
<b>Weiss Fund</b>	104.8...		<b>1,972.00</b>	<b>19.79</b>	<b>1,991.79</b>

Record   Register   Add Security

Quotes provided by S&P Comstock. Cash Balance 0.00  
Delayed up to 20 minutes. Market Value 40,504.29

- Change this date to view or enter prices “as of” the selected date.

To print the information in the Portfolio window, choose **Print Portfolio** from the **File** menu.

If there are more columns or rows than fit in the window, use the scroll bars to see the remaining information. You can also resize the window by dragging the size box.

You can customize the information you see in the Portfolio window in several ways. You can change which columns are displayed and how and where they are displayed, and you can change the order in which securities are listed and how they are grouped.

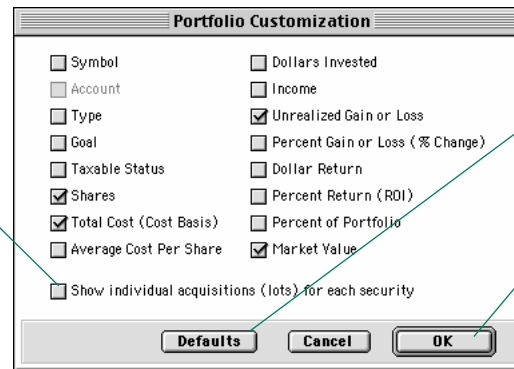
## Customizing the column display

To change which columns are displayed in the Portfolio window:

- 1 Click the Customize button in the upper right corner of the window.
- 2 Select the checkboxes for columns you want to see in the Portfolio window; clear the checkboxes for columns you don't want to see.

Select this checkbox to show the individual lots you've acquired for each security.

Tip: Turn on Balloon Help (by choosing Show Balloons from the Help menu) to see descriptions of each item in this window.



Click Defaults to select only the columns that were selected when you installed Quicken.

When you click OK, the selected columns are displayed in the Portfolio window. If there are more columns selected than will fit in the window, you can use the horizontal scroll bar to scroll columns into view.

- 3 Click OK.

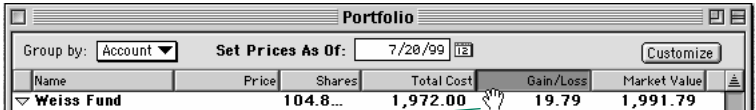
To change the size of a column in the Portfolio window, drag the area just to the right of the column title to the left or right.

A vertical line appears when you click in the resize area to the right of a column title. Drag to the left or right to resize the column.

Name	Price	Shares	Total Cost	Gain/Loss	Market Value
Weiss Fund	104.8...		1,972.00	19.79	1,991.79
Weiss Fund	19	104.8311	1,972.00	19.79	1,991.79

To change the order in which columns appear, simply drag and drop any column (except Name and Price) from its current location to a new one.

The mouse pointer changes to a hand when you move it over a column title. You can use the hand to drag that column to a new location.



Name	Price	Shares	Total Cost	Gain/Loss	Market Value
Weiss Fund	104.8...		1,972.00	19.79	1,991.79

## Customizing the row display

You can group your securities by account, security, type, or goal. Choose the grouping you want from the Group By pop-up menu in the upper left corner of the window. Within the groupings, you can use any column to sort the securities. Just click a column title to sort that column in alphabetical or numerical order.

You can also display each open lot for a security (each individual acquisition of the security that you still own) as a separate row under that security by selecting the “Show individual acquisitions (lots) for each security” checkbox in the Portfolio Customization window (see [page 283](#)).

You can click the triangles to the left of the group titles (the items in bold in the first column) or security names to hide or show the securities or lots below them.

## The Securities window

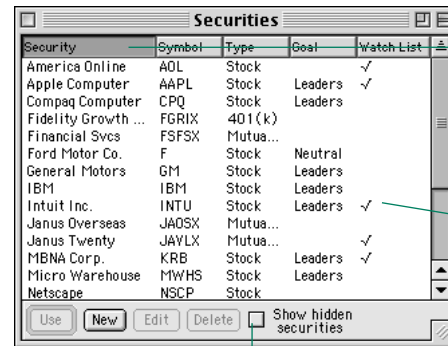
**Choose Securities from the Lists menu to see the Securities window.**

The Securities window lists all your securities.

You can drag and drop securities from this list into any account (or the WatchList) in the Portfolio window.

To print the Securities list, choose Print Securities from the File menu.

Use the Securities window to set up new securities and edit or delete existing securities. All your Quicken investment accounts share one Securities list that contains all your securities.



You can change the order in which securities appear in the Securities list by clicking a column title to sort that column in alphabetical order. This list is sorted by security name, but you can also sort it by symbol, type, or goal.

To add or remove a security from your Watch List, click in the Watch List column. Quicken updates your portfolio to show your changes.

If you have hidden any securities and you want to put them back in the list, click Show Hidden Securities.

To set up a new security, click New and fill in the Set Up Security window as described in [step 3 on page 292](#). To edit a security, click Edit and make your changes in the Edit Security window. To delete a security, see [“Changing, deleting, and moving securities” on page 357](#).

## The Security Detail window

Double-click a security in the Portfolio window to see information about that security in the Security Detail window.

The Security Detail window shows a variety of information about individual securities you've set up in Quicken:

- The Setup Info tab shows the information you entered when you set up the security.
- The Graph tab shows a price history graph for the security.
- The Prices tab shows every share price you have entered for the security. Quicken stores one "closing" price per security per day, plus high price, low price, and volume information, when available.
- The Transactions tab shows every transaction you've entered for this security in any account.

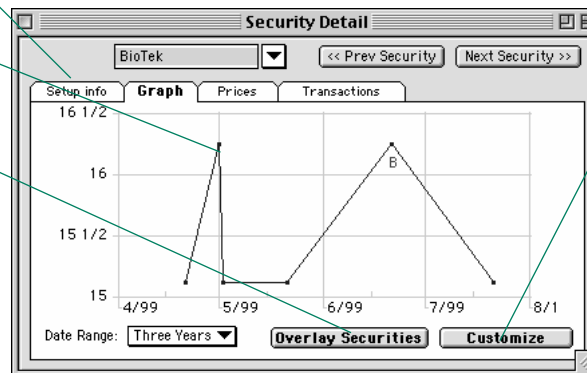
Click one of the other tabs to see additional information about the selected security.

Click any data point to see the exact date and price for that point.

Click Overlay Securities to select additional securities to view in the same graph.

Click Prev Security or Next Security to view information about the previous or next security in your Securities list.

Click Customize to select what information you see in the graph and how it is displayed.

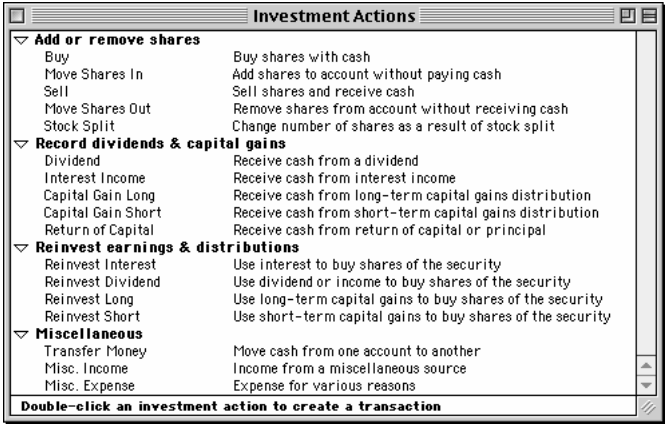


# The Investment Actions window

In the Investing area, click the Actions button in the toolbar to see the Investment Actions window.

The Investment Actions window lists all the investment forms you can use to enter transactions in investment accounts. Just double-click an action to open an investment form.

Use the Investment Actions window to select investment forms for entering investment transactions (Buys, Sells, Interest Income, Dividends, and so on). The table in “Choosing an investment action” on page 316 lists all of these actions alphabetically and tells you where to find additional information about using specific forms to record many of the most common investment transactions in Quicken.





## How Quicken displays investment amounts

The way Quicken displays investment amounts varies by field.

Field	How Quicken displays amounts
Share Price	Quicken uses a variety of formats to display share price information but keeps track of them internally to the nearest ten thousandth (0.0001). It displays exact integers without decimals. If there are more than four decimal places, you must leave out the additional decimal places when you enter the share price.
Shares In/Out	Quicken displays the number of shares to four decimal places. It displays exact integers without decimals. It does not display zeros after the decimal point unless they are followed by non-zero digits. If there are more than four decimal places, Quicken cuts off the additional places. For example, Quicken truncates the number of shares 8.21678 to 8.2167.
Cash In/Out	Quicken displays dollar amounts to two decimal places. When it calculates the amount from the price and number of shares, it rounds to the nearest 0.01. For example, if you enter 40.3 shares at \$8.26, Quicken rounds the dollar amount upward to \$332.88.

At some point, you may want to adjust for the effects of rounding and truncating to make the register match your statements. You can adjust the cash balance or the share balances for individual securities. See [“Adjusting the cash or share balance” on page 364](#).

If Quicken displays a row of asterisks (\*\*\*\*\*) in a field, the number is too large to display. Quicken displays dollar amounts between -\$9,999,999.99 and \$9,999,999.99. Outside that range, Quicken keeps track of the amount but doesn't display it. If you want, you can split a large transaction into two smaller transactions with amounts that Quicken can display.

# Setting up a Quicken portfolio account

A portfolio account is designed to track more than one security, but it can be used to track other investments such as IRAs, unit trusts, and so on. See [“About investment accounts” on page 271](#) for more information about when to use portfolio accounts.

## Creating a portfolio account

- 1 Choose Accounts from the Lists menu.
- 2 Click New.
- 3 In the Set Up Account window, enter information about the account.

Click Portfolio to select it as the account type.

Enter a name for the account, up to 30 characters long. You can use the broker's name or another descriptive name.

(Optional) Enter a description for the account that's up to 54 characters long.

The screenshot shows the 'Set Up Account' dialog box. The 'Account Type' section has 'Portfolio' selected. The 'Account Name' field contains 'Discount Broker'. The 'Description' field is empty. The 'Hide in lists' checkbox is unchecked. The 'Add account to toolbar' and 'Taxable' checkboxes are checked. The 'Create' button is highlighted.

If you ever want to hide this account so it doesn't show up in lists (the Account list or the Portfolio window, for example), click this checkbox to select it.

If this is a nontaxable account (an IRA or 401(k) account, for example), click this checkbox to clear it.

- 4 Click Create.

Quicken creates the account, adds it to the Account list, the Category & Transfer list, and the Portfolio window, and opens its register.

## Adding a security to a portfolio account

You need to set up each of the securities for which you will be entering transactions in your portfolio account. You can either set up all the securities before you start entering transactions, or set them up “on the fly” while you are entering transactions. Quicken offers to let you set up a new security whenever you enter a name it doesn’t recognize. To set up a security before you enter any transactions, follow these steps.

- 1 In the Investing area, click the Portfolio button in the toolbar.  
If you just set up a portfolio account, it has a market value of zero in the Portfolio window because you haven’t entered any transactions in it.
- 2 Click the Add Security button at the bottom of the Portfolio window.
- 3 In the Security Name window, enter a name for the security you want to set up and click OK.  
If this is a new security (one that’s not already in the Securities list), click Set Up when Quicken asks if you want to set it up.
- 4 Fill in the Set Up Security window.\*

---

\*You can also get to this window from the Securities list. Just choose Securities from the Lists menu and click New to display the Set Up Security window.

Quicken displays the name you entered. If you want to change it, just type a new name, up to 30 characters long.

Enter the security's symbol if you plan to export or import price data, including from the Internet.

(Optional) Choose a security type and an investment goal. See “Assigning security types and investment goals to your securities” on page 295.

Quicken can warn you when you enter a price that matches or exceeds the limits you enter in these fields. See “Retrieving security prices using Quicken Quotes” on page 348 for more information.

If this is a nontaxable security (a tax-free bond, for example), click this checkbox to clear it.

To hide this security so it doesn't show up in lists (the Securities list and the Portfolio window, for example), click this checkbox to select it.

- 5 Click Create to add the security to the Securities list.
- 6 In the Add Security window, select either Add Shares to Account or Add Security to WatchList, and then click OK.

If you own this security and want to add your current holdings to your portfolio account, select Add Shares to Account and continue to [step 7](#).

If you don't own this security and just want to track it in the WatchList, select Add Security to WatchList; Quicken adds the new security to the WatchList in the Portfolio window and you are finished setting it up.

- 7 Select whether you want to use a Move Shares In action or a Buy action to add shares to your portfolio account.

If you already owned this security before you started using Quicken and want to add your current holdings to your portfolio account, select Move Shares In. Quicken displays the Move Shares In investment form. To fill in the form, see [“Setting up an opening balance for a security” on this page](#) and begin with [step 3](#).

If you first purchased this security after you started using Quicken, select Buy. Quicken displays the Buy investment form. To fill in the form, see [“Buying and selling securities” on page 324](#).

## Assigning security types and investment goals to your securities

Quicken can use types or goals to group securities in the Portfolio window and to sort and subtotal investment reports and graphs.

- The preset security types are: Bond, CD, Mutual Fund, and Stock. To add a new one, choose Edit from the Type menu, click New in the Types window, enter a new type, and click Create. For example, you might add Money Fund, T-Bill, Tax-Free Bond, Option, REIT, Unit Trust. You can also use types (or goals) to identify securities in your children's names.
- The preset investment goals are: College Fund, Growth, High Risk, Income, and Low Risk. To add a new one, choose Edit from the Goal menu, click New in the Goals window, enter a new goal, and click Create. For example, you might add Retirement, Down Payment, Remodeling, Growth & Income, or Medium Risk. You can also use goals (or types) to designate industry groups (such as technology, energy, consumer products, and so on).

## Setting up an opening balance for a security

To set up an opening balance for a security (in other words, to enter an initial transaction for it in the account), you need to record a Move Shares In transaction if you acquired that security **before** you started using Quicken.\* The Move Shares In action lets you add shares you already own to an investment account without transferring the money for their purchase from another Quicken account.

- 1 Click the Actions button in the portfolio account's Register window, or choose Actions from the Activities menu (⌘-J).
- 2 In the Investment Actions window, double-click Move Shares In.
- 3 Fill in the Move Shares In investment form as shown for the setup option you want to use.

Instructions for all three setup options are included in this step. See the table that begins on [page 278](#) if you need more information before deciding which option to use.

We recommend that you record a complete transaction history for each security, starting with your initial purchase or acquisition (Option 1). If you don't enter a complete history, the cost basis for the security is inaccurate and Quicken cannot report accurate unrealized or realized gains.

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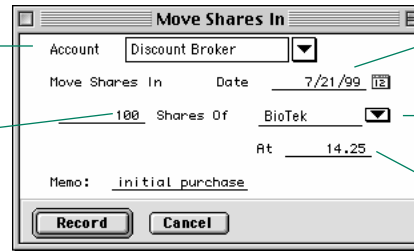
\*If you first purchased a security **after** you started using Quicken, you should probably record its initial purchase using the Buy action instead of the Move Shares In action (see ["Buying and selling securities" on page 324](#)).



**Option 1: Enter all historical data.** Fill in the following information:

Make sure the correct portfolio account name is displayed. If not, choose it from the pop-up menu.

Enter the number of shares you acquired on this date. See “Determining what to enter in the Shares field” on page 299.



Enter the date of your initial purchase or acquisition of the security.

Enter the name of the security (either type it or choose it from the pop-up menu).

Enter your cost per share (including commission, fees, and load). See “Determining what to enter in the ‘At’ (Share Price) field” on page 300.

**Option 2: Set up for this year.** Make these changes to the information described for Option 1:

- Date: Enter 12/31 of last year.
- Number of shares: Enter the number of shares you owned on 12/31 of last year.
- Price per share: If you did not acquire this security all at one time, leave the “At” field blank.

**Option 3: Set up fast.** Make these changes to the information described for Option 1:

- Date: Enter today’s date.
- Number of shares: Enter the number of shares you own today.
- Price per share: If you did not acquire this security all at one time, leave the “At” field blank.

**4** Click Record to record the transaction.

See Option 1 and Option 2 in the table on [page 278](#) for a list of the transactions you need to enter for the security to bring it up to date.

- 5 For Option 1 or Option 2, use the actions in the Investment Actions window to bring each security up to date.

You will need to record all purchases, sales, dividends, reinvestments, and so on that occurred between the date you entered in [step 3](#) and today for each security. See [“Recording investment transactions” on page 308](#) for information about entering the most common investment transactions.

If you have additional securities to set up and add to this portfolio account, go back to [“Adding a security to a portfolio account” on page 292](#) and continue through [“Setting up an opening balance for a security” on page 296](#) for each security you want to add.

When you are finished adding securities to the account, continue to [“Setting up the cash balance in a portfolio account” on page 301](#).

## Determining what to enter in the Shares field

In the Shares field, enter the number of shares you acquired (or owned) on the date you entered in the Date field. Use this table to help you decide what to enter for different types of investments.

---

Security type	Number of shares to enter
Stock or mutual fund	The actual number of shares
Bond	Ten times the actual number of bonds—to match the way bond prices are quoted
Money market fund or CD	The total dollar value
Collectible	The number 1
Precious metal	The number of ounces

---

## Determining what to enter in the 'At' (Share Price) field

In the At (share price) field, enter the initial price you paid per share as a decimal or fraction.\* Use this table to help you decide what to enter for different types of investments.

Security type	Price to enter
Stock or mutual fund	The actual price per share
Bond	One-tenth of the actual market value of each bond—to match the way prices are quoted
Money market fund or CD	One dollar
Collectible	The total dollar value
Precious metal	The price per ounce

You can enter up to four decimal places in the share price field. For information about how Quicken displays the amounts you enter, see [“How Quicken displays investment amounts” on page 289](#).

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\*To enter a share price as a whole number plus a fraction, leave a space after the dollar amount, and use a forward slash ( / ) between the numerator and denominator (for example, 36 3/8). If a security price is not an exact multiple of 1/32, Quicken displays it as a decimal.

## Setting up the cash balance in a portfolio account

You might have a cash balance in your portfolio account if, for example, you transferred funds from a bank account, sold securities, or received a cash dividend or interest payment.

After you have set up all the securities in your portfolio account and have entered all the transactions for those securities, check the Cash Balance in the lower right corner of the Register window.

When you record a transaction that adds cash to or removes cash from the account, Quicken calculates the correct cash balance. If there is no cash in the account, this column displays zeros.

Discount Broker: Register								
Date	Action	Security		Shares Out	Shares In	Share Price	Clr	Cash Balance
		Transfer	Memo	Cash In	Cash Out	Commission		
5/1/99	MS	BioTek			100	15 1/8		
		[Discount Broke...						0.00
5/21/99	BUY	DB Fund			1,000	10		
		[Joint Checking]			10,000.00			0.00
6/21/99	BUY	BioTek			100	15 1/4		
		[Joint Checking]			1,625.00			0.00
6/23/99	II	DB Fund				10		
		•Int Income		490.00				490.00
7/21/99	BUY	Security			Shares In	15 1/8		
					Cash Out	0.00		
Record Restore Actions Portfolio								Cash Balance \$490.00
								Market Value \$38,515.00

There is cash in this account that was added when interest was paid but not reinvested or transferred out of the account, so Quicken shows a cash balance of \$490.00.

If the amount shown for Cash Balance is correct, your account is set up. Go to “Bringing the market value for the account up to date” on page 303.

If the amount shown for Cash Balance is not correct:

- 1 Choose Adjust Balance from the Activities menu.
- 2 In the Adjust Balance window, enter the current date and the correct cash balance for this account.

Enter a category name if you want to categorize the adjustment transaction.

**3** Click OK.

Quicken adds a balance adjustment transaction in the portfolio account register that corrects your cash balance, and marks that transaction and all previous transactions as reconciled.

**Optional Money Market Fund setup:** The cash balance in a brokerage account may be periodically swept into a money market fund (MMF) that pays interest. If this is true for your account, we recommend that you set up the MMF as another security in the account. Then the Portfolio window shows how much cash you have invested in the MMF, and you can enter dividends just as you would for any other security.

## Bringing the market value for the account up to date

Your portfolio account is now set up and you are ready to bring its value up to date. See [“Updating security prices” on page 339](#) for information about entering security prices.

Quicken displays the market value for the account in the lower right corner of the register. This market value is based on the latest price you’ve provided. Quicken also displays market value in the Market Value column for the account in the Portfolio window. This market value is based on the most recent prices you’ve provided for all displayed securities in the account as of the date in the Set Prices As Of field (at the top of the Portfolio window).

# Setting up a Quicken mutual fund account

A mutual fund account is designed to track a single mutual fund with no cash balance. If you're not sure whether you want to set up a mutual fund account or a portfolio account, see [“About investment accounts” on page 271](#).

## Creating a mutual fund account

- 1 In the Investing area, choose New Account from the Registers pop-up menu in the toolbar.
- 2 In the Set Up Account window, enter information about the account.  
See the illustration in [step 3 on page 291](#). To set up a mutual fund account, select Mutual Fund as the account type and use the name of the fund as the name for the account.
- 3 Click Create.  
Quicken creates the account, adds its name to the Account list, the Category & Transfer list, and the Portfolio window, adds the mutual fund to the Securities list, and opens the register.



## Setting up an opening share balance

If you acquired this mutual fund **before** you started using Quicken, you need to record a Move Shares In transaction for the initial purchase or acquisition.\* The Move Shares In action lets you add shares you already own to an investment account without transferring the money for their purchase from another Quicken account.

- 1 Click the Actions button in the mutual fund account's Register window, or choose Actions from the Activities menu (⌘-J).
- 2 In the Investment Actions window, double-click Move Shares In.
- 3 Fill in the Move Shares In investment form as shown for the setup option you want to use.

Instructions for all three setup options are included in this step. See the table that begins on [page 278](#) if you need more information before deciding which option to use.

We recommend that you record a complete transaction history for the mutual fund, starting with your initial purchase or acquisition (Option 1). If you don't enter a complete history, the cost basis for the security is inaccurate and Quicken cannot report accurate unrealized or realized gains.

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\*If you first purchased this fund **after** you started using Quicken, you should set up the opening balance using the Buy action to record the initial purchase of the shares instead of the Move Shares In action (see [“Buying and selling securities” on page 324](#)).

**Option 1: Enter all historical data.** Fill in the following information:

Make sure the correct mutual fund account name is displayed. If not, choose it from the pop-up menu.

Enter the number of shares you acquired on this date.

Enter the date of your initial purchase or acquisition of these shares.

Enter your cost per share (including commission, fees, and load).

**Option 2: Set up for this year.** Make these changes to the information described for Option 1:

- Date: Enter 12/31 of last year.
- Number of shares: Enter the number of shares you owned on 12/31 of last year.
- Price per share: If you did not acquire shares of this fund all at one time, leave the "At" field blank.

**Option 3: Set up fast.** Make these changes to the information described for Option 1:

- Date: Enter today's date.
- Number of shares: Enter the number of shares you own today.
- Price per share: If you did not acquire shares of this fund all at one time, leave the "At" field blank.

**4** Click Record to record the transaction.

Quicken records the price per share, multiplies the share price by the number of shares you own, and displays the result in the Market Value column for the account in the Portfolio window.

See Option 1 and Option 2 in the table on [page 278](#) for a list of the transactions you need to enter for the security to bring it up to date.

- 5 For Option 1 or Option 2, use the actions in the Investment Actions window to bring the account up to date.

You will need to record all purchases, sales, reinvestments, and so on that occurred between the date you entered in [step 3](#) and today. See [“Recording investment transactions” on this page](#) for information about entering the most common investment transactions.

## Bringing the market value for the account up to date

Your mutual fund account is now set up and you are ready to bring its value up to date. See [“Updating security prices” on page 339](#) for information about entering security prices.

Quicken displays the market value for the account in the lower right corner of the register. This market value is based on the latest price you’ve provided. Quicken also displays the market value in the Market Value column for the account in the Portfolio window. This market value is based on the most recent price you’ve provided for the security as of the date in the Set Prices As Of field (at the top of the Portfolio window).

# Recording investment transactions

You can use investment forms to enter transactions in a portfolio or mutual fund account by selecting an action from the Investment Actions list (see [“Using investment forms to enter transactions” next](#)), or you can enter transactions directly in an investment register (see [“Entering investment transactions in the register” on page 311](#)).

**Note:** Before you begin recording investment transactions, you must set up an investment account as described in [“Setting up a Quicken portfolio account” on page 291](#) or [“Setting up a Quicken mutual fund account” on page 304](#).

## Using investment forms to enter transactions

You can use investment forms to enter transactions without opening the register for the account.

- 1 In the Investing area, click the Actions button in the toolbar (⌘-J).
- 2 In the Investment Actions window, double-click an investment action.  
See [“Choosing an investment action” on page 316](#) to help you decide which investment action to use.
- 3 Use the table on the next page to help you fill in the fields in the investment form.
- 4 Click Record.  
Quicken saves the transaction in the register for the selected account.

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In this field in the action form

Enter this information

Account	The name of the investment account in which you want to record this transaction. Type the name or choose it from the pop-up menu.
At (Share Price)	The price per share; see <a href="#">“Determining what to enter in the ‘At’ (Share Price) field” on page 300</a> for more information about what to enter for various types of securities. You don’t need to enter a share price if you enter both the number of shares and the total cost or net proceeds; Quicken calculates it. <sup>a</sup>
Category / Class	An income or expense category (and a class, if you want) to categorize a Misc. Income or Misc. Expense transaction.
Commission	The total commission, load, or fees.
Date	The date of the transaction.
Description	A description for the Transfer Money transaction.
Destination of Funds or Source of Funds	The name of the Quicken account to which or from which you are transferring funds. If the funds are coming from or going to the cash balance in the account, leave this field blank.

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In this field in the action form

Enter this information

Expense Amount or Income Amount

The amount of the miscellaneous income or expense.

From, To

The source account and destination account for the Transfer Money transaction.

Memo

An optional memo for the transaction.

Net Proceeds

The net proceeds from the transaction. You don't need to enter this amount if you enter both the number of shares and share price; Quicken calculates it.

New Price

The price after the split in a Stock Split action.

Security

The name of the security associated with the action.

Shares Of

The number of shares involved in this transaction. You don't need to enter the number of shares if you enter both share price and the total cost or net proceeds; Quicken calculates it.\*

Split Ratio

The split ratio in a Stock Split action; see [“Entering stock splits and stock dividends” on page 331](#) for more information about what to enter.

Total Cost

The total cost of the transaction. You don't need to enter this amount if you enter both the number of shares and share price; Quicken calculates it.\*

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- a. It is best to enter the number of shares and total cost and let Quicken calculate the share price. If the calculated share price is slightly different from the actual share price, you can edit it in the Portfolio window. Editing the price in the Portfolio window does not affect the share price that was saved with the transaction.

## Entering investment transactions in the register

While you're learning how to enter investment transactions, use the investment forms as explained in ["Using investment forms to enter transactions" on page 308](#). Later, when you're more familiar with entering investment transactions, you may find it faster to enter transactions directly in the investment account register.

- 1 In the Investing area, choose a portfolio or mutual fund account name from the Registers pop-up menu in the toolbar.
- 2 If the selected transaction is not a blank transaction, choose New Transaction from the Edit menu.
- 3 Use the next table to help you fill in the fields in the register.

A portfolio account register

Discount Broker: Register									
Date	Action	Security		Shares Out	Shares In	Share Price	Clr	Cash Balance	
		Transfer	Memo	Cash In	Cash Out	Commission			
5/1/99	XFR	Discount Broker	[Joint Checking] Biotek						0.00
5/2/99	MS	BioTek			100	15 1/8			0.00
5/21/99	BUY	DB Fund	[Discount Broke...		1,000	10			0.00
		[Joint Checking]		10,000.00					0.00
6/21/99	BUY	BioTek			100	15 1/4			0.00
		[Joint Checking]		1,625.00					0.00
5/1/99	BUY	Security			Shares In	Share Price			
		Transfer			Cash Out	0.00			
Record Restore Actions Portfolio								Cash Balance	\$0.00
								Market Value	\$38,025.00

In a portfolio account, this column displays the cash balance in the account. When you record a transaction, Quicken calculates the correct cash balance. If you have no cash in the account, the column displays zeros.

A mutual fund account register

If a price for a security is not an exact multiple of 1 / 32, Quicken displays it as a decimal. If the number of shares is an exact integer, Quicken displays the number without decimals.

Weiss Fund: Register									
Date	Action	Transfer		Shares Out	Shares In	Share Price	Clr	ShareBalance	
		Memo		Cash In	Cash Out	Commission			
3/31/98	RD	•Div Income			1.6	19			1.6
					30.40				
6/30/98	RD	•Div Income			1.5329	20 7/8			3.1329
					32.00				
9/30/98	RD	•Div Income			1.6982	20 3/8			4.8311
					34.60				
7/22/99	BUY	Transfer			Shares In	Share Price			
					Cash Out	0.00			
Record Restore Actions Portfolio								Share Balance	4.8311
								Market Value	\$0.00

In a mutual fund account, this column displays the number of shares you hold (to four decimal places). When you record a transaction, Quicken automatically calculates the correct total number of shares.



#### 4 Click Record to record the transaction.

In this field in the register	Enter this information
Date	The date of the transaction.
Action	<p>The name of the action. Either choose it from the pop-up menu or, if QuickFill is turned on, just start typing the name and QuickFill enters the rest automatically.</p> <p>After you choose an action, Quicken blocks out fields that are irrelevant to that action. For example, the Shares In field is relevant to a Buy action because you are adding shares to the account, but the Shares Out field is irrelevant.</p>
Security (portfolio only)	<p>The name of the security associated with the action. If QuickFill is turned on, just start typing a security name and QuickFill enters the rest automatically.</p> <p>Leave this field blank for a Miscellaneous action that does not involve an individual security.</p>
Description (portfolio only)	<p>A description for the action. For transfer transactions, Quicken replaces the Security field with a Description field.</p>

In this field in the register	Enter this information
Share Price Shares In/Shares Out Cash In/Cash Out	<p>For actions that affect the share balance in the account, you only need to enter two of these three amounts. Quicken knows that share price, number of shares, and dollar amount are related, and calculates the one you don't enter.<sup>a</sup></p> <p>For actions that increase the share balance:</p> $(\text{Share Price} \times \text{Shares In}) \pm \text{Commission} = \text{Cash Out (dollar amount)}$ <p>For actions that decrease the share balance:</p> $(\text{Share Price} \times \text{Shares Out}) \pm \text{Commission} = \text{Cash In (dollar amount)}$
Commission	<p>The total commission, load, or fees, if applicable.</p> <p>When you enter a commission, Quicken adjusts the dollar amount in the Cash In or Cash Out field. Or, if you enter values for the share price and number of shares, and a total dollar amount that includes the commission, Quicken enters the difference between the dollar amount and share price times the number of shares in the commission field. For example, if you enter a purchase of 100 shares at \$15 per share and a total cost of \$1600, Quicken enters a commission of \$100.</p>

In this field in the register	Enter this information
Transfer	The name of the Quicken account to which or from which you are transferring funds; see <a href="#">“Transferring money to and from other accounts”</a> on page 322. If the funds are coming from or going to the cash balance in the account, leave this field blank (portfolio accounts only).
Category/Class	An income or expense category (and a class, if you want) to categorize a Miscellaneous transaction. For actions that require an investment category, Quicken assigns the correct category for you and you cannot change it.
Memo	An optional memo for this transaction.
Split Ratio	The split ratio in a Stock Split action; see <a href="#">“Entering stock splits and stock dividends”</a> on page 331.

- a. It is best to enter the number of shares and total cost and let Quicken calculate the share price. If the calculated share price is slightly different from the actual share price, you can edit it in the Portfolio window. Editing the price in the Portfolio window does not affect the share price that was saved with the transaction.

## Choosing an investment action

There are 17 different investment actions you can use to record transactions in an investment account. The table below shows what effect each action has on your portfolio (Inc indicates an increase and Dec a decrease) and matches the action to the investment category Quicken assigns to it. The page reference below the action name directs you to information about using that action to enter different kinds of investment transactions.

Action in Actions list	Code	Desc. of the action	Affects average cost	Affects gain/loss %	Affects # of shares	Affects cost basis	Affects IRR by sec.	Affects market value	Affects cash balance	Quicken uses this category <sup>1</sup>
Buy (page 324)	BUY	Buy security with cash <sup>2</sup>	Inc or Dec	Inc or Dec	Inc	Inc	Inc or Dec	Inc	Dec	—
Capital Gain Long (page 329)	CGL	Receive cash from long-term capital gains distribution <sup>2</sup>	—	—	—	—	Inc	—	Inc	<ul style="list-style-type: none"> <li>•Long CapGnDst or</li> <li>•Long CapGnDst NT</li> </ul>
Capital Gain Short (page 329)	CGS	Receive cash from short-term capital gains distribution <sup>2</sup>	—	—	—	—	Inc	—	Inc	<ul style="list-style-type: none"> <li>•Short CapGnDst or</li> <li>•Short CapGnDst NT</li> </ul>

Action in Actions list	Code	Desc. of the action	Affects average cost	Affects gain/ loss %	Affects # of shares	Affects cost basis	Affects IRR by sec.	Affects market value	Affects cash balance	Quicken uses this category <sup>1</sup>
Dividend (page 327)	DIV	Receive cash from dividend <sup>2</sup>	—	—	—	—	Inc	—	Inc	•Div Income or •Div Income NT
Interest Income (page 327)	II	Receive cash from interest income <sup>2, 3</sup>	—	—	—	—	Inc	—	Inc	•Int Income or •Int Income NT
Misc. Expense	MISC	Pay miscella- neous expense with cash <sup>3</sup>	—	—	—	—	Dec	—	Dec	Choose category from list
Misc. Income	MISC	Receive cash from miscel- laneous income <sup>3</sup>	—	—	—	—	Inc	—	Inc	Choose category from list
Move Shares In	MS	Add shares to account	Inc or Dec	Inc or Dec	Inc	Inc	Inc or Dec	Inc	—	—
Move Shares Out	MS	Remove shares from account	Inc or Dec	Inc or Dec	Dec	Dec	Inc or Dec	Dec	—	—

Action in Actions list	Code	Desc. of the action	Affects average cost	Affects gain/ loss %	Affects # of shares	Affects cost basis	Affects IRR by sec.	Affects market value	Affects cash balance	Quicken uses this category <sup>1</sup>
Reinvest Dividend (page 328)	RD	Reinvest in shares of the security with money from dividend or income distribution	Inc or Dec	Inc or Dec	Inc	Inc	Inc	Inc	——	<ul style="list-style-type: none"> <li>•Div Income or</li> <li>•Div Income NT</li> </ul>
Reinvest Interest (page 328)	RI	Reinvest in shares of the security with money from interest distribution	Inc or Dec	Inc or Dec	Inc	Inc	Inc	Inc	——	<ul style="list-style-type: none"> <li>•Int Income or</li> <li>•Int Income NT</li> </ul>
Reinvest Long (page 328)	RL	Reinvest in shares of the security with money from long-term capital gains distribution	Inc or Dec	Inc or Dec	Inc	Inc	Inc	Inc	——	<ul style="list-style-type: none"> <li>•Long CapGnDst or</li> <li>•Long CapGnDst NT</li> </ul>

Action in Actions list	Code	Desc. of the action	Affects average cost	Affects gain/ loss %	Affects # of shares	Affects cost basis	Affects IRR by sec.	Affects market value	Affects cash balance	Quicken uses this category <sup>1</sup>
Reinvest Short (page 328)	RS	Reinvest in shares of the security with money from short-term capital gains distribution	Inc or Dec	Inc or Dec	Inc	Inc	Inc	Inc	——	•Short CapGnDst or •Short CapGnDst NT
Return of Capital (page 330)	RC	Receive cash from return of capital <sup>2, 3</sup>	Dec	Inc	——	Dec	Inc	Update <sub>4</sub>	Inc	——
Sell (page 324)	SELL	Sell security and receive cash <sup>2</sup>	Inc or Dec	Inc or Dec	Dec	Dec	Inc or Dec	Dec	Inc	•Realized Gain or •Realized Gain NT

Action in Actions list	Code	Desc. of the action	Affects average cost	Affects gain/ loss %	Affects # of shares	Affects cost basis	Affects IRR by sec.	Affects market value	Affects cash balance	Quicken uses this category <sup>1</sup>
Stock Split (page 331)	SS	Change number of shares as a result of stock split:	Dec	——	Inc	——	——	——	——	——
		Positive stock split (e.g., two for one)	Inc	——	Dec	——	——	——	——	——
		Negative stock split (e.g., one for two)								
Transfer Money (page 322)	XFR	Transfer money into or out of this account <sup>3</sup>	——	——	——	——	——	——	Inc or Dec	Choose transfer account from list

- 1 Investment categories, which all begin with a bold dot (for example, •Div Income), appear in your Category & Transfer list automatically the first time you set up a portfolio or mutual fund account. You cannot delete investment categories or edit their names. (Quicken deletes them automatically, however, if you delete all your investment accounts.) If you want to set up a new investment category, you can press Option-8 to insert a “•” at the beginning of the category name. Note: If a transaction involves a non-taxable account or security, Quicken assigns a non-



- taxable category (one that ends with NT) to it.
- 2 This action can add cash to or remove cash from the current account, or it can involve a transfer of cash to or from another account. For a mutual fund account, this action must involve a transfer from another Quicken account.
  - 3 This action adds cash to or removes cash from a portfolio account. It is not available for a mutual fund account because a mutual fund account cannot have a cash balance.
  - 4 Quicken reminds you to update the share price manually because there is not enough information for Quicken to calculate the market value for you.

