

Quicken Personal Finance Software 2007 for Mac User Guide



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System requirements

To use Quicken Personal Finance Software 2007 for Mac, you need the following:

- Macintosh computer with a PowerPC or Intel Core processor
- Mac OS X, v10.3.9 "Panther" or v10.4.6 "Tiger"
- 50MB of available hard disk space
- Intuit checks and a laser or inkjet printer, if you want to print checks
- .Mac account required for backing up your data file to an iDisk. Annual membership fee and Internet access required.

- Internet access is required for some features, including online banking

Online features require Internet access and are subject to change. Services vary among participating financial institutions or other parties and may be subject to application approval, additional terms, conditions, and fees.

To find out which version of the system software you are using or how much RAM you have, choose About This Mac from the Apple (🍏) menu. To find out how much free space you have on your hard disk, look at the bottom of the Finder window.

Installing Quicken

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 your data file” on page 419](#) for more information.)

- 1 Insert the Quicken CD in your CD-ROM drive.
- 2 Double-click the Install Quicken icon.
- 3 Follow the onscreen instructions to complete installation.

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

If you're upgrading from a previous version of Quicken for Mac, skip to [“Upgrading from a previous version of Quicken” on page 17](#).

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. The whole process takes only a few minutes.

The Quicken icon looks like this:



- 1 Go to the folder where you installed Quicken and double-click the Quicken icon.
- 2 Quicken asks you to personalize your copy of Quicken; type your name and click OK.
- 3 In the welcome screen, click New User to set up a file for your Quicken data.
- 4 Follow the onscreen instructions to create your first Quicken account.

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 60 for information about entering transactions in a register.

- Enter 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 transactions (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.

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 reconciling” on page 120](#).

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 119](#) for information about reconciling bank accounts.

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 Documents folder. Then, if you still have your Install CD from your previous version of Quicken, you can delete your old Quicken folder from your hard disk. If you no longer have your original CD, 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 Online > To the Web > Online Technical Support.

- 1** After you have installed Quicken, moved your Quicken data files to your Documents 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 icon.
- 2** If Quicken asks you to personalize your copy of Quicken, type your name and click OK.
- 3** In the welcome screen, click What's New.

You'll see a series of screens telling you what's new in Quicken. Click Continue after you read each screen.

4 If the Open File dialog appears, select your data file and click Open.

Before Quicken opens your data file, it creates a backup copy of the file and puts it in your Documents/Quicken Backup Folder/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 2007 and you're ready to work. To update another Quicken data file, choose File > Open File and select that file.

Note: After you update your file to Quicken 2007 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.

What's new in this version of Quicken

401k and Investment Updates

Quicken 2007 allows you to track your investments and provides you with more insight into your entire portfolio at a glance. With new alerts and information on potential tax related effects, you can now make up-to-date, educated decisions on whether to trade, buy or sell your investments.

- 401(k) tracking and downloads

Quicken 2007 connects and synchronizes with your 401(k) accounts and provides you with better insight into your investment decisions.

Quicken 2007 gives you better tools to track and optimize your 401K investments inside Quicken. You can get insight on how investments are performing, and preview the potential tax impacts of making a trade before you buy or sell.

- Confirm balances and holdings

Quicken has the ability to link the information in your local Quicken data file to the account balance and information stored by your financial institution. Quicken 2007 can quickly uncover discrepancies and help you to resolve the differences.

Track your paycheck

Quicken 2007 allows you to enter and track the information contained in your family's paychecks in a simple to use, intuitive interface. Armed with this additional information, you will better track account balances and investment contributions. It can also empower you to make smarter tax decisions and open enrollment choices.

Enter transactions from the Mac OS X Dashboard

One of the most visually exciting features for 2007 is the QuickEntry widget—exclusive to Mac users. This feature allows you to quickly enter information into Quicken using the Mac OS X Dashboard.

Open a new copy of the widget for every account you commonly use and enter your day to day transactions. The next time you open Quicken, these transactions are automatically entered in Quicken, updating your account registers.

Enter transactions from your PDA

Your Quicken CD includes a trial version of Pocket Quicken. For more information about Pocket Quicken, go to <http://www.landware.com>.

Quicken 2007 now connects to even more financial institutions

Now over 2,700 banks, brokerages, 401(k) providers, and credit card companies connect to Quicken Personal Finance Software. Over 850 financial institutions have added connectivity to Quicken this year alone.

New and improved features in Quicken 2007 in brief

Track your spending

- Easier online account setup
- Balance your checkbook
- Create customized reports and graphs
- Pay bills online
- Get alerts for upcoming bills
- Download bank and credit card data
- Add due dates to your iCal calendar
- Synchronize with Pocket Quicken® on Palm OS®
- Dashboard widget for easy spending entry and tracking
- Backup your data to online .Mac account

Plan and Save

- Monitor your total net worth
- Create and manage your budget
- Comprehensive paycheck management
- Download and track 401(k) accounts
- Find ways to reduce debt
- Plan for a new home, college or retirement

Simplify Taxes

- Transfer data to TurboTax
- Find hidden tax deductions
- Plan tax-cutting strategies
- Find ways to minimize capital gains taxes
- Track tax related expenses

Manage Investments

- Set up investment accounts easily
- Analyze your portfolio
- Download security quotes and more
- Chart multiple securities on one screen
- Export your portfolio to the Web
- Compare the Morningstar Rating™ on mutual funds

2

Here's what Quicken can do for you

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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.

You can 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
1/22/03	3218	Western Bell Telephone	50.00			3,729.57
1/25/03	941	Church Charity	100.00			3,629.57
1/25/03	ATM	Ossie St. Produce Groceries	97.54			3,532.03
1/27/03		Chris Xfer to Joint Checking [Chris Savings]			700.00	4,232.03
1/28/03	3220	R. Rocha Water Utilities:Water	15.00			4,217.03
1/29/03	3221	City Garbage Utilities:Garbage	18.50			4,198.53
1/30/03	3222	Marilyn Peters Child Care	240.00			3,958.53
2/2/03	PRINT	Meyer Insurance Insurance:Auto	271.56			3,686.97
4/7/03						

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:

- Keep 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.
- Reconcile your Quicken accounts to make sure they agree with the statements from your bank.