## Transferring money to and from other accounts

For more information about creating transfers, see “Transferring money between accounts” on page 103.

Some actions can involve a transfer between an investment account and another account. These transfers are handled automatically when you use investment forms to enter your transactions. The form for each investment action that involves a transfer includes either a Source of Funds or Destination of Funds field where you can enter a transfer account name.

For example, if you write a check from your checking account (Checking in the example below) to pay for a security in a portfolio account (Discount Broker), you would record a Buy action in the portfolio account with a transfer from Checking as the Source of Funds, and then go to the checking account register and put the check number in the corresponding transaction.

Use the Buy action to record a security purchase in the portfolio account.

Quicken records the Buy transaction in the portfolio account register.

Quicken also records the transaction in the checking account register. If you want, you can fill in the check number there later.

Buy

AccountDiscount Broker

BuyDate7/1/99

100Shares OfPioneer

At20

Commission50.00

Total Cost:2,050.00

Source of Funds:[Joint Chec]

Memo:

RecordCancel

Choose the name of the destination account (the investment account the funds are going to) from this pop-up menu.

Choose the name of the source account (the Quicken account the funds are coming from) from this pop-up menu.

Discount Broker: Register

Date	Action	Security	Shares Out	Shares In	Share Price	Clr	Cash Balance
		TransferMemo	Cash In	Cash Out	Commission		
7/1/99	BUY	Pioneer		100	20		
		[Joint Checki]		2,050.00	50.00		0.00

Joint Checking: Register

Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
7/1/99		BUY Pioneer	2,050.00		Deposit	4,345.90
		[Discount Broker]	Open Split		Shortcuts	

If you print checks with Quicken or use electronic payments to purchase securities, enter the payment in the checking account register (or Write Checks window) as a transfer to the portfolio account. Then go to the portfolio account register to change the Transfer Money action to a Buy action, and add the security name, price, and number of shares.\*

\*If the transfer is to a mutual fund account, Quicken creates a Buy transaction automatically.

If you are transferring cash out of a portfolio account, enter a Transfer Money transaction in the portfolio account, and then edit the information as necessary in the destination account register.

Buying and selling securities

For every buy or sell transaction, you must know two of these items:

- 1)the number of shares
- 2)the price of the shares
- 3)the dollar amount of the transaction

When you buy a security, you pay for it either with cash from the same account (portfolio accounts only) or with money you transfer from another account, such as your checking account. Similarly, when you sell a security, you can keep the cash from the sale in the same account (portfolio accounts only) or transfer it to another account.

This table shows what you should enter in the Transfer field of a Buy or Sell transaction to transfer funds appropriately:

Action	Desired Result	Enter in Transfer field
BUY	Quicken subtracts the purchase amount from the cash balance of the current account.	nothing; leave it blank <sup>1</sup>
	Quicken subtracts the purchase amount (transfers it) from the cash balance of [Checking].	[Checking] <sup>2</sup>
	Cash balance in all accounts is unchanged.	[Current Account] <sup>3</sup>
SELL	Quicken adds the sale proceeds to the cash balance of the current account.	nothing; leave it blank <sup>1</sup>

Action	Desired Result	Enter in Transfer field
	Quicken adds the sale proceeds (transfers them) to the cash balance of [Checking].	[Checking] <sup>2</sup>
	Cash balance in all accounts is unchanged.	[Current Account] <sup>3</sup>

- 1 This choice is not available in a mutual fund account because it cannot have a cash balance.
- 2 [Checking] represents a generic transfer to or from any other Quicken account.
- 3 [Current Account] represents the name of the current investment account.

**Commissions.** If an explicit commission is added to the purchase price or subtracted from the sale proceeds, enter it in the Commission field.

**Loads.** A **load** (sometimes called a **front-end load**) is a commission built into the purchase price of a mutual fund or other security. A load fund has two share prices: a Buy or Offer price and a Sell or Net Asset Value (NAV) price. Enter the purchase of a load fund at the Buy price with no additional commission. The true market value of your investment is based on the Sell or NAV price. If you want to correct the market value, update the price of the fund using the NAV price (see [“Updating security prices” on page 339](#)). The difference between the market value and what you paid is the load.

A **back-end load** is a commission built into the selling price. Funds with these loads have an NAV price greater than the selling price. Enter the sale of such a fund using the actual selling price.

**Accrued Interest.** When you buy a bond after its original date of issue, you usually have to pay **accrued interest** to the previous owner. Accrued interest is interest the bond has already earned but not yet paid out.

- Use a Buy action to enter the bond purchase transaction without including accrued interest.
- Use the Misc. Expense (MISC) action to enter the payment of accrued interest as a separate transaction. Enter the security name in the Security field, the dollar amount in the Cash Out field, and the expense category “•Accrued Int” in the Category field.
- If you paid the accrued interest out of another Quicken account, enter a third transaction to show a cash transfer equal to the accrued interest. Use the Transfer Money (XFR) action and enter the source account.

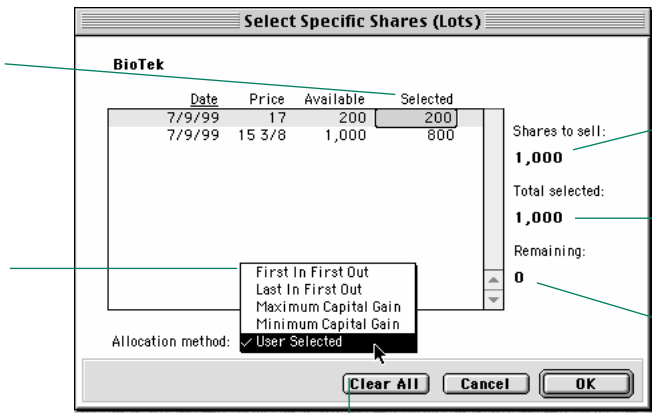
**Security lots.** Quicken keeps track of separate lots for each security so you can identify which shares you are selling\* when you sell only part of your holdings. Unless Quicken is told otherwise, it assumes you’re selling the ones you bought first (the first in, first out or FIFO method). If you want to specify exactly which lots you are selling, click the Lots button in the transaction in the register (or the Choose Lots button in the investment form) and fill in the information in the Select Specific Shares (Lots) window.

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\*Lot selection is also available when you use the Move Shares Out action to remove shares from an account (if you give them as a gift, for example) or when you use the Buy action to cover a short position.

Quicken displays all the available (open) lots for the security and lets you enter individual amounts to sell in the Selected column. You can double-click a row to select all the shares in that row.

You can also use this pop-up menu to choose one of several common methods for selecting lots to sell. When you choose an item from the menu, Quicken does the calculations and makes the selection for you.



Shares to Sell tells you how many shares you entered in the Shares Out field in the register.

Total Selected keeps a running total of the amounts entered in the Selected column.

Remaining lets you know how many more shares you need to select.

Click Clear All to set the selection back to zero for all lots.

### Entering dividends and interest

For reinvested dividends or interest, see “Entering reinvestments” on page 328.

When you enter the receipt of cash from dividends or interest, you need to tell Quicken whether the cash is staying in the account or being transferred out. Use the Dividend action (DIV) or the Interest Income action (II).

Action	Desired Result	Enter in Transfer field
DIV or II	Quicken adds the dividend or interest income to the cash balance of the current account.	nothing; leave it blank <sup>1</sup>

Action	Desired Result	Enter in Transfer field
	Quicken adds the dividend or interest income (transfers it) to the cash balance of [Checking].	[Checking] <sup>2</sup>
	Cash balance in all accounts is unchanged.	[Current Account] <sup>3</sup>

- 1 This choice is not available in a mutual fund account because it cannot have a cash balance.
- 2 [Checking] represents a generic transfer to or from any other Quicken account.
- 3 [Current Account] represents the name of the current investment account.

For dividend income from a money market fund that is the cash balance of a brokerage account, use the Dividend action and enter the name of the money market fund in the Security field.

Treat an **income distribution** (money that a mutual fund pays you as a result of dividends and interest it receives from the securities in the fund) like a dividend in Quicken.

### Entering reinvestments

A **reinvestment** is the purchase of additional shares of a security with money paid to you by that security as dividend or interest income (use the Reinvest Dividend or Reinvest Interest action) or capital gains distribution (use the Reinvest Long or Reinvest Short action).



Reinvestment actions combine two transactions (one of the income actions plus a Buy action) into one. Reinvestments increase your cost basis because each reinvestment counts as a purchase of shares.

Entering capital gains distributions from mutual funds

For capital gains distributions reinvested in new shares, see “Entering reinvestments” on this page.

A capital gains distribution is money paid to you by a mutual fund as a result of capital gains the fund earns by selling securities within the fund. The fund usually informs you whether the distribution is for short-term or long-term capital gains. Use the Capital Gain Long (CGL) or Capital Gain Short (CGS) action.

Action	Desired Result	Enter in Transfer field
CGL or CGS	Quicken adds the cash from the distribution to the cash balance of the current account.	nothing; leave it blank <sup>1</sup>
	Quicken adds the cash from the distribution (transfers it) to the cash balance of [Checking].	[Checking] <sup>2</sup>
	Cash balance in all accounts is unchanged.	[Current Account] <sup>3</sup>

- 1 This choice is not available in a mutual fund account because it cannot have a cash balance.
- 2 [Checking] represents a generic transfer to or from any other Quicken account.
- 3 [Current Account] represents the name of the current investment account.

## Entering a return of capital or principal

A **return of capital** is money paid to you as total or partial repayment of the money you invested. A return of capital differs from a sale in that you are not the one who initiates the return of capital. For example, a mortgage-backed security (such as a Ginnie Mae) returns capital, which is then passed on to you, when the underlying mortgages pay off principal. A unit trust also returns capital as it sells the bonds in the trust.

**Important!** After a Return of Capital action, you must also update the security price in the Portfolio window if you want to see the correct market value.

A return of capital or principal, unlike a capital gains distribution, is not a taxable event. Use the Return of Capital action to record it in Quicken. Quicken reduces the cost basis of the security by the amount of the return of capital (or, if you enter a negative amount, raises the cost basis). If you own multiple lots of the security, Quicken reduces the cost basis for each lot in proportion to the number of shares.

## Giving and receiving securities

When you give or receive shares of a security, Quicken treats the transaction differently than it treats a purchase or sale.

**Giving shares.** Use the Move Shares Out action to record the number of shares (but no price or dollar amount). Quicken reduces your number of shares and records a sale with a capital gain of zero. If you're transferring the shares to another Quicken account, enter a separate Move Shares In transaction for receipt of the shares in the second account.

**Receiving shares.** Use the Move Shares In action to add shares without subtracting cash from any Quicken account. Enter the number of shares received and the actual

**Important!** Consult your tax adviser about rules that may apply in determining gain or loss on shares you inherit or receive as a gift.

initial cost per share (including commission, fees, and load). The way you figure the cost depends on whether you receive the shares as a gift or an inheritance:

- **Inherited shares.** The cost basis is generally the value of the shares on the date the decedent died or an alternative valuation date. When you receive inherited shares, record the cost per share (price) on that date.
- **Gift shares.** The cost basis is generally the price the giver originally paid for the shares. When you receive gift shares, record the cost per share when the giver purchased the shares.

### Redeeming shares for IRA custodial fees

In a mutual fund account set up as an IRA or other retirement account, the fund may redeem shares as a custodial fee. Use the Sell action and enter both the share price and the total dollar amount. Also enter the amount of the fee in the Commission field to make the net amount of the transaction zero. Enter the name of the investment account itself in the Transfer field.

### Entering stock splits and stock dividends

**Note:** In a reverse split, you receive fewer shares than you have now.

**Stock splits.** When a security declares a **stock split**, you are usually given additional shares. Each share is then worth less than it was before the split, but the total market value for your shares is unchanged. Use the Stock Split action to record the split **in each Quicken account that contains transactions for that security.**

The screenshot shows a 'Stock Split' dialog box with the following fields and values:

Field	Value
Account	Discount Broker
Date	7/22/99
Security	Pioneer
Split Ratio	2 for 1
New Price	12 7/8
Memo	

Buttons: Record, Cancel

Enter the split ratio. This example shows a 2-for-1 split.

Another example: if you receive one additional share for every three shares you hold, you would have four (three plus one) for every three you had before, so the Split Ratio would be 4-for-3, and you would enter 4 for 3 in the Split Ratio fields.

Enter the new price (after the split) for the security.

When you record a stock split, you enter the new price per share. Quicken recalculates your average cost per share for the new number of shares and updates the market price. Quicken doesn't change any previously recorded transactions for the security.

If you have more than one transaction for the security on the same day as the split, Quicken puts the stock split before the other transactions. For example, if you had 100 shares before a two-for-one split, and you sell 100 shares on the day of the split, Quicken knows you still have 100 shares.

**Stock dividends.** A **stock dividend** is a dividend in the form of additional shares instead of cash. A stock dividend is **not** the same as a cash dividend issued by a company, nor is it the same as a reinvested cash dividend.

Most stock dividends are nontaxable; the company issuing the stock dividend will inform you whether or not it is taxable. Use the Stock Split action to enter a nontaxable stock dividend. For the ratio of new shares to old shares, add 1 to the number of dividend shares given per existing share (for example, if you receive 0.05 share per existing share, enter 1.05 to 1 for Split Ratio). Use the Reinvest Dividend action for a taxable stock dividend.

## Buying on margin

A **margin loan** is money you borrow from a broker to pay for a security you are buying. You don't have to tell Quicken you have a margin loan; if you buy a security and don't have enough cash for it in your account, Quicken displays a negative cash balance.

To record interest you pay on a margin loan, use the Misc. Expense action and assign the category “•Int Expense” to the margin interest transaction.

If you set up a liability account to track the loan principal amount, use the Transfer Money action to record the amount you borrow at the time you borrow it, and enter the liability account name in the investment form Source of Funds field (or in the register Transfer field). Then enter another Transfer Money transaction when you pay off the loan.

## Buying and redeeming U.S. savings bonds

The U.S. government issues Series EE bonds in various face value denominations. You buy a Series EE bond at a discount from its face value and interest is paid when the bond is redeemed. The interest from a Series EE bond is exempt from state and local taxes, and no federal tax is due until the bond is redeemed. When you buy a Series EE bond, use the Buy action.

For information about using a liability account to track the loan principal, see Chapter 12, Tracking assets and liabilities, on page 234.

In this example, the buyer purchased one Series EE bond with a face value of \$1,000.

To match the way bond prices are quoted, the price is divided by 10 and the number of shares is multiplied by 10.

The purchase price was \$500 because it was purchased at half the face value.

Buy

Account: Discount Broker

Buy: 10 Date: 7/22/99

Shares Of: US \$1000 6%

At: 50

Commission: 0.00

Total Cost: 500.00

Source of Funds: [Joint Chec]

Memo:

Record Cancel

The full name of the security is:

US \$1000 6% 1/28

This means “face value \$1000, 6% interest, maturity date January 2028.”

When you redeem the bond (at or before maturity), enter the purchase price as the sale price in a Sell transaction. The difference between the purchase price and the redemption price is taxable interest. Use the Interest Income action to record this difference as interest income.

If you use the cash method of accounting, as most individual taxpayers do, you generally report the interest on U.S. savings bonds when you actually receive it. If you use the accrual method of accounting, you must report interest on U.S. savings bonds each year as it accrues. To record the annual accrual of interest, use the method described for recording taxable interest in [“Recording zero-coupon bonds” on this page](#).

## Redeeming T-bills

You buy a T-bill at a discount from its face value. When you sell it, part of the sale price is interest you’ve earned while holding the bill or bond. Use the Interest Income action to record the interest received when you sell, and enter the difference between the interest amount and the total sale price as the dollar amount for the Sell transaction.

## Recording zero-coupon bonds

You buy a zero-coupon bond at a discount from its face value. While you hold it, its value increases because of the interest it earns. Even though you don't receive this interest until you sell, it is reported to you every year on a Form 1099-OID as taxable interest. Use the Interest Income action to record the interest shown on Form 1099-OID and use the Return of Capital action to record a second transaction for the corresponding increase in the value of the bond. In the Return of Capital transaction, enter a dollar amount equal to the *negative* of the interest amount. This negative Return of Capital amount increases your cost basis and thus reduces the unrealized gain if you sell the bond or update the current market price of the bond.

## Handling tax-free bond income

If you have a tax-free bond for which you want to record interest income, clear the Taxable checkbox when you set up the bond as a security. Then Quicken will assign a non-taxable category when you record a transaction for the interest you receive.

## Entering options (puts and calls)

Treat an option like a security and give it a distinctive name such as "XYZ put Aug 40."

- When you buy a call, enter a Buy transaction at the purchase price. For example, if you buy a \$40 call for \$5, enter a Buy transaction with a share price of \$5.
- When you exercise the call, close your position with a Sell transaction for the amount of the call (in this example, a \$5 Sell action).

- When entering the purchase of the security, include the cost of the call as a fee paid (to correct the cost basis). In this example, you would enter a Buy transaction for \$40 plus a \$5 commission.

If you sell an option you don't already own, Quicken treats it like a short sale. If an option you bought or sold expires worthless, enter the opposite action (Sell or Buy, respectively) for the option at a price of zero to close your position. Quicken then records a realized gain or loss. If you exercise a call, close your position with a Sell transaction for the call.

### Selling short

A **short sale** is the sale of a security you don't own; you actually sell shares you borrow from your broker and hope that you can buy the security later at a lower price to pay your broker back. Use the Sell action when you initially sell the shares and then use the Buy action when you buy shares to close out the short sale. Quicken calculates your gain or loss on the entire process at that time.

**Note:** In investment performance reports, the average annual total return for a short sale (a Sell followed by a Buy) is a negative value.

Use the investment income report to see your gains from short sales. They do not appear in capital gains reports unless you close out the short sale with a Buy at the original sales amount, then enter a Buy at your actual purchase price, and finally enter a second Sell transaction at the original sales amount.



The first transaction is the original short sale, followed by a Buy that closes out the sale with no gain or loss. The third transaction is the Buy that closes out your position, followed by a Sell that closes out the trade so it appears (and shows the profit) in a capital gains report.

Date	Action	Security		Shares Out	Shares In	Share Price	Clr	Cash Balance
		Transfer	Memo	Cash In	Cash Out	Commission		
7/3/99	SELL	BioTek		1,000		17		
		•Realized Gain	short sale	17,000.00				17,000.00
7/9/99	BUY	BioTek			1,000	17		
			no gain		17,000.00			0.00
7/9/99	BUY	BioTek			1,000	15 3/8		
			close position		15,375.00			-15,375.00
7/9/99	SELL	BioTek		1,000		17		
		Transfer	close trade	17,000.00		0.00		1,625.00

## Managing foreign currency

If you have investments or other types of accounts in a country other than the United States, you need a way to manage foreign currency and keep track of changing exchange rates. You can use a Quicken mutual fund account to track holdings in a foreign currency.

- 1 Set up a Quicken mutual fund account for the account that you hold in a foreign currency.

For example, you could set up an account with the name “U.K. Savings” for a bank account in the U.K.

- 2 Use the Buy or Move Shares In action to record an opening balance transaction. Enter the balance of the account (in U.K. pounds) in the Shares In field and the current exchange rate in the Share Price field.

For example, if the current rate to convert U.K. pounds to U.S. dollars is 1.5, you would enter 1.5 in the Share Price field.

- 3 Record Reinvest Interest transactions when you earn interest.
- 4 (Optional) Keep track of the current exchange rate by entering it in the Price field for the security in the Portfolio window.

Enter the current exchange rate in the Share Price field.

For Shares Out or Shares In, enter amounts in U.K. pounds.

Record a Reinvest Interest transaction when you earn interest on the account.

U.K.Savings: Register							
Date	Action	Transfer	Shares Out	Shares In	Share Price	Clr	ShareBalance
		Memo	Cash In	Cash Out	Commission		
4/1/99	BUY	[U.K.Savings]		11,572.67	1.500		11,572.67
		Opening Balance		17,359.01			
4/1/99	RI	•Int Income		55.23	1.570		11,627.9
4/15/99	RI	•Int Income		86.71	1.520		11,678.35
4/28/99	BUY	[Joint Checking]		76.68			
				1,000	1.540		12,678.35
				1,540.00			
4/28/99	BUY	Transfer					
		Memo					
					0.00		
Record Restore Actions Portfolio							
Share Balance							12,678.35
Market Value							\$19,524.66

Share Balance is the current balance in U.K. pounds.

Market Value is the current balance in U.S. dollars.

When you transfer funds between a Quicken bank account and the foreign currency account, Quicken automatically records a Buy or Sell transaction.

## Updating security prices

You can view and enter security prices in the Portfolio window; you can add, edit and delete prices in the Security Detail window; you can use Quicken Quotes™ to retrieve prices for the last five trading days online for some or all of your securities; and you can download historical price information for up to the last five years.

You can update share prices for your securities every day if you like; Quicken will keep track of one price per day per security. Whenever you update prices, Quicken uses the new prices to recalculate the market values for your securities and accounts.

**Important:** Quicken saves your downloaded price information in the file Quicken Quotes, stored in the Quicken Essentials folder on your hard drive. You'll want to back up this file just as you would your Quicken data file.

You can copy prices to the Quicken Quotes file by typing ⌘-Option-U: Quicken also copies all price information from your transactions to the Quicken Quotes file on your hard disk.

## Viewing and entering prices in the Portfolio window

To open the Portfolio window, go to the Investing area and click the Portfolio button in the toolbar (⌘-H).

The Portfolio window shows all securities for which you have an open position, unless you have marked the security as hidden (see [step 4](#) on [page 292](#)). It also shows any securities or indexes you have added to the WatchList.

Change the date to view share prices and market values “as of” a different date. Use the pop-up calendar to quickly choose another date.

Name	Price	Shares	Total Cost	Gain/Loss	Market Value
<b>Discount Broker</b>			<b>22,700.00</b>	<b>177.50</b>	<b>22,877.50</b>
BioTek	16 1/4	300	4,697.50	177.50	4,875.00
DB Fund	10	1,000	10,000.00	0.00	10,000.00
HiTek	1	4,002.5	4,002.50	0.00	4,002.50
Pioneer	20	200	4,000.00	0.00	4,000.00
Cash					0.00
<b>WatchList</b>					
Dow Jones					
<b>Weiss Fund</b>	<b>104.8311</b>		<b>1,972.00</b>	<b>163.93</b>	<b>2,135.93</b>
Weiss Fund	20 3/8	104.8311	1,972.00	163.93	2,135.93

For more information about the Portfolio window, see [page 282](#).

The only value you can edit in this window is the share price.

Market value for a security equals the share price times the number of shares.

Click Detail to see detail information about the selected security.

Click Add Security to add a new security to an account or to the WatchList.

In the Portfolio window, Quicken shows share prices and market values for all securities in all your investment accounts. All share prices and market values are shown “as of” the most recent prior date for which you recorded a price.

To enter share prices in the Portfolio window, follow these steps for each date on which you want to enter a price.

- 1 Change the Set Prices As Of date to the date for which you want to enter share prices.

All the date shortcuts available in any date field are available in the Portfolio window. You can also use these shortcuts:

To go to this date	In the Set Prices As Of field, press	In the Price field for the security, press
Next day	+ (plus)	Option-plus
Previous day	– (minus)	Option-minus
Latest known price for a security	Option-Shift-plus	Option-Shift-plus
Earliest known price for a security	Option-Shift-minus	Option-Shift-minus
Next known price for a security	> (Shift-period)	Option-Shift-period
Previous known price for a security	< (Shift-comma)	Option-Shift-comma

For information about entering share prices for different kinds of securities, see [page 300](#).

- 2 Select a security and enter a share price for the displayed date.  
Just type the price in the selected Share Price field, or press + or – to change the price to the next 1 / 8 (0.125).

Quicken uses the following symbols in the column to the right of the Share Price field in the Portfolio window:

This symbol	Tells you that
◆ (diamond)	This price is an estimate (Quicken uses the most recent share price you've entered for this security).
↑ or ↓	This price is an increase or decrease from the most recently entered share price.
■ (bar)	This price is the same as the last price entered for this security.
○ (circle)	No prices have been entered for this security.

- 3 Click Record or press Return or Enter to record the newly entered price.

If the security has a symbol, Quicken updates any other securities with the same symbol.

### Recalculating security prices

If the prices in the Portfolio window appear to be incorrect for any reason, press ⌘-Option-U. Quicken updates the share prices and number of shares based on the transactions in all your Quicken investment registers. At the same time, Quicken also copies all price information from your transactions to the Quicken Quotes file on your hard disk.

**Important:** If you have securities marked as hidden, they don't appear in the Portfolio window, but their transactions are still in the register. This means that the market value in the Register window may not match the market value for that account in the Portfolio window. To “unhide” a security, see [“Hiding a security” on page 360](#).

## Adding, changing, and deleting prices in Security Detail

Security prices can be added, changed, or deleted in the Prices panel in the Security Detail window.

- 1 Double-click a security name in the Portfolio window to go to the Security Detail window with that security selected.
- 2 Click the Prices tab to see the price history list for the security.
- 3 Make your changes to the displayed price information.
  - If you want to add a new price to the list, click New and fill in the New Price window. In addition to entering a closing price, you can also enter high, low, and volume information for the specified date.
  - If you want to change a price, select it in the list, click Edit, and then change any of the information in the Edit Price window.
  - If you want to delete a price, select it in the list, click Delete, and then click Yes when Quicken asks you if you are sure.

Note: If you have downloaded a price history for a security from the Internet, those prices are displayed in the Security Detail Prices tab. Any prices you've added or changed will not be shown if a historical price is available for the same date.

Note: You may not be able to use Quicken Quotes, or the historical prices download feature, from your place of business if your employer has established a “firewall” between your computer and the Internet. Contact your company’s network administrator for more information.

## Retrieving security prices online

- **Quicken Quotes** is an online stock price quotation service. You can use it to retrieve stock, mutual fund, and option prices, as well as market indexes such as the Dow Jones or Standard & Poor’s 500 for the last five trading days. With Quicken Quotes, you can update prices for any security, whether you own it or not.
- The Quicken **historical prices** feature also allows you to download security prices, for up to five years. Like Quicken Quotes, you can use it to retrieve stock, mutual fund, and option prices, as well as market indexes, and you can update prices for any security.

Before you begin downloading security prices, you must have a stock symbol.



## Understanding stock symbols

A stock symbol (or ticker symbol) is an abbreviation that uniquely identifies a security. Often it is a shortened version of the name of the company or group issuing the security, like INTU (Intuit) or DJ 30 (Dow Jones 30). Since Quicken uses symbols to retrieve stock prices, you must assign a symbol to each security for which you want to get prices. These symbols must be the same as those commonly used by major stock exchanges.

You must enter the exact stock symbol in order to retrieve prices for a security. You can see the symbols currently assigned to each of your securities by choosing Securities from the Lists menu to open the Securities list. If you need to add or correct a stock symbol in Quicken, you can get the correct symbols from your broker, from the company whose quotes you want to retrieve, or from financial publications.

## Entering stock symbols for Canadian stock exchanges

United States securities don't require any prefixes when entering them into your investment accounts; however, to track Canadian securities, you must enter a prefix to indicate either the securities type or its exchange, followed by a colon (:), and then enter the stock or mutual fund symbol.

In the symbol field, enter for example, T: BCE or F:AIS509.

The following is a list of valid Canadian prefixes:

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Prefix	Exchange
A	Alberta Stock Exchange
F	Mutual funds
M	Montreal Stock Exchange
O	Over the Counter Stocks
T	Toronto Stock Exchange
V	Vancouver Stock Exchange

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## Understanding stock price information

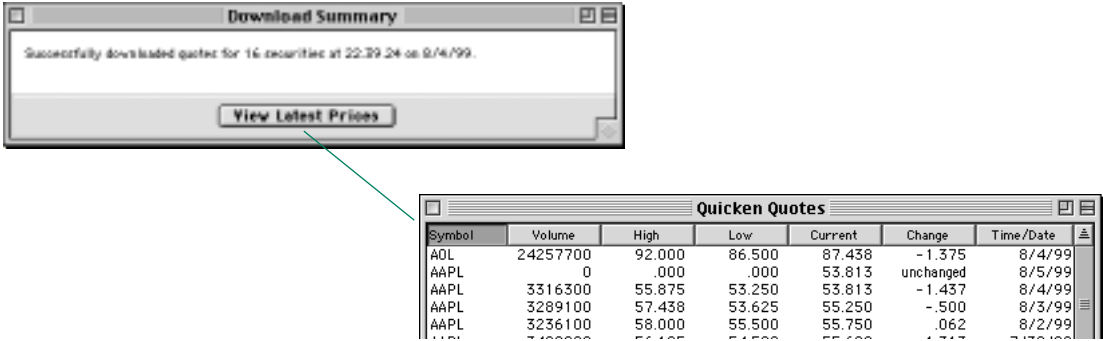
Keep the following points in mind when you are looking at the information you retrieve with Quicken Quotes:

- Stock prices are quoted on either a 15- or 20-minute delay (depending on the service you choose), or on the closing price for the day if you retrieve the quotation after the market is closed. Mutual fund prices are quoted at the previous day's closing price.
- Prices for stocks traded on the New York and American stock exchanges reflect the most recent composite stock trade (on a 20-minute delay). Prices for stocks traded on NASDAQ reflect the most recent trade or quote (average of bid and ask) available on a 20-minute delay. Quotes (average of bid and ask) are available on additional over-the-counter issues.
- If the same stock appears on more than one exchange, there may be a price difference. Quicken Quotes reports a composite of those prices.

## Retrieving security prices using Quicken Quotes

Note: Quicken stores only one price per security per day; if you store prices multiple times in a day, the new prices replace the existing prices. To retrieve stock quotations for the last five trading days, use Quicken Quotes.

- 1 Choose Quicken Quotes from the Online menu.  
After downloading the pricing information, Quicken displays a summary window. If any price that's entered exceeds either the high or low price setting you entered for a security (see [page 292](#)), or if the change in the market value of any investment account exceeds the percent you entered in Quicken Quotes preferences (see [page 350](#)), Quicken reports it in this window.
- 2 (Optional) To see all of the new closing prices, click View Latest Prices.  
To see all of the new price information in the price history graph, click the Portfolio button in the toolbar to open the Portfolio window, click the Graph tab; then click the Customize button, select the "Show trading volume" and "Show high-low price range" checkboxes, and click OK.



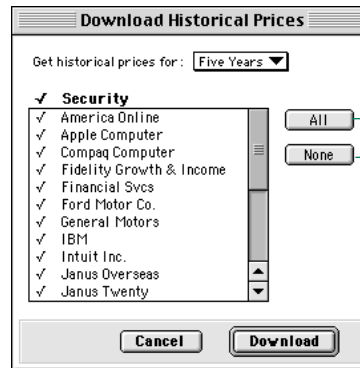
## Retrieving historical security prices

To retrieve stock quotations for up to the last five years, use Quicken's historical prices feature.

- 1 Choose Historical Prices from the Online menu.
- 2 Select the names of the securities for which you would like to download price histories.
- 3 Select the date range for which you'd like historical pricing information.
- 4 Click Download.

Quicken enters the downloaded prices in your data file. You will see the downloaded prices the next time you open the Portfolio window.

Each security (or index) in your Securities list appears in this window if it has a symbol assigned to it—whether or not you actually own it.



Selects all securities.

Excludes all securities.

The following table describes the information you get when you retrieve stock prices. Consult your stockbroker if you have questions about stock prices or trading methods.

Field	Definition
Symbol	Stock symbol identification for items traded on exchanges
Volume	For stocks, the number of shares traded on the current day For options, the number of contracts traded during the current day For mutual funds, zero (no volume is shown)
High	The highest trading value on the current day (for mutual funds, this is the ask price)
Low	The lowest trading value on the current day (for mutual funds, this is the bid price)
Current	The price of the security at the last price update
Change	The difference between the current price (Current) and yesterday's closing price
Time/Date	Either the time of the last price update or, if the last update was not today, the date of the last price update

## Setting Quicken Quotes preferences

Before you use Quicken Quotes for the first time, you may need to check the Quicken Quotes settings in the Preferences window.

- 1 Choose Preferences from the Edit menu and then click the Quotes icon in the scrolling panel on the left.
- 2 Enter the amount of change, in percentage, that you would like Quicken to report in the Download Summary window.

Quicken lets you know whenever the prices you retrieve change the market value of any investment account by more than the entered percentage.

- 3 Click OK to save your settings.

## Importing a price file into Quicken

Even if you don't use Quicken Quotes or historical prices, you can still import security price data into your Quicken file. You can import prices from a text file if the text file contains the information in a format Quicken can understand: one symbol / price / date per line, delimited by either commas or double spaces (using only one type of delimiter per line). Quicken ignores single spaces and quotation marks.

Since Quicken matches prices with securities based on symbols, you must add symbols for the securities in the Securities list (see [step 4](#) on [page 292](#)). After you've assigned symbols to your securities and have a text file containing symbols, prices, and dates, you are ready to import the file.

- 1 In the Portfolio window, choose Import QIF from the File menu.
- 2 Select the file that contains the price data and click Open.
  - The first line in the import file must be: **!Type:Prices**
  - The last line must be: ^ followed by a carriage return
  - And you can use any of these formats for the price data:  
ABC, 123.456  
ABC, 123.456, 12/31/96  
ABC 123.456 12/31/96  
"ABC", 123.456, "12/31/96"  
"ABC", "123.456", "12/31/96"



# Tracking indexes and securities you don't own

You may want to track one or more of the popular stock indexes, such as the Dow Jones Industrial Average or the Standard & Poor's 500 stock index. Or you might want to track a security you don't own. To do that, you'll need to set up the security or index and then add it to the WatchList.

- 1 In the Investing area, click the Portfolio button in the toolbar.
- 2 Click the Add Security button at the bottom of the Portfolio window.
- 3 In the Security Name window, enter the name of the security or index you want to track and click OK.

If this is a new security (one that's not already in the Securities list), click Set Up when Quicken asks if you want to set it up.

- 4 Fill in the Set Up Security window, and then click Create to add the security to the Securities list.

For more information, see step 4 on [page 292](#).

- 5 In the Add Security window, select Add Security to WatchList and click OK.
- 6 In the Portfolio window, enter an index value or security price in the Price field for one or more dates.

**Tip:** If you've already set up the security or index you want to add to the WatchList, you can just drag it from the Securities list and drop it in the Portfolio window.

## Entering a transaction history for investments

The more information you give Quicken about your investments, the more complete and accurate your reports and summaries will be. If you initially set up your investment accounts by entering rough estimates of prices and dates for transactions, you may want to go back now and give Quicken more complete information.