- Transfer money between Quicken accounts. Quicken records the transfer in both accounts and updates your balances automatically.
- Schedule 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.
- Keep track of where your money 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
1/25/03	ATM	Ossie St. Produce	97.54		Deposit	3,532.03
		Groceries				

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

Online account access

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

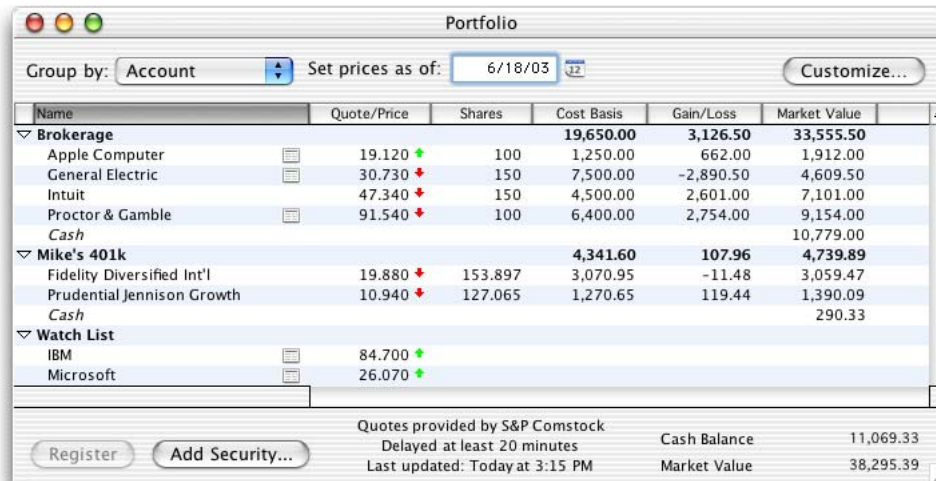
- Update your Quicken registers, following a schedule you choose, with transactions downloaded directly from your financial institution, saving data entry time and effort
- Easily reconcile your accounts with automatic transaction matching
- Pay your bills without ever writing a check or licking a stamp
- 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
- Update securities transactions in an investment account

Tracking your investments

Use 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:

- 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 Quicken Portfolio window. At the top, there are window control buttons and the title 'Portfolio'. Below the title bar, there are two dropdown menus: 'Group by: Account' and 'Set prices as of: 6/18/03'. To the right of these is a 'Customize...' button. The main area is a table with columns: Name, Quote/Price, Shares, Cost Basis, Gain/Loss, and Market Value. The table is organized into sections: Brokerage, Mike's 401k, and Watch List. Each section contains a list of securities with their respective prices, shares, and values. At the bottom, there are buttons for 'Register' and 'Add Security...'. To the right of these buttons, there is a summary section showing 'Quotes provided by S&P Comstock', 'Delayed at least 20 minutes', 'Last updated: Today at 3:15 PM', 'Cash Balance 11,069.33', and 'Market Value 38,295.39'.

Name	Quote/Price	Shares	Cost Basis	Gain/Loss	Market Value
Brokerage			19,650.00	3,126.50	33,555.50
Apple Computer	19.120 ↑	100	1,250.00	662.00	1,912.00
General Electric	30.730 ↓	150	7,500.00	-2,890.50	4,609.50
Intuit	47.340 ↓	150	4,500.00	2,601.00	7,101.00
Proctor & Gamble	91.540 ↓	100	6,400.00	2,754.00	9,154.00
Cash					10,779.00
Mike's 401k			4,341.60	107.96	4,739.89
Fidelity Diversified Int'l	19.880 ↓	153.897	3,070.95	-11.48	3,059.47
Prudential Jennison Growth	10.940 ↓	127.065	1,270.65	119.44	1,390.09
Cash					290.33
Watch List					
IBM	84.700 ↑				
Microsoft	26.070 ↑				

Register Add Security... Quotes provided by S&P Comstock
Delayed at least 20 minutes
Last updated: Today at 3:15 PM
Cash Balance 11,069.33
Market Value 38,295.39

Tracking your assets and debts

Quicken can help you track 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.

Planning ahead

Quicken offers a variety of long- and short-term planning tools to help you look into your financial future. 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.

For more information on Quicken's planning tools, see [Chapter 18, Planning your financial future](#), on page 361.

Reports and graphs

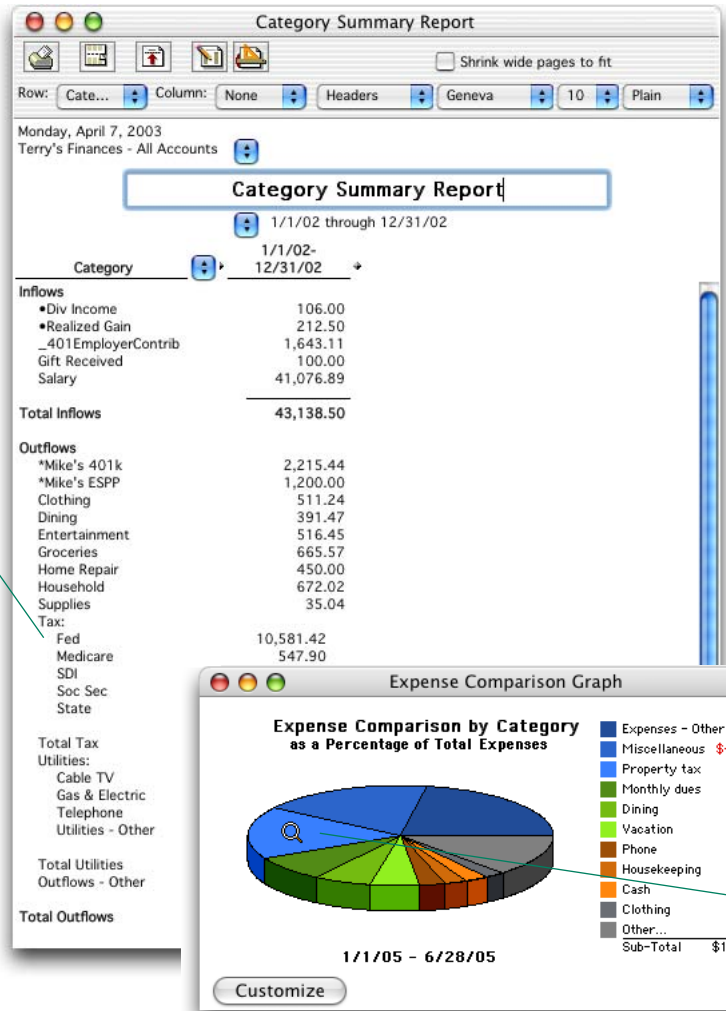
Quicken can create many different kinds of reports and graphs to give you insight into your finances. With Quicken's flexible reporting tools, you can include information from any or all of your Quicken accounts. You can create a QuickReport™ or an EasyAnswer report or graph for a quick update, or you 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.