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To get	Tell Quicken
Accurate market values for a specified date	Price and number of shares of securities owned on that date
Accurate average annual total return for a specified period	Price and number of shares on the <b>day before</b> the beginning of the period and on the last day of the period, plus all transactions during the period
Accurate capital gains summary (realized short-term and long-term gain or loss) for a specified period	Number of shares and cost basis on a date at least one year before the beginning of the period for all securities you have sold, plus all purchases and sales (including stock splits, reinvestments, and returns of capital) from that date to the end of the period
Accurate income and expense summary for a specified period	Number of shares owned and price per share at the beginning and end of the period (to include unrealized gains), plus all transactions during the period

---

To enter a complete history for a security, you must revise the initial Move Shares In transaction for that security and then enter all transactions from your initial acquisition until today.

## Revising an initial Move Shares In transaction

- 1 Select the initial Move Shares In transaction for the security in the register.
- 2 Revise the date to the initial date of acquisition.\*
- 3 If necessary, enter your actual initial cost per share (including commission, fees, and load) in the Share Price field.
- 4 If necessary, revise the number of shares in the Shares In field.
- 5 Click Record to record the revised transaction.

---

\*When you change the date, Quicken still keeps the original date and price in the price history list. To delete the original date and price, see [“Adding, changing, and deleting prices in Security Detail”](#) on page 343.

## Entering transactions for dates in the past

Enter past transactions either in the register for the account or in the appropriate investment forms.

- Make sure to enter the correct date for each transaction.
- If a transaction involves a transfer of cash into or out of the account, use a self-transfer transaction to avoid changing the cash balance in this account or any other account.

To create a self-transfer transaction in an investment form, enter the name of the current account in the Destination of Funds or Source of Funds field. In the register, enter the name of the current account in the Transfer field.

- If you want to enter a transfer of cash into or out of a portfolio account, use the Transfer Money action (XFR) in the register and leave the Transfer field blank. This increases or decreases the cash balance in the account by the amount of the transfer.
- If the cash balance (portfolio accounts only) is incorrect when you finish entering transactions, adjust it by choosing Adjust Balance from the Activities menu; see [“Adjusting the cash or share balance” on page 364](#).

# Changing, deleting, and moving securities

## Changing security information

You can edit any of the information you entered for a security: name, symbol, type, goal, price alerts, and tax status.

- 1 In the Portfolio window, double-click the security you want to edit.
- 2 In the Security Detail window, click the Security Info tab and then click Edit.
- 3 Make your changes in the Edit Security window\* (which looks just like the Set Up Security window shown on [page 292](#)) and click OK.

If you change the name of a security, Quicken changes the name in the Security field of any transactions that include it. If you change a security's tax status, Quicken replaces taxable investment categories with the corresponding non-taxable categories in any transactions for the security that have investment categories assigned to them.

---

\*You can also open the Edit Security window from the Securities list by selecting the security in the list and clicking Edit.

## Deleting and hiding securities

You can delete a security from the Securities list only if you don't have an open position for that security in any account. Deleting a security does not delete any transactions; it just deletes its price history and removes the security name from the Security field of any transactions that include it. If you want to keep the transaction history for a security, you should keep the security and just mark it as hidden (see [“Hiding a security” on page 360](#)). Otherwise, investment reports and graphs will show no security name for the transactions that include it.

### Deleting a security from your data file permanently

You might want to delete a security altogether if:

- You don't own it anymore, you archived its history to a backup file, and want to delete the archived information from your working file.
- You've lost interest in tracking a security you don't own.
- You want to start over for any reason.

To delete a security:

- 1 Choose Securities from the Lists menu.
- 2 Select the security you want to delete and click Delete (⌘-D).

The Delete button is disabled for a security if Quicken shows that you own any shares of that security.

- 3 Click Yes when Quicken asks you to confirm that you really want to delete the security.

Quicken removes the security name from the Securities list and from all transactions that include it.

## Hiding a security

When you hide a security, it no longer appears in lists (like the Securities list and the Portfolio window), but it still appears in transactions and in reports and graphs. That means that you no longer see it during day-to-day data entry, but you keep its complete transaction history.

- 1 Choose Securities from the Lists menu.
- 2 Select the security you want to hide and click Edit (⌘-E).
- 3 Click the Hide in Lists checkbox to select it and click OK.

If you change your mind and no longer want to hide the security, you'll need to select the "Show hidden securities" checkbox in the Securities list so that you can edit the hidden security to "unhide" it.

## Deleting a security from the WatchList

Since items in the WatchList are items you don't own, they can be deleted from the WatchList in the Portfolio window. You might want to delete a security from the WatchList if you purchase it and add it to an account, or if you decide you no longer want to track it.

- 1 In the Portfolio window, select the security you want to delete from the WatchList.
- 2 Choose Delete WatchList Item from the Edit menu (⌘-D).



## Moving a security from one account to another

You can move the complete transaction history for a security from one portfolio account to another by dragging and dropping the security name from the old account to the new one in the Portfolio window.

**Caution:** If any of the moved transactions involve transfers to or from another Quicken account, you may need to adjust the cash balance in one or both of the accounts.

# Researching securities on the Web



While the Security Detail window provides a variety of information about individual securities that you've set up in Quicken, if you have direct Internet access through an Internet Service Provider, you can go online to research more information about your securities.

- 1 Choose Research Security from the Online menu.
- 2 Enter the security name or symbol for which you want more information, or choose the security from the pop-up menu.
- 3 Click Go Online.

Quicken opens your default browser and takes you to Quicken.com, displaying a summary page of information about the security you selected.

Information may include:

- recent trading information
- links to recent stories in the news
- financial statements
- company profiles

as well as many other resources to help you understand the financial picture of the security.

- 4 To return to Quicken, choose Quicken Deluxe 2000 from the Application menu, at the top right hand corner of your screen.

# Reconciling investment accounts

## Reconciling an investment register

When you get a statement from your broker, mutual fund, or other financial adviser, you can reconcile your account with the statement. In a portfolio account you reconcile the cash balance; in a mutual fund account you reconcile the share balance. You cannot reconcile market value in any Quicken investment account.

Reconciling a portfolio or mutual fund account is similar to reconciling other Quicken accounts. If you need more information, see [Chapter 8, Reconciling Quicken accounts](#), on page 157.

After you've reconciled the cash balance in a portfolio account, go to the Portfolio window (⌘-H) and enter any share prices from the statement that you haven't already entered.

**Tip:** A mutual fund account that includes a stock split transaction cannot be reconciled. Use the Adjust Balance command to update the account to match your statements. See [“Adjusting the cash or share balance”](#) next.

## Adjusting the cash or share balance

If you don't want to reconcile an investment account, you can still adjust the cash balance in a portfolio account\* or the share balance in a mutual fund account to match what's on your statement.

- 1 Choose Adjust Balance from the Activities menu.
- 2 Enter the date and the current cash or share balance for this account.  
You can also enter a category name if you want to categorize the adjustment transaction.
- 3 Click OK.

**Note:** When you make a share balance adjustment in a mutual fund account, the cost basis for the security does not change.

Quicken adds a balance adjustment transaction in the register that makes your cash or share balance correct, and marks that transaction and all previous transactions as reconciled. For a portfolio account, a cash balance adjustment appears in the register as a Transfer Money (XFR) transaction. For a mutual fund account, a share balance adjustment appears as a Move Shares (MS) transaction.

---

\*To adjust the share balance for a single security in a portfolio account, you need to use a Move Shares In or Move Shares Out action for the amount of the adjustment.



# 15

## Creating reports

About reports.....	367
Getting easy answers.....	368
Creating a QuickReport .....	369
Creating basic Quicken reports.....	370
Customizing reports .....	372
Reusing custom report settings.....	395
Investigating items in reports with QuickZoom .....	398
Changing report preferences .....	400
Updating reports.....	401
Printing and exporting reports .....	402
Seeing the big picture with Insights .....	404

# About reports

Quicken provides report templates that you can use to get started quickly. Then you can customize the reports you create so you can see your Quicken data just the way you want to. Quicken also lets you memorize any custom report you create so you can use it again.

There are several different starting points from which you can create reports that show you the information you want to see.

- **EasyAnswer reports.** An EasyAnswer report answers one of eight basic questions you may have about your financial data. See [“Getting easy answers” on page 368](#).
- **QuickReport.** A QuickReport is a transaction detail report that has only a few customization options but provides a lot of good information in a hurry. See [“Creating a QuickReport” on page 369](#).
- **Basic Quicken reports.** These reports are detailed enough to give you exactly the information you want in the format that best suits your needs. See [“Creating basic Quicken reports” on page 370](#).
- **Memorized reports.** When you customize report layout, content, and organization, you can save the settings and use them over again. See [“Reusing custom report settings” on page 395](#).
- **Shortcut reports.** Reports on a payee or category are available right in your Quicken registers. Select any transaction that contains a payee or category for which you want a report. Then choose a report from the Shortcuts pop-up menu. Quicken displays a year-to-date report on all occurrences of the selected payee or category in the current account.

## Getting easy answers

EasyAnswer reports let you answer basic questions about your Quicken data without having to figure out which type of report to use. Use EasyAnswer reports if you want to get a quick and easy answer to any of the questions in the illustration in [step 3](#).

- 1 In the Reporting area, click the Reports button in the toolbar.
- 2 In the Reports window, click the EasyAnswer tab.
- 3 Click a radio button to choose the question you want answered.

For the selected question, make sure the pop-up menu shows the time period for which you want a report.

If you choose the first question, enter a category name. If you choose the last question, enter a security name.

Click Customize to see the options for customizing the selected report. See “Customizing reports” on page 372.

The screenshot shows the 'Reports' window with the 'EasyAnswer' tab selected. It contains a list of questions, each with a radio button and a dropdown menu for the time period. The questions are:

- ☐ How much did I spend (Year-to-date) on (Auto)
- ☐ Where did I spend my money (Last Year)
- ☐ How much did I spend (Last Year-to-date) compared to (Year-to-date)
- ☐ Did I meet my budget (Last Month)
- ☐ What am I worth as of (Today)
- ☐ What taxable events occurred (Last Year)
- ☐ What are my investments worth as of (Today)
- ☒ How did my investment in BioTek do (Last Year)

At the bottom of the window are two buttons: 'Customize' and 'Create'.

- 4 Click Create to create a report that answers the selected question.

Quicken searches the current file for the data that answers your question and then displays the report on the screen.



# Creating a QuickReport

A QuickReport lets you see some or all of the transactions for a specific payee, category, class, memo, account, or security. A QuickReport gives you information from all your accounts for the date range you specify.

- 1 In the Reporting area, click the QuickReport button in the toolbar.

If you have a transaction selected in a register or an item selected in a list, the Create QuickReport window is preset to give you a transaction report that includes all transactions from all your Quicken accounts that contain the selected item.

Choose Payee & Description, Category, Class, Memo, Account, or Security from this pop-up menu. Make sure that what you choose from this menu is appropriate for what you enter in the Contains field.



This field contains City Garbage because a transaction to City Garbage was selected in the register. You can change it to any text you want to match.

Choose All Transactions to see all matching transactions, or choose a date range to limit the transactions.

- 2 Define the report you want to run and click OK.

# Creating basic Quicken reports

You follow the same basic steps to create all of the standard, business, and investment reports in Quicken. If you want to customize your report, see [“Customizing reports” on page 372](#).

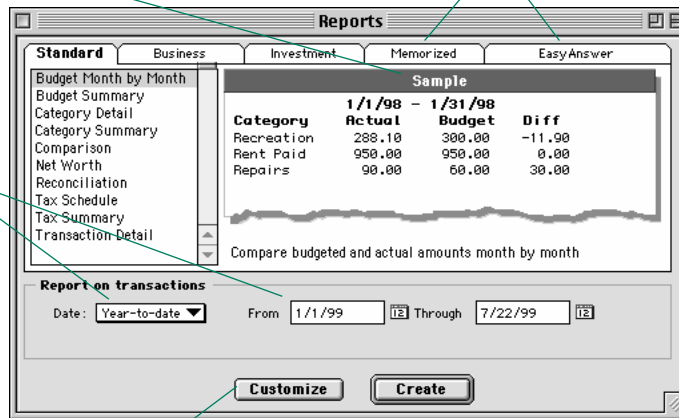
- 1 In the Reporting area, click the Reports button in the toolbar.
- 2 In the Reports window, click either the Standard, Business, or Investment tab to display a list of reports.

Quicken shows you a small sample of the report you selected.

For information about memorized reports, see [page 395](#); for information about EasyAnswer reports, see [page 368](#).

If you choose a preset date range from the Date pop-up menu, Quicken enters dates for you automatically. If you choose Custom, you can use the Custom Dates window to name and define your own custom date range and add it to the pop-up menu.

You can also just type your own dates in the From and Through fields.



Click Customize if you want to customize the selected report before you create it. See [“Customizing reports” on page 372](#).

- 3 Select the report you want to create.
- 4 (Optional) Change the date range for the transactions to be included in the report.  
Unless you change the dates, the starting date is the first day of this year and the ending date is today.
- 5 Click Create to create a report using the standard settings.  
Quicken searches the current file for transactions in the specified date range and then displays the report on the screen. The search may take some time, depending on the size of your Quicken data file and the complexity of the report.

**Tip:** If you want to customize a report before you create it, select the report and then click the Customize button in the Reports window. If you decide you want to customize it after you create it, see [“Customizing reports” on page 372](#).

# Customizing reports

You can customize a report before you create it; you can create a report first and then customize it; or you can customize some things before you create the report and some after.

## Customizing right on the report

The easiest way to customize a report is to create one that's close to what you want, and then customize it using the icons and pop-up menus right on the report itself.

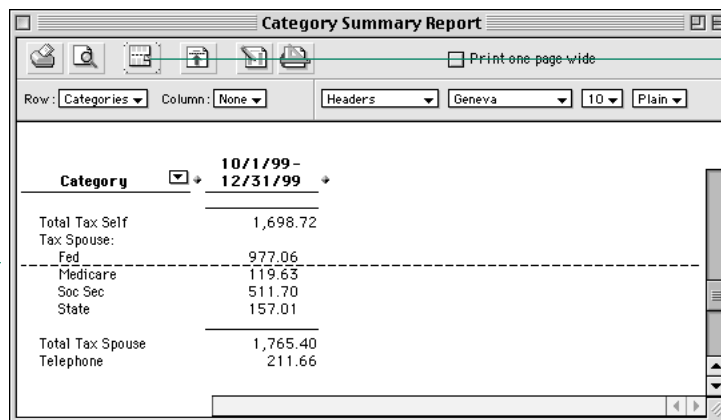
## Changing the layout

After you've created a report, you have several options for customizing the way it looks onscreen and the way it fits on the page when you print it.



In this report, Quicken has put a page break in the middle of the subcategories for Tax Spouse. To keep the category and subcategories together on the same printed page, you can force a page break above the category name.

- **Add a manual page break.** You can add a page break above any row by selecting that row and clicking the Add Page Break icon.



If you select Tax Spouse and click the Add Page Break button, Quicken will add a page break above Tax Spouse.

You can delete a page break you've added by selecting it and clicking the Delete Page Break button.



- **Hide the title area.** Clicking the Collapse Header icon to hide the title lets you see more rows of report data. The title area is also hidden in printed reports when it is hidden onscreen.
- **Edit report columns.** For many reports, you can choose which columns to display and print by clicking the Edit Columns icon.
- **Tell Quicken to Print One Page Wide.** If fitting to one page wide is possible for a report, Quicken will resize the report when this checkbox is selected.
- **Sort or subtotal the report differently.** For most reports, you can choose a different item from the Subtotal or Sort pop-up menu to rearrange the data in the report. For more information, see the Sort and Subtotal items in the table that begins on [page 378](#).

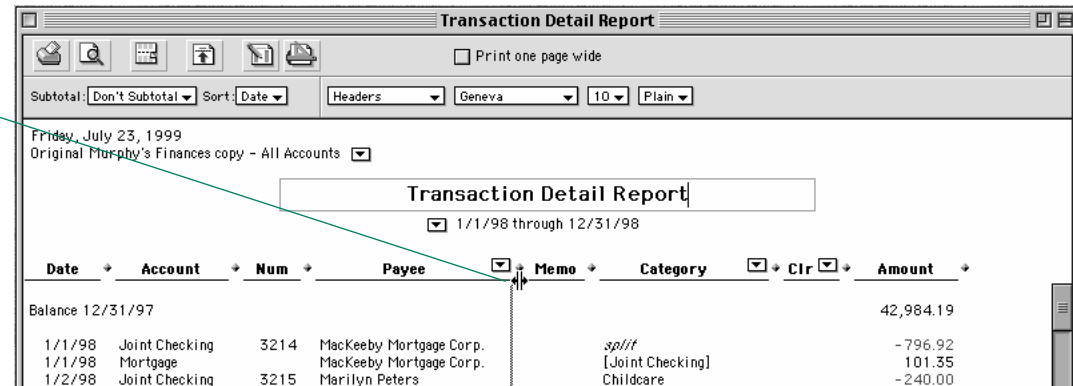
- **Change the report fonts.** You can change the fonts for some or all of the sections in your report using the pop-up menus at the top of the report.

To make changes to one section of the report, choose that section from the first pop-up menu, and then choose a new font, size, and style from the next three pop-up menus.

If you want to make global font changes that apply to all reports (except memorized reports), see “[Changing report preferences](#)” on page 400.

- **Edit the report title.** You can change the report title by selecting it and typing a new one.
- **Reposition the columns.** You can reposition a report column by clicking under the column title and dragging it to a new location.
- **Change the column widths.** You can resize individual columns by dragging the small diamond to the right of the column heading. You can resize columns for all reports except reconciliation reports.

The mouse pointer changes to a double-pointed arrow when it passes over an area that you can drag to resize.





- **Change the page orientation.** You can choose Page Setup from the File menu and switch between Portrait and Landscape orientation.
- **Customize in the Customize Report window.** If you need customization options that aren't available right on the report, or you want to make a number of changes to your report all at once, you can go to the Customize Report window and make changes to any of the available layout, content, and organization options. For more information, see [“Customizing in the Customize Report window” on page 376](#).

### Restricting the items that appear in the report

If the report you created doesn't contain exactly the information you need, you can make changes right on the report itself that affect what information you see. Just click one of the pop-up buttons in the header area of the report and choose the way you want to change the data that's displayed.

Thursday, July 22, 1999  
Murphy's Finances - All Accounts

Transaction Detail Report  
4/1/99 through 6/30/99

Date	Account	Num	Payee	Memo	Category	CI	Amount
------	---------	-----	-------	------	----------	----	--------

You can use any of the pop-ups to change the data you see in the report.

- If you want to change the date range for transactions included in the report, choose a new date range from the pop-up menu next to the dates below the report title. If you prefer to type in specific dates, see the illustration in [step 2](#) on this page.
- If you want to restrict which accounts, categories, classes, or securities are included in the report, use the pop-up menu next to the appropriate item name to choose exactly what you want to see. For more information about the available choices,

see the Account, Category, Class, and Security items in the table that begins on [page 384](#).

- If you want to restrict the report by any other item for which you see a pop-up button, see [“Customizing report content” on page 382](#).

## Customizing in the Customize Report window

If you need customization options that aren’t available right on the report, or you want to make a number of changes to your report all at once, you can use the Customize Report window to make changes to any of the available layout, content, and organization options.

### Customizing report layout

You can change the way Quicken presents the information in your report by customizing the report layout.

- 1 If you haven’t yet created your report, follow steps 1 through 3 in [“Creating basic Quicken reports” on page 370](#) to choose a report template. Then click Customize.

OR

If you’ve already created the report, click the Customize button at the top of the Report window.



This is the Layout tab for a category summary report.

You can use the generic title for the report, or enter a more descriptive title of your own.

This date range matches the date range for this report in the Reports window. If you want to change it, type new dates or choose a different date range from the pop-up menu.

- 2 In the Customize Report window, click the Layout tab.

The screenshot shows the 'Customize Category Summary Report' dialog box with the 'Layout' tab selected. The 'Title' field contains 'Category Summary Report'. The 'Report on transactions' section has 'Date' set to 'Last Quarter', 'From' set to '4/1/99', and 'Through' set to '6/30/99'. The 'Report layout' section has 'Row headings' set to 'Categories' and 'Column headings' set to 'None'. The 'Transaction sorting' section has 'Sort transactions down the left side by' set to 'Categories'. At the bottom are 'Defaults', 'Cancel', and 'OK' buttons. A green arrow points from the text 'Click Defaults to return to the initial settings for this report.' to the 'Defaults' button.

Click Defaults to return to the initial settings for this report.

- 3 Make your changes to the report layout options.

The table that follows [step 5](#) lists report layout options (for reconciliation report options, see [“Creating a reconciliation report” on page 170](#)). The choices available for each option are determined by the report type. Not all options are available for all reports.

See [“Customizing report content” on page 382](#) and [“Customizing report organization” on page 392](#) for more information.

- 4 If you want to customize the report content or organization, click either the Content or Organization tab.
- 5 Click OK to create the report.

Layout option	Selection	Results
<b>Budget</b>	the name of a budget	Creates the report using data from the selected budget.
<b>Carry forward differences from previous periods</b>	Selected	Includes the difference between budgeted and actual amounts from each period in the budgeted amount for the next period.
	Not selected	Does not carry amounts forward
<b>Choose columns</b>		Click the Choose Columns button to go to the Choose Columns window where you can select exactly the columns you want to see in your report.
<b>Column headings</b>	None, a time period, Category, Class, Payee, Account, Security, Security Type, or Investment Goal	Creates a separate column for each item. If you choose None, Quicken creates a report with a single amount column. Not all options are available for all reports that let you choose column headings.

Layout option	Selection	Results
<b>Include categories that meet the following criteria</b>	Budgeted categories only	Includes only categories for which you have entered amounts in the selected budget. (If Match Budget Layout is selected, the layout of the report exactly matches the category layout in the Budget Setup window for the selected budget.)
	Budgeted or non-zero actuals	Includes categories for which you have entered amounts in the selected budget, <b>plus</b> categories that you have already used in transactions.
	All categories	Includes every category in the Category & Transfer list.
<b>Include unrealized gains</b>	Selected	Generates additional transaction lines (in the investment transaction report) or income/inflow lines (in the investment income report) to represent the impact of price increases and decreases for securities.
	Not selected	Does not include unrealized gains.
<b>Maximum short-term holding period</b>	any number of days	Computes short-term capital gains based on the number of days you enter here.

Layout option	Selection	Results
<b>Report at intervals of</b>	None	Includes one total for account balances based on the ending date you enter at the top of the window.
	a time period	Creates a column and totals account balances for each week, two weeks, half month, month, quarter, half year, or year.
<b>Row Headings</b>	Category, Class, Payee, or Account	Creates a separate row for each category, class, payee, or account. Not all options are available for all reports that let you choose row headings.
<b>Show dollar column</b>	Selected	Creates a separate column that shows the dollar amount difference between the selected periods.
	Not selected	Does not include a dollar difference column.
<b>Show missing checks</b>	Selected	Lists check numbers that are missing or duplicated in the series of check numbers for each account.
	Not selected	Does not list missing or duplicated check numbers.

Layout option	Selection	Results
<b>Show percent column</b>	Selected	Creates a separate column that shows the percentage difference between the selected periods.
	Not selected	Does not include a percentage difference column.
<b>Show split detail</b>	Selected	Includes all detail from split lines in split transactions.
	Not selected	Does not include detail from split lines in split transactions. Note: If you restrict the categories or classes in the report, Quicken automatically shows split transaction detail.
<b>Sort</b>	Account, Amount, Category, Check #, Class, Date, Memo, or Payee	Sorts transactions by the item you choose. If you have also chosen an item for Subtotal, transactions are sorted within the subtotaled groupings. Not all options are available for all reports that let you choose a sort item.
<b>Subtotal</b>	Don't Subtotal, a time period, Category, Class, Payee, Account, Security, Security Type, Investment Goal, or Short- vs. long-term	Groups and totals transactions by the item you choose. If you choose Don't Subtotal, Quicken doesn't subtotal amounts in the report. Not all options are available for all reports that let you choose a subtotal item.

Layout option	Selection	Results
<b>Tax Links</b>	see <a href="#">page 459</a> for information	Click to create links between your categories and tax-line items recognized by tax preparation software.
<b>Tax Copies</b>	see <a href="#">page 467</a> for information	Click to create links between your classes and copies of forms recognized by tax preparation software.

### Customizing report content

You can specify what kind of information is included in your report by customizing the report content. You can tell Quicken to include only transactions to a specific payee or only transactions to a specific payee that have been reconciled or cleared in your accounts. Or you can have Quicken report only on payments from your accounts or only on deposits. You can even create a report that's limited to tax-related categories only.

- 1 If you haven't yet created your report, follow steps 1 through 3 in "[Creating basic Quicken reports](#)" on [page 370](#) to choose a report template. Then click Customize.

OR

If you've already created the report, click the Customize button at the top of the Report window.

- 2 In the Customize Report window, click the Content tab.

This is the Content tab for a category summary report.

You can restrict as many or as few of these items as you want. See the table on the next page for detailed information about changing any of the content options available for your report.

Click Defaults to return to the initial settings for this report.

The screenshot shows the 'Customize Category Summary Report' dialog box with the 'Content' tab selected. The dialog has three tabs: 'Layout', 'Content', and 'Organization'. The 'Content' tab contains several sections:

- Account:** A dropdown menu set to 'Selected...'.
- Category:** A dropdown menu set to 'All' and an empty text box.
- Class:** A dropdown menu set to 'All' and an empty text box.
- Payee & Description:** A dropdown menu set to 'All' and an empty text box.
- Memo:** A dropdown menu set to 'All' and an empty text box.
- Check #:** A dropdown menu set to 'All' and an empty text box, followed by 'Through' and another empty text box.
- Amount:** A dropdown menu set to 'Any' and an empty text box.
- Include:** A list of items with checkboxes:
  - ☒ Uncleared items
  - ☒ Cleared items (✓)
  - ☒ Reconciled items (✓)
  - ☒ Payments
  - ☒ Deposits
  - ☒ Unprinted Checks
  - ☒ Untransmitted Pmts
- ☐ Tax-related only

At the bottom of the dialog are three buttons: 'Defaults', 'Cancel', and 'OK'.

You can choose which of these items to include for some types of reports.

### 3 Make your changes to the report content options.

The table that begins on [page 384](#) lists all the report content options alphabetically. The choices available for each option are determined by the report type. Not all options are available for all reports.

See “Customizing report layout” on [page 376](#) and “Customizing report organization” on [page 392](#) for more information.

### 4 If you want to customize the report layout or organization, click either the Layout or Organization tab.

5 Click OK to create the report.

Content option	Selection	Results
Account	All	Includes transactions from all accounts in the current Quicken data file.
	Current	Includes only transactions from the current account (or the most recently used account).
	Selected	Includes only transactions from the accounts you select in the Select Accounts window.
Amount	Any	Includes all transaction amounts.
	Equal	Includes amounts equal to the amount you enter.
	Greater	Includes amounts greater than the amount you enter.
	Greater or equal	Includes amounts greater than or equal to the amount you enter.
	Less	Includes amounts less than the amount you enter.
	Less or equal	Includes amounts less than or equal to the amount you enter.



Content option	Selection	Results
<b>Category</b>	All	Includes all transactions, with or without categories.
	Selected	Includes only transactions categorized with the categories you select in the Select Categories window.
	Contains	Includes categories that contain the text you enter.
	Is	Includes categories that match the text you enter exactly.
	Starts with	Includes categories that begin with the text you enter.
	Ends with	Includes categories that end with the text you enter.
	Tax-related only	Includes only transactions categorized with tax-related categories.
<b>Check #</b>	All	Includes all transactions.
	None	Excludes transactions with numbers or PRINT in the Number column.
	Numbered	Includes only checks within the range of numbers you specify, for example, from 101 through 105.

Content option	Selection	Results
<b>Class</b>	All	Includes all transactions, with or without classes.
	Selected	Includes only transactions classified with the classes you select in the Select Classes window.
	Contains	Includes classes that contain the text you enter.
	Is	Includes classes that match the text you enter exactly.
	Starts with	Includes classes that begin with the text you enter.
	Ends with	Includes classes that end with the text you enter.
<b>Include</b> (cleared status)	Uncleared items	Includes uncleared transactions. Uncleared transactions have nothing in the Clr column.
	Cleared items (√)	Includes cleared transactions. Cleared transactions have a thin checkmark in the Clr column.
	Reconciled items (✓)	Includes reconciled transactions. Reconciled transactions have a bold checkmark in the Clr column.

Content option	Selection	Results
<b>Include</b> (transaction type)	Payments	Includes payment transactions (including checks). For nonbank accounts, payments are decreases to cash or asset accounts and increases to credit card or liability accounts.
	Deposits	Includes deposit transactions.
	Unprinted Checks	Includes unprinted checks.
	UntransmittedPmts	Includes untransmitted electronic payments (available only if electronic payments are enabled).
<b>Investment Goal</b>	All	Includes all investment goals.
	Contains	Includes goals that contain the text you enter.
	Is	Includes goals that exactly match the text you enter.
	Starts with	Includes goals that begin with the text you enter.
	Ends with	Includes goals that end with the text you enter.

Content option	Selection	Results
<b>Memo</b>	All	Includes all transactions, with or without memos.
	Contains	Includes memos that contain the text you enter.
	Is	Includes memos that exactly match the text you enter.
	Starts with	Includes memos that begin with the text you enter.
	Ends with	Includes memos that end with the text you enter.
<b>Payee &amp; Description</b>	All	Includes transactions for all payees.
	Contains	Includes payees that contain the text you enter.
	Is	Includes payees that exactly match the text you enter.
	Starts with	Includes payees that begin with the text you enter.
	Ends with	Includes payees that end with the text you enter.

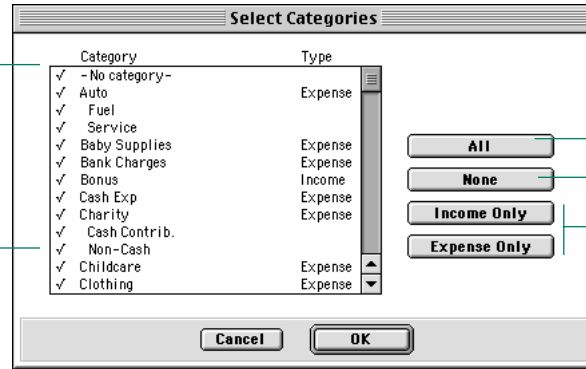
Content option	Selection	Results
<b>Security</b>	All	Includes all securities.
	Selected	Includes only the securities you select in the Select Securities window.
	Contains	Includes securities that contain the text you enter.
	Is	Includes securities that exactly match the text you enter.
	Starts with	Includes securities that begin with the text you enter.
	Ends with	Includes securities that end with the text you enter.
<b>Security Type</b>	All	Includes all security types.
	Contains	Includes types that contain the text you enter.
	Is	Includes types that exactly match the text you enter.
	Starts with	Includes types that begin with the text you enter.
	Ends with	Includes types that end with the text you enter.

If you choose the Selected option for accounts, categories, classes, or securities, Quicken displays a window where you can select the items you want to include in the

report. For example, if you choose the Selected option for categories, Quicken displays the Select Categories window.

You can select “–No category–” if you want the report to include transactions that don’t have a category assigned to them. You can use this feature to track down all your uncategorized transactions so you can categorize them.

Click a category or subcategory to select or clear it. Quicken includes all marked categories and subcategories in the report. You can also select account names at the end of the list to include only selected transfers.



Selects all categories.

Excludes all categories.

Selects only income categories or only expense categories.

When you select categories and click OK, Quicken returns to the Content tab in the Customize Report window. When you run the report, Quicken includes only transactions that contain the selected categories. You can follow the same procedure to restrict a report to just the accounts, classes, or securities you select.

It doesn't matter whether you use upper- or lowercase letters, and Quicken ignores spaces before or after the phrase you type.

If you choose the Contains, Is, Starts with, or Ends with option for payee, memo, category, class, security, security type, or investment goal, you can use special *wildcard* characters in text fields to narrow the search.\*

Wildcard	Description
.. (two periods)	Finds a match that contains unspecified characters where you type .. (at the beginning, in the middle, or at the end of the text you type).
? (question mark)	Finds a match with one unspecified character.
~ (tilde)	Excludes all matches for the text that follows.

The table on the next page gives examples of how wildcards can change your report.

Example	The report includes	The report does not include
~tax	rent, utilities, salary, travel, subscriptions, and so on	tax, Tax, TAX, taxable, tax deduction, Tax:State, surtax, new tax loss
t..x	trix, tx, tkx, t—x, tax, Tax, TAX	taxable, tax deduction, Tax:State, surtax, new tax loss, rent

\*The table that begins on [page 384](#) describes the search options for which you might use wild cards.

Example	The report includes	The report does not include
t?x	tkx, tax, Tax, TAX	trix, tx, t—x, taxable, tax deduction, new tax loss, Tax:State, surtax, rent
..	tax, rent, salary, and so on	<i>blank</i>
~..	<i>blank</i>	tax, rent, utilities, and so on

You can also use these wildcard characters to search for a transaction or transactions in a register.

### Customizing report organization

The choices you make for report organization determine how income and expense categories and transfer transactions are organized in your report and which transfer transactions are included.

- 1 If you haven't yet created your report, follow steps 1 through 3 in [“Creating basic Quicken reports” on page 370](#) to choose a report template. Then click Customize.

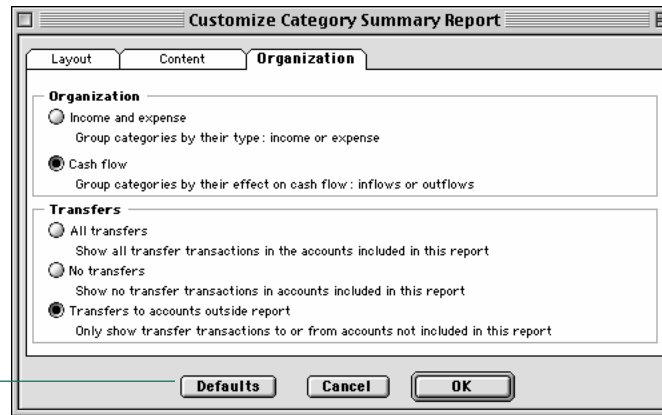
OR

If you've already created the report, click the [Customize](#) button at the top of the Report window.



- 2 In the Customize Report window, click the Organization tab.

Click Defaults to return to the initial settings for this report.



- 3 Make your changes to the report organization options.

Organization options vary by report. See the table that follows [step 5](#) for information about the organization options that are available for your report.

See [“Customizing report layout” on page 376](#) and [“Customizing report content” on page 382](#) for more information.

- 4 If you want to customize the report layout or content, click either the Layout or Content tab.
- 5 Click OK to create the report.

Organization option	Selection	Results
<b>Organization</b>	Income and Expense Cash Flow	<p>Totals income transactions, expense transactions, and transfer transactions in separate sections of your report.</p> <p>Groups and totals inflows (both income transactions and transfers that bring value into your accounts) and outflows (both expense transactions and transfers that take value out of your accounts). For example, if you have an asset account called “House” and you enter home improvement transactions as transfers to that account, choosing Cash Flow treats those transfers as spending, giving you a more accurate picture of your expenditures.</p>
<b>Transfers</b>	All Transfers No Transfers Transfers to accounts outside report	<p>Includes all transfers.</p> <p>Excludes all transfers.</p> <p>Excludes transfers between accounts that are included in the report. Essentially, these are transfers that cancel each other out in the report.</p>

# Reusing custom report settings

After you've customized a report so that it shows you exactly what you want, you can memorize the layout, content, and organization so you can recall the report at any time.

## Memorizing a report

- 1 Create a report as described in [“Getting easy answers” on page 368](#), [“Creating a QuickReport” on page 369](#), or [“Creating basic Quicken reports” on page 370](#).
- 2 Customize the report following the instructions in [“Customizing reports” on page 372](#).

Make sure the report looks just the way you want it. If not, change the customization options until you have what you want.

- 3 Choose Memorize from the Edit menu (⌘-M).