To view the transactions that make up a 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.

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.



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.

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 Web right from Quicken. Just choose Online > To the Web 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.

3

Working with Quicken

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The Quicken workspace

Activity areas

Quicken has six activity areas that are represented by six tabs at the top of your screen. These tabs help organize your work and prevent your workspace from becoming cluttered with too many open windows.

- **Banking:** Work with bank accounts, including checking, savings, and money market accounts.
- **Investing:** Track stocks, bonds, mutual funds, and other investments.
- **Planning:** Budget and 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.
- **Property & Loans:** Track credit cards, loans and mortgages, and assets such as your home.
- **Services:** The last area contains task buttons that help you access financial information resources on the Web.

Toolbar

You can choose Quicken commands by clicking a button in the toolbar. The toolbar includes the buttons for the most commonly used commands in the activity area you've selected. For example, 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 35](#).

Keyboard shortcuts

Here is the keyboard shortcut for the Accounts command.



A keyboard shortcut is a combination of keys you press at the same time to choose a command. 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 ⌘ key and press A. You can see a list of keyboard shortcuts on [page 477](#). You can also create your own keyboard shortcuts in Quicken. See [“Creating your own Command-key shortcuts” on page 36](#).

Customizing your Quicken workspace

You can define your Quicken workspace by personalizing the toolbar, and adding, rearranging, or removing tabs and command buttons.

Customizing the toolbar

You can use the toolbar just as it is, or you can change it so it suits your working style.

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 to easily access your Portfolio window while you work in the Banking area.

- 1 Choose Quicken > Configure Toolbar.
- 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.

Rearranging and removing command buttons

To change the position of a command button, open the Configure Toolbar window. 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. 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

You can access your favorite commands faster 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

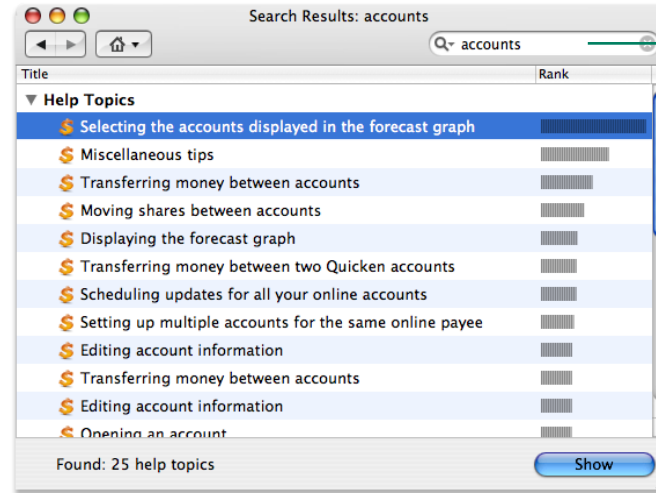
If you have a question about how to do something in Quicken, go to Quicken Help for step-by-step assistance. When you use Quicken Help, its window moves in front of any windows you have open in Quicken. If you need to move it, just drag its title bar. To return to Quicken, click in any Quicken window.

There are a number of different ways to open Quicken Help:

- Choose Help > Quicken Help.
- Press ⌘-?
- Press the Help key.
- Hold down the Control key, and click in a window to display a contextual menu. Choose Help for information specific to the window you're working with.

Searching Quicken Help

When you type in your text and click Search (or press Enter), Quicken Help displays a list of related tasks. Click the topic that interests you.



Type a word or phrase
and press Enter.

Using this manual

Quicken includes this onscreen User Guide. You can open this PDF document by choosing Help > User Guide.

4

Accounts track what you own and owe

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For more information about topics discussed in this chapter, see the companion section in Quicken Help: choose Help > Quicken Help. Then choose Learn about Quicken > Data files and Learn about Quicken > Accounts.

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 an investment 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 414](#).

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 many as 255 accounts in one file. 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.

Accounts that track what you own

- **Bank accounts (checking, savings, and money market).** Use these to track your checking accounts, savings accounts, and money market accounts. You can print checks and make electronic payments from these types of accounts. See [Chapter 7, Paying your bills, on page 93](#), and [Chapter 9, Banking online, on page 139](#).
- **Cash accounts.** Use this to track your cash. See [Chapter 10, Tracking your cash, on page 181](#).
- **Asset, house, and vehicle accounts.** Use these 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 198](#).
- **Investment accounts (brokerage, 401(k), and IRA).** Use these to track multiple investments in a single account. See [Chapter 14, Tracking investments, on page 227](#).

- **Single mutual fund accounts.** Use this to track a single mutual fund. See [Chapter 14, Tracking investments, on page 227](#).

Accounts that track what you owe

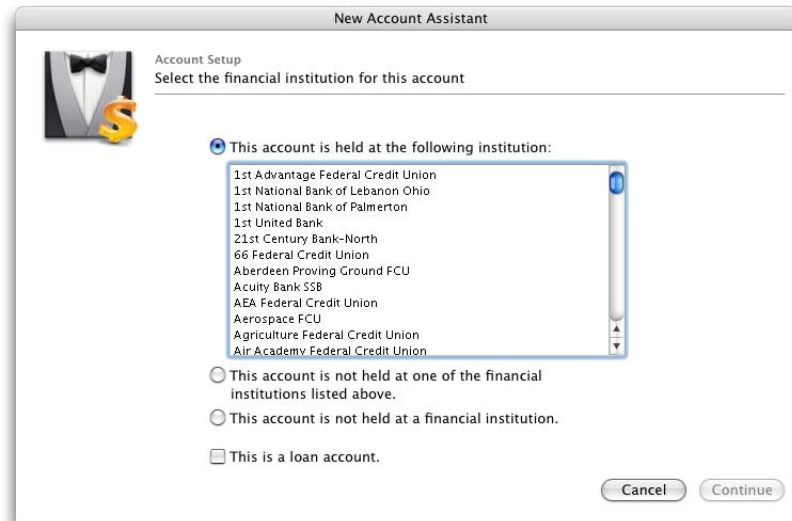
- **Credit card and line of credit accounts.** Use these to track your credit cards, lines of credit, and equity lines. See [Chapter 11, Tracking your credit cards, on page 189](#).
- **Liability accounts.** Use these to track something you owe, such as a mortgage or car loan. For a business, use liability accounts to track accrued liabilities or accounts payable. See [Chapter 12, Tracking assets and liabilities, on page 198](#).