If you select this option, Quicken memorizes the dates you've specified for the report. If you've selected a named date range like Last Quarter, Quicken remembers Last Quarter; if you've typed a custom date, Quicken remembers the exact dates. If you don't select the checkbox, Quicken ignores your dates and uses the preset dates.

- 4 Enter information in the Memorize Report Template window.



Give your memorized report a distinctive name so you can distinguish it from other reports.

A detailed description can help you remember exactly what changes you made to this report.

- 5 Click Memorize to memorize the report.

Quicken adds the report to the Memorized tab in the Reports window.

## Recalling a memorized report

When you recall a memorized report, you are reusing a report template that includes all the customization options you've memorized.

- 1 In the Reporting area, click the Reports button in the toolbar.
- 2 In the Reports window, click the Memorized tab.  
Quicken displays a list of your memorized reports.
- 3 Double-click the memorized report you want to create.

If you want to make and save changes to the customization options, see [“Changing and deleting memorized reports”](#) next.

## Changing and deleting memorized reports

You can make changes to a memorized report by customizing it as you would any other report. If you make changes and don’t memorize the report, however, the memorized report reverts to its original definition the next time you recall it. You can delete a memorized report by selecting it and choosing Delete Report from the Edit menu (⌘-D).

---

For step-by-step help, go to Reports in Quicken Help Topics and select

How do I change a memorized report?

How do I delete a memorized report?

---

## Investigating items in reports with QuickZoom

You can use QuickZoom<sup>®</sup> to examine the numbers in Quicken reports in more detail. For most reports, QuickZoom takes you to another report that gives you more detail about the item you selected. If you use QuickZoom in a report that lists transactions, however, QuickZoom takes you to the register for the selected transaction.

- 1 Select an amount in the report and double-click it.

Quicken displays a detail report containing a list of the transactions that make up the selected amount.

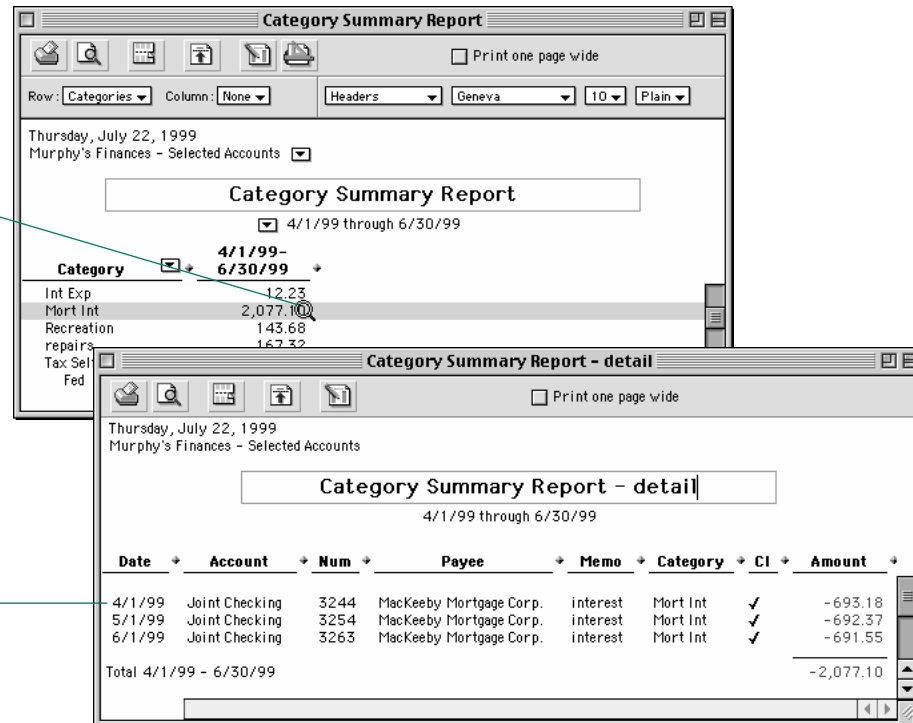
- (Optional) To examine a transaction in the register or make any changes to it, double-click the transaction in the detail report.

Quicken displays the register and selects the transaction. If you make changes to any transactions, Quicken updates the report (see [“Updating reports” on page 401](#)).

If you are curious about the transactions represented by an amount in this category summary report, you can double-click the amount to see a list of the transactions that make up that amount.

You can use QuickZoom whenever the mouse pointer turns into a magnifying glass.

If you want to examine or change any listed transaction, double-click it to go to the register with that transaction selected.



## Changing report preferences

You can change your default report fonts and set whether to view account and category names, descriptions, or both by choosing Preferences from the Edit menu. The settings for Reports in the Preferences window are *global* settings; that means you set them once for all of your reports. You can change the font, size, and style separately for different sections of reports (for example, you might want report titles to display and print in 12-point Helvetica Bold and the rest of the text in 10-point Times Plain).

---

For step-by-step help, go to [Reports in Quicken Help Topics](#) and select

How do I change report preferences?

---

You can also change the font settings for individual reports right on the report; see [“Changing the layout”](#) on page 372.



# Updating reports

After you've run a report, you can leave it open while you make any of several different kinds of changes. For example, you can change:

- transaction data in a register or in the Calendar
- budget amounts in the Budget Setup window
- security prices in the Portfolio window

When you make any of these changes, Quicken updates all open reports. If a report is very large and you need to make a number of changes, you can have Quicken update the report only once—when you've finished making changes. If you want to control when Quicken recalculates report data, you can turn off automatic recalculation.

- 1 Choose Reports & Graphs ► Auto Recalculation from the Activities menu to turn it off.
- 2 Make changes to transactions, budget amounts, or security prices.
- 3 Choose Reports & Graphs ► Recalculate Now from the Activities menu.  
Quicken updates the current report, but it does not update any other windows.

# Printing and exporting reports

## Printing a report

You can print a report by choosing Print Report from the File menu. If you want to see what your report will look like before you print it, choose Print Preview Report from the File menu. If necessary, you can change the page breaks as described in [“Changing the layout” on page 372](#).

---

For step-by-step help, go to Reports in Quicken Help Topics and select

How do I print a report?

---

## Exporting a report for use with another program

Once you create a report, you can save, or **export**, it to a new file by choosing Export Report from the File menu. Then name the file and choose one of the following file formats:

- Select Excel (SYLK) if you want to import the file into a spreadsheet.
- Select Text if you want to import the file into an application such as a word processor. Quicken saves the report in ASCII format.

- Select MacInTax (TXF) for tax schedule and capital gains reports if you want to import the file into tax preparation software. See [Chapter 18, Getting ready for tax time, on page 456](#).

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For step-by-step help, go to Reports in Quicken Help Topics and select

How do I save a report to a file?

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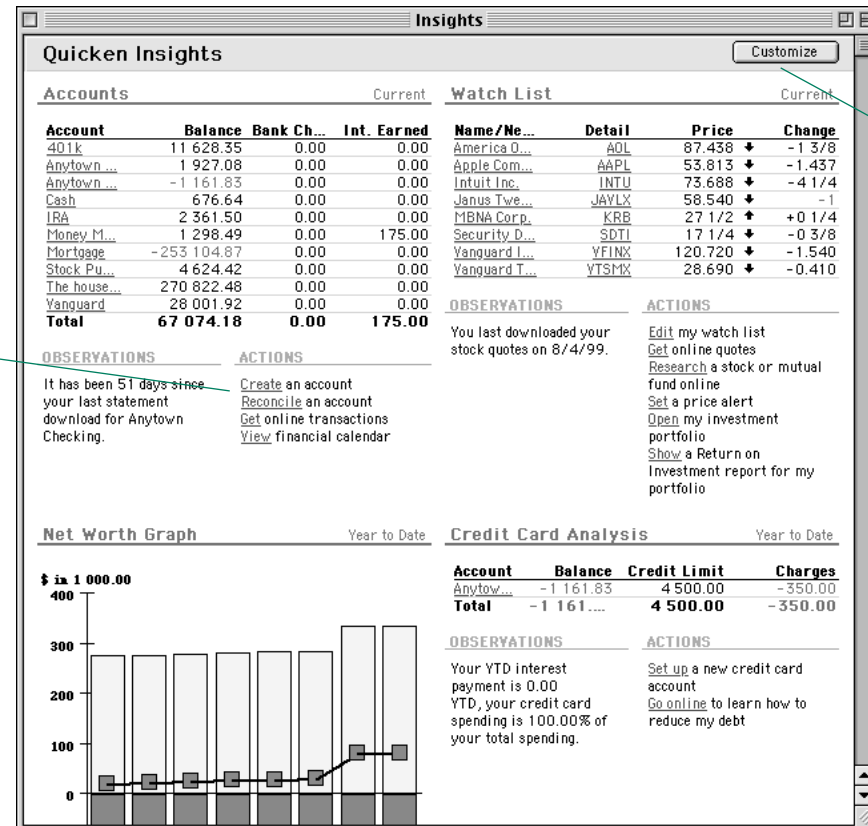
# Seeing the big picture with Insights



To open Insights, click the Insights icon in the toolbar, or choose Insights from the Activities menu.

Click the blue underlined links to go to the appropriate feature in Quicken, help resource, or to the Web for further information.

Quicken Insights brings together reports, graphs, and helpful suggestions based on your own financial data so you can see the big picture. If you have Internet access Insights also delivers up-to-date Web resources to help you to make more informed financial decisions.



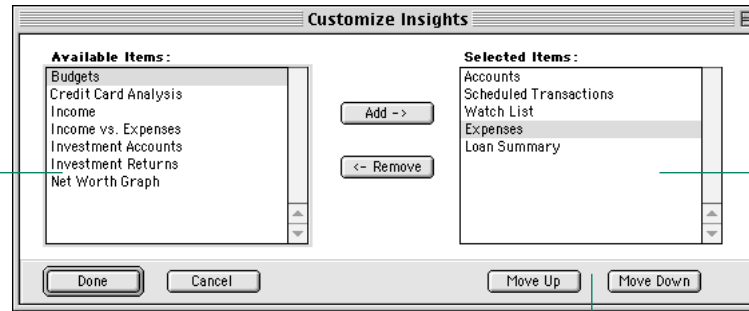
Click Customize to choose what information is displayed in the Insights window.

## Customizing your Insights

You can customize the Quicken Insights page to reflect the financial information in which you have the most interest. For example, if you're using Quicken to track your portfolio, you can add your investment accounts to the Insights page.

The items on the left are available to be added to the page.

- To add an item, select the item you want to add and click Add.



The items on the right are currently being displayed on the page.

- To remove an item, select it from the list and click Remove.

You can change the order in which items appear on your Insights page: select an item from the list on the right, and click Move Up or Move Down as appropriate.

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For step-by-step help, go to [Reports in Quicken Help Topics](#) and select

How do I use Insights?

How do I set up Insights?

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# 16

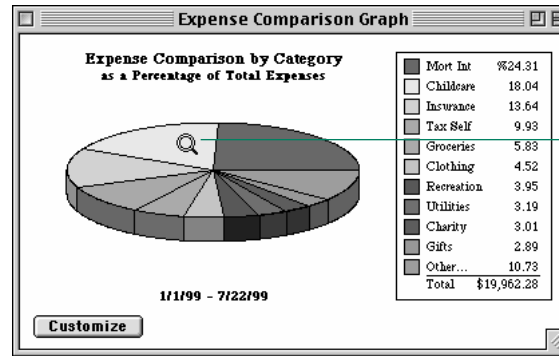
## Creating graphs

About graphs .....	407
Getting easy answers .....	408
Creating standard Quicken graphs .....	409
Customizing graphs .....	411
Investigating items in graphs with QuickZoom.....	417
Changing graph preferences .....	419
Printing graphs.....	420

# About graphs

Quicken can display your data as bar graphs, pie charts, and line graphs to give you a visual summary of your finances. You can create graphs to analyze your income and expenses, compare your actual income and expenses with your budget, determine your net worth, and evaluate the performance of your investments.

In pie charts, Quicken displays the ten largest items first and groups any additional items in a slice called Other. To see the additional items, double-click the Other slice.



Whenever the cursor turns into a magnifying glass, you can see the exact value of the element below it by holding down the mouse button. You can also double-click to see more information. See "Investigating items in graphs with QuickZoom" on page 417.

There are several different starting points from which you can create graphs:

- **EasyAnswer graphs.** An EasyAnswer graph answers one of seven basic questions you may have about your financial data. See "Getting easy answers" on page 408.
- **Standard graphs.** You can customize the layout, content, and organization of the standard graph templates to give you the information you want in the format that best suits your needs. See "Creating standard Quicken graphs" on page 409.
- **Memorized graphs.** When you customize graph layout and content, you can save the settings and use them over again. See "Reusing your custom graph settings" on page 415.

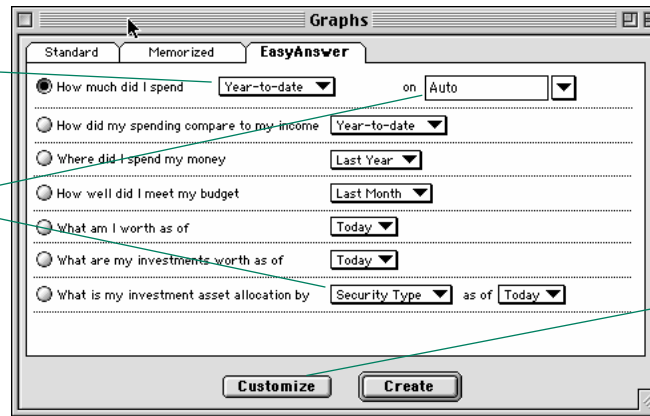
## Getting easy answers

EasyAnswer graphs let you answer basic questions about your Quicken data without having to figure out which type of graph to use. Use EasyAnswer graphs if you want to get a quick and easy answer to any of the questions in the illustration in [step 3](#).

- 1 In the Reporting area, click the Graphs button in the toolbar.
- 2 In the Graphs window, click the EasyAnswer tab.
- 3 Click a radio button to choose the question you want answered.

For the selected question, make sure the pop-up menu shows the time period for which you want a graph.

If you choose the first question, enter a category name. If you choose the last question, choose the way you want to see your asset allocation.



Click Customize to see the options for customizing the selected graph. See “Customizing graphs” on page 411.

- 4 Click Create to create a graph that answers the selected question.

Quicken searches the current file for the data that answers your question and then displays the graph on the screen.



# Creating standard Quicken graphs

You follow the same basic steps to create all of the standard Quicken graphs. If you want to customize your graph, see [“Customizing graphs” on page 411](#).

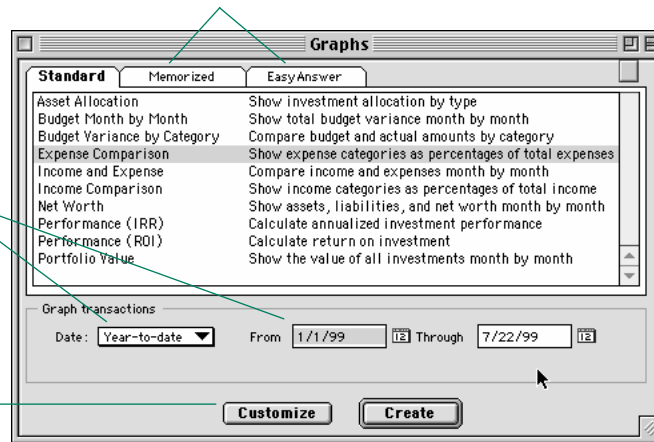
- 1 In the Reporting area, click the Graphs button in the toolbar.
- 2 In the Graphs window, click the Standard tab to display a list of graphs.
- 3 Select the graph you want to create.

If you choose a preset date range from the Date pop-up menu, Quicken enters dates for you automatically. If you choose Custom, you can use the Custom Dates window to name and define your own custom date range and add it to the pop-up menu.

You can also just type your own dates in the From and Through fields

Click Customize to see the options for customizing the selected graph. See [“Customizing graphs” on this page](#).

For information about memorized graphs, see [page 415](#); for information about Easy Answer graphs, see [page 408](#).



- 4 (Optional) Change the date range for the transactions to be included in the graph.  
Unless you change the dates, the starting date is the first day of this year and the ending date is today.
- 5 Click Create to create a graph using the standard settings.  
Quicken searches the current file for transactions in the specified date range and then displays the graph on the screen. The search may take some time, depending on the size of your Quicken data file and the complexity of the graph.

# Customizing graphs

You can customize the layout or content of a graph before you create it; you can create a graph first and then customize it; or you can customize some things before you create the graph and some after.

## Customizing graph layout

You can change the way Quicken presents the information in your graph by customizing the graph layout.

- 1 If you haven't yet created your graph, follow steps 1 through 3 in [“Creating standard Quicken graphs” on page 409](#) to choose a graph. Then click Customize.

OR

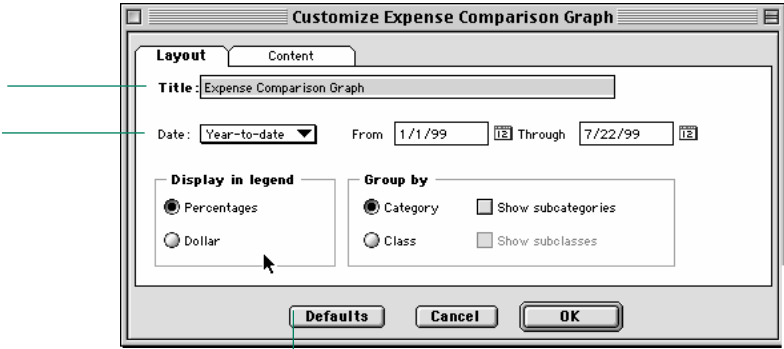
If you've already created the graph, click the Customize button in the lower left corner of the Graph window.

- 2 In the Customize Graph window, click the Layout tab.
- 3 Make your changes to the graph layout options.

The table below lists all the graph layout options alphabetically. The choices available for each option are determined by the graph type. Not all options are available for all graphs.

You can use the generic title for the graph, or enter a more descriptive title of your own.

This date range matches the date range for this graph in the Graphs window. If you want to change it, type new dates or choose a different date range from the pop-up menu.



Click Defaults to return all the settings in the Customize Graph window to the initial settings.

- 4 If you want to customize the graph content, click the Content tab.
- 5 Click OK to create the graph.

Layout option	Selection	Results
Budget	the name of a budget	Creates the graph using data from the selected budget.
Display in legend	Percentages	Displays a percentage in the graph legend.
	Dollar	Displays a dollar amount in the graph legend.

Layout option	Selection	Results
<b>Graph at intervals of</b>	None	Includes one total for account balances based on the ending date you enter at the top of the window.
	a time period	Shows account balances for each week, two weeks, half month, month, quarter, half year, or year.
<b>Group by</b>	All categories, Type, Goal, Security, Account, Category, Class	Groups amounts by the item you choose.
<b>Show subcategory/subclass</b>	selected	Displays individual subcategories or subclasses instead of categories and classes only.

## Customizing graph content

- 1 If you haven't yet created your graph, follow steps 1 through 3 in [“Creating standard Quicken graphs” on page 409](#) to choose a graph. Then click Customize.

OR

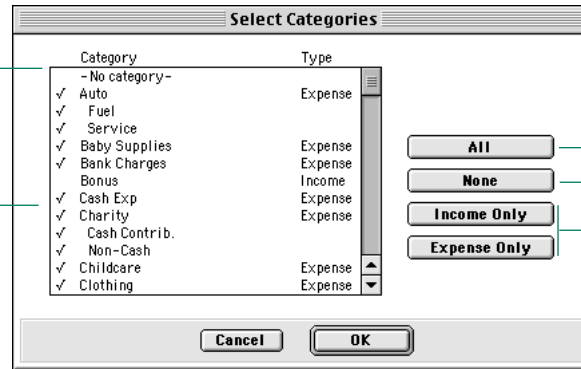
If you've already created the graph, click the **Customize** button in the lower left corner of the Graph window.

- 2 In the Customize Graph window, click the Content tab.
- 3 Make your changes to the graph content options.

When you choose the Selected option for accounts, categories, classes, or securities, Quicken displays a window where you can select the items you want to include in the graph. For example, if you choose the Selected option for categories, Quicken displays the Select Categories window.

You can select “–No category–” if you want the graph to include transactions that don’t have a category assigned to them.

Click a category or subcategory to select or clear it. Quicken includes all marked categories and subcategories in the graph.



Selects all categories.

Excludes all categories.

Selects only income categories or only expense categories.

When you click OK, you return to the Content tab in the Customize Graph window. When you run the graph, it includes only transactions that contain the selected categories. Follow the same procedure to restrict a graph to selected accounts, classes, or securities.

- 4 If you want to customize the graph layout, click the Layout tab.
- 5 Click OK to create the graph.

## Reusing your custom graph settings

After you've customized a graph, Quicken can memorize the layout and content so you can reuse the graph settings at any time.

### Memorizing a graph

- 1 Create a graph as described in “Getting easy answers” on page 408 or “Creating standard Quicken graphs” on page 409.
- 2 Customize the graph following the instructions in “Customizing graphs” on page 411.

Quicken does *not* memorize amounts, font settings, or printer settings because they are not part of the graph.

Make sure the graph looks just the way you want it. If it doesn't, click the Customize button and change the customization options.

- 3 Choose Memorize from the Edit menu (⌘-M).
- 4 Enter information in the Memorize Graph Template window.

If you select this checkbox, Quicken memorizes the dates you've specified for the graph. If you've selected a named date range like Last Quarter, Quicken remembers Last Quarter; if you've typed a custom date, Quicken remembers the exact dates. If you don't select the checkbox, Quicken ignores your dates and uses the preset dates.



A detailed description can help you remember exactly what changes you made to this graph.

When you memorize a graph, you must give it a distinctive name. If you try to use the same name again, Quicken warns that you are about to replace an existing memorized graph.

- 5 Click Memorize to memorize the graph.

Quicken adds the graph to the Memorized tab in the Graphs window.

### Recalling a memorized graph

- 1 In the Reporting area, click the Graphs button in the toolbar.

- 2 In the Graphs window, click the Memorized tab.

Quicken displays a list of your memorized graphs.

- 3 Double-click the memorized graph you want to create.

### Changing and deleting memorized graphs

You can make changes to a memorized graph by selecting it and customizing it as you would any other graph. If you make changes and don't re-memorize the graph, however, the memorized graph reverts to its original definition the next time you recall it. You can delete a memorized graph by selecting it and choosing Delete Graph from the Edit menu (⌘-D).

---

For step-by-step help, go to [Graphs in Quicken Help Topics](#) and select

How do I change a memorized graph?

How do I delete a memorized graph?

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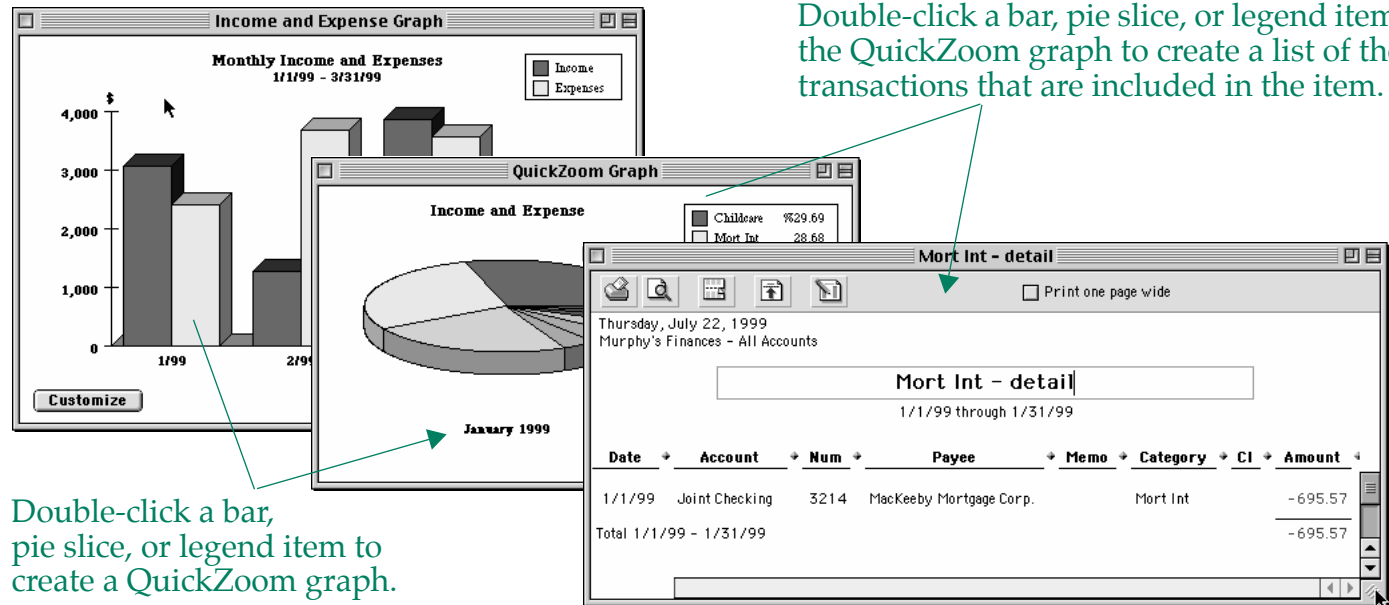


# Investigating items in graphs with QuickZoom

You can use QuickZoom to investigate the information you see in a graph in more detail. You can QuickZoom from one graph to a more detailed graph, from a graph to a transaction report (to see the transactions that make up the item you double-clicked), and then from a transaction report to an individual transaction in a register (where you can see and edit the selected transaction).

- 1 Double-click any pie slice, bar, or legend item in the graph.

Quicken displays a QuickZoom graph or report that shows more detail about the item you selected.



- 2 (Optional) To examine an item in a QuickZoom graph further, double-click that item.

Quicken displays a detail report that lists all the transactions that make up the item you selected.

- 3 (Optional) To examine a transaction in the register or make changes to it, double-click that transaction in the detail report.

Quicken displays the register and selects the transaction. If you make any changes to transactions, Quicken updates the report and all open graphs (see [“Updating reports” on page 401](#)).

## Changing graph preferences

You can change your graph fonts and set whether you want graphs to be two-dimensional or three-dimensional by choosing Preferences from the Edit menu. The settings for Graphs in the Preferences window are *global* settings; that means you set them once for all of your graphs instead of separately for each individual graph. You can change the font, size, and style separately for different sections of graphs (for example, you might want graph titles to display and print in 12-point Helvetica Bold and the rest of the text in 10-point Times Plain).

---

For step-by-step help, go to [Graphs in Quicken Help Topics](#) and select

How do I change graph preferences?

---

# Printing graphs

You can print a graph to get a paper copy of the graph on the screen. A printed graph may look a little different from the graph you see onscreen.

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For step-by-step help, go to [Graphs in Quicken Help Topics](#) and select

How do I print a graph?

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If you have trouble printing your graph, try increasing the memory allocated to Quicken by quitting Quicken, selecting the Quicken application icon in the Finder, choosing Get Info from the File menu, and increasing the amount of memory in the Preferred Size field.



# 17

## Planning your financial future

An overview of the Quicken planning tools .....	423
Budgeting .....	426
Financial Fitness .....	439
Financial Fitness on the Web .....	441
Using the financial planning calculators .....	443
Forecasting .....	445

Important: Please note that the Tax Deduction Finder, the Quicken tax planner, and the online planning tools on Quicken.com use time-sensitive information that may not be current. Please do not base your financial/tax planning decisions on this data alone. On tax-related issues, consult your tax preparer or the IRS to receive updates on current tax laws and limitations.

The Tax Deduction Finder and the Quicken tax planner use time-sensitive information based on 1999 tax year information as of July 1999.

# An overview of the Quicken planning tools

Quicken doesn't just track where your money has already gone. It can also help you look into your financial future. Some people want to see only what expenses are coming up next month. Others like to plan ahead to their retirement or to putting their children through college. Some people like to spend an evening analyzing their budget for the next year. Others just want a reminder to pay the rent.

Quicken offers a variety of long- and short-term planning tools, including:

- **Budgets.** You can set up a budget by entering estimates of your income and expenses; later you can compare your actual income and expenses with your budget amounts. Budgets let you plan a full year ahead, and budget graphs and reports show how well you are keeping to your plan. See [“Budgeting” on page 426](#).
- **Financial planning calculators.** The five planning calculators let you try out “what-if” scenarios for loan planning and refinancing, investment savings planning, college planning, and retirement planning. See [“Using the financial planning calculators” on page 443](#). Please note that these planning calculators use data that may not be current. Please do not base your financial decisions on this data alone.
- **Forecast graph.** Quicken projects your spending patterns forward up to a year and displays your account balances in a graph. Forecasting can help you make the right short-term decisions, such as when to buy a new car, when to invest money, and when you can afford the down payment on a house. See [“Forecasting” on page 445](#).
- **Financial Fitness planners.** Quicken Deluxe provides tools you can use to assess your current financial fitness and plan for a healthy financial future. The Emergency Records Organizer tracks important documents and contact information for use in

an emergency, and the Tax Deduction Finder can help save you time and money at tax time. See [“Financial Fitness” on page 439](#).

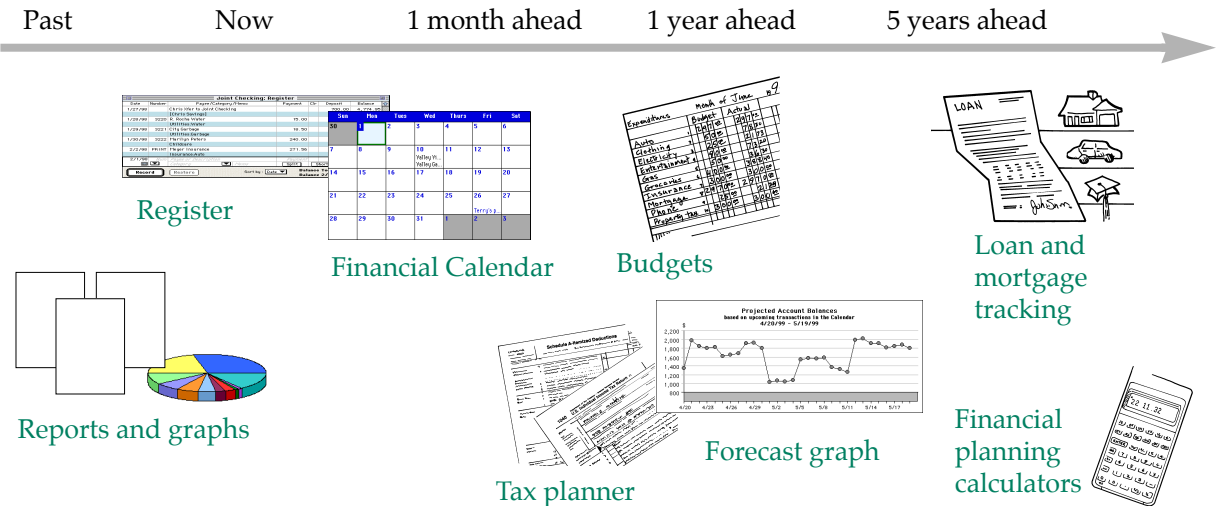
- [Financial Fitness planners on the Web](#). Quicken Deluxe gives you access to online planning tools available on Quicken.com. Use the Retirement Planner to create a plan that will help you achieve your retirement goals, and the Debt Reduction Planner to evaluate your debt level and create an action plan to reduce your debt. The Free Credit Report can help you find credit reporting errors. See [“Financial Fitness on the Web” on page 441](#).
- [Quicken tax planner](#). You can estimate your taxes using data you’ve already entered in your Quicken accounts, or new data you enter directly in the planner windows, or both. See [“Estimating taxes with the Quicken tax planner” on page 475](#).
- [Loan and mortgage tracking](#). Quicken can amortize your home or car loan and show you a complete payment schedule, so you can see how much interest and principal you are paying. See [Chapter 13, Tracking loans and mortgages, on page 246](#).
- [Quicken Financial Calendar](#). The Financial Calendar can schedule everything from once-only future transactions like buying a new furnace to recurring transactions like your paycheck deposit or your house payment. See [“Scheduling bill payments” on page 122](#).
- [Reports and graphs](#): Use reports and graphs to help you understand your current situation. Then, armed with that insight, you can use the other planning tools to look into the future. See [Chapter 15, Creating reports, on page 366](#), and [Chapter 16, Creating graphs, on page 406](#).



## Deciding which tools to use

A good starting point is to decide what you want out of Quicken:

- Over what time period are you interested in planning? A month? A year? Ten years?
- Do you need to make a detailed analysis of the period ahead? Or are you just interested in your overall financial picture?
- Do you want to improve your money management—to plan to make a regular transfer to a mutual fund or savings account, for example?
- Do you have specific goals in mind, such as saving toward a down payment on a house or affording a higher monthly rent, putting your children through college, or planning your investments for retirement?



# Budgeting

You can budget all of your income and expenses or just some of them. Since Quicken organizes budgets based on your categories, you can enter budget amounts for some or all of your categories and subcategories. You can also create multiple budgets to work with different budgeting scenarios.

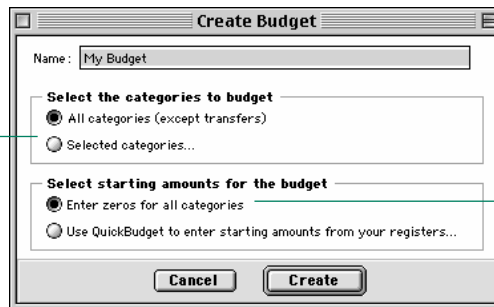
After you've set up your budget, you can create reports and graphs to compare your actual income and expenses with your budget. You can also monitor your budget status "as you go," so you can always see exactly how you're doing.

## Creating your first budget

- 1 In the Planning area, click the Budget button in the toolbar.
- 2 In the Create Budget window, enter a name for this budget.
- 3 Select which categories you want to include in this budget and specify whether or not you want Quicken to enter initial budget amounts based on your existing data.

After you start using your budget, you can change which categories are displayed or use QuickBudget later to enter budget amounts based on your existing data.

Select “Selected categories” to go to the Select Categories window and select exactly which categories you want in this budget.



Select “Enter zeros for all categories” to start with an empty budget. See “Entering budget amounts manually” on page 429 for information about why this might be the right choice.

If you select “Use QuickBudget...,” Quicken asks you which transactions you want it to use to get the amounts to enter in your budget. See “Entering budget amounts automatically” on page 431 for more information about QuickBudget.

- 4 Click Create in the Create Budget window to create the budget.

## Changing the way your budget is organized

You can display budget amounts in a single column as either monthly averages (shown on page 430), quarterly averages, or yearly totals, or you can display a separate column for each month (shown on this page), beginning with any month. Use the View pop-up menu to choose the view you want to see.

**Changing the view does not affect the actual budget amounts.** Each amount is stored the way you enter it, and Quicken calculates average or total amounts, as appropriate, for the view you’ve selected.

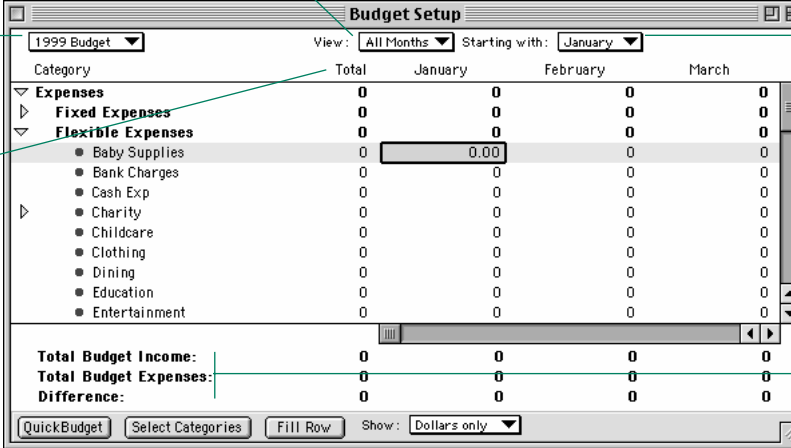
To budget for a fiscal year, go to All Months view and choose the first month of your fiscal year from the Starting With pop-up menu.

To set up to use your fiscal year for reporting purposes, choose Preferences from the Edit menu and select the General icon. Then choose a month from the “Fiscal year starts with” pop-up menu.

Choose a time period from the View pop-up menu to change how the budget is displayed and printed.

If you have more than one budget, choose which one to display from this pop-up menu.

In Yearly Total or All Months view, the total budgeted amounts for each category are shown in the Total column. When Monthly Average or Quarterly Average is selected for View, the column is labeled Average, and average amounts for the period are shown.



Category	Total	January	February	March
<b>Expenses</b>	0	0	0	0
<b>Fixed Expenses</b>	0	0	0	0
<b>Flexible Expenses</b>	0	0	0	0
• Baby Supplies	0	0.00	0	0
• Bank Charges	0	0	0	0
• Cash Exp	0	0	0	0
• Charity	0	0	0	0
• Childcare	0	0	0	0
• Clothing	0	0	0	0
• Dining	0	0	0	0
• Education	0	0	0	0
• Entertainment	0	0	0	0
<b>Total Budget Income:</b>	0	0	0	0
<b>Total Budget Expenses:</b>	0	0	0	0
<b>Difference:</b>	0	0	0	0

In All Months view, choose a starting month for the budget.

In All Months view, Quicken calculates and displays the total budgeted amounts for each month's Inflows, for each month's Outflows, and for the difference between them, in addition to showing totals for the entire year.

You can change which categories and subcategories are displayed in your budget by clicking the Select Categories button. You can move a category from one grouping to another by dragging and dropping it. To remove a category from the budget (but not from your Quicken file), select it and choose Delete Item From Budget from the Edit menu (⌘-D). You can also show amounts in dollars only or in dollars and cents.

## Entering amounts in your budget

In Quicken, you can start from scratch and enter budget amounts manually, or you can let Quicken create a budget for you automatically using data from actual transactions in your Quicken registers.

### Entering budget amounts manually

You may choose to enter budget amounts manually if you don't want to use previous actual amounts, or if you have little or no previous Quicken data that you can use to create a budget automatically.

- 1 In the Planning area, click the Budget button in the toolbar.
- 2 Choose the budget you want to use from the budget pop-up menu and a time period from the View pop-up menu.
- 3 Enter budget amounts by category.

In Monthly Average, Quarterly Average, or Yearly Total view, type an amount in the Entered As column and then choose the time period for which that amount applies from the pop-up menu.

Since Monthly Average is selected, this column is labeled Average and shows average monthly amounts for each category.

Click the triangles to show or hide categories and subcategories temporarily while working in your budget.

In this example, Auto is collapsed so you don't see its subcategories, but Insurance is expanded to show its subcategories.

Category	Average	Entered as:
<b>Expenses</b>	<b>85</b>	
<b>Fixed Expenses</b>	<b>0</b>	
Auto	0	
Depreciation	0	
Insurance	0	
Taxes	0	
Telephone	0	
Utilities	0.00	Per month
<b>Flexible Expenses</b>	<b>85</b>	
Baby Supplies	0	
Bank Charges	0	
Cash Exp	0	
Charity	0	
Cash Contrib.	0	
Non-Cash	0	
Charity - Other	0	
Childcare	85	
<b>Total Budget Income:</b>	<b>0</b>	
<b>Total Budget Expenses:</b>	<b>85</b>	
<b>Difference:</b>	<b>-85</b>	

If you want to enter amounts for specific months (for example, property taxes in December and April), choose Specific Months from the pop-up menu and then click the check-boxes for the appropriate months to select them.

When you enter an amount and choose the corresponding time period, Quicken calculates the monthly average amount and puts it in the Average column. If you then choose a different view, Quicken displays the correct amount for that view, no matter how you entered the amount initially. For example, you can enter a weekly amount for groceries, an every-two-weeks amount for salary, an annual amount for renter's insurance, and so on, and Quicken will calculate monthly average amounts for all of them if you are in Monthly Average view.

In All Months view, type an amount in each month; press Tab to move right to the next month in the row or press Return to move down to the next category in the column. Once you've entered an initial amount for a category, you can select it and click Fill Row to copy that amount to all fields (months) to the right in the same row.

Since All Months is selected, this column is labeled Total and it shows total yearly amounts for each category and subcategory.

Click the triangles to show or hide categories and subcategories.

You can enter amounts for both categories and subcategories. If you enter an amount for a category that has subcategories, Quicken puts any difference between the amount entered for the category and the total amount entered for its subcategories in a special "Other" subcategory.

Category	Total	January	February	March
<b>Expenses</b>	<b>1,020</b>	<b>85</b>	<b>85</b>	<b>85</b>
<b>Fixed Expenses</b>	<b>1,020</b>	<b>85</b>	<b>85</b>	<b>85</b>
Auto	0	0	0	0
Depreciation	0	0	0	0
<b>Insurance</b>	<b>1,020</b>	<b>85</b>	<b>85</b>	<b>85</b>
Auto	804	67	67	67
Home	216	18	18	18
Insurance - Other	0	0	0	0
Taxes	0	0	0	0
Telephone	0	0	0	0
Utilities	0	0	0	0
<b>Flexible Expenses</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Baby Supplies	0	0	0	0
Bank Charges	0	0	0	0
<b>Total Budget Income:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Budget Expenses:</b>	<b>1,020</b>	<b>85</b>	<b>85</b>	<b>85</b>
<b>Difference:</b>	<b>-1,020</b>	<b>85</b>	<b>-85</b>	<b>-85</b>

In All Months view, select an amount and click Fill Row to copy that amount to all fields (months) to its right in the same row.

**Note:** Quicken automatically saves budget amounts as you enter them.

### Entering budget amounts automatically

With QuickBudget, you can use data you've already entered in Quicken to create your budget. Choose any date range for which you have data in your Quicken file, and QuickBudget calculates either actual monthly amounts or monthly average amounts and enters them in your budget. You can also ask QuickBudget to adjust these amounts for inflation.

If you've been using Quicken for a while, your historical data can help you plan realistically for your future income and expenses. If you are a new Quicken user, however, the small number of transactions you've entered may not provide enough data to

make a budget created with QuickBudget meaningful. See “[Entering budget amounts manually](#)” on page 429.

- 1 In the Planning area, click the Budget button in the toolbar.
- 2 Choose the budget you want to use from the budget pop-up menu and a time period from the View pop-up menu.
- 3 Click QuickBudget in the lower left corner of the Budget Setup window.
- 4 Enter information in the QuickBudget window.

Enter the date range for the data you want to use to calculate your budget amounts. Although a budget is limited to one year, you can use more than one year's data to calculate amounts.

This calculates an average monthly amount for the date range you specified and enters it for each month in your budget.

This enters the actual amounts from your Quicken data in each month of the budget (for example, enter actual amounts from May of last year in May of this year).

Click Selected to open the Select Categories window and select the categories you want to include in the budget.

Enter an inflation rate if you want QuickBudget to inflate your actual amounts when calculating new budget amounts. You can enter a negative number if you want to deflate amounts.

Select this checkbox if you want to replace amounts you've already entered in your budget.



**Caution:** If you select the “Replace already budgeted amounts...” checkbox, QuickBudget will replace any budget amounts you have already entered with new amounts calculated from your data, and they will be lost.

- 5 Click OK to calculate amounts from your Quicken data and automatically enter them in the budget.

Moving around in your budget

Regardless of how you enter budget amounts, you can use the following keys to move around the budget.

To move	Press this key
Down one category in the same column	Return, Enter, or Down Arrow
Up one category in the same column	Up Arrow
Right one column in the same category	Tab (All Months view only)
Left one column in the same category	Shift-Tab (All Months view only)
To the top of the budget	Home (extended keyboard only)
To the bottom of the budget	End (extended keyboard only)

## Setting up budget amounts for transfers

You can budget amounts for transfers between accounts—such as your mortgage payment or a monthly transfer from your checking account to your savings account—to get a more complete picture of your cash flow.

To include transfer accounts in your budget, click the Select Categories button and, in the Select Categories window, make sure all the transfer accounts you want to include in your budget are selected. There are two items for each transfer account, a “From” and a “To.” You can add either or both to your budget, depending on how you plan to budget transfers. “From” amounts are grouped under Inflows and should be used to represent increases in the amount you have available to spend; “To” amounts are grouped under Outflows:Flexible Expenses and should represent decreases in the amount you have available to spend.

You enter or edit budget amounts for transfers just as you would enter or edit budget amounts for categories. If you were budgeting a \$200 monthly transfer from an account named Checking to an account named Savings, you would put From Checking under Inflows and enter \$200 per month and put To Savings under Outflows:Flexible Expenses and enter \$200 per month. In this example, the net effect to the budget is \$0. If you want to budget only for the transfer out of your checking account and don’t want to show the increase in your savings account in your budget (the “out of sight, out of mind” principle), budget only the To Savings part of the transfer. You can budget a mortgage payment or car payment the same way, by including only the “To” side of the transfer (from your checking account to the liability account you’ve set up for the loan).

## Editing budget information

To accomplish this	Do this
Enter an amount for selected months only	In Monthly Average, Quarterly Average, or Yearly Totals view, choose Specific Months from the pop-up menu to the right of the Entered As field; then click the specific months to select them.
Copy an amount to all fields to the right in the same category	In All Months view, select the amount you want to copy and click Fill Row.
Select categories and subcategories	At the bottom of the Budget Setup window, click the Select Categories button. Then, in the Select Categories window, select the categories you want to see and click OK.
Change the time period for the display	Choose Monthly Average, Quarterly Average, or Yearly Totals from the View pop-up menu.

## Creating and using additional budgets

You can create multiple budgets to work with different budget scenarios. To create an additional budget, choose New Budget from the pop-up menu in the upper left corner of the Budget Setup window, and then follow the steps in [“Creating your first budget” on page 426](#). Give your new budget a name that distinguishes it from your old budget.

You can also rename or delete budgets you've already created by choosing Rename or Delete from the pop-up menu.

---

For step-by-step help, go to [Budgets in Quicken Help Topics](#) and select

How do I rename a budget?

How do I delete a budget?

---

You can copy budget amounts from one Quicken file to another by exporting the amounts to a QIF file and then importing the QIF file into another Quicken data file.

---

For step-by-step help, go to [Data Files in Quicken Help Topics](#) and select

How do I copy information between files?

---

## Printing a budget

You can print a budget by choosing Print Budget from the File menu. When you print a budget, Quicken prints the text using your report data font settings. See [“Changing report preferences” on page 400](#) to change your report font preferences.

---

For step-by-step help, go to [Budgets in Quicken Help Topics](#) and select

How do I print a budget?

---

## Monitoring budget status

After you create a budget, you can use the budget monitoring feature to show you how well you're sticking to that budget. You can monitor how your actual income and expenses compare with your budgeted amounts for Inflows and Outflows (the preset choices), or you can choose to monitor Fixed Expenses, Flexible Expenses, or any individual categories or subcategories from the selected budget.

- 1 In the Planning area, click the Monitor button in the toolbar.
- 2 Enter information in the Budget Monitoring window.

Choose a budget and a time period to monitor.

Click Set Up Monitoring to choose which categories, subcategories, or category groupings you want to monitor.

Category	Budgeted Amount
Inflows	5,305.00
Fixed Expenses	808.00
Flexible Expenses	3,163.00

Today's date shows where you are in the selected period.

Quicken displays your budgeted amount for the period, and the progress bars show how much of that amount you've spent or earned to date. Green means you're over budget for income or under for expenses. Yellow means you're between 80% and 100% of budget. Red means you're over budget for expenses or under for income.

## Creating budget reports and graphs

Once you've set up a budget, you can create reports and graphs that compare your actual income and expenses to your budget during a specific time period. You can see exactly where you met your budget and how much you were over or under the amounts you budgeted.

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For step-by-step help, go to [Budgets in Quicken Help Topics](#) and select

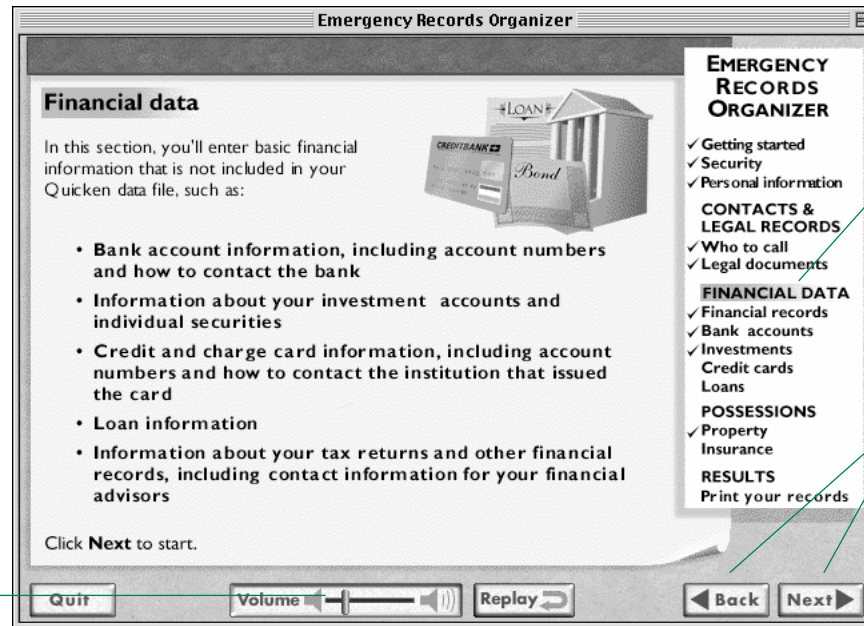
How do I create a budget report?

How do I create a budget graph?

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# Financial Fitness

The Financial Fitness planners in Quicken help you assess your financial situation and plan for the future. Financial Fitness walks you through the process of designing plans to meet specific goals, based on your unique financial situation. Please note that the Tax Deduction Finder uses time-sensitive information (based on 1999 tax year information as of July 1999) that may not be current. Please do not base your financial/tax planning decisions on this data alone. On tax-related issues, consult your tax preparer or the IRS to receive updates on current tax laws and limitations.



Click Replay to hear the sound again. Use the volume slider to turn the sound up or down.

You can always tell where you are in the process by looking here to see which topic is highlighted.

Use the Next and Back buttons to move to the next or previous screen.



## Organize your essential records

The Emergency Records Organizer tracks essential information that could be important to family or friends in an emergency—things like emergency contacts, important documents, and property information. To open the Emergency Records Organizer, go to the Planning area and click the Emrgncy button in the toolbar.



## Find potential tax deductions

Tax Deduction Finder helps you find possible tax deductions you may have missed. Just answer a set of questions to find out whether you might qualify and, if so, what kinds of records you must keep. You can also learn about which tax form to use, special criteria that apply to the deduction, and dollar limits that apply. To open Tax Deduction Finder, go to the Planning area and click the Deduction button in the toolbar.



# Financial Fitness on the Web

Quicken Deluxe gives you access to online planning tools available on Quicken.com. Please note that the online planning tools on Quicken.com use time-sensitive information that may not be current. Please do not base your financial / tax planning decisions on this data alone. On tax-related issues, consult your tax preparer or the IRS to receive updates on current tax laws and limitations.



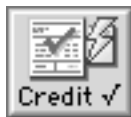
## Plan for retirement

The Retirement Planner helps you determine how much you need for retirement by asking you questions about your current retirement strategy. After you determine how much you need, the Retirement Planner lets you know if your current plan will enable you to reach your retirement goals. To open the Retirement Planner, go to the Planning area and click the Retire button in the toolbar.



## Reduce your debt

The Debt Reduction Planner evaluates your debt level and helps you create an action plan to reduce your high-interest consumer debt. To open the Debt Reduction Planner, go to the Assets / Debt area and click the Debt Plan button in the toolbar.



## Get a copy of your credit report

One of the best things you can do to ensure your financial fitness is to monitor your credit rating. Credit reporting agencies enter financial data continuously throughout

the year, including such things as credit card usage and loan information reported to them by financial institutions. Quicken puts the control back in your hands by giving you the means to catch and correct reporting errors. To open Free Credit Report, go to the Assets/Debt area and click the Credit √ button in the toolbar.

## Using the financial planning calculators

Please note: These planning calculators use data that may not be current. Please do not base your financial decisions on this data alone.

The financial planning calculators let you try “what-if” scenarios; they give you the information you need to make informed decisions. You can use these calculators to answer questions such as:

- **Loan calculator.** If I get a 30-year loan for \$150,000 at 7.5% interest, will I be able to afford the monthly payments?
- **Refinance calculator.** If I refinance my mortgage at an 8% interest rate, how much money will I save each month?
- **Investment & savings calculator.** If I invest \$10,000 of my savings and receive an annual yield of 10%, what will the value be in 5 years?
- **Retirement calculator.** If I retire in 10 years and put \$2,000 into my IRA account every year until then, how much money will I have available?
- **College calculator.** If I set aside \$5,000 each year until my child is 18, will I have enough to pay for a four-year college?

All of the financial planning calculators work the same way, although the information you enter and the calculations Quicken makes are different.

- 1 In the Planning area, choose a calculator from the Pln Clc pop-up menu in the toolbar.
- 2 Click the arrow next to the amount you want Quicken to calculate.
- 3 Enter information in the appropriate fields.

When you are finished entering information, be sure to move the cursor out of the last field you fill in (by pressing Tab or clicking in another field) so Quicken can do its calculations using all of the information you entered.

The arrow that's selected (black) tells you which field Quicken will calculate. To calculate a different field, click a different arrow.

Quicken recalculates the selected amount whenever you move the cursor to another field.

The screenshot shows the 'Loan Calculator' window. It has several input fields: 'Loan Amount' (10,000.00), 'Annual interest rate' (8.000), 'Frequency' (Monthly), and 'Total # of payments' (36). Below these is a 'Payment' section with 'Principal + interest' (73.37), 'Additional prepayment' (0.00), and 'Total payment' (73.37). At the bottom, there is a checkbox for 'Canadian Amortization' and two buttons: 'Payment Schedule' and 'Set Up Loan'. A black arrow points to the 'Loan Amount' field, indicating it is the selected field for calculation.

Enter a value in each field and press Tab to move to the next field. The fields you see depend on the planner you're using.

- 4 (Optional) Choose Print Calculator from the File menu to print the information in the planning calculator.

---

For step-by-step help, go to [Planning in Quicken Help Topics](#) and select

How do I estimate loan payments and principal?

How do I calculate the cost of refinancing a loan?

How do I plan my investment savings?

How do I save for my retirement?

How do I plan for college expenses?

---

# Forecasting

The forecast graph can show you account balance projections looking forward one month, three months, six months, or a year. With this ability to look ahead, you can:

- Figure out when you can afford a new car or a new home.
- Look for danger zones when your account balances might drop below a required minimum balance, or even below zero.
- Plan your spending and map out your savings more clearly.

The forecast graph projects forward the balances of your accounts on the basis of the following sources of information:

- **Your current account balances.** Quicken gets this information from the current balances in your registers.
- **Future transactions that you have scheduled in your Calendar.** Any recurring scheduled transactions are projected forward through the full time span of the graph.
- **Postdated transactions.**
- **Estimates you make for additional monthly income and expenses.** This is the money that comes in or goes out every month but is not scheduled in the Calendar—your cash expenditures, for example.
- **“One-time” future financial events.** These can be events that you know are going to happen but perhaps don’t know the exact amount, like property taxes or an expected bonus. Or they can be events that you want to try out as “what-ifs,” like buying a new car or going on an expensive vacation.

Keep in mind that financial forecasting with the forecast graph can be only as accurate as you make it. Your forecast will include your estimates for average income and expense amounts that cover all the transactions not scheduled in your Calendar. The information in this chapter is intended to help make your forecast graph as accurate as possible.

## Displaying the forecast graph

Typically, a forecast graph shows a gradual rise or fall as the underlying financial trend, punctuated by sharp rises and falls wherever you have scheduled transactions.

For example, the sharp rises in the following graph represent regular paycheck deposits that have been set up in the Calendar as recurring scheduled transactions. The gradual underlying decline is caused by ongoing scheduled living expenses.

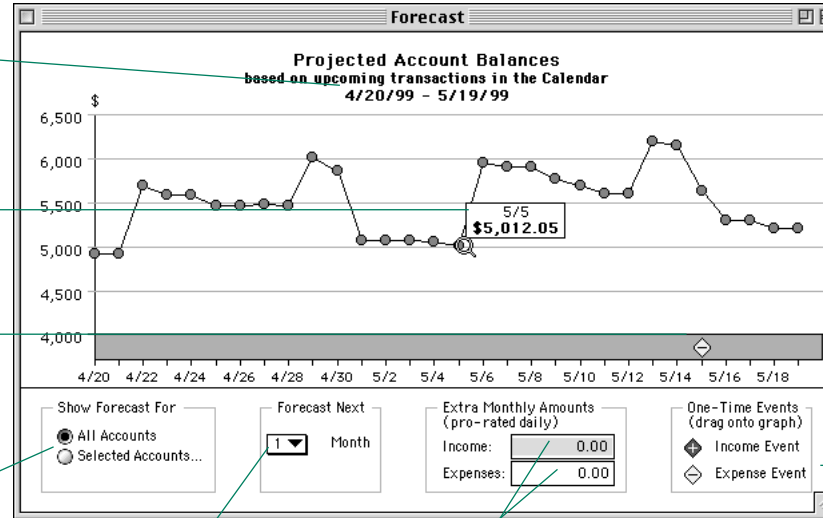
- 1 Choose Forecast from the Activities menu.
- 2 (Optional) Select the accounts you want to see in the graph.  
See [“Selecting accounts for your forecast graph” on page 448](#).
- 3 (Optional) Change the time span the graph represents.  
The forecast graph always begins with today and can be set to show one month, three months, six months, or one year.
- 4 Add information to represent your finances more accurately.

The title includes the date range you are viewing.

Click any point on the graph to see projected account balances for that day. Double-click to go to that day in the Calendar.

Click an event marker to see the date and amount for that event. Double-click to go to a window where you can edit the event information.

Click Selected Accounts to select which accounts to include in your forecast.



Drag and drop an income or expense event marker to the graph to schedule a one-time financial event. See "Adding financial 'special events' to your graph" on page 454.

Chose a time span for the graph.

Enter extra estimated monthly income and expense amounts in these boxes. See "Including additional average monthly amounts" on page 452.

The forecast graph initially shows the changes in your account balances over the course of the next month, by starting with today's ending balances for all your accounts and adding or subtracting any future transactions you've scheduled in the Calendar (plus any transaction groups or postdated transactions shown in the Calendar).

Your forecast graph may rise or fall unrealistically if you haven't yet told Quicken about all your regular income and expenses. To make the forecast graph as accurate as possible:

- Schedule regular income and expense transactions in the Calendar. See [“Scheduling bill payments” on page 122](#).
- Add estimates for regular transactions you can’t schedule. See [“Estimating your unscheduled income and expenses” on page 452](#).
- Add event markers for one-time financial events. See [“Adding financial ‘special events’ to your graph” on page 454](#).

## Selecting accounts for your forecast graph

- 1 To select which accounts are included in your forecast graph, click Selected Accounts in the lower left corner of the Forecast window.
- 2 Mark the accounts you want to include and click OK.

Click an account name once to select it; click it again to clear it.

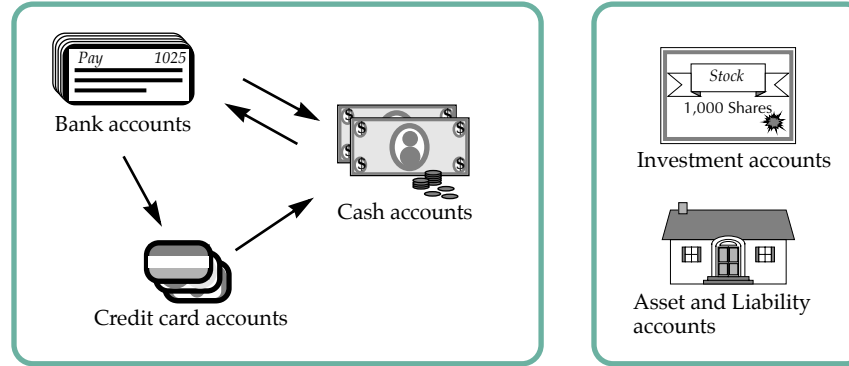
Which accounts you include in the forecast graph depends on how you use your accounts and what you want the forecast graph to show you.

In general, you will probably want to use the graph to project your income and spending trends. Many people use multiple accounts for spending. When you visit the supermarket, for example, you may pay with your credit card, with cash, or by writing a check. So it makes sense to include your cash account, your credit card account, and your checking account in the forecast—to give you an overall picture of your cash flow.



## Include only the accounts that affect your cash flow.

Your cash flow accounts are the ones in which you track your income and your spending. Because you often transfer money between these accounts, you probably want to include all or most of them in your forecast graph.



You may or may not want to include certain accounts—such as savings accounts or money market accounts that you track in Quicken bank accounts—in your forecast. If an account is fairly stable because you don't use it for regular spending or for depositing income, you probably don't want its balance included in the graph. On the other hand, if you are trying to track all your available funds, you probably do want to include it.

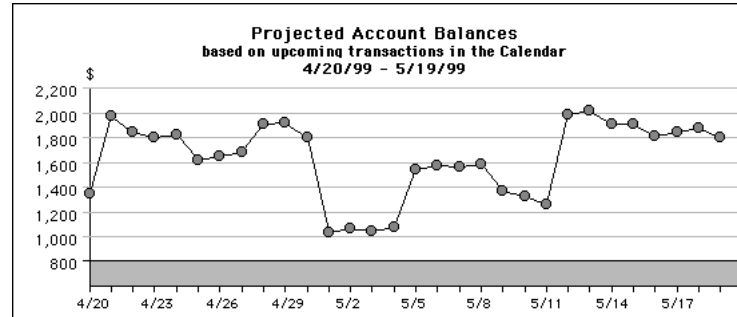
**Important:** You can't include Quicken investment accounts in your forecast graph.

The following scenarios can help you decide what you want to get out of the forecast graph.

- **Single checking account.** The Quicken user in this first example wants to keep a close watch on his checking account to make sure he doesn't bounce any checks. He also wants to try to slowly pay off a large balance on his credit card.

Projecting a single account shows you a running balance for that account.

He selects only his checking account for the forecast graph, so he can see a running account balance to help him figure out how much he can pay on his credit card bill each month.

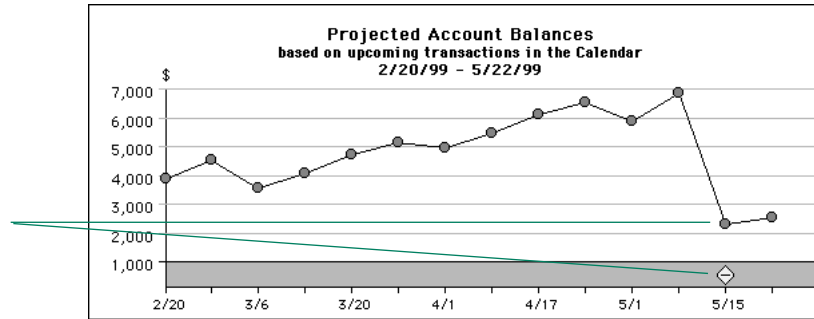


- **Cash flow.** The Quicken user in the next example likes to put money into mutual funds when she has enough left over from her month-to-month spending. She needs to know the total value of her spending accounts so that she can plan her investing.

She selects her bank accounts, credit card accounts, and cash account. The three-month forecast shows her that by mid-May she will have enough cushion to feel comfortable putting \$5,000 into a mutual fund.

Projecting your spending accounts helps you time your expenditures better.

If this user adds an event marker to show her purchase of the mutual fund, the graph falls by \$5,000.

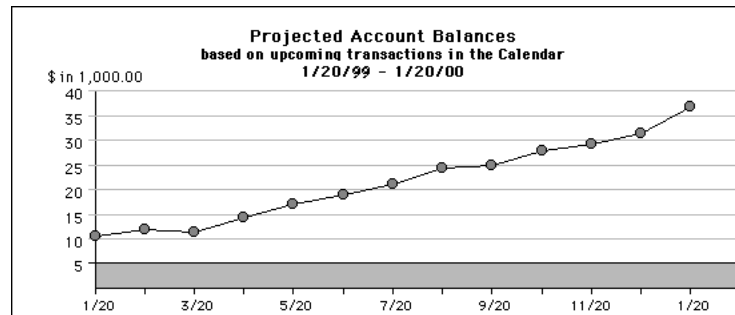


- **Total available funds.** The Quicken users in the next example are hoping they'll have enough money for a down payment on a house by the end of the year. They estimate they'll need \$25,000. What interests them is the value of all their available funds.

For their forecast, they select most of their Quicken accounts, including their savings account and their CD. However, they don't include the 401(k) asset account, because they don't want to use those funds for the down payment. Their forecast graph shows a gradual increase in their funds over time, and indicates that they'll be able to start looking for a house sometime next fall.

Projecting all your available funds helps you make big investment decisions, such as buying a house or a car, or taking a vacation.

For a long-term picture like this one, select a one-year time span.



## Estimating your unscheduled income and expenses

The forecast graph automatically includes the transactions you've scheduled in your Financial Calendar, but you also need to give Quicken an estimate of the income and expenses that you haven't scheduled in your Calendar to provide an accurate picture of the weeks and months ahead.

### Including additional average monthly amounts

In the section of the Forecast window labeled Extra Monthly Amounts, you can enter average monthly amounts for income and expenses that are not already scheduled in your Calendar.

For example, your extra monthly income might include bonuses, commissions, or investment income and, if you have not already scheduled your salary as a recurring transaction, you should include this amount too. Your extra monthly expenses probably include the money you spend on such things as groceries, eating out, entertainment, clothing, and so on. If you have not already scheduled recurring items such as your rent and utility bills, you should include those amounts as well.

When you press Tab, Return, or Enter, the forecast graph updates to reflect the amount you entered. You can change the estimated amounts at any time to experiment with different scenarios (to see what adding a new \$300 car payment would do to your balances, for example).

If you are new to Quicken, you will need to make estimates from your paper records. If you've already entered several months or more of data in Quicken, you can create a report that can help you make your estimates.

A transaction summary report, for example, can show your monthly income and expenses for any number of months you choose; then you can use those amounts to estimate your monthly average. The following table lists settings you can use to get the information you need.

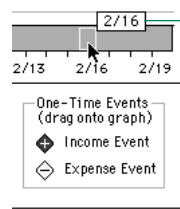
Tab	Customization option	Suggested setting
Layout	Date	any date range you choose
	Row headings	Categories
	Column headings	Months
Content	Accounts	Selected (select only the accounts you're using in your forecast graph)
	Categories	Selected (select only the categories that are not covered by your scheduled transactions)
Organization	Organization	Cash flow
	Transfers	Transfers to accounts outside report

When you restrict the categories shown in the report to those categories **not** covered by your scheduled transactions, the report will show your monthly totals **without** the scheduled transactions. For example, if you have scheduled your paycheck, rent, phone bill, utility bills, and car insurance payment, you would not include those categories (Salary, Rent, Telephone, Utilities, Insurance:Auto) in your report.

## Adding financial ‘special events’ to your graph

You may have one-time-only financial events or events that are so irregular that you don’t want to schedule them in the Calendar or put them into your “Extra Monthly Amounts” averages. For example, you might be taking a trip, receiving a bonus, or making a down payment on a new car. Quicken lets you add financial events for any date on the graph.

- 1 Drag either an Income Event marker or Expense Event marker to the date on the forecast graph where you want it.



As you drag an event onto the forecast graph, Quicken displays the current location so you know exactly where you are.

Note: To delete a marker, you can just drag it back to the One-Time Events area.

- 2 Enter information in the Set Up Event window and click OK.

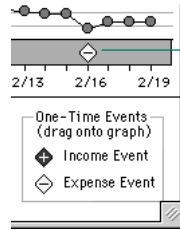
Change the date if you want to move the event to another day.

Enter a descriptive name for the event so you’ll know what it is.

Set Up Expense Event	
Date:	8/19/99
Amount:	2 000.00
Name:	vacation
<input type="button" value="Cancel"/> <input type="button" value="OK"/>	

Enter an amount for this event, or a total amount if there are several events that occur on this date. There can be only one event marker per day.

Quicken adds the event to the forecast graph by placing the marker on the appropriate date in the event bar and redrawing the graph to include the new amount.



This expense event marker shows that an expense is anticipated for February 16.

Note that the graph drops to reflect this one-time expense amount.

## Editing financial 'special events'

You can edit event information by double-clicking the marker to display the Edit Event window for that day.

- If you edit the Date field, the marker moves to the new date when you click OK. You can also drag an event marker to a new date.
- If you edit the Amount field, the graph changes to reflect the new amount.
- To delete a marker, double-click it and delete the amount in the Amount field. Quicken deletes the event marker when you click OK.

## Printing the forecast graph

When you print the forecast graph, the graph fills the printed page.

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For step-by-step help, go to [Planning in Quicken Help Topics](#) and select

How do I print a forecast graph?

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# 18

## Getting ready for tax time

Tracking tax-related income and expenses.....	457
Creating tax reports .....	469
Transferring Quicken data to tax software .....	473
Estimating taxes with the Quicken tax planner.....	475

Important: Please note that the Tax Deduction Finder, the Quicken tax planner, and the online planning tools on Quicken.com use time-sensitive information that may not be current. Please do not base your financial/ tax planning decisions on this data alone. On tax-related issues, consult your tax preparer or the IRS to receive updates on current tax laws and limitations.

The Tax Deduction Finder and the Quicken tax planner use time-sensitive information based on 1999 tax year information as of July 1999.



# Tracking tax-related income and expenses

Quicken can simplify the preparation of your Federal Income Tax return. If you assign tax information to your Quicken categories and categorize your transactions throughout the year, Quicken can quickly create reports with the tax information you need.

You can set up your tax-related categories in different ways, depending on your tax situation and the kinds of tax reports you want Quicken to create. Use the following table to decide what strategy to use:

Your tax situation	Tax reports you need	How to set up your Quicken categories
Your taxes are fairly straightforward and you don't want to use tax preparation software.	<b>Tax summary reports</b> group and subtotal tax-related transactions by category	Mark categories as tax related (see <a href="#">page 458</a> ).
You want to use tax preparation software or you want to copy specific, detailed information directly into your tax return.	<b>Tax schedule and capital gains reports</b> group and subtotal tax-related transactions by tax form line item	Assign specific line items from tax forms and schedules to categories (see <a href="#">page 459</a> ).

Tax Deduction Finder can help you identify tax deductible expenses. Choose Financial Fitness ► Tax Deduction Finder from the Activities menu.

To include this category in tax summary reports, select the Tax-related checkbox.

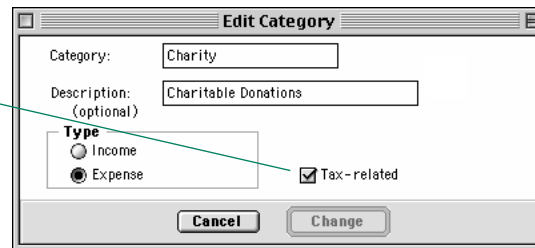
## Marking categories as tax related

If you categorize your tax-related income and expenses with tax-related categories, you can create a tax summary report that subtotals your tax-related income and expenses by category.

- 1 Choose Categories & Transfers from the Lists menu (⌘-L).
- 2 Select the category or subcategory you want to mark as tax related.

If you want to create a new category, see [“Setting up categories and subcategories” on page 74](#).

- 3 Click Edit (⌘-E).
- 4 Click the Tax-related checkbox to select it.



Note: If you have more than one Quicken data file (for example, one file for your personal finances and one for your business), you'll need to assign tax information separately for the categories in each file.

Quicken asks if you want to set up a tax link for this category (see [“Assigning tax form line items to categories” on this page](#)).

- 5 Click Change.

## Assigning tax form line items to categories

If you assign line items from tax forms and schedules to categories, you can create a tax schedule report and a capital gains report to help you prepare your income taxes.