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 46](#)).

Note: To set up an investment account or track a loan, see “Setting up an investment account” on [page 247](#), “Setting up a Quicken mutual fund account” on [page 256](#), or “Setting up a loan” on [page 211](#), before you set up the account.

- 1 Choose File > New > Account, or List > Accounts and then click New.
- 2 Follow the onscreen instructions.



When you are done with the Assistant, Quicken creates the account, adds its name to both the Account list and the Categories & Transfers list, downloads current transactions (if you set up online account access), and opens its register.

Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
5/14/04		Opening Balance [Terry Savings]		R	200.00	200.00
5/14/04		Payee or Description Category	Payment		Deposit	
		Memo	Open Split			

Record Restore Balance Today: \$200.00

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

Opening an account register

There are several 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. Quicken displays buttons of the most recent accounts you've opened:



Note: If you don't see buttons like the ones shown above, choose Lists > Accounts, select the account, click Edit, and make sure that both the Show account in lists and Show account in toolbar checkboxes are checked.

- Choose the account from the Registers pop-up menu in the toolbar.
- Choose Lists > Registers > [account].
- Choose Lists > Accounts, and then double-click the account name.
- If the account you want to work with is already open, use the Windows menu to bring the open account to the front.

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.

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, change an account's online access, 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 Categories & Transfers 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. Clear the Show account in lists checkbox. In the Account list, clear the Show hidden accounts checkbox. 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.

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.

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

5

Categories and classes track income and expenses

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For more information about topics discussed in this chapter, see the companion section in Quicken Help: choose Help > Quicken Help. Then select Learn about Quicken > Categories and classes.

About categories

Categories are labels you assign to transactions to help you track where your money goes. When you “categorize” your transactions, Quicken can give you insight into your finances through reports, graphs, and budgets. Reports and graphs can tell you:

- How much you spend each month on groceries, utilities, mortgage interest, auto maintenance, and more. These items are tracked using expense categories.
- How much you receive each month in salary, bonuses, dividends, interest income, rental income, and so on. These items are tracked using income categories.

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

- Create income- and expense-based reports and graphs that show where your money comes from and how you spend it. See [Chapter 16, Creating reports, on page 316](#), and [Chapter 17, Creating graphs, on page 348](#).
- 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 365](#).
- 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 19, Getting ready for tax time, on page 392](#).

“What do I put in the Category field?” on page 68, explains how to assign categories to transactions.

You can assign a category to any transaction in any non-investment account.* If you write a check for groceries, you could 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 it in your credit card account register.

The more specific your categories are, the more detailed your reports and budgets will be.

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. Use the Replace command to find all occurrences of “Auto” in a register and decide whether to recategorize some of them as “Auto:Fuel” (see [“Finding a specific transaction” on page 91](#)).

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 189](#).

* Quicken assigns special investment categories to many kinds of investment transactions. See the table that begins on [page 267](#) 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.

Note: If you chose *not* to include Quicken's preset category lists when you initially created your data file, but now wish to include them, choose Lists > Categories & Transfers > Import Business Categories and /or Import Home Categories.

To get started quickly, use one of the preset category lists and then add new categories as you work with Quicken. Or, if you prefer, review the preset category lists and the modified lists on [page 53](#) and then create your own list.

To see your list, choose Lists > Categories & Transfers > List.

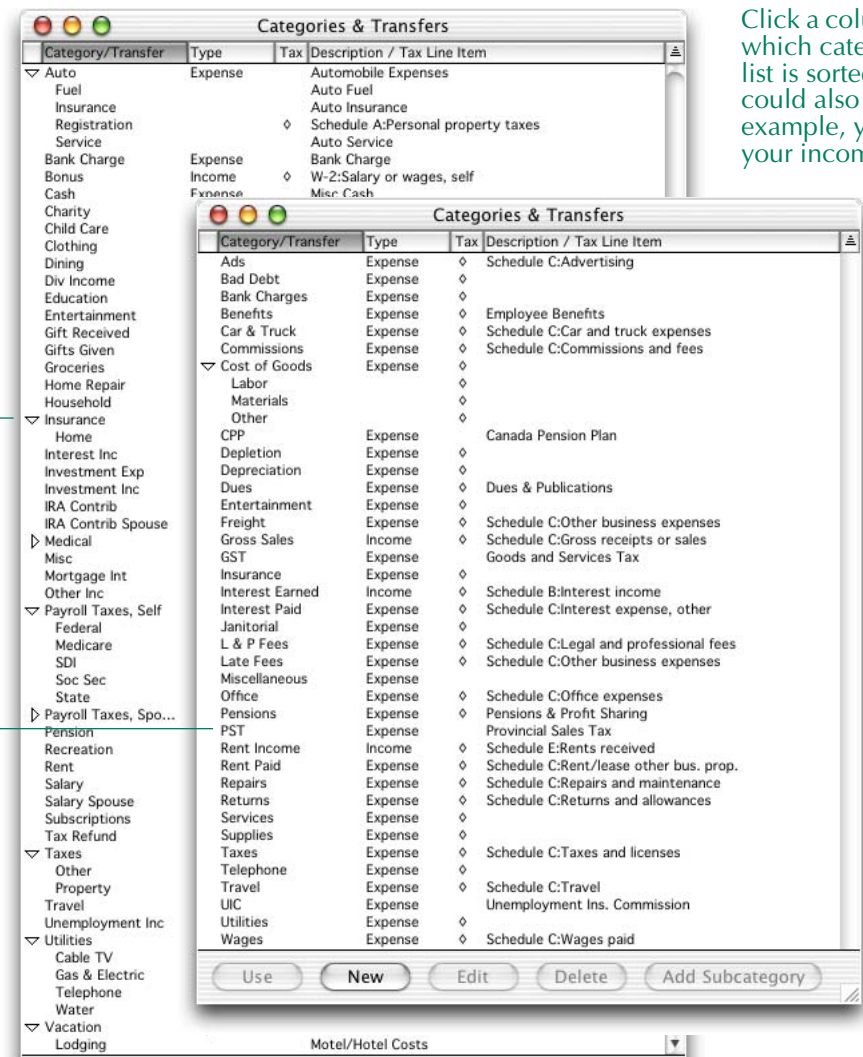
The next page shows the preset category lists provided by Quicken:

Quicken's preset Categories & Transfers 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.