Each category can have only one line-item assignment. If you have a category that may vary in its tax treatment, you can handle it in one of two ways:

- You can divide it into separate categories or subcategories for each kind of tax treatment. For example, if you pay estimated tax *and* have tax withheld, use separate subcategories for the estimated taxes and the withheld taxes.

OR

- You can assign classes to tax-related transactions if you receive or file multiple copies of any tax forms or schedules. Use classes to separate transactions that fall under the same category and go on the same line in separate copies of the same tax form. For example, your Quicken data file may include data for both you and your spouse or for both personal and business finances. You may also want to set up classes if you manage more than one rental property. See “[Filing multiple copies of tax forms and schedules](#)” on page 467.

When you use tax preparation software, the software copies amounts from one tax form to another. In the Assign Tax Schedules window (see [step 4](#) on [page 460](#)), you should choose the form and line where your tax preparation software requires the amount initially. For example, tax software copies salary information from Form W-2 to Form 1040. So you should assign the line item from Form W-2 to your Quicken category for salary.

If you want to know more about using classes, see “[About classes](#)” on page 82.

## Assigning line items to categories

The categories in the preset home and business category lists already have tax-line information assigned to them. Check to make sure that the tax-line assignments are correct for your situation. If you create your own category list from scratch or add categories to the preset category lists, you can assign line items from tax forms and schedules for each new tax-related category you create.

**Important:** A subcategory does not use the tax line assignment for the category to which it belongs. Assign tax-line information separately for each subcategory.

- 1 Choose Categories & Transfers from the Lists menu (⌘-L).
- 2 In the Categories & Transfers window, click the Tax Links button.

A file named TAX.SCD contains the tax-line information Quicken needs to assign line items from tax forms and schedules to your categories. If Quicken finds the TAX.SCD file in the Quicken Essentials folder in your Quicken 2000 Folder, it opens the Assign Tax Links window immediately. If the TAX.SCD file is not in the Quicken Essentials folder, Quicken asks you to locate it.

**Tip:** If you no longer have the TAX.SCD file on your hard disk, you can reinstall Quicken from your master disc to get a new copy.
- 3 In the Assign Tax Links window, select a category or subcategory in the list on the left.

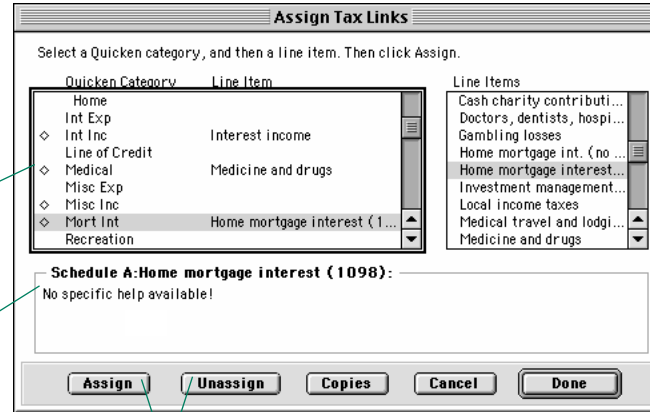
If a line item is already assigned to this category, it is shown next to the category name in the column labeled Line Item.
- 4 In the list on the right, select the line item that you want to assign to that category.\*

Forms and schedules are listed alphabetically in bold type; line items are listed alphabetically under the appropriate form or schedule.

The Assign Tax Links window lists all your categories on the left, and all the line items for each tax form and schedule you may need to file with the IRS on the right.

The diamond indicates that the Tax-related checkbox is selected for that category.

Whenever you select a form name, a schedule name, or a specific line item, you'll see a brief description of that item in this help area.



Select the line item you want to assign to the selected category. Scroll up or down to see more forms and schedules.

Click Assign to assign the selected line item to the category. Click Unassign to remove the assignment.

## 5 Click Assign.

Quicken displays the line item in the list on the left, next to the category or subcategory to which it is assigned.

## 6 Click Done to record the information.

\*In general, if an amount should appear on more than one line or on more than one tax form, specify the most detailed location.

A tax schedule report will now include any transactions to which this category or subcategory is assigned.

### Assigning line items to investment categories

For information about setting the tax status for investment accounts, see “Setting up a Quicken portfolio account” on page 291; for securities, see “Adding a security to a portfolio account” on page 292.

Both securities and investment accounts can be marked as Taxable or not when you set them up. Quicken assigns different categories to your investment transactions depending on whether or not they involve securities or accounts marked Taxable. (If **either** the security or the account is not taxable, Quicken assumes that the transaction is not taxable.) The categories Quicken uses for transactions that are not taxable (the investment categories that end with NT) probably should not have line items assigned to them, because you don’t need to track them for tax purposes. You should assign line items to the remaining investment categories, however, because Quicken uses them to categorize taxable investment transactions.

### Assigning line items to transfers

If you make transfers that are tax related, you may want to assign line-item information to some of your Quicken accounts. In general, you need to assign line items only to Quicken accounts that track retirement plans such as IRAs and Keoghs (the type of account that directly affects your taxes).

For example, if you contribute to your IRA from your checking account, you might record the transaction in Quicken as a transfer from your checking account to your IRA account. If you assign a tax form and line (specifically, “Form 1040:IRA contribution-self”) to the IRA account, any payments into the IRA account will be included in a tax schedule report. Make sure you don’t assign tax-line information to the account from which you transferred the money, however, or the payment will appear in the report twice.

You assign line items to transfers the same way you assign them to categories.

If you assign a line item from the appropriate tax form to your IRA account, any transfer you make into the IRA account from another Quicken account will be included in tax schedule reports.

Do not assign a line item to your checking account, however, because most transfers to and from your checking account are not tax related.

**Assign Tax Links**

Select a Quicken category, and then a line item. Then click Assign.

Quicken Category	Line Item	Line Items
● Unrealized Gn		Fed tax w/h, RR retire,...
[AmericanExpress]		Fed tax w/h, Soc. Sec.,s...
[Car Loan]		Fed tax w/h,RR retire,...
[Cash]		Fed tax w/h,Soc. Sec.,s...
[Chris IRA]	IRA contribution, spouse	Federal estimated tax, q...
[Chris Savings]		IRA contrib., non-work...
[House]		IRA contribution, self
[Jade Brokerage]		IRA contribution, spouse
[Joint Checking]		Keogh deduction, self

**Form 1040:IRA contribution, spouse:**  
Maximum deductible contribution made by your spouse to a qualified IRA of \$2,000 per year if he/she has at least \$2,000 in taxable compensation. If covered by a company retirement plan, the deductible contribution could be limited or eliminated.

**Assign Unassign Cancel Done**

## Entering transactions with tax time in mind

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### Type of account

### How to assign tax information to the account

IRA retirement  
account

If you contribute to an IRA account, assign the line “Form 1040:IRA contribution-self” to the account. (This line is for your gross contribution. You will have to determine how much is deductible.) If you draw money from an IRA account, assign “Form 1099R:IRA total distributions-gross” to the account. You can specify only one line item for each account. Therefore, if you make a contribution in the same year you receive a distribution, don’t assign a line item to the account.

Note that if you and your spouse each contribute to an IRA, you should track two IRAs with two separate IRA accounts in Quicken. Assign your spouse’s account to “Form 1040:IRA contribution-spouse.”

If you make IRA contributions for a tax year during the following year (for example, if you contribute for 1999 in March of 2000), a tax schedule report for the tax year will not have the correct IRA information. In this situation, it is better not to assign line items to IRA accounts. Instead, create a transaction report subtotaled by account for the period from January 1 of the tax year to the filing date of the following year. Use all accounts, but restrict the report to selected categories and then select only IRA accounts. The report itemizes all transfers to IRA accounts; you can subtract the transfers that are for the wrong tax year.

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Type of account	How to assign tax information to the account
Keogh retirement account	Treat Keogh accounts like IRA accounts. If you contribute to a Keogh, assign “Form 1040:Keogh deduction” to the account. If you draw money from a Keogh, assign “Form 1099R:Pension total distributions-gross” to the account.
401(k) retirement account	<p>The IRS does not require that you report 401(k) deductions from your salary. However, you’ll need to specify tax-line information for your 401(k) account if you use a split transaction to enter your paycheck and show a transfer to your 401(k) account.</p> <p>In the split, be sure to enter your gross salary before the 401(k) deduction. Assign exactly the same form and line as your salary (W-2:Salary) to your 401(k) account. The transfers to your 401(k) account reduce the total for your gross taxable salary.</p> <p>If you have other pretax deductions from your salary, such as for a flexible spending account, you should also assign W-2:Salary to those categories or accounts.</p>
Bank, cash, credit card, or investment accounts for non-retirement funds	You do not, in general, need to specify tax information for these types of accounts. Transfers between these accounts are usually just monetary transactions that do not affect your taxes.

## Type of account

## How to assign tax information to the account

### Mortgage accounts

When you make a mortgage payment from your checking account, only the mortgage interest portion of the payment is tax deductible. If you assign a category such as “Mort Interest” to the interest part of the transaction, you can assign a line item (“Schedule A:Home mortgage interest”) to that category. The portion of the mortgage payment that reduces your principal is normally not tax deductible, so you do not need to enter tax-line information for the transfer.

When you enter a transaction for a tax-related category, you don’t need to do anything extra—just enter the category as usual. But keep in mind that what you enter will affect the information you see in tax reports. For example, if you use a credit card to cover both business travel expenses and business meal expenses, be sure to enter the amounts separately using a split transaction, because the two expenses are assigned to different lines on Schedule C.

The line item “Schedule C: Travel” should be assigned to the category you use for business travel expenses.

The line item “Schedule C: Meals and Entertainment” should be assigned to the category you use for business meals and entertainment expenses.

The screenshot shows the 'AmericanExpress: Register' window. It displays a transaction for a payment to 'Indermaur Hotel' on 3/6/99. The total payment is 115.52. The transaction is split into two categories: 'Travel/Business' for 395.37 and 'Dining/Business' for 172.48. The window includes fields for Date, Ref #, Payee/Category/Memo, Charge, Clr, Payment, and Balance. It also has buttons for 'Close Split', 'Clear Split', 'Adjust Total', 'Record', and 'Restore'. The 'Balance Today' is shown as \$0.00.

Date	Ref #	Payee/Category/Memo	Charge	Clr	Payment	Balance
3/6/99	Num 12	Indermaur Hotel	567.85		Payment	115.52
Category/Class			Memo	Amount		
Travel/Business				395.37		
Dining/Business				172.48		

See “About classes” on page 82 for more information about setting up and using classes.

## Filing multiple copies of tax forms and schedules

If you file (or receive) multiple copies of some schedules and forms—like Form W-2 or Schedule C—you can set up and use classes for each copy. For example, if you and your spouse each receive a Form W-2, you could assign classes (such as Chris and Terry) to the salary and withholding categories in your paycheck transactions. Then you would assign copy numbers to each of those classes.

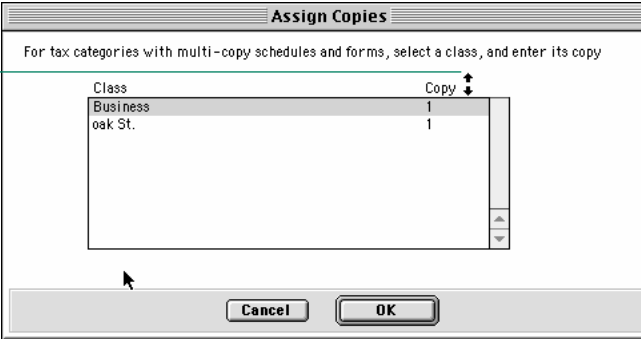
If you file multiple copies of Schedule C, assign copy 1 to the class you use for one business, copy 2 to the class you use for your second business, and so on.

Assign copy numbers if you need to	Use classes such as
Separate your tax information from your spouse’s tax information	Chris, Terry
Separate your personal finances from your business finances	BizCorp, DesignCo
Separate tax information about each company where you worked in the tax year from other companies	Apple, Intuit, K&O
Separate tax information for each rental property you own	Oak St, Elm Ave

- 1 Choose Classes from the Lists menu (⌘-K).
- 2 In the Classes window, click the Tax Copies button.

Click the up arrow to increase the copy number for the selected class by one, or click the down arrow to decrease it by one.

- 3 In the Assign Copies window, select a class name in the list on the left and then click the up or down arrow to change the copy number.



The image shows a dialog box titled "Assign Copies". Inside, there is a text label: "For tax categories with multi-copy schedules and forms, select a class, and enter its copy". Below this is a table with two columns: "Class" and "Copy". The "Class" column contains "Business" and "oak St.". The "Copy" column contains "1" and "1". To the right of the "Copy" column is a vertical scrollbar with up and down arrows. At the bottom of the dialog box are two buttons: "Cancel" and "OK".

Class	Copy
Business	1
oak St.	1

- 4 Click OK to save the information.

## Creating tax reports

You can create tax reports at any time, not just at the end of each year or tax period. See [Chapter 15, Creating reports, on page 366](#), for more information about creating reports.

### Creating a tax summary report

A tax summary report shows your tax-related income and expenses, subtotaled by category. Since it shows only categories you've marked as tax related, you must make sure you've marked all the appropriate categories. See [“Marking categories as tax related” on page 458](#).

- 1 In the Reporting area, click the Reports button in the toolbar and then click the Standard tab.
- 2 Click Tax Summary to select it.
- 3 Enter a date range that covers the tax period.
- 4 Click Create.

**Note:** You cannot export tax summary reports to tax preparation software.

You can copy the appropriate information from the report to your tax forms. Quicken makes it easier by calculating the total for each category for you.

## Creating a tax schedule report

A tax schedule report gathers figures from all accounts in the current Quicken data file for all categories that have tax lines assigned to them. Transactions from several categories or accounts can contribute to the same figure in the report. For example, the line “Salary” on Form W-2 might include both regular salary and bonuses.

A tax schedule report lists amounts in a format suitable for copying or importing into your tax forms and schedules, with these qualifications:

- You must check the figures against any limits defined by the IRS. For example, check the maximum deduction allowed for IRA contributions. The tax schedule report simply gives you the total amount you contributed.
  - You must have already recorded all relevant transactions in Quicken.
  - Interest income and dividend income for Schedule B are not subtotaled by source. For example, if you assign line items from Schedule B to the investment categories “•Div Income” and “•Int Income,” the report is subtotaled by category, but not by investment account or security.
  - If you have investment accounts with realized capital gains, a tax schedule report does not show them. To get figures for realized gains, you must create a capital gains report (see [“Creating a capital gains report for Schedule D”](#) on page 472).
  - If there is a difference between the amount Quicken shows for a tax-related category and the corresponding amount reported to you on a tax form such as a W-2, 1098, or 1099, you should *always* use the amount from the tax form.
- 1 In the Reporting area, click the Reports button in the toolbar and then click the Standard tab.

- 2 Click Tax Schedule to select it.
- 3 Enter a date range that covers the tax period.
- 4 (Optional) To restrict the report to certain accounts or classes, click the Customize button, and then click the Content tab.
  - **To restrict accounts:** Choose Selected for Account to open the Select Accounts window, select the accounts you want to include in the report, and click OK.
  - **To restrict classes:** Choose Selected for Class to open the Select Classes window, select the classes you want to include in the report, and click OK.
- 5 Click Create (in the Reports window) or OK (in the Customize Report window).

The resulting report lists your transactions, subtotaled for each tax line on each tax form.

To export tax schedule reports from Quicken to tax preparation software, see [“Transferring Quicken data to tax software” on this page](#).

## Creating a capital gains report for Schedule D

If you have investment accounts with realized capital gains, the tax schedule report does not show these realized gains. To get this information, create a capital gains report.

- 1 In the Reporting area, click the Reports button in the toolbar and then click the Investment tab.
- 2 Click Capital Gains to select it.
- 3 Enter a date range that covers the tax period.
- 4 Click Create to create the report.

The capital gains report is preset to list long-term and short-term capital gains transactions (for taxable securities in taxable accounts only) in a format suitable for copying or importing into Schedule D. To export a capital gains report from Quicken to tax preparation software, see [“Transferring Quicken data to tax software”](#) next.



# Transferring Quicken data to tax software

Quicken can save data from a tax schedule report or capital gains report as a Tax Exchange Format (TXF) file that's compatible with MacInTax<sup>®</sup> tax preparation software. Exporting a tax schedule report or capital gains report to a TXF file eliminates the need to re-enter the data in MacInTax.

- 1 Create the tax report you want to export and leave it open.
- 2 Choose Export Report from the File menu.
- 3 Enter a file name for the report in the Export To File field.

If you create both a tax schedule report and a capital gains report, you must create a separate file with a different name for each one.

- 4 Click MacInTax (TXF).
- 5 Click Save.

Quicken exports your data to a file that's in a format your tax preparation software can import. See the instructions that accompany your tax preparation software to use the file.

If you have a Web browser, the Quicken Financial Network can help you keep up with changing tax information. Choose To the Web ► Tax Center from the Online menu.

## Updating tax form information

Occasionally the IRS changes the information required on tax forms and schedules. When this happens, Intuit provides an updated list of line items, tax forms, and schedules (in the TAX.SCD file) to the manufacturers of tax preparation software.

If the IRS makes any changes to the forms you file, you will need to get a new copy of the TAX.SCD file. The final edition of MacInTax includes an updated TAX.SCD file that you can copy to your Quicken 2000 Folder. If you install Quicken after you install the final version of MacInTax, make sure that the latest version of the TAX.SCD file is in your Quicken 2000 Folder.

## Estimating taxes with the Quicken tax planner

With the Quicken tax planner, you can estimate taxes at any time during the year. In addition to estimating your final tax bill, the tax planner lets you:

- Determine whether you are withholding the correct amount of tax.
- Determine whether you should file quarterly estimated taxes.
- Evaluate the tax impact of major decisions such as buying a home or filing taxes jointly versus separately.

**Important:** Remember that you and your tax accountant are responsible for staying current on tax codes and interpreting their impact on your personal tax situation.

### Assembling your tax information

Before you enter information in the tax planner, assemble all your tax-related “paper” information so you can be sure your tax estimation is comprehensive. This includes:

**Income records.** Most paycheck stubs show both current and year-to-date earnings and deductions, which is useful if you are estimating midyear. If you are estimating at year-end, use your W-2, W-2G, and 1099 wage forms.

**Records of itemized deductions and tax credits, including:**

- medical and dental payment records
- real estate and personal property tax receipts
- interest payment records for your home mortgage

- records of payments for child care
- dependent expenses that may be tax related
- charitable contribution receipts

**Tax publications.** You can get them from the IRS, public libraries, bookstores, and your tax accountant.

**Previous tax returns.** Previous years' returns may be helpful for reference.

**Quicken tax schedule report and capital gains report.** You may want to check these reports to make sure that all the financial data you need for tax purposes is included in your Quicken data file and that it is categorized using categories to which you've assigned tax-line information. See ["Creating tax reports" on page 469](#).

## Using the tax planner

Please note that the Quicken tax planner uses time-sensitive information that may not be current. Please do not base your financial/tax planning decisions on this data alone. On tax-related issues, consult your tax preparer or the IRS to receive updates on current tax laws and limitations.

You can enter all the information in the tax planner's windows from scratch, or you can use some or all of your tax-related Quicken data and then add to it or change it any way you like.

To open the tax planner, choose Planning Calculators ► Tax from the Activities menu.

You enter data in these fields. You can either type numbers yourself or tell Quicken to use information it already has in your Quicken file.

Clicking any of these buttons opens another window where you enter additional information.

The tax planner calculates these numbers for you automatically.

You can create and compare three different tax scenarios, and you can click Clear Scenario to set the values in any of the scenarios back to zero.

You can change the tax rates to keep current with tax law changes.

Click this button to assign tax-line information to your categories in the Assign Tax Links window.

Click this button to use the data you have already entered in your Quicken data file.

## Tax planner results

For step-by-step help, go to Taxes in Quicken Help Topics and select

How do I estimate taxes with the tax planner?

After you have entered all your tax information, the tax planner calculates your total tax, which shows you either:

- **Remaining Tax Due:** the projected amount of tax you will owe.

OR

- **Refund Due:** the projected amount of refund you will receive.

If the Refund Due amount is significant, you may want to consider reducing your estimated tax payments or withholdings. (Keep in mind, however, that if you reduce your payments or withholdings too much, you may incur penalties and interest.)

If the Remaining Tax Due is more than \$500, you may need to make quarterly estimated tax payments or increase your withholding to avoid penalties and interest when you file your return. Consult IRS publications or a tax professional to make a final determination about quarterly estimated tax payments.

### Trying out different tax scenarios

You can create three different tax scenarios to compare different tax alternatives. You may, for example, want to create multiple scenarios so you can see the tax implications of major decisions or events, such as buying a home, selling an investment, filing taxes jointly or separately, or getting a raise. Quicken automatically saves all the information you enter in any of the tax planner's scenarios.

**Tip:** If you have an Internet Service Provider (ISP) and a Web browser, you can go to the Quicken Tax Center on the Web to find out about tax rate changes after September 1999. Open your Web browser and go to <http://www.quicken.com/taxcenter/>.



# A

## Working with Quicken data files

Using more than one Quicken data file .....	481
Importing and exporting Quicken data.....	482
Backing up and archiving your data files.....	486
Setting up passwords .....	496



## Using more than one Quicken data file

If you use Quicken for personal finances only, you probably need just one Quicken data file. When you have all your accounts in one data file, Quicken can:

- Keep one list of income and expense categories for all your accounts
- Include data from all accounts in a single report or graph to track income and expenses, net worth, and other important information
- Transfer money from one account to another within the file

With separate files, there is no connection between the accounts in one file and the accounts in another. There are some reasons, however, why you might want to have more than one file:

- To keep information separate for business purposes if your personal and business finances are entirely separate and have different checking accounts
- To keep a separate file for each year's accounts (see [“Creating a new file for a new fiscal or calendar year” on page 492](#))

If you decide to create an additional data file, you can copy all or part of the information in your original data file into the new file. You can copy selected transactions as well as information such as categories, classes, budget amounts, and securities to your new file.

---

For step-by-step help, go to [Data Files in Quicken Help Topics](#) and select

How do I set up an additional file?

How do I copy information between files?

---

# Importing and exporting Quicken data

To use information from a Quicken for Windows (or DOS) data file with Quicken 2000 for Macintosh, you must export the information in the Quicken for Windows data file to a QIF file, and then import the QIF file into a Quicken 2000 for Macintosh data file. If you want to use your Quicken for Macintosh data with Quicken for Windows, you can export all or part of the information in the Quicken for Macintosh data file to a QIF file, and then import it into a Quicken for Windows data file.

## Exporting Quicken 2000 for Macintosh data

Before you export information from a Quicken for Macintosh data file, prepare your data file by completing the following:

- Break up split transactions that contain more than 30 split lines.
- Remove special characters, such as \*, &, ^, %, \$, #, @, !, ~, <, >, :, or } from account names, security names, categories, and classes.
- If a category and an account have the same name, rename one of them. For example, you may have both a category and an account named “petty cash.”
- Make sure that none of your transactions have more than 29 characters in the Category field.
- Set your Macintosh system date to U.S. format.
- Show all hidden accounts by clicking the Show Hidden Accounts checkbox in the Account list to select it.

After you’ve prepared your data file, follow these steps to create a QIF file.

- 1 Open the Quicken for Macintosh file from which you want to export data.
- 2 Re-index the data file by pressing ⌘-Option-B.
- 3 Choose Save a Copy from the File menu.  
Click OK in the window and name the copy of your data file.
- 4 Open the copy of your data file that you saved in [step 3](#).
- 5 Choose Export from the File menu.
- 6 Select Full Export to export all the information in the file, or select Custom Export and choose which information you want to export.

Click Selected to choose which accounts you want to include in your export file.

Change the dates if you want to export transactions only from a specific date range.

Choose which other items you want to export.



- 7 Click Export to create a QIF file.
- 8 Copy the QIF file onto a PC-formatted floppy disk if you want to import it into Quicken for Windows.

## Importing a QIF file into Quicken for Windows

- 1 Open Quicken for Windows.
- 2 Choose New from the File menu.
- 3 Clear both the Home and Business checkboxes in the Create Quicken File window.
- 4 Insert the PC-formatted disk with the QIF file that you saved from Quicken for Macintosh.
- 5 Choose Import QIF from the File menu.
- 6 Use the Browse button to locate your QIF file, and then click OK.

Check to make sure that the account balances in your new Quicken for Windows data file are the same as the account balances in your Quicken for Macintosh data file. If they don't match, look for duplicate or missing transactions in your register.

## Importing data into a Quicken 2000 for Macintosh data file

When you import a QIF file into your Quicken for Macintosh data file, Quicken imports all the information in the file. If you only want to import selected information from a Quicken for Windows data file, search for “exporting” in the Quicken for Windows Help index for instructions on exporting your Quicken for Windows data.

- 1 Open the Quicken 2000 for Macintosh data file into which you want to import information.

If you haven't yet created a Quicken for Macintosh data file, choose New from the File menu to create a new data file.

- 2 Choose Import QIF from the File menu.
- 3 Select the file you want to import and click Open.

## Backing up and archiving your data files

It is very important to back up your Quicken data to guard against accidental data loss. Quicken can create automatic backups when you close Quicken, or you can set Quicken to remind you to make a backup copy yourself.

### Backing up your data automatically

Quicken comes preset to back up your data automatically every third time you close your Quicken data file. This backup is stored in a special backup folder so you'll have it if you ever need it.

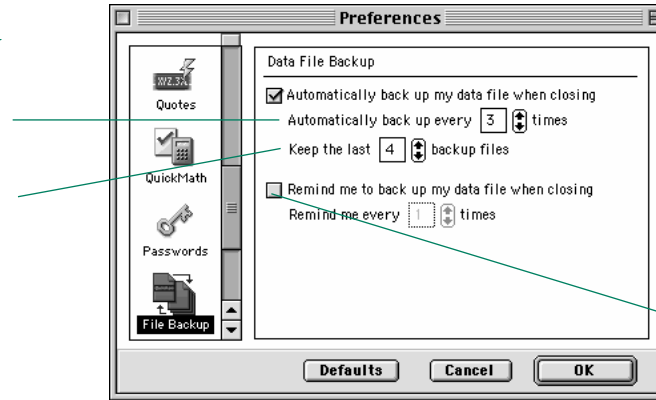
You can also have Quicken remind you to make a backup copy of your data file when you close it.

To change Quicken's preset backup options:

- 1 Choose Preferences from the Edit menu and then select the File Backup icon in the scrolling panel on the left.

Quicken is preset to back up your data file *automatically* every third time you close it. To back up your data file more often, enter a lower number.

Quicken is preset to save the four most recent backups. Increase this number to keep more backup copies of your data file.



Select this checkbox if you also want Quicken to remind you to make a backup of your data file every time you close it.

- 2 Leave the “Automatically back up...” checkbox selected if you want Quicken to back up your data file automatically.

To change the frequency of the automatic backups, change the number in the “Automatically back up every ... times” field. The higher the number, the less often Quicken will make a backup automatically.

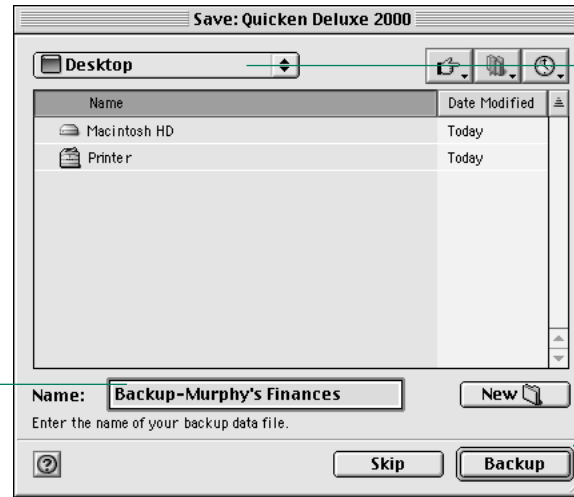
To change the number of backup copies Quicken keeps, change the number in the “Keep the last ... backup files” field. The higher the number, the more backup copies Quicken keeps on your hard disk.

- 3 Select the “Remind me...” checkbox if you want Quicken to remind you to back up your data.

To change the frequency of the reminders, change the number in the “Remind me every ... times” field. The higher the number, the less often Quicken will remind you to make a backup.

If you turn this preference on, Quicken asks you where to put the backup file and what to name it.

Quicken proposes a name for your backup file. You can replace this name by typing a new one. Just make sure you choose a name you'll recognize if you ever need to find the file.



Choose a location for the backup copy of your data file.

If you are going to back up your data on a floppy disk, make sure there is enough room on the disk for the whole data file.

Click Backup to save an exact copy of your data file in the selected location.

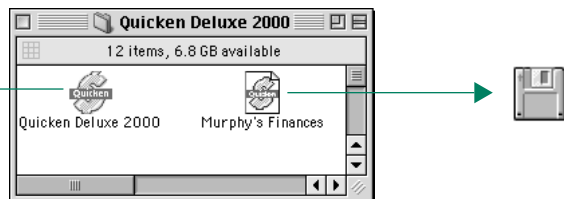
## Backing up your data manually

**Caution:** If you create an alias of your data file, be sure that you back up the original file, not the alias.

- 1 If Quicken is running, choose Quit from the File menu (⌘-Q).
- 2 Insert your backup disk.
- 3 Open the folder that contains your Quicken data file.
- 4 Drag the icon for your Quicken data file to the backup disk icon.



This is the Quicken application file. It does not contain your data.



Drag your Quicken data file to the backup disk. The Quicken data file in this example is "Murphy's Finances."

- 5 When the backup disk icon is selected, release the mouse button.

The system software copies the file to the backup disk. If a file with the same name already exists on the disk, the system software asks you to confirm that you want the file replaced.

- 6 Eject the backup disk and store it in a safe place.

## Restoring your data

If you ever need to restore your data file from the backup disk:

- 1 Insert your backup disk and, if necessary, double-click its icon to open it.
- 2 Drag the backup copy of your data file from the backup disk into the folder on your hard disk where you keep your Quicken data files.

**Caution:** If there is already a data file with the same name in the folder, dragging the backup copy there will replace it. If your backup file has the same name as your

current Quicken data file, you may want to rename one of them to make sure you can easily identify which is which.

## Archiving your data file at the end of the year

In addition to making regular backups, some people want to “close out” their accounts at the end of a fiscal or calendar year by archiving the previous year’s data (in other words, removing the old data from the current file and storing it in a safe place) and creating a new file for the current year. If you close out a Quicken data file at the end of a year, however, you sacrifice the ability to create reports and graphs that include information from previous years.

For maximum flexibility, we recommend that you make a simple year-end backup of your file (in addition to your regular working backups) and then just continue to use your current data file for this year’s transactions.

### Creating a year-end backup

- 1 If Quicken is running, choose Quit from the File menu (⌘-Q).
- 2 Open the folder that contains your Quicken data file and click the icon for your file to select it.
- 3 Choose Duplicate from the File menu (⌘-D).

The system software creates an exact duplicate of your file and adds “copy” to the name. For example, if your file is named “Murphy’s Finances,” the new file is named “Murphy’s Finances copy.”

- 4 Rename the copy by typing a new name immediately.

If you are creating a backup copy of your 1999 transactions, you might want to rename the copy (your archive file) "Murphy's Finances 1999."

- 5 Insert a backup disk and then copy the archive file to it.

- 6 Eject the backup disk and store it in a safe place.

- 7 Continue to work with your original Quicken data file.

- 8 (Optional) To prevent access to the previous year's transactions in the current file, you can set up a transaction password.

See ["Setting up passwords" on page 496](#).

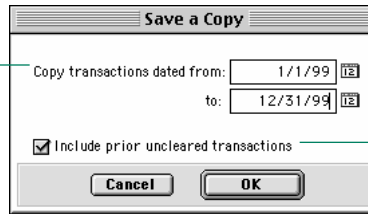
## Creating a new file for a new fiscal or calendar year

If your working Quicken data file has become large and unwieldy, or your accountant insists that you create a new Quicken data file for a new fiscal or calendar year, you can use the Save a Copy command to start a new file for the new year.

- 1 Open your Quicken data file.
- 2 Choose Save a Copy from the File menu.

Enter the beginning and ending dates for the new year, not the previous year.

For example, if you want to start a new file for 1998, enter 1/1/98 and 12/31/98.



See “How Save a Copy treats prior uncleared transactions” on page 494 before selecting or clearing this checkbox.

- 3 Enter the date range for the new year.
- 4 Decide how you want Quicken to handle uncleared transactions from the previous year.

An uncleared transaction is a transaction that contains nothing in the Clr column. See “How Save a Copy treats prior uncleared transactions” on page 494 if you need more information before you decide whether or not you want to include uncleared transactions.

- 5 Click OK.
- 6 In the Save dialog box, enter a name for your new Quicken data file.

For example, if your current file is named “Murphy’s Finances,” you might name the new file “Murphy’s Finances 2000.”

**7** Click Save.

Quicken creates a copy of your file that contains:

- the ending balance from the previous year for each non-investment account (plus, if you included prior uncleared transactions, all transactions that have not yet been cleared or reconciled)
- all your transactions for the new year
- all transactions you have ever entered in your investment accounts
- all your lists
- your budgets
- your online account and payee information
- your custom settings, including memorized reports and graphs

**8** Choose Open File from the File menu, select the new file, and click Open to continue your work in the new file for the new year.

### Archiving the old file

You now have two different Quicken data files:

- The old file contains all your transactions to date. This is your archive file.
- The new file contains only transactions for the new year. From now on, you will do all your work in this file.

Make sure you rename the old file to indicate that it is an archive. Then copy it to a floppy disk, label the disk, and store it in a safe place. If you don't need frequent access to data from the previous year, you can also delete the archive file from your hard disk.

### Removing later transactions from the archive file

If you want the archive file to contain only transactions from the previous period (instead of all of the transactions that were in the original file), open the archive file and use Save a Copy to save only the transactions that occurred before the end of the archive period. For example, if you want your archive file to contain transactions from 1999 only, enter 1/1/99 to 12/31/99 as the Save a Copy date range and clear the Include Prior Cleared Transactions checkbox.

### How Save a Copy treats prior uncleared transactions

Prior uncleared transactions are transactions that occurred before the date range you specified but haven't yet been cleared (marked with a √) or reconciled (marked with a ✓) in the Clr column.

If you include prior uncleared transactions when you copy a file:

- Quicken sums the amounts of all prior cleared transactions in each non-investment account and uses this total amount as the opening balance for that account in the new file.
- Quicken includes all prior uncleared transactions from each non-investment account in the new file.

**Note:** Quicken always includes all transactions from investment accounts in the new file so you keep a complete transaction history for all your securities.

- If an uncleared transaction is a transfer to a cleared transaction that's dated before the starting date for the new file, Quicken copies only the uncleared side of the transfer to the new file. This is not harmful. In fact, it should come to your attention only if you select the uncleared transaction, choose Find ► Go To Transfer from the Edit menu (x-) to go to the corresponding transfer transaction in the other account, and see the message, "Transfer not present."

**When should you include prior uncleared transactions in the new file?** You should select the Include Prior Uncleared Transactions checkbox if you use Quicken for any of these tasks:

- reconciling bank or credit card accounts
- tracking assets
- tracking business payables and receivables

You should clear the Include Prior Uncleared Transactions checkbox only if you want the new file to include only transactions in the date range specified, regardless of their cleared status.

**Tip:** If you don't typically reconcile transactions in an account (a cash account, for example) and you don't want to include all the past transactions from that account in your new file, you can reconcile all the past transactions quickly using the Adjust Balance command. See ["Updating your cash balance" on page 221](#), or ["Updating the value of an asset or liability account" on page 243](#).

# Setting up passwords

You might want to protect some or all of the transactions in a Quicken data file from unauthorized changes. You can set up two different kinds of password protection in Quicken:

- You can discourage unauthorized access to your Quicken data by requiring a [file password](#) to open the file.

A file password protects an entire Quicken data file. After you set up a file password, you cannot open your Quicken file unless you enter the password correctly. A file password cannot protect your file from being copied, deleted, or renamed but, if your file is renamed or copied to a different place, the password is still in effect.