Delete any unused categories 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 19, Getting ready for tax time, on page 392.

Modifying the preset category lists

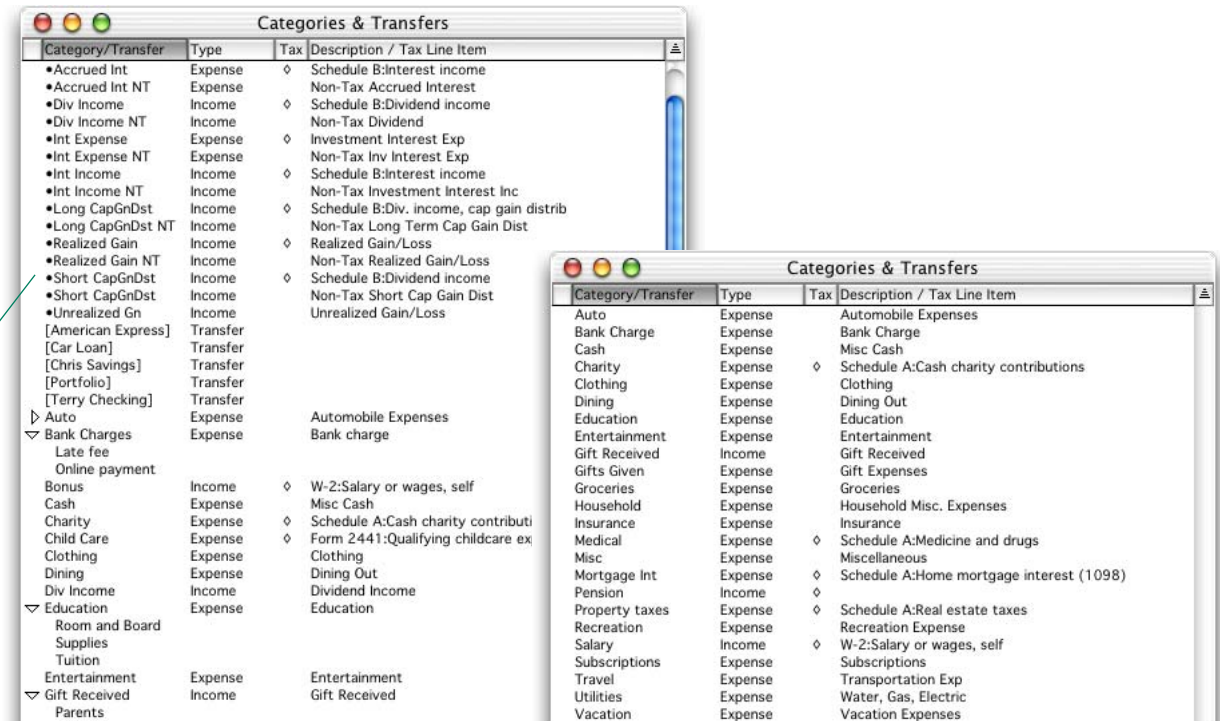
You can modify a preset category list by creating new categories or new subcategories and by editing or deleting existing categories and subcategories. You can also change a category into a subcategory or a subcategory into a category, and you can move subcategories from one category to another. See [“Creating new categories”](#) on page 54, [“Creating subcategories”](#) on page 55, and [“Editing, deleting, and moving categories and subcategories”](#) on page 56.

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 an investment or single mutual fund account, Quicken adds these investment categories (preceded by •) to your Categories & Transfers list.

Account names in 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 74.



Category/Transfer	Type	Tax	Description / Tax Line Item
•Accrued Int	Expense	◇	Schedule B:Interest income
•Accrued Int NT	Expense		Non-Tax Accrued Interest
•Div Income	Income	◇	Schedule B:Dividend income
•Div Income NT	Income		Non-Tax Dividend
•Int Expense	Expense	◇	Investment Interest Exp
•Int Expense NT	Expense		Non-Tax Inv Interest Exp
•Int Income	Income	◇	Schedule B:Interest income
•Int Income NT	Income		Non-Tax Investment Interest Inc
•Long CapGnDst	Income	◇	Schedule B:Div. income, cap gain distrib
•Long CapGnDst NT	Income		Non-Tax Long Term Cap Gain Dist
•Realized Gain	Income	◇	Realized Gain/Loss
•Realized Gain NT	Income		Non-Tax Realized Gain/Loss
•Short CapGnDst	Income	◇	Schedule B:Dividend income
•Short CapGnDst NT	Income		Non-Tax Short Cap Gain Dist
•Unrealized Gn	Income		Unrealized Gain/Loss
[American Express]	Transfer		
[Car Loan]	Transfer		
[Chris Savings]	Transfer		
[Portfolio]	Transfer		
[Terry Checking]	Transfer		
▷ Auto	Expense		Automobile Expenses
▽ Bank Charges	Expense		Bank charge
Late fee			
Online payment			
Bonus	Income	◇	W-2:Salary or wages, self
Cash	Expense		Misc Cash
Charity	Expense	◇	Schedule A:Cash charity contributi
Child Care	Expense	◇	Form 2441:Qualifying childcare ex
Clothing	Expense		Clothing
Dining	Expense		Dining Out
Div Income	Income		Dividend Income
Education	Expense		Education
Room and Board			
Supplies			
Tuition			
Entertainment	Expense		Entertainment
▽ Gift Received	Income		Gift Received
Parents			