- You can set up a separate [transaction password](#) that protects all transactions before a certain date from accidental changes.

After you set up a transaction password, you cannot make changes to any transactions before the specified date unless you enter the password correctly. For example, you might want to close an accounting period so that no inadvertent changes can be made to transactions in it by setting up a transaction password to protect transactions from that accounting period.

You can set up and change file and transaction passwords by choosing Preferences from the Edit menu and selecting the Passwords icon.

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[For step-by-step help, go to Data Files in Quicken Help Topics and select](#)

How do I set up a password?

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For step-by-step help, go to [Data Files in Quicken Help Topics](#) and select

How do I change or remove a password

---

**Important!** Write down your password and keep it in a safe place. If you forget your password, the only way to remove it is to send your Quicken data file to Intuit's Password Removal Team ([Talk to Quicken Technical Support Representative. at the phone number on page 507](#)). There is a service fee for password removal.

# B

## Troubleshooting and contacting Intuit

Saving a phone call .....	499
Before you contact us.....	505
Who to contact.....	506
Placing orders .....	509
Getting started with online financial services.....	512

Do you need to know how to do something in Quicken? Are you running low on Quicken checks? Would you like to know how to apply for online financial services?

**Hours** Unless otherwise noted, all business hours for web-based services, automated phone support, and Fax on Demand are seven days a week, 24 hours a day, except to allow for system and server maintenance. Hours and phone numbers are subject to change.

Intuit supports convenient fax, phone, and Web-based services that deliver the information and products you need—quickly. Visit our Technical Support web site for answers to your questions or shop the Web for software, supplies, and Quicken checks. Use the Web or our toll-free numbers to sign up for two of Quicken’s biggest timesavers: online financial services and the Quicken Credit Card. To find out which service or support option is right for you, take a look at the listings on the following pages.

## Saving a phone call

If you have a question about the way Quicken works, the best way to get an immediate answer is to look in one of the following places:

See “Getting step-by-step assistance from Quicken Help” on page 47 for more information.

**Quicken Help.** Press ⌘-? for step-by-step guidance through a specific task while you’re working in Quicken. You can go directly to that information if the window for the task is open and active. You can also look up a specific topic by name in Topics, Index, or Look For view.

**This onscreen manual.** Check the index that begins on page 518 for the topic you need. The index has entries for common symptoms, such as “missing check numbers,” and common problems are listed under “troubleshooting.”

**The tables in this chapter also list troubleshooting tips.** Look through the following pages. Here you’ll find:

- suggested solutions to some common problems
- troubleshooting suggestions if you’re having difficulty printing checks
- additional tips to help resolve problems without having to make a call

## Solutions to common problems

Problem area	Solution
Problems with fonts displayed on the screen	Quicken requires Chicago 12, Geneva 9 and 10, and Monaco 9 and 12.
Problems with compressed files	For best results, we recommend that you do not compress Quicken data files, the file Quicken Quotes, or the TAX.SCD file.
Quicken can't open Quicken Help	Make sure the Quicken Help file is in the Quicken Help folder, and that the Quicken Help folder is in the same folder as the Quicken 2000 application file. Also, make sure that the Apple Guide extension is in the Extensions folder (in your System Folder). If it isn't, you can copy it from the System Files folder on your Quicken Deluxe 2000 CD-ROM.
Quicken can't open the Supply Order Form	Make sure the Supply Order Form file is in the Quicken Essentials folder, and that the Quicken Essentials folder is in the same folder as the Quicken 2000 application file.
Prices or number of shares seem to be incorrect in the Portfolio window	Try pressing ⌘-Option-U to update the share prices and number of shares using data from the transactions in all your investment accounts.

## Check printing problems and solutions

The majority of check printing problems are alignment problems such as the text printing too high or too low on the check.

- If you are having alignment problems with a page-oriented printer, see [“Adjusting check alignment for page-oriented printers” on page 144.](#)
- If you are having alignment problems with a continuous-feed printer, see [“Adjusting check alignment for continuous-feed printers” on page 150.](#)

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### Problem

The printer doesn't print.

### Solution

Check the printer connections:

- Make sure your printer is turned on and is online.
- Make sure the cable connection between the printer and the Macintosh is secure.
- Open the Chooser and make sure the correct printer is selected.

---

### Problem

Your printer was working fine when you last printed checks. You haven't changed any settings and you can print documents using other software, but when you try to print checks in Quicken:

- the print is misaligned
- gibberish appears on the checks
- the print dialog box doesn't appear at all

### Solution

If you printed checks without problems one day, and nothing works the next day, your printer driver is probably damaged. Reinstall the printer driver.

---

## Other suggestions for helping yourself

If you still have a problem using Quicken, the best way to solve it is to try these self-help approaches first.

Do this	Here's how
Have Quicken reconstruct its index file.	Press ⌘-Option-B in Quicken. Quicken maintains an index file to improve access to your financial data. When you use this key combination, Quicken reconstructs its index file, which may solve your problem.
Increase the amount of memory Quicken can use.	<p>You can increase the memory Quicken can use in the Quicken Info window.</p> <ul style="list-style-type: none"><li>• Choose Quit from the File menu to leave Quicken.</li><li>• Click the Quicken 2000 application icon to select it, and then choose Get Info from the File menu.</li><li>• In the Quicken Info window, increase the value for Preferred Size.</li><li>• Close the Quicken Info window, and then restart Quicken by double-clicking the icon for your Quicken data file.</li></ul>

---

## Do this

Remove your Quicken 2000 Preferences file from the System Folder.

## Here's how

The Quicken 2000 preferences files keep track of most of your Quicken settings. If your problem is in one of the areas affected by these settings, this step may solve it.

- Choose Quit from the File menu to leave Quicken.
- Move the files Quicken 2000 Preferences and Intuit Online Prefs 2000 out of the Preferences folder that's in the System Folder and put them on the desktop next to the Trash (so you can find them later).
- Restart Quicken by double-clicking the icon for your Quicken data file.

If this step solves your problem, you will need to reset all your preferences. You no longer need the Quicken 2000 preferences files that you moved to the desktop, and you should drag them to the trash.

If this step does not solve your problem, exit from Quicken and move the Quicken 2000 preferences files from your desktop back into the Preferences folder. Click Replace when the system asks you if you want to replace newer versions of the preferences files. Then restart Quicken.

---

---

## Do this

Explore the problem a bit before you call.

## Here's how

When you call with a problem, the support specialist leads you through steps to identify and solve the problem. You can do some of this exploration yourself to eliminate possibilities that don't require technical expertise. The key to troubleshooting is trying the most basic approach first.

**Try the procedure again, starting at the beginning.** Examine the windows and dialog boxes where you entered information. Make sure you are using the appropriate window or dialog box and are choosing the correct options for what you want to do. For example, if a report does not include the information you want, check the date range and the other settings in the Customize Report window.

**Try a related procedure.** For example, if you have a printing problem, test the printer by trying to print something else. If you can't print checks, try printing a report. If you can't print at all from Quicken, try printing from a word processor. If nothing prints, the problem is related to the printer and not Quicken. Check the printer connections and make sure the correct printer is selected in the Chooser.

**If something used to work, think about what's changed since it last worked correctly.** For example, have you changed your software (added any applications or utilities) or your hardware (added a peripheral such as a modem)?

---



## Before you contact us

If you need to call for product support, be at your computer with Quicken running, and have the following information handy:

- Exact wording of the error message if you saw one
- Quicken version and release number (from Quicken, choose About Quicken from the Apple (🍏) menu to see the version number).
- Macintosh type and model
- Amount of memory (RAM) installed and available (from the Finder, choose About this Macintosh from the Apple (🍏) menu to get the numbers for Built-in Memory, Total Memory, and Largest Unused Block)
- System software version number (from the Finder, choose About this Macintosh from the Apple (🍏) menu to see the version number)
- Which extensions (sometimes called INITs) and Control Panels (sometimes called CDEVs) are installed in your System Folder (look in the folders named Extensions and Control Panels in your System Folder; everything in each of those folders is currently installed)
- Monitor type
- Printer manufacturer, type, and model (if relevant to your issue)

**Tip:** Apple includes the Apple System Profiler to help you identify information about your system. Choose Apple System Profiler from the Apple (🍏) menu.

## Who to contact

### Quicken Technical Support Web Site

To find out about Technical Support options or to give us feedback on Quicken, visit our Web site. The Web site provides Knowledge Base searches, updates, and answers to common questions.

<http://www.intuit.com/support/quicken>

### Fax on Demand

Use Fax on Demand to order faxes that answer commonly asked questions about Quicken. To request a catalog of fax documents with answers to common questions, call the number below.

Fax on Demand  
800-644-3198

### Automated Technical Support

The Automated Expert can provide you with answers to common questions about Quicken. And, if you need to hang up to try a suggested procedure, the Automated Expert can even keep track of where you were.

Automated Expert  
800-644-3193

## Product Support Options

- Purchase a support plan.

<http://www.intuit.com/support/quicken>

- Talk to Quicken Technical Support Representative.

520-618-7131

900-555-4932

Monday - Friday, 5 am - 5 pm Pacific time

Quicken Technical Support is flexibly priced. Terms and conditions are subject to change without notice.

## Online financial services support

If the problem is caused by your Internet Service Provider (ISP) connection, call them directly. If not, click the Contact Info button in the Online Center. For setup issues, confirm your account information, then call Quicken Product Support.

## Customer Service for CheckFree

If a problem occurs after you transmit your transactions, call CheckFree. For all other issues, call Quicken for Macintosh Technical Support.

CheckFree Customer Service

800-297-3180

Monday - Friday, 8 am - midnight Eastern time

## CreditCheck Service by ConsumerInfo.Com

For help with your credit report, call:

ConsumerInfo.Com Customer Service

888-888-8553

Monday - Friday, 6 am - 6 pm Pacific time

<http://www.consumerinfo.com/>

## America Online, Inc.

For help with installing or using America Online, call:

America Online Technical Support

888-265-8007

24 hours, 7 days a week

<http://www.aol.com/>

# Placing orders

## Shop the Web

- Purchase Intuit software and services at:  
[http://www.intuit.com/quicken\\_store/](http://www.intuit.com/quicken_store/)
- Purchase Quicken checks, envelopes, and other supplies at:  
<http://www.intuitmarket.com/>

## Quicken Checks Customer Service

Save time and get the most out of your software with Quicken checks. Please refer to the enclosed catalog for more information about ordering checks and other financial supplies. For additional information or to place your order:

Call from the U.S.

800-433-8810

Monday - Friday, 5 am - 8 pm Pacific time

Saturday, 7:30 am - 1 pm Pacific time

Call from Canada

877-445-3233

## Intuit Direct Sales

To place a product order or to find product information, see the following:

[http://www.intuit.com/quicken\\_store/](http://www.intuit.com/quicken_store/)

TDD Users

800-843-8828

Monday - Friday, 8 am - 5 pm Pacific time

Call from Canada

888-829-1722

Monday - Friday, 8 am - 5 pm Mountain time

Extended hours September through April:

Monday - Friday, 6 am - 11 pm Mountain time

Saturday and Sunday 8 am - 8 pm

Call from Overseas

520-901-3220

520-901-3208 (Fax)

Monday - Friday, 7 am - 7 pm Pacific time

## Intuit Customer Service

To check the status of your direct order, modify your order, or contact Intuit, see our web site:

<http://www.intuit.com/service/>

TDD Users

800-843-8828

Monday - Friday, 8 am - 5 pm Pacific time

Call from Canada

780-440-5952

Monday - Friday, 8 am - 5 pm Mountain time

Overseas Service

520-901-3220

520-901-3208 (Fax)

Monday - Friday, 7 am - 7 pm Pacific time

# Getting started with online financial services

## Apply for online financial services

You need an Internet Service Provider (ISP) to use these services.

- To apply for online banking service (online account access and online payment), from the Banking menu choose Online Banking Setup and follow the onscreen directions.
- For information on online financial services, and to see a list of participating financial institutions, see:

<http://www.intuit.com/online>

## Apply for online payment with Intuit

If your financial institution doesn't offer online payment, you can apply for online payment through the Intuit Online Payment service using your existing checking account at a U.S. financial institution.



## Apply for a Quicken Credit Card

The Quicken Credit Card is offered through Intuit and Travelers Bank USA. You can download your transactions directly into Quicken. Current benefits include no annual fee, a credit line of up to \$50,000, and an optional TravelerMiles travel awards program that earns free and discounted air travel. To apply, speak to a representative or visit our Web site:

Travelers Bank USA  
800-442-4939, ext. 123

<http://www.quickencard.com/>

## Quicken Credit Card Support

If you are a current cardholder and have questions about your Quicken Credit Card account balance, available credit, or charge activity, please call Travelers Bank USA.

Travelers Bank USA  
800-772-7889

If you experience difficulty downloading your Quicken Credit Card transactions into Quicken, call this number or visit our Web site:

Technical Support  
520-618-7131  
900-555-4932  
Monday - Friday, 5 am - 5 pm Pacific time

<http://www.intuit.com/quickencreditcard/>

# Index

## A

account balance

adjusting

asset and liability accounts 244

bank accounts 175

credit card accounts 231

investment account 364

mutual fund accounts 364

opening balance 158, 162

portfolio accounts 301

can't change Balance column 95

forecasting 445-455

account bar 67

accounting periods, closing

see transaction passwords; fiscal year

accounts ??-68

accessing your accounts online 180

adding to a Quicken data file 64

Calendar, restricting in 92

Category field and 97

Category & Transfer list and 77

changing in a transaction 95

deleting 68, 69

displaying names or descriptions in reports 400

- editing name, description, or type 68
- enabling for online account access 187
- enabling for online payment 201
- forecast graph, restricting 448
- graphs, selecting for 414
- hiding in lists 68
- hiding safer than deleting 69
- income and expense, see categories
- multiple windows open at once 67
- opening 67
- reports, selecting for 384
- setting up 64
- showing hidden 68
- sorting graphs by 413
- sorting reports by 381
- tax lines, assigning to 462
- transferring funds between 103–106
- updating from previous versions of Quicken 22–24
- used the wrong account 95
  - see also asset accounts; bank accounts; cash accounts; credit card accounts; liability accounts; mutual fund accounts; portfolio accounts
- accounts payable 238, 242
- accounts receivable 237
- accrued interest for bonds 326
- accrued liabilities, tracking 238
- Action field in portfolio or mutual fund register 313
- actions, investment, see investments, actions

- activity areas 40
- actuals in budget reports and graphs 438
- adding
  - accounts to a Quicken data file 64
  - additional Quicken data files 481
  - buttons to the task bar 44
  - categories 78
  - Command-key shortcuts 45
  - downloaded transactions to your register 196
  - indexes to the WatchList 353
  - memos to transactions 90
  - new transactions to QuickFill list 113
  - notes to checks 131
  - notes to the Calendar 92
  - online payees 201
  - page breaks to reports 373
  - register transactions to the Calendar 91
  - reminder notes to the Calendar 92, 94
  - scheduled transactions to the Calendar 122-124
  - securities to a portfolio account 292
  - securities to the WatchList 353
  - shares to a mutual fund account 305
  - shares to a portfolio account 296
  - subcategories 79
  - transactions dated before the Opening Balance transaction 160
  - transactions to the register 88-89
  - Windows button to toolbar 44

- address, on checks 131
- adjustable-rate loans 258, 261
- adjusting
  - account balance during reconcile 158, 175
  - asset account balance 244
  - cash account balance 221
  - cash balance of investment accounts 364
  - column width in Portfolio window 283
  - column width in reports 374
  - date range in reports 377
  - interest rates for loans 265
  - liability account balance 244
  - loan payment 260
  - mutual fund account balance 364
  - opening balance 95, 158
  - portfolio account balance 301
  - positioning of checks 144
  - share balance of investment accounts 364
  - value of asset 244
- adjustments, see balance adjustments
- aligning checks
  - continuous-feed printers 148
  - page-oriented printers 135, 144
- American Express, see charge cards
- amortization
  - negative 259
  - payment schedules 263

- setting up a loan for 249
- see also loans
- Amount Width setting 147
- amounts, restricting reports by dollar amounts 384
- annual backup of data file 490
- annuities, type of account for 273
- archiving the previous year's data 490
- arrows, double-pointed mouse pointer 283, 374
- ASCII (text) export file format 402
- asset accounts 235-244
  - adjusting balance of 244
  - defined 62
  - home inventory tracking 236
  - register 240
  - sample uses 236, 240
  - updating 243
  - when to use 235
- assets, see asset accounts
- Assets/Debt area 40
- assigning
  - categories to transactions 97-99
  - classes to transactions 97
  - line items from tax forms to categories and subcategories 459
  - transfers to transactions 104
- asterisk (\*)
  - in investment accounts 290

- ATM (automated teller machine) transactions 88
  - downloaded data 194
- audit, sold assets or paid liabilities 243
- Auto Recalculation command 401
- automatic
  - backup, turning on and off 486
  - completion of transactions 113
  - recalculation of reports, turning on and off 401
- Automatically Enter
  - setting for scheduled transactions 125

## B

- backdrop, turning on and off 43
- backing up files 486–490
- balance adjustments
  - asset and liability accounts 244
  - cash accounts 219, 221
  - changing opening balance 158, 175
  - credit card accounts 231
  - mutual fund accounts 364
  - portfolio accounts 301, 364
  - when account doesn't balance 175
  - see also reconciling
- Balance column, why you can't change it 90, 95
- balances
  - account, adjusting 175

- bank statement 159, 162, 163
- beginning balance for reconciling 162
- ending balance for reconciling 163
- forecasting 445
- loans, tracking 248
- online credit card 197
- opening balance, determining 65
- balancing
  - bank accounts 157-177
  - cash accounts 221
  - credit card account 229
  - investment accounts 363
  - online bank accounts 165
  - your checkbook 157-177
- balancing your checkbook
  - see also reconciling
- Balloon Help 54
- balloon payments 258
- bank
  - errors caught by reconciling 163, 175
  - Intuit checks are accepted by 128
  - service charges, entering in register 88
  - see also bank accounts; reconciling
- bank accounts
  - reconciling 157-177
  - tracking cash in 216
  - tracking credit cards in 225



- writing checks in 128-132
- bank data, handling disputes 209
- Banking area 40
- banking online, see online banking
- banks, see financial institutions
- beginning balance
  - on bank statement 159, 162
  - when reconciling 162
- Billminder 127
- bills 122-155
  - loan payments 260
  - paying credit card bills 232
  - paying online 201
  - scheduling regular payments 122
- bonds
  - accrued interest for 326
  - Ginnie Mae 330
  - prices, entering 300
  - Series EE 333
  - shares, number of, entering 299
  - tax-free income and 335
  - type of account for 272
  - U.S. Savings Bonds 333
  - zero-coupon 335
- brackets in Category field 77
- brokerage accounts
  - suggestions for setting up in Quicken 275

- type of account for 272
- see also portfolio accounts
- browser, see Web browser
- budget amounts
  - copying between files 481
  - exporting 483
  - moving to another file 481
- budgets 426–438
  - amounts for transfer accounts 434
  - automatically creating from historical data 431
  - deleting 436
  - displaying 426–432
  - editing amounts 435
  - entering amounts
    - automatically 431
    - manually 429
  - monitoring 437
  - monthly, quarterly, or yearly layout, changing 428
  - opening 426–432
  - renaming 436
  - reports 438
  - setting up 426–432
  - variance graphs 438
- business
  - keeping separate from home finances 481
  - reports 170, 370
- business transactions, using classes to identify 82

- buttons, customizing [43-45](#)
- Buy investment action [316, 324](#)
- buying securities
  - see also securities
- buying securities, entering in investment accounts [324](#)

## C

- calculators, see financial planning calculators; QuickMath
- Calendar [122-126](#)
  - accounts, selecting [92](#)
  - adding
    - register transactions [91, 124](#)
    - reminder notes [92, 94](#)
    - scheduled transactions [122](#)
  - dragging and dropping transactions [126](#)
  - editing transactions [126](#)
  - illustration [92](#)
  - moving around in [92](#)
  - moving transactions [126](#)
  - notes [92, 94](#)
  - printing [94](#)
  - reminder notes [92](#)
  - scheduling future transactions [122-126](#)
- calls and puts [335](#)
- Canada
  - loans, semi-annual compounding [250](#)

- ordering cheques 129
- tax categories 75
- canceling
  - online banking 209
  - online payments 206
- capital
  - equipment 236, 241
  - return of 330
- Capital Gain Long investment action 316, 329
- Capital Gain Short investment action 316, 329
- capital gains
  - distributions 328, 329
  - reports
    - IRS Schedule D and 472
    - short sales excluded from 336
- carry forward budget amounts in reports 378
- cash
  - advances from other Quicken accounts 220
  - handling in checking account 216
  - no need to enter every transaction 219, 221
  - petty, tracking in cash account 215
  - recording deposit less cash 220
  - withdrawal expense category 216
- cash accounts 218–221
  - account register 219
  - adjusting balance of 219, 221
  - setting up 218

- cash balance in portfolio accounts 301, 312
  - adjusting 301, 364
- cash flow, forecasting 445
- cash management accounts (CMAs) 273, 275
- categories 72-80, 97-99
  - assigned in online banking 194
  - assigning to transactions 97-99
  - business, illustrated 74
  - classes and 82
  - copying between files 481
  - copying, see categories, exporting
  - deleting 80
  - demoting to subcategory 80
  - displaying descriptions or names in reports 400
  - editing name, description, or type 80
  - entering in Category field 97, 98
  - entering on checks 131
  - exporting 483
  - finding uncategorized transactions 390
  - home, illustrated 74
  - including in budget reports 379
  - including in graphs 411
  - investment 77, 315, 316
  - modifying Quicken's preset lists 76
  - more than one per transaction, see split transactions
  - moving to another file 481
  - not used for transfers 103

- printing on voucher checks 134
- recategorizing transactions 73
- selecting for graphs 414
- selecting for reports 385, 389
- setting up 78
- sorting graphs by 413
- sorting reports by 381
- subtotaling reports by 381
- tax lines, assigning 460
- tax related, marking as 458
- typing in Category field 98
- warn if not filled in 97
- see also budgeting; Category & Transfer list; graphs; itemized category reports; reports; tax form assignments

categorizing transactions, see categories, assigning to transactions

Category field

- entering categories in 98
- entering classes in 100
- entering transfer accounts in 104
- see also categories

Category & Transfer list

- choosing from 99
- moving categories in 80
- opening 74
- rearranging categories in 80
- sorting 75
- standard home and business categories in 75

- using to create transfers 104
- see also categories
- CDs, see certificates of deposit
- certificates of deposit (CDs)
  - prices, entering 300
  - shares, number of, entering 299
  - type of account for 273
- changes, preventing unauthorized 496
- changing
  - account for a transaction 95
  - categories that were entered incorrectly 73
  - fields with Return key 118
  - file passwords 496
  - PIN 192
  - reconciled transactions 95
  - Return key action 118
  - Tab key action 118
  - tax status for investment accounts 68
  - transaction passwords 496
  - transactions with a bold checkmark 95
  - transactions with the wrong category 73
  - see also editing
- charge cards
  - credit limit, changing 68
  - tracking 223-233
- Charge column, credit card accounts 228
- charts, see graphs

- check numbers
  - missing or duplicate 380
  - OK to have more than one set 26, 129
  - printed on Intuit checks 128
  - QuickFill transactions and 113
  - why preprinted 132
- check registers 88-119
  - see also bank accounts; registers
- CheckArt 155
- checkbook, balancing, see reconciling
- CheckFree 507
  - see also electronic payments; payees
- checking accounts, see bank accounts 514
- checking accounts, tracking 62
- checking your credit rating 441
- checkmarks, reconciling and 166
- checks
  - adding art to 155
  - alignment in page-oriented printers 135
  - alignment on continuous-feed printers 150
  - changing date to today 134
  - finding specific number or payee 117
  - logos pre-printed free 130
  - missing or duplicate check numbers 380
  - numbers
    - finding 117
    - OK to have more than one set 129



- why preprinted 132
- ordering 129
- partial first page of checks 141
- positioning
  - continuous-feed printers 136
  - page-oriented printers 135
- printing sample 148
- printing, see printing, checks
- reprinting 152
- unprinted, reviewing 132
- voiding 96
- voucher, printing categories on 131, 134
- writing 128-132
- see also check numbers; Write Checks window
- Checks on First Page icons 143
- checks, ordering from Intuit 509
- children's investments, setting up types or goals to track 295
- Chooser, check printing and 133, 501
- choosing, see item you want to choose
- Class list 84, 102
  - entering classes from 102
  - moving classes in 85
  - rearranging classes in 85
- classes 82-85, 100-102
  - assigning to transactions 97
  - categories and 82
  - Category field and 97

- copying between files 481
- deleting 85
- demoting to subclass 85
- editing name or description 85
- entering in Category field 100
- exporting 483
- forward slash (/) and 100
- including in graphs 411
- job tracking and 82
- more than one per transaction, see split transactions
- moving to another file 481
- rental properties and 82
- selecting for graphs 414
- selecting for reports 389
- setting up 84
- sorting graphs by 413
- sorting reports by 381
- subtotaling reports by 381
- tax line copies, assigning 467
- transfers and 105
- typing in Category field 100
- when to use 83
- see also Class list

Clear Split button 109

Clr column in register 89

cleared (√) transactions

- defined 169

- marking during reconcile 166
- when copying data to new file 494
- clearing split information 109
- clients, setting up classes to track 82
- closing accounting period, see transaction passwords; fiscal year
- closing assets or liabilities 243
- closing balance, see ending balance
- Collapse Header command 373
- collectibles
  - prices, entering 300
  - shares, number of, entering 299
  - type of account for 273
- college planning calculator 443
- column headings for reports, changing 378
- columns
  - choosing
    - in reports 378
    - in the Portfolio window 283
  - resizing
    - in reports 374
    - in the Portfolio window 283
- Command-key shortcuts 45
  - see also the back cover of this manual
- commissions and fees for investments 314, 325
- communicating with your financial institution 207
- completing entries automatically 113

- compressed files, problems with 500
- confirming entry of scheduled transactions 125
- consumer debt, reducing 441
- continuous-feed printers, printing checks on 136
- converting
  - categories into subcategories 80
  - classes into subclasses 85
  - foreign currency 337
  - old Quicken files in new version 22
  - reports for use with other programs 402
  - subcategories into categories 80
  - subclasses into classes 85
  - tax reports to other formats 473
  - to ASCII format 402
  - to QIF format 482
- copying
  - accounts between files 481
  - all or part of a file 481
  - budget amounts between files 481
  - categories between files 481
  - classes between files 481
  - data to and from Quicken for Windows 482-485
  - information between files 481
  - part of a file to a new file 481
  - securities between files 481
  - transactions between files 481
  - see also exporting; Save a Copy command

- correcting
  - misspellings in the register 117
  - mistakes during reconciliation 167
  - mistakes in register 95
- cost basis
  - gift or inherited shares and 331
  - home 236, 240
- creating
  - additional data files 481
  - QIF files 482
  - Tax Exchange Format file (TXF) 473
  - see also setting up
- credit card accounts 223–233
  - adjusting balance of 231
  - credit limit, changing 68
  - debit cards and 224
  - finance charges 230
  - online
    - assigning categories 195
    - checking your balance 197
    - getting data 197
    - paying your bill 198
    - transferring money 199
  - paying the bill 232
  - register 228
  - when to use 223
- credit cards

- credit limit, changing 68
- handling in checking account 225
- credit limit, changing 68
- credit rating, checking with Free Credit Report 31, 441
- CreditCheck 508
- currency, converting foreign 337
- current balance
  - in Register window 89
  - on bank statement 163
  - postdated transactions not included 89
- custodial fees, shares redeemed for 331
- Customize command
  - graphs 409, 411, 413
  - reports 376, 382, 392
- customizing
  - backdrop behind windows 43
  - button bar 43–45
  - graphs 411–419
    - content 413
    - layout 411
  - iconbar 43–45
  - interface 43–46
  - Quicken’s workspace 43–46
  - register 118
  - reports 372–397
    - content 372, 382
    - layout 372

- organization 372, 392
- task bar ??-45
- toolbar 43-??

## D

### data

- budgeting automatically from 431
- Quicken, how organized 60
- see also files

### data entry

- QuickFill 113
- using QuickEntry 27, 114

### data files 60-61, 481-497

- creating additional 481
- not affected by installation 15
- protecting with passwords 496
- restoring from backup 489
- year-end copy 490

Date field, printing too high or low on check 145

### dates

- custom date ranges, creating for reports 370, 409
- graphs 410
- including in graphs 411
- QuickFill transactions and 113
- selecting for reports 371, 377
- sorting reports by 381

- debit cards [224](#)
- debts
  - reducing with Debt Reduction Planner [441](#)
  - tracking with liability accounts [238](#)
- Decrease column
  - asset account [240](#)
  - liability account [242](#)
- deductions
  - from paycheck for retirement plan [112](#), [274](#)
  - identifying with Tax Deduction Finder [31](#), [440](#)
  - tracking for taxes [457-458](#)
- deleting
  - accounts [68](#), [69](#)
  - budgets [436](#)
  - Calendar notes [92](#)
  - categories [80](#)
  - classes [85](#)
  - investment categories [80](#)
  - loans [265](#)
  - locked transactions [114](#)
  - memorized graphs [416](#)
  - memorized reports [397](#)
  - memorized transactions [114](#)
  - page breaks in reports [373](#)
  - passwords [496](#)
  - QuickFill transactions [114](#)
  - scheduled transactions in the Calendar [126](#)



- securities 357
- security prices 343
- split transactions 109
- transactions
  - from register 96
  - in Calendar 126
- transactions with a bold checkmark 176
- WatchList items 360
- delivery date, online payments 204
- Deluxe features, see Quicken Deluxe features
- demoting
  - categories to subcategories 80
  - classes to subclasses 85
- deposits
  - adding in register 88
  - bank may summarize 174
  - paycheck 110
  - recording deposit less cash 220
  - reports, limiting to deposits 387
- depreciation
  - tracking in asset account 235, 241
  - updating 244
- design of reports 373–376
- destination accounts for transfers 103
- detail in graphs 417
- Difference field in budgets 428
- Difference this Statement amount in Reconcile window

- equals zero 168
- is not zero 171
- is zero but there is a Previous Difference 171
- disabling, see name of feature to disable
- Discard command 109
- disputes, online banking 209
- Dividend investment action 317, 327
- dividends
  - entering in portfolio or mutual fund account 327
  - from money market fund that is cash balance of brokerage account 328
  - reinvestments 328
  - tax-free bond income 335
- dollar amounts, see amounts
- double-pointed arrow mouse pointer 283, 374
- downloading transactions
  - how Quicken assigns categories 194
  - how Quicken matches transactions 193
- due dates for scheduled transactions 124
- duplicate check numbers
  - showing in reports 380
  - warn about 118

## E

- EasyAnswer
  - graphs 408
  - reports 368

## editing

- account for a transaction 95
- account name, description, or type 68
  - transfers and 106
- budget amounts 435
- budget names 436
- Calendar notes 92
- categories that were entered incorrectly 73
- category name, description, or type 80
- class name or description 85
- downloaded transactions 195
- file passwords 496
- investment categories (not possible) 80
- investment goals 295
- loans 265
- memorized reports 397
- online payees 201
- opening balance 95
- PIN 192
- QuickFill transactions 114
- reconciled transactions 95
- security
  - information 286
  - prices 343
  - types 295
- transactions
  - downloaded 195

- in Calendar 126
  - in register 95
  - passwords for 496
  - with a bold checkmark 95
  - with the wrong category 73
- transfer transactions 106
- EFT
  - float period 205
  - lead time 203
  - with online payment 203
- electronic funds transfer, see EFT
- electronic payments, Billminder and 127
- e-mail
  - receiving from your financial institution 208
  - sending to your financial institution 207
- Emergency Records Organizer 31, 440
- encryption, used with online banking 183
- ending balance
  - in Write Checks window 131
  - on bank statement 159, 163
  - when reconciling 163
- ending bealance
  - in Register window 89
- entering
  - account information 64
  - budget amounts 429
  - categories 98

- classes 84, 100
- investment transactions 308
- memos on checks 131
- new categories 78
- notes in Calendar 92
- notes on checks 131
- online transactions 191
- prices in Portfolio account 300
- scheduled payments 122
- scheduled transactions 125
- shares in Portfolio account 299
- tax-related information 458
- transaction groups 127
- transactions in Calendar 122
- envelopes for checks, ordering 129
- equipment, tracking depreciation 241
- erasing, see deleting
- errors
  - correcting during reconciliation 167
  - correcting in register 95
  - see also troubleshooting
- Excel export file format for reports 402
- exchange rates, keeping track of 337
- excluding transactions from reports 391
- expense and income categories 72-80
- exporting
  - ASCII files 402

- budget amounts 483
- categories 483
- classes 483
- data
  - to a QIF file 482
  - to MacInTax (TXF format) 473
  - to Quicken for Windows 482
- files for use with Quicken for Windows 482
- report data for other programs 402
- reports to MacInTax 473
- securities 483
- tax information 473
- text files 402
- transactions 483
- TXF file 473

## F

- fees
  - bank service charges 164
  - IRA custodial, entering in investment accounts 331
  - online banking 186
- fields, adjusting in a printed check 144
- file passwords 496
- files 60-61, 481-497
  - adding accounts to 64
  - archiving 490

- compressed, problems with 500
- not affected by installation 15
- protecting with passwords 496
- Quicken data file, defined 60
- restoring from a backup 489
- setting up additional 481
- updating from previous versions of Quicken 22-24
- when to have more than one Quicken data file 481

Fill Row command 430, 431, 435

filters in reports 382

finance charges, credit card accounts 230

Financial Calendar, see Calendar

Financial Fitness

- Debt Reduction Planner 441
- Emergency Records Organizer 440
- Free Credit Report 441
- Retirement Planner 441
- Tax Deduction Finder 440

financial institutions

- applying for online banking 186
- receiving e-mail 208
- sending e-mail 207
- setting up online banking 181

financial planning calculators 443-444

- printing 444
- recalculating 444

Find command 117

- wildcard characters 392
- finding
  - check number 117
  - Find command 117
  - missing check number 117
  - payee 117
  - symbols for securities 345
  - tax deductions 440
  - ticker symbols 345
  - transactions in the register 117
  - uncategorized transactions 390
- Fine Tuning setting for checks 146
- first-time setup 18
- fiscal year
  - setting up a budget for 428
  - starting a new file (optional) 492
- fixed annuities, type of account for 273
- fixed-rate loans, see loans
- flexible spending account
  - tracking contributions in asset account 236
  - tracking deductions from paycheck 112
- float period for online payment, with or without EFT 205
- fonts, changing
  - budgets 436
  - graphs 419
  - printed checks 134
  - reports 400



- forecast graph [445-455](#)
  - accounts, selecting [448](#)
  - illustration [446](#)
  - printing [455](#)
  - time span, selecting [446](#)
- forecasting [445-455](#)
- foreign currency [337](#)
- Form 1099-OID [335](#)
- formats, report [376-394](#)
- forms
  - tax, assigning to accounts and categories [462](#)
- forward slash (/) separator in Category field [100](#)
- 401(k) and 403(b) retirement plans
  - suggestions for setting up in Quicken [275](#)
  - tax lines, assigning [465](#)
  - type of account for [273](#)
- Free Credit Report [31, 441](#)
- funds transfer online [199](#)
- funds, moving between accounts, see transfers

## G

- gains, unrealized, see unrealized gains
- Get Online Data command [191](#)
- Ginnie Maes [330](#)
- goals, see investments, goals
- graphs [407-420](#)