Category/Transfer	Type	Tax	Description / Tax Line Item
Auto	Expense		Automobile Expenses
Bank Charge	Expense		Bank Charge
Cash	Expense		Misc Cash
Charity	Expense	◇	Schedule A:Cash charity contributions
Clothing	Expense		Clothing
Dining	Expense		Dining Out
Education	Expense		Education
Entertainment	Expense		Entertainment
Gift Received	Income		Gift Received
Gifts Given	Expense		Gift Expenses
Groceries	Expense		Groceries
Household	Expense		Household Misc. Expenses
Insurance	Expense		Insurance
Medical	Expense	◇	Schedule A:Medicine and drugs
Misc	Expense		Miscellaneous
Mortgage Int	Expense	◇	Schedule A:Home mortgage interest (1098)
Pension	Income	◇	
Property taxes	Expense	◇	Schedule A:Real estate taxes
Recreation	Expense		Recreation Expense
Salary	Income	◇	W-2:Salary or wages, self
Subscriptions	Expense		Subscriptions
Travel	Expense		Transportation Exp
Utilities	Expense		Water, Gas, Electric
Vacation	Expense		Vacation Expenses

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.

- 1 Choose Lists > Categories & Transfers > List (⌘-L).
- 2 Click New (⌘-N).
- 3 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.”

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 Assign a tax link if you wish to assign a category to a specific line item on an IRS form. See “Marking categories as tax-related” on page 394.

The screenshot shows the 'Set Up Category' dialog box. The 'Name' field contains 'Subscriptions' and the 'Description' field contains 'Professional publications'. The 'Type' section has 'Expense' selected. The 'Tax-related' checkbox is checked. The 'Assign tax link' checkbox is also checked. Below this, a list of IRS line items is shown, with 'Form 2106 Other business expenses' selected. To the right of the list, a text area contains the description: 'Form 2106: Other business expenses Ordinary and necessary business expenses such as business gifts, trade or professional publications.' At the bottom of the dialog are 'Cancel' and 'Create' buttons.

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.

(Optional) Select the Tax-related checkbox if you want to use this category to track tax-related income or expenses.

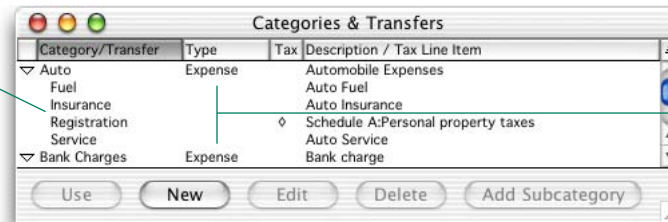
- 4 Click Create to add the category to the Categories & Transfers list.

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 Lists > Categories & Transfers > List (⌘-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 “Insurance” under “Auto,” select “Auto” and click Add Subcategory. Then type “Insurance” in the Category field and click Create.



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

- 3 Enter information about the subcategory just as you would for a new category. See the illustration in [step 3 on page 54](#).

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

Quicken displays the new subcategory below the main category in the Categories & Transfers list. Subcategories 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 Categories & Transfers 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 Categories & Transfers list and clicking Delete.* When you delete a category or subcategory, Quicken removes the name from the Categories & Transfers 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 Categories & Transfers list.

* You cannot edit or delete the predefined investment categories (those preceded by •), and you can only edit or delete transfer categories from the Categories & Transfers list by editing, hiding, or deleting the associated account (see [“Editing, hiding and deleting accounts”](#) on page 47).

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. You can 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 how to use classes:

Use classes to specify	Reason for using classes	Examples of class names
Whom the transaction is for: <ul style="list-style-type: none">•Your clients•Your salespeople•You or your spouse	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
Where the transaction applies: <ul style="list-style-type: none">•Sales regions•Property names	Track performance by division Track income and expense by property	Midwest, West, East, North, South Harlow St, Ward Way, Rusko Ave
What the transaction is for: <ul style="list-style-type: none">•Job or project names•Equipment or vehicle•Business use	Perform job costing Track expense by item Separate business income and expense from personal income and expense	Crandall, Miller, Smith Truck, phone, fax, copier Business

Setting up classes and subclasses

Quicken does not provide a preset list of classes. To create a class, choose Lists > Classes 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. For more information, see [“Assigning a class to a transaction” on page 71](#).

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.

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

6

Keeping your accounts up to date

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For more information about topics discussed in this chapter, see the companion section in Quicken Help: choose Help > Quicken Help. Then select Learn about Quicken > Registers.

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 99](#)) or the Enter Online Payment window (see [“Creating and sending online payments” on page 162](#)).

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.*

* Investment and single mutual fund accounts also have registers, but investment transactions require additional information. See [“Entering investment transactions in the register” on page 264](#).

Click Number to sort the register by check number.

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

Post-dated transactions appear below the orange line.

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

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

Click Restore to revert the transaction to the way it was before you changed it.

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

Joint Checking: Register

Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
6/22/05	3218	Western Bell Telephone	50.00	C		3,679.57
6/25/05		ATM-Ossie St. Produce Groceries	97.54			3,582.03
6/27/05		Chris Xfer to Joint Checking [Chris Savings]			700.00	4,282.03
6/28/05	3220	R. Rocha Water Utilities:Water	15.00			4,267.03
6/29/05	3221	City Garbage Utilities:Garbage	18.50			4,248.53
6/30/05	3222	Marilyn Peters Child Care	240.00			4,008.53
6/30/05						

Record Restore

Balance Today: \$4,267.03
Balance 6/30/05: \$4,008.53

A "C" in the Clr column indicates the cleared status of each transaction. See [page 129](#).

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 here to add the selected transaction to iCal (see [page 103](#) for more information).

Entering a transaction in the register

- 1 Choose Lists > Registers > [account].

You can also open a register by choosing the account name from the Registers pop-up menu when you are in the Banking, Investing, or Property & Loans areas.

- 2 If the selected transaction is not a blank transaction, choose Edit > New Transaction (⌘-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 Number column, enter a check number, or press + to automatically enter the next check number.

You can also select an item from the pop-up menu. Choose List from the pop-up menu to create your own items.

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.

4/9/03	942	McKellar Organic Foods		36.71	Deposit
	▼	Groceries	Memo	► Open Split	

Enter a category to track income and expenses. See “What do I put in the Category field?” on page 68.

(Optional) Enter other information about this transaction here.