- fonts in 419
- forecast 445
- in Security Detail window 287
- investigating detail for 417
- memorizing 415
- "Other" category in 97, 407
- overview 407
- preset dates for 410
- QuickZoom in 417
- recalling memorized 416
- sorting 413
- two- or three-dimensional 419

groups, see transaction groups

guarantee, Intuit checks 128

## H

handwritten checks 129

Help

- balloons 54
- onscreen manual 55
- Quicken Help 47-52
- system 47-54
- Tips & Shortcuts 53
- with problems, see troubleshooting

hidden

- accounts 64, 68

- securities 360
- hiding
  - accounts 64, 68, 291
  - accounts in graphs 414
  - backdrop 43
  - categories in graphs 414
  - classes in graphs 414
  - report columns 373
  - report titles 373
  - securities 293
    - in graphs 414
    - in Portfolio window 360
    - in reports 382
- historical Quicken data
  - archiving 490
  - using to create a budget 431
- historical transactions, adding transactions dated before the Opening Balance transaction 160
- holding account for prepaid medical expenses 236
- home
  - cost basis 236, 240
  - improvements, using asset account to track 240
  - inventory
    - tracking with asset account 236
    - tracking with Quicken Home Inventory 30
- house payments 260

## I

- identifying tax deductions 440
- ImageWriters, printing checks on 136
- importing
  - data from Quicken for Windows 485
  - security prices 344-??, 344-352
  - to MacInTax with TXF 473
- inches, adjusting check alignment 145
- Include Prior Uncleared Transactions checkbox 495
- including transactions in reports 382
- income and expense
  - categories to track 72-80
    - see also categories
  - graphs 407-420
  - reports 367-??
- income distributions, entering in portfolio or mutual fund accounts 328
- income taxes 457-478
- incorrect bank data (online accounts) 209
- Increase column
  - asset account 240
  - liability account 242
- indexes
  - Quicken, rebuilding 502
  - stocks, tracking 353
- industry groups, setting up investment goals to track 295
- inkjet printers, see page-oriented printers

- inserting, see adding
- Insights 404
  - customizing 405
- installing Quicken 15
- insurance
  - homeowner's, including in loan payment 253
  - tracking home inventory for 30
- IntelliCharge 196
- interest
  - accrued 326
  - amortizing 248
  - bank
    - and reconcile 164
    - entering in register 88
    - entering in portfolio or mutual fund accounts 327
    - rates for loans, adjusting 265
    - year-to-date loans 268
- Interest Income investment action 317, 327, 335
- Internet access
  - for use with online banking 181, 183
  - see also Quicken Financial Network
- Internet connection, closing from online banking 182
- Internet Service Provider
  - for use with online banking 183
- Investing area 40
- Investment Actions list 288

- investment & savings planning calculator 443
- investments 271-364
  - accounts
    - adjusting cash or share balance 364
    - cash balance 301
    - entering transaction history 354
    - entering transactions 308, 311
    - reconciling 363
    - setting up 291, 304
    - statements 363
    - taxable status, changing 68
    - updating 339
    - ways to view 281-288
    - when to use 271-274
    - see also mutual fund accounts; portfolio accounts
  - action forms 308
  - actions 288, 316
  - categories 80, 315, 316
  - deleting a security 357
  - editing and deleting security prices 343
  - entering transaction history 354
  - goals
    - selecting for reports 387
    - setting up 293
    - subtotaling reports by 381
  - performance reports, short sales in 336
  - planning 443

- reports 370
- selecting which to include in reports 389
- tax lines, assigning 462
- transactions, entering
  - in action forms 308
  - in register 311

## IRAs

- custodial fees, entering redemption of shares 331
- tax lines, assigning 463, 464
- type of account for 273

## IRS

- forms and schedules, Quicken helps prepare 457
- Schedule D 472

ISP, see Internet Service Provider

# J

- jobs, setting up classes to track 82
- justify, see reconciling

# K

## Keoghs

- tax lines, assigning 465
- type of account for 273

## keyboard shortcuts

- creating your own with Command keys 45
- using 41

see also the back cover of this manual

## L

laser printers, see page-oriented printers

LaserWriters, printing checks on [133-154](#)

layout

- graphs [411-413](#)

- reports [373-376](#)

lead time for online payments [203](#)

left-aligned printers, printing partial pages of checks on [142](#)

lending money [251, 257](#)

liabilities [235](#)

- see also liability accounts

liability accounts [235-244](#)

- adjusting balance of [244](#)

- defined [63, 238](#)

- register [242](#)

- sample uses [238, 242](#)

- updating [243](#)

- when to use [238](#)

limiting items in reports [382-392](#)

line of credit accounts in online banking [189](#)

lines of credit, tracking [223](#)

Lines per Check setting [145](#)

lists

- accounts [67](#)



- categories 75
- classes 84, 102
- investment actions 288
- keyboard shortcuts for, see the back cover of this manual
- loans 247
- memorized graphs 416
- memorized reports 396
- online payees 201
- QuickFill transactions 113
- securities 286
- security types 295
- loads, mutual fund or other security 325
- Loan Interview window 249
- Loan list 247
- loan planning calculator 443
- loans 247-268
  - adjustable-rate 258
  - amortizing 248
  - balances, tracking 236, 238, 248
  - balloon payments 258
  - changing and deleting 265
  - estimating interest payments 443
  - estimating year-to-date interest 268
  - how Quicken tracks 247
  - lending money 251, 257
  - making payments 260
  - negative amortization 259

- payment schedules 263
- payments 260
- prepayments 263
- refinancing 266, 443
- renaming the principal account 265
- setting up 249-257
- tax lines, assigning to mortgage interest 466
- undoing a mistaken payment 261
- variable-rate 258
- zero-interest 259
- see also loan planning calculator; refinance planning calculator
- locking QuickFill transactions 114
- logos
  - preprinted on Intuit checks 130
  - printing on Intuit checks with your printer 155
- looking for, see finding
- lots, security 326
  - showing in Portfolio window 283

## M

- MacInTax
  - export file format 403
  - exporting Quicken data to 473
  - updating tax assignments 474
- magnifying glass
  - in graphs 407

- in reports 399
- margin interest expense 333
- market values
  - in Portfolio window 340
  - mutual fund accounts 307
  - portfolio accounts 303
  - updating 339
- match transactions, see Find command
- Memo Position setting 145, 146
- Memorize command
  - graphs 415
  - reports 395
- memorized
  - graphs 415–416
  - QuickFill transactions 114
  - reports 395–397
  - transactions 113
- memory
  - needed to run Quicken 14
  - printing graphs and 420
  - solving problems with 502
- memos
  - adding to checks 131
  - adding to transactions 90
  - compared to notes on checks 131
  - selecting for reports 388
  - sorting reports by 381

- menus
  - alternatives to 41
  - creating Command-key shortcuts for 45
- merchants, [see](#) payees
- Microsoft Excel, exporting to 402
- Misc. Expense investment action 317, 326, 333
- Misc. Income investment action 317
- missing check numbers 380
- missing transactions
  - credit card accounts 231
  - reconciling 167
- mistakes
  - correcting during reconciliation 167
  - correcting in register 95
- modifying, [see](#) editing
- money market funds
  - cash balance invested in 302
  - prices, entering 300
  - shares, number of, entering 299
  - tracking 62
  - type of account for 273
- mortgage-backed securities 330
- mortgages 247-268
  - adjustable-rate 258
  - amortizing 248
  - balances, tracking 248

- balloon payments 258
- changing 265
- estimating year-to-date interest 268
- how Quicken tracks 247
- making payments 260
- negative amortization 259
- payment schedule 263
- payments 260
- prepayments of loan principal 263
- refinancing 266
- renaming the principal account 265
- setting up 249-257
- undoing a mistaken payment 261
- variable-rate 258
- zero-interest 259
- see also loans

Move Shares In investment action 296, 305, 317, 330, 355

Move Shares Out investment action 317, 330

moving

- budget amounts to another file 481

- categories

- in the Category & Transfer list 80

- to another file 481

- classes

- in the Class list 85

- to another file 481

- data to and from Quicken for Windows 484, 485

- data to new version of Quicken 22-23
- money between accounts 103
- securities between accounts 361
- transactions to another account 95
- multiple forecast scenarios 435
- mutual fund accounts
  - adding shares to 305
  - adjusting the share balance of 364
  - asterisk (\*) in register 290
  - capital gains distributions 329
  - commissions and fees 314, 325
  - described 271
  - dividends in 327
  - entering transactions 308-336
    - for dates in past 354
  - income distributions 328
  - interest income in 327
  - IRA custodial fees 331
  - loads 325
  - market values 307
  - reconciling 363
  - reinvestments 328
  - revising initial transactions 355
  - setting up 304-307
  - setup options 277
  - transfers in 322
  - ways to view 281-288

- see also investments; securities
- mutual funds
  - prices
    - entering [300](#)
    - importing [344-??](#), [344-352](#)
  - shares, number of, entering [299](#)
  - tracking [271](#)
  - see also mutual fund accounts; portfolio accounts

## N

- names, see name of specific item
- negative amortization [259](#)
- net worth
  - defined [235](#)
  - EasyAnswer report [368](#)
  - excluding sold assets or paid liabilities [243](#)
- Net Worth Analysis [31](#)
- new
  - accounts [64](#)
  - balance on bank statement [159](#), [163](#), [175](#)
  - budgets [426](#)
  - categories [78](#)
  - classes [84](#)
  - data files [481](#)
  - features in Quicken 98 [35](#)
  - features, see Quicken 98 new features

- investments goals 295
- investments, deciding how to track 272
- loans 249
- portfolio accounts, setting up 291
- Quicken users 18
- securities, deciding how to track 272
- securities, opening balance 296
- transaction, adding 90, 123
- year, creating new file for 490
- "No category" in reports 390
- notes
  - accounts 64
  - added Note field on check 131
  - Calendar 92, 94
  - compared to memos on checks 131
- numbers
  - check
    - finding in register 117
    - OK to have two series of numbers 129
    - why preprinted 132

## O

- old transactions, adding transactions dated before the Opening Balance transaction 160
- online account access 187-200
  - advantages of using 180



- ATM transactions 194
- categories 194
- compared to online payment 180
- downloading transactions 191
- editing downloaded transactions 195
- features 180
- line of credit accounts 189
- matching transactions 193
- new transactions 194
- paying credit card bills 198
- Quicken Credit Card 189
- setting up
  - existing accounts 187
  - new accounts 189
  - overview 181
- transferring money 199
- updating your register 195, 196
- with a credit or charge card 196
- see also online banking
- online banking 180–210
  - advantages of using 28, 180
  - applying for 512
  - applying to your financial institution 186
  - canceling service 209
  - disputes 209
  - e-mail to your financial institution 207
  - features 28

- features of online account access and online payment 180
- fees 186
- getting data 191
- reconciling 165
- security for 183
- service features 28
- setting up
  - online account access 187
  - online payment 201
  - overview 181
- technical support 512
- see also online account access; online payment
- online investment tracking
  - applying for 512
- online payment 201-206
  - advantages of using 180
  - canceling a payment 206
  - compared to online account access 181
  - creating a payment 202
  - features 181
  - lead time 203
  - payees, adding to list 201
  - payment query to your financial institution 209
  - sending 202
  - sending a payment 202
  - service information 201
  - setting up

- overview 181
- payees 201
- stopping payment 206
- technical support 512
- tracing payments 208
- transmission summary 200, 203
- when received 203
- with or without EFT 203
- see also online banking
- onscreen Help system 47-54
- onscreen manual 55
- opening
  - accounts 67
  - Calendar 91
  - Category & Transfer list 74
  - Help system 47
  - old Quicken files in new version 22
  - Quicken for the first time 18
  - registers 67, 90
- opening balance
  - adjusting 158
  - amount is from the ending balance of your latest bank statement 158
  - determining what to enter in register 65
  - editing 95
  - entering transactions prior to 20
  - of a new account 19
  - on bank statement 159, 162

- what to use for different account types 65
- options (puts and calls) 335
- order of transactions
  - in graphs 413
  - in registers 91
  - in reports 381
- ordering checks and supplies 129
- organization of your Quicken data 60
- "Other" category
  - in graphs 97, 407
  - in reports 97

## P

- page breaks in reports 372
- page-oriented printers
  - partial first page of checks 141
  - printing checks on 133-154
- paper is too short error 153
- Partial Page Orientation icons 142
- passwords
  - file 496
  - transaction 496
  - year-end closing and 491
- paycheck deposit example 110
- payees
  - adding online payees 201

- reporting on specific payees 388
- sorting reports by 381
- subtotaling reports by 381
- typing on check 131
- paying bills 122-155
  - credit card accounts 232
  - loan payments 260
  - online 201-206
    - creating a payment 202
    - sending a payment 202
  - online credit card accounts 198
- Payment column, credit card accounts 228
- payment query to your financial institution 209
- payments
  - adjustable-rate loans 261
  - future, see Calendar
  - house 260
  - loan 260
  - mortgage 260
  - online
    - canceling 206
    - creating and sending 202
    - when received 201
  - reports, limiting to payments 387
  - variable-rate loans 261
- payroll liability, tracking 235, 238
- pension plans, type of account for 273

- percentages, using QuickMath to calculate 116
- periods (..) wildcard character 391
- Personal Identification Number (PIN) 183, 192
- personal income taxes 457-478
- personal information, organizing personal records 31, 440
- petty cash, tracking in cash account 215
- phone numbers 507, 512
  - saving yourself a call 499
- pie charts 407
  - see also graphs
- PIN, see Personal Identification Number
- plannerssee Financial Fitness; financial planning calculators
- planning
  - college 443
  - debt reduction 441
  - deciding which tools to use 425
  - for retirement 441
  - forecast graph 445-455
  - investments 443
  - loans 443
  - overview 423
  - refinancing loans 443
  - retirement 443
  - savings 443
  - with Quicken, summary 423-425
- Planning area 40

- pointer line, printing a sample continuous check 150
- portfolio accounts
  - adding shares to 296
  - adjusting the cash balance of 301, 364
  - asterisk (\*) in register 290
  - capital gains distributions 329
  - cash balance in 301
  - commissions and fees 314, 325
  - described 271
  - dividends in 327
  - entering transactions 308-336
    - for dates in past 354
  - income distributions 328
  - interest income in 327
  - IRA custodial fees 331
  - loads 325
  - margin interest expense 333
  - market values 303
  - reconciling 363
  - reinvestments 328
  - revising initial transactions 355
  - setting up 291-303, ??-307
  - setup options 277
  - transfers in 322
  - ways to view 281-288
  - see also investments; securities
- Portfolio window

- choosing columns to display 283
- customizing the display 283–285
- deleting prices 343
- hiding securities 360
- illustrated 282
- updating prices 340
- viewing price information 282
- see also mutual fund accounts; portfolio accounts
- portrait versus landscape orientation for printed reports 375
- positioning
  - checks in continuous-feed printers 136
  - checks in page-oriented printers 135
- possessions
  - tracking with asset accounts 235
  - tracking with Quicken Home Inventory 30
- postdated checks, see postdated transactions
- postdated transactions
  - Billminder and 127
  - included in ending balance 89, 131
- precious metals
  - prices, entering 300
  - shares, number of, entering 299
  - type of account for 273
- preferences
  - check printing
    - continuous-feed printers 136
    - page-oriented printers 133



- reorder reminder 154
- general 43, 118
- graphs 419
- Internet 184
- passwords 496
- Quicken Preferences file 503
- QuickMath 116
- register 118
- reports 400
- Web access 34

prepaid medical expenses, holding account for 236

prepayments of loan principal 263

previewing

- loan payment transactions 255
- page breaks in a report 372
- reports before you print 402

previous balance on bank statement 159, 162

previous discrepancies, when reconciling 176

price history graphs 287

principal

- amortizing 248
- loan 248
- making prepayments of 263
- return of 330

PRINT in Number field 152

Print Preview command 402

print to fit on one page 373

## printers

- continuous-feed, printing checks on 136
- left-aligned, printing checks on 142
- non-Apple 135, 144
- page-oriented, printing checks on 135
- right-aligned, printing checks on 142
- setting up to print checks 133
- see also printing 516

## printing

- Calendar 94
- categories on voucher checks 134
- checks
  - adding art to 155
  - alignment problems on non-Apple printers 144
  - amount is cut off 147
  - changing the check date 134
  - continuous-feed printers 136
  - fonts 134
  - inches, adjusting 145
  - LaserWriters 133–154
  - page-oriented printers 133–154
    - partial first page 141
    - setting up printer 133
  - problems 501
  - reprinting 152
  - sample check on continuous-feed printers 148
  - stopping 139
- financial planning calculators 444

- fitting reports on one page [373](#)
- forecast graph [455](#)
- loan payment schedule [263](#)
- mortgage payment schedule [263](#)
- planning calculators [444](#)
- Portfolio window [282](#)
- print preview [402](#)
- registers [119](#)
- reports [402](#)
- reports on one page [373](#)
- supplies ordering information [129](#)
- problems, see troubleshooting
- product support [507](#)
- products, ordering from Intuit [510](#)
- projecting account balances [445–455](#)
- promoting
  - subclasses to classes [85](#)
- properties, setting up classes to track [82](#)
- property taxes, including in loan payment [253](#)
- puts and calls [335](#)

## Q

- QIF files [482](#)
- quarters, budgeting by [427](#)
- question mark (?) wildcard character [391](#)
- QuickBudget [432](#)

- Quicken Credit Card 189, 196, 513
- Quicken Deluxe features
  - Debt Reduction Planner 31, 441
  - Emergency Records Organizer 31, 440
  - Free Credit Report 31, 441
  - Net Worth Analysis 31
  - onscreen user's manual 55
  - Quicken Home Inventory 30
  - QuickEntry 27
  - Retirement Planner 441
  - Tax Deduction Finder 31, 440
- Quicken for Windows, converting to and from 482-??
- Quicken Help 47-52
- Quicken Home Inventory 30
- Quicken Preferences file, System Folder and 503
- Quicken Quotes 344-351
  - retrieving stock price information 348
- Quicken 98 new features 35
  - account bar 67
  - customizing reports right on the report 372
  - Deluxe features
    - Emergency Records Organizer 31, 440
    - Free Credit Report 31, 441
    - QuickEntry 27
    - Tax Deduction Finder 31, 440
  - sample reports 370
  - Shortcuts button 95

- smarter reconcile 176
- QuickEntry 27, 114
- QuickFill
  - category names 98
  - class names 100
  - completing transactions with 113
  - defined 26
  - Transactions list 113
  - turning on and off 113
- QuickMath
  - calculating amounts with 116
  - keys, assigning 116
- QuickReport 369
- QuickZoom
  - in graphs 417
  - in reports 398
- quotes, historical
  - retrieving stock price information 349

## R

- RAM, see memory
- real estate
  - investment trusts, type of account for 272
  - tracking properties with classes 82
  - type of account for 273
- rearranging

- categories in the Category & Transfer list 80
- classes in the Class list 85
- Recalculate Now command 401
- recalling
  - memorized graphs 416
  - memorized reports 396
  - scheduled transactions 126
  - transactions 113-114
- Receive column, cash account 219
- Reconcile Startup window 161
- reconciled (✓) transactions 169
- reconciliation reports 170
- reconciling 157-177
  - adding transactions dated before the Opening Balance transaction 160
  - adjusting the opening balance 158
  - cash accounts 221
  - checkmarks and 166
  - completing 168
  - correcting transaction errors 167
  - credit card account 229
  - first time 158
  - interest earned 164
  - marking transactions that appear on a bank statement 166
  - missing transactions 167
  - more than one month at a time 159
  - mutual fund accounts 363
  - online accounts 165

- portfolio accounts 363
- previous discrepancies, resolving 176
- Prior Statements window 177
- Reconcile window, illustrated 166
- reconciled transactions, defined 169
- reconciliation reports 170
- re-reconciling old statements 176
- Save a Copy and 494
- service charges 164
- sorting items in Reconcile window 166
- recurring transactions, see scheduled transactions; QuickFill transactions; memorized transactions; transaction groups
- redeeming bonds 330, 333
- reducing data entry time
  - using QuickEntry 114
  - using QuickFill 113
- reducing debt 441
- refinance planning calculator 443
- refinancing loans 266, 443
- registers 88-119
  - asset accounts 240
  - automatic sorting in 91
  - bank accounts 88
  - cash accounts 219
  - checking account, illustrated 88
  - Clr column in 89, 176
  - credit card account 228

- customizing 118
- finding a transaction 117
- illustration 89
- liability accounts 242
- mutual fund accounts 281, 311
- opening 67, 90
- portfolio accounts 281, 311
- preferences 118
- printing 119
- QuickEntry 114
- searching for a transaction 117
- setting Return key to move between fields 118
- Shortcuts button 95
- updating with downloaded data 196
- regular bills, paying 122–127
- Reinvest Dividend investment action 318, 328
- Reinvest Interest investment action 318, 328
- Reinvest Long investment action 318, 328
- Reinvest Short investment action 319, 328
- reinvestments, entering in portfolio or mutual fund accounts 328
- REITs, type of account for 272
- Remind Me About setting scheduled transactions 125
- reminder notes, adding to the Calendar 94
- removing
  - command buttons from toolbar 45
  - Command-key shortcuts from menus 46
  - report columns 378



- see also deleting
- renaming, see editing
- rental properties, setting up classes to track 82
- replacing
  - categories that were entered incorrectly 73
  - misspellings in register 117
  - text in the register 117
- Reporting area 40
- reports 367-??
  - adding page breaks 373
  - adjusting column width 374
  - business 370
  - categories determine usefulness 72
  - choosing columns in 378
  - content 382-391
  - creating 368-371
  - creating TXF from 473
  - customizing 372-397
  - exporting
    - data to other programs 402
    - to MacInTax (TXF) 473
  - fitting to one page when printing 373
  - fonts in 374, 400
  - formatting 376-394
  - investigating detail in 398
  - investment 370
  - layout 373-376

- memorizing 395
- organization 392–394
- "Other" category in 97
- page breaks in 372
- preferences, changing 400
- preset dates for 371
- printing 402
- QuickZoom in 398
- recalling memorized 396
- restricting 382–392
- reusing custom settings 395
- selecting items to include 382, 389
- sorting and subtotalling 381
- standard 370
- tax-related 469
- wildcard characters and 391
- reprinting checks 152
- Require Category on Transactions option 97
- resizing
  - columns in Portfolio window 283
  - columns in reports 374
- Restore button, discards changes to transaction 95
- restoring data from a backup 489
- restricting data
  - in graphs 413
  - in reports 382
- Retirement Planner 443

- retirement planning [441, 443](#)
- retirement plans, type of account for [273](#)
- Return key, using to move between fields [118](#)
- return of capital [330](#)
- Return of Capital investment action [319, 330, 335](#)
- reviewing unprinted checks [132](#)
- right-aligned printers, printing partial pages of checks on [142](#)
- risk, setting up investment goals to track [295](#)
- row headings for reports, changing [380](#)

## S

- salary, entering a paycheck deposit [110](#)
- sales tax, calculating with QuickMath [116](#)
- sample checks, printing continuous [148](#)
- sample reports [370](#)
- Save a Copy command [492](#)
  - prior uncleared transactions and [494](#)
- saving
  - backup files [486](#)
  - data files to other formats [485](#)
  - files not necessary with Quicken [66](#)
  - QuickFill transactions [114](#)
  - report and graph formats, see memorized reports; memorized graphs
  - report data to other formats [402](#)
  - tax planner results [478](#)
  - tax reports to other formats [473](#)

- time entering data 113
- transactions in the Calendar 93
- transactions in the register 91
- savings
  - accounts, tracking 62
  - planning 443
- Schedule D (Capital Gains) 472
- scheduled transactions 122-126
  - confirming entry when due 125
  - due dates 124
  - recording
    - before due date 126
    - on due date 124
  - Remind Me About setting 125
- schedules
  - loan payment 263
  - tax schedule reports 470
  - tax, assigning to accounts and categories 461, 462
- scheduling transactions 122-126
- searching, see finding; replacing
- securities
  - buying 324
  - buying on margin 333
  - deleting 357
  - dividends 331
  - exporting 483
  - finding symbols for 345

- gift or inherited shares, cost basis for 331
- giving shares you own 330
- indexes, tracking 353
- lots for 326
- moving between accounts 361
- price history graphs 287
- receiving shares as a gift 330
- selecting for graphs 414
- selecting for reports 389
- selling 324
- selling short 336
- setting up 292-295
- shares, number of, entering 299
- splits 331
- subtotaling reports by 381
- symbols for 293, 345
- tracking ones you don't own 353
- transferring between accounts 361
- type of account for 272
- types 293
- see also investments; return on investments; security prices; security types

Securities list 286

- printing 286
- showing hidden items 286, 360
- sorting 286

Security Detail window

- viewing price history graph 287

- viewing price history list 287
- Security field in portfolio account register 313
- security lots 326
- security prices
  - deleting 343
  - differences among exchanges 347
  - editing 343
  - entering 300, 339
  - importing from a text file 352
  - importing with Quicken Quotes 344-351
  - price history for one security 287
  - recalculating 342
  - updating 339
  - viewing for one security 287
- security types 293
  - selecting for reports 389
  - subtotaling reports by 381
- security (safety)
  - see also passwords; backing up your work
- security, online banking 183
- selecting
  - a Quicken window 44
  - accounts in forecast graphs 448
  - accounts in graphs 414
  - accounts in reports 382
  - categories in graphs 414
  - categories in reports 382

- classes in graphs 414
- classes in reports 382
- columns in Portfolio window 282
- columns in reports 373
- securities in graphs 414
- securities in reports 382
- what to include in reports 382
- see also item you want to select

Sell investment action 319, 324

selling

- assets 243
- lots 326
- options (puts and calls) 336
- securities
  - entering in portfolio or mutual fund account 324
  - short sales 336
- T-bills 334
- zero-coupon bonds 335

sending money to another account 103

SEP, see Keoghs

Series EE bonds 333

service charges from bank 164

setting up

- additional data files 481
- budget monitoring 437
- categories 78
- classes 84

- first time 18
- investment goals 293
- loans 249-257
- mutual fund accounts 304-307
- online banking 181
- passwords 496
- portfolio accounts 291-303, ??-307
- securities 292-295
- security types 293
- settings, see preferences
- share balance, mutual fund accounts 312
- Share Price field 300
- shares
  - adding to a mutual fund account 305
  - adding to a portfolio account 296
  - entering number of 299
  - entering prices for 300
  - see also securities
- Shares field 299
- short sales 336
- shortcuts
  - automatic budgeting 431
  - creating your own with Command keys 45
  - see also back cover of this manual
- Shortcuts button 95, 367
- showing
  - accounts in graphs 414



- accounts in reports 382
- categories in graphs 414
- categories in reports 382
- classes in graphs 414
- classes in reports 382
- graph in security detail view 287
- hidden accounts 68
- price history graphs 287
- securities in graphs 414
- securities in reports 382
- subcategories in graphs 413
- subcategories in reports 382
- single checks, printing 141
- Single Check/Two Checks settings 145, 147
- slash (/) in Category field 100
- software, ordering from Intuit 510
- sorting
  - automatic in the register 91
  - Category & Transfer list 75
  - graphs 413
  - reports 381
  - transactions 381, 413
- source accounts for transfers 103
- Spend column, cash account 219
- Split button 107, 110
- split transactions 107-112
  - entering 107-109

- printing categories on voucher checks 134
- reports, excluding detail from 381
- transfers 106
- spreadsheets, exporting Quicken data to 402
- starting a data file for new year 490
- starting balance, see beginning balance
- starting Quicken
  - first time 18
  - updating from earlier versions 22-24
- statements
  - bank, reconciling 157-177
  - credit card 229
  - investment account 363
- Stock Split investment action 320, 331
- stocks
  - dividends 332
  - finding symbols for 345
  - indexes, tracking 353
  - prices
    - deleting 343
    - editing 343
    - entering 300, 339
    - importing 344-??, 344-352
    - recalculating 342
    - updating 339
  - shares, number of, entering 299
  - splits 331

- type of account for 272
  - see also investments; securities; shares
- stopping payment 206
- subcategories
  - example in report 33
  - moving from one category to another 80
  - rolling up into categories in graphs 413
  - showing in graphs 413
  - tax lines, assigning 460
  - see also categories
- subclasses 84
  - moving from one class to another 85
  - promoting to classes 85
  - rolling up into classes in graphs 413
  - showing in graphs 413
  - see also classes
- subtotaling reports 381
- supplies
  - ordering checks 129
  - printing ordering information 129
- supplies, ordering from Intuit 509
- switching between open windows 44
- SYLK export file format 402
- symbols, stock
  - finding 345
  - using with Quicken Quotes 345
  - where to enter 293

## T

Tab key, using Return key instead 118

task bar

- adding and removing buttons 44

- customizing ??-45

Tax Deduction Finder 31, 440

Tax Exchange Format file (TXF), creating 473

tax line assignments

- categories 460

- classes 467

- keeping up to date 474

- subcategories 460

- transfers 462

- see also taxes

Tax Links command 460, 467

tax planner 475-478

- creating multiple scenarios 478

- entering data 476

- interpreting results 477

- opening 476

- tax rates, keeping up with changes 478

- using your Quicken data in 476

tax schedules, see Schedule D; taxes

taxable status

- accounts 68, 291

- securities 293

- taxes 457-478
  - assigning transactions to tax lines 466
  - capital gains reports 472
  - cost basis of your home 236, 240
  - estimating with tax planner 475-478
  - exporting Quicken data to tax preparation software 473
  - marking categories as tax related 458
  - payroll 238
  - property, including in loan payment 253
  - Tax Deduction Finder 31, 440
  - tax line assignments
    - categories 461
    - subcategories 460
    - transfers 462
  - tax planner 475-478
  - tax schedule reports 470
  - tax summary reports 469
  - see also tax line assignments
- tax-free income, recording 335
- tax-related categories
  - reports, limiting to 385
  - tax summary reports and 469
- Tax-related checkbox, for categories 458
- TAX.SCD file 460, 474
  - problems with 500
- technical support 507
  - saving yourself a call 499

- telephone numbers, see phone numbers
- templates
  - for frequently used transactions 114
  - for graphs 415–416
  - for reports 395–400
- Text Amount Width setting 147
- text formats (font, size, style)
  - graphs 419
  - reports 374, 400
- text (ASCII) export file format 402
- three-dimensional graphs 419
- ticker symbols, finding 345
- tilde (~) wildcard character 391
- titles in
  - graphs 412, 415
  - reports 377, 395
- toolbar
  - adding and removing buttons 44, 45
  - customizing 43–??
  - switching between windows with 44
  - using 41
- tracing online payments 208
- tracking
  - assets 235–244
  - bank accounts 62
  - cash 215–221
  - cash in bank accounts 216

- charge cards 223-233
- checking accounts 62
- credit cards 223-233
- debt (consumer) 441
- depreciation 235
- income and expenses 72-85, 367
- investments 271-364
- liabilities 235-244
- loan payments 263
- loans 247-268
- money market funds 62
- mutual funds 271-364
- paycheck deposits 110
- payroll liability 235
- petty cash 215
- savings accounts 62
- securities 271-364
- securities you don't own 353
- security prices 339
- stock indexes 353
- stocks 271-364
- tax-related income and expenses 457-468
- 401(k) and 403(b) retirement plans 273
- transaction groups 127
  - Billminder and 127
  - replacing with scheduled transactions recommended 127

transaction groups

transaction passwords 496

transactions

adding

to Calendar 91, 122

to register 88–89

assigning

categories to 97–99

classes to 100

automatic completion of 113

changing

the account 95

the category 73

copying to another file 481

correcting in register 95

dated before the Opening Balance transaction 160

defined 88

deleting

from Calendar 96

from register 96

transfers 106

downloaded data matched 193

downloading

from the financial institution 191

how Quicken assigns categories 194

how Quicken matches transactions 193



- editing
  - downloaded data 195
  - in Calendar 126
  - in register 95
  - transfers 106
- excluding from reports or searches 391
- exporting 483
- finding in register 117
- how sorted in register 91
- inserting in register 88-89
- investment, entering
  - in action forms 308
  - in register 311
- moving 95
- multiple categories per transaction 107
- new downloaded data 194
- Opening Balance transaction in register 20
- passwords for security 496
- paycheck, entering 110
- protecting with passwords 496
- recurring
  - grouping 127
  - scheduling 122
- scheduling 122
- sorting
  - in graphs 413
  - in reports 381

- splitting [107-112](#)
  - see also split transactions
- uncleared [169](#)
- unreconciled [169](#)
- voiding [96](#)
- what to do if you used the wrong account [95](#)
- where is transaction? Find command [117](#)
- year-to-date, reconciling [160](#)
- Transfer Money command [105](#)
- transfer not present message [495](#)
- transferring
  - between online accounts [199](#)
  - data to and from Quicken for Windows [484](#)
  - money between Quicken accounts [103](#)
  - securities between accounts [361](#)
- transfers [103-106](#)
  - Category & Transfer list and [104](#)
  - editing or deleting [106](#)
  - explained [27](#)
  - including in budget [434](#)
  - mutual fund accounts [322](#)
  - online [199](#)
  - portfolio accounts [322](#)
  - selecting for reports [394](#)
  - tax lines, assigning [462](#)
- transmission summary [200, 203](#)
- Treasury bills

- redeeming 334
- type of account for 273
- troubleshooting
  - check printing 501
  - general 502
  - paper is too short 153
  - reconciling Quicken bank accounts with bank statements 171
- turning on and off
  - automatic backup 486
  - automatic memorization of transactions 113
  - automatic recalculation of reports 401
  - backdrop behind windows 43
  - Balloon Help 54
  - file passwords 496
  - passwords 496
  - QuickFill 113
  - transaction passwords 496
- two-dimensional graphs 419
- TXF file
  - creating 473
  - format 403
- typefaces, changing
  - graphs 419
  - reports 374, 400
- types, security, see security types

## U

- uncategorized transactions, finding 390
- uncleared transactions, copying to new file 494
- Undo command 95
- unit trusts
  - return of capital 330
  - type of account for 272
- unrealized gains, including in reports 379
- unreconciling reconciled transactions 169
- updating
  - account information 68
  - asset accounts 243
  - budget amounts 429
  - cash account balance 221
  - categories 76
  - classes 85
  - credit limit for credit card accounts 68
  - data from previous versions of Quicken 22-24
  - depreciation 244
  - interest rates 265
  - liability accounts 243
  - loan information 265
  - loan payment 260
  - register with downloaded data 196
  - security prices and market values 339
  - stock quotes 339

- your register
    - with downloaded transactions 195
- upgrades, ordering from Intuit 510
- upgrading
  - Quicken files to new version 22
  - what's new in Quicken 98 35
- Up-to-the-minute financial information on the Web 34
- Use QuickFill to fill in transactions option 113
- Use Today's Date When Printing option 134
- U.S. Savings Bonds, redeeming 333

## V

- values, see market values;asset accounts, updating
- variable
  - annuities, type of account for 273
  - rate loans 261
- voiding a transaction 96

## W

- wallet checks, printing single 141
- WatchList
  - adding securities to 353
  - deleting securities from 360
- Web browser, specifying for online banking 185
- Web Connect 211

- what's new in Quicken 98 35
- where is transaction?, Find command 117
- wildcard characters (.. and ?) 391
- window envelopes, for checks 131
- windows
  - multiple accounts open at once 67
  - switching between 44
  - see also names of specific windows
- Windows button, adding to toolbar 44
- Write Checks window
  - finding a transaction in 117
  - illustration 130
- writing checks 128-132

## Y

- Year 2000 Compliant Standard 4
- year-end copy of data 490
- years
  - budgeting by 427
  - starting a separate data file for a new year 492
- year-to-date
  - estimated interest payments 268
  - transactions, reconciling 160

## Z

zero-coupon bonds 335

zero-interest loans 259

zoom, see QuickZoom

## Symbols

↑ (arrow) in Portfolio window 342

↓ (arrow) in Portfolio window 342

\* (asterisk)

investment accounts and 290

■ (bar) in Portfolio window 342

✓ (bold checkmark) in the Clr field 169

• (bold dot) in QuickFill Transactions list 114

○ (circle) in Portfolio window 342

√ (cleared) transactions 169

◆ (diamond) in Portfolio window 342

/ (forward slash) separator in Category field 100

? (question mark) wildcard character 391

✓ (reconciled) transactions 169

√ (thin checkmark) in the Clr field 169

~ (tilde) wildcard character 391

.. (two periods) wildcard character 391

## Numbers

2-dimensional graphs [419](#)

3-dimensional graphs [419](#)

401(k) and 403(b) retirement plans

    suggestions for setting up in Quicken [275](#)

    type of account for [273](#)