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 91.

- 4 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 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 94).

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 add a new transaction in the Calendar, Quicken automatically records it in the appropriate register as well.

- 1 In the Banking area, click the Calendar button in the toolbar, or choose Activities > Calendar.

Use the arrow keys to move from day to day, and the PgUp and PgDn keys to move from month to month.

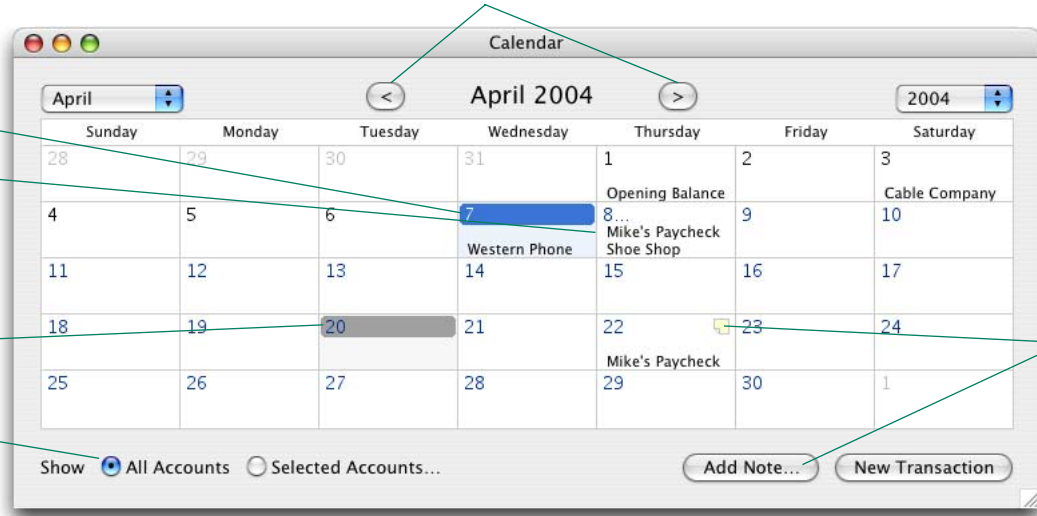
Click the arrow buttons to move forward or backward one month at a time.

Today's date is shaded blue.

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.

The selected day is shaded gray.

Click Selected Accounts to select the accounts you want to see. The Calendar initially shows transactions from all accounts except investment accounts.



Click Add Note to add a note for the selected day. Double-click the note to read or edit the note.

- 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 Enter information about the transaction in each field, just as you would in a register.

For more information, see “Entering a transaction in the register” on page 63.

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.

Quicken 2007 offers more flexibility in scheduling frequencies than ever before. For information about the scheduling section of the window, see “Scheduling a future transaction in the Calendar” on page 94.

Click here to add the selected transaction to iCal (see page 103 for more information).

The screenshot shows the 'Enter Transaction' dialog box. The 'Account' field is set to 'Joint Checking'. The 'Date' is '6/28/05'. The 'Payee/Category/Memo' field is 'McKellar Organic Foods' with 'Groceries' as the category. The 'Payment' is '35.71'. The 'Deposit' field is empty. The 'Scheduling' section is set to 'Monthly' with a frequency of 'on the 1 of every 1 month(s)'. The 'Ending' is set to 'never'. The 'This transaction is' field is set to 'a bill'. The 'The amount for this transaction' is set to 'varies; remind me' with '0 days in advance'. At the bottom, there are 'Record' and 'Restore' buttons. The balance summary shows 'Balance Today: \$4,267.03' and 'Balance 6/30/05: \$4,008.53'.

Use these buttons to enter an online transaction (only if the account is already enabled for online payment), a check, or a transaction in the register.

This is 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 a transaction from the QuickFill Transactions list (see [“Entering data with QuickFill” on page 88](#)).
- 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.

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 while entering or editing information in a field, choose Edit > Undo (⌘-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.

Note: Changing a reconciled transaction—one with a bold R in the Clr column—can cause problems when you reconcile your Quicken records with your bank statement. Quicken warns 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.

You can also move a transaction to another account using the contextual menu in the register. Select the transaction you want to move, hold down the Control key and click in the register; choose Move this Transaction from the contextual menu. Then enter the “to” account name in the Move Transaction window.

You can delete a transaction by selecting it and choosing Edit > Delete Transaction (⌘-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 Edit > Void 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 71.
- **Transfers** let you move money from one Quicken account to another. See [“Transferring money between accounts”](#) on page 74.

Tip: To assign more than one category, class, or transfer to a single transaction, you can “split” the transaction. See [page 77](#).

Assigning a category to a transaction

See [“About categories”](#) on page 49 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 91.

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 Categories & Transfers 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.



4/9/03	▼	Food Drive ▼	50.00	Deposit
		charity ▼	Open Split	

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

- 3 When QuickBooks 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.”

4/9/03	PRINT	R. Rocha Water		72.95	Deposit
12	▼	utilities:water	Memo	► Open Split	

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 in the Categories & Transfers list, Quicken asks if you want to set it up.

Choosing a category from the Categories & Transfers list

- 1 Click anywhere in the transaction you want to categorize.
- 2 Choose Lists > Categories & Transfers > List (⌘-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 Categories & Transfers 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 57](#) 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 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.

4/9/03	3278	SDP Carpentry	167.32	Deposit
	▼	Repairs/oak St.	Memo	▶ Open Split

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.

- 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 in the Class list, Quicken asks if you want to set it up.

Choosing a class from the Class list

- 1 Click anywhere in the transaction you want to classify.
- 2 Choose Lists > Classes (⌘-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

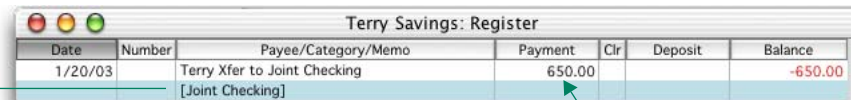
Transfers can record these and other common transactions:

- 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 left 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.

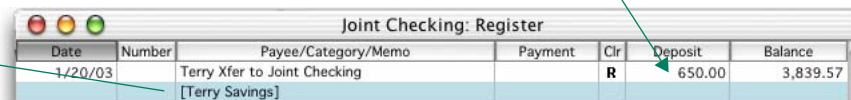
Here is a transfer transaction in the source account. The brackets show that it is a transfer.



The screenshot shows the 'Terry Savings: Register' window. It contains a table with columns: Date, Number, Payee/Category/Memo, Payment, Clr, Deposit, and Balance. A transaction on 1/20/03 is shown with a payment of 650.00 and a balance of -650.00. The memo field contains 'Terry Xfer to Joint Checking' and '[Joint Checking]'. A green arrow points from the text 'The brackets show that it is a transfer.' to the brackets in the memo field.

Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
1/20/03		Terry Xfer to Joint Checking [Joint Checking]	650.00			-650.00

The transfer transaction is automatically recorded in the destination account as a result of the transfer.



The screenshot shows the 'Joint Checking: Register' window. It contains a table with columns: Date, Number, Payee/Category/Memo, Payment, Clr, Deposit, and Balance. A transaction on 1/20/03 is shown with a deposit of 650.00 and a balance of 3,839.57. The memo field contains 'Terry Xfer to Joint Checking' and '[Terry Savings]'. A green arrow points from the text 'The transfer transaction is automatically recorded in the destination account as a result of the transfer.' to the transaction row.

Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
1/20/03		Terry Xfer to Joint Checking [Terry Savings]		R	650.00	3,839.57

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 type “[jo”, QuickFill adds “int Checking].”



The screenshot shows a transaction register entry for 4/9/03. The description is "Terry Xfer to Joint Checking". The amount is 750.00, and the category is "Deposit". Below the description, a pop-up menu is visible with "[joint Checking]" selected. To the right of the category field, there is a button labeled "Open Split".

- 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 77](#) 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 Activities > Transfer Money.

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.

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 (⌘-E).

Click the Open Split button to open the split.

The screenshot shows the Quicken transaction entry window. At the top, there are fields for Date (4/9/03), Number (952), Payee (Schuler-Robinson), and Amount (124.57). Below these fields is a 'Memo' field and an 'Open Split' button. A green arrow points from the text 'Click the Open Split button to open the split.' to the 'Open Split' button. Below the main entry fields is a table for splitting the transaction. The table has three columns: 'Category', 'Memo', and 'Amount'. The first row is pre-filled with the total amount of 124.57. Below the table are three buttons: 'Close Split', 'Clear Split', and 'Adjust Total'. A green arrow points from the text 'Quicken copies any information you have already entered in the Category, Payment, or Deposit fields of the transaction to the first split line.' to the first row of the table.

Category	Memo	Amount
		124.57

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

- 3 Type a category name in the first Category field in the split, or choose a category from the pop-up menu and press Tab.
- 4 (Optional) Type a memo in the first Memo field and press Tab.
- 5 Type the amount you want to allocate to the first category in the first Amount field.
The amount for the entire transaction is already selected; just type the amount for the first category right over that amount.
- 6 Press Tab to move to the next Category field.

Quicken subtracts the amount you typed in the Amount field of the first split line (\$32.47) from the total amount you entered for the transaction (\$124.57) and displays the remainder (\$92.10) in the next Amount field.

The screenshot shows the Quicken transaction entry window. At the top, the date is 4/9/03, the account is 952 Schuler-Robinson, and the total amount is 124.57. The transaction type is Deposit. Below this, there is a table for split transactions with columns for Category, Memo, and Amount. The first row shows 'Clothing' as the category, 'Shoes for Chris' as the memo, and 32.47 as the amount. The second row shows an empty category field, an empty memo field, and 92.10 as the amount. At the bottom of the window, there are three buttons: 'Close Split', 'Clear Split', and 'Adjust Total'.

Category	Memo	Amount
Clothing	Shoes for Chris	32.47
		92.10

- 7 Continue to add categories, memos, and amounts until you have added one split line for each part of the transaction.

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

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

Category	Memo	Amount
Clothing	Shoes for Chris	32.47
Household	Mini-vac	59.48
Gifts	Book for Mom	21.60
Entertainment	Video	11.02

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 the split amounts 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.

Sample split transaction: entering your paycheck

This sample split transaction allows you to enter your paycheck. However, normally you would use the Paycheck feature to schedule and record your paycheck. See [“Setting up a paycheck for you or your spouse” on page 82](#) for information about entering your paycheck automatically every month.

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 re-use it 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 pre-tax 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 pre-tax amount and the taxable amount separately. That's what was done in this example.

Enter your **net** pay as the total amount for the transaction. Your net pay is the amount left to deposit after all the deductions.

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 want that level of detail, use the Salary category for the full amount.

The screenshot shows a bank account register entry for 'Terry's Paycheck' dated 4/9/03. The transaction is a split with a total deposit of 820.60. The split is divided into three lines: 'Salary:Taxable' with an amount of 1,093.59, 'Salary:Pre-Tax' with an amount of 196.78, and a third line with a negative amount of -469.77. The interface includes buttons for 'Close Split', 'Clear Split', and 'Adjust Total'.

Category	Memo	Amount
Salary:Taxable		1,093.59
Salary:Pre-Tax		196.78
		-469.77

Enter your **gross** pay (the amount before any deductions) in the Amount field of the first split line. To track both pretax and taxable salary (as in this example), enter one amount in the first split line and the other amount in the second split line. 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 create categories for “Self” and “Spouse” for salary and taxes to distinguish between people in a two-income household.

Category	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
		-186.65

Deductions are entered as negative amounts because they are subtracted from your gross salary.

See “Transferring money between accounts” on page 74 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 brackets and enter the amount as a negative amount.

Category	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

5 Click Record to record the transaction.

Setting up a paycheck for you or your spouse

Think about how much tax planning you will want to do in Quicken. If you plan to use the Tax Planner, create tax reports, or import Quicken data into TurboTax, you should split your paycheck deposit into categories to track W-2 salary income, minus payroll tax and other deductions. You should also enter year-to-date totals if you are setting up this paycheck at any time other than at the beginning of the year.

You can split your paycheck deposit into categories to track W-2 salary income, minus state and federal payroll tax deductions, tax-deferred 401(k) contributions, insurance deductions, and the various transfers that each paycheck contains. This information is then available for use in the Tax Planner and various tax estimators—you can even import this information into TurboTax.

If you don't plan to do any tax planning in Quicken, you can just enter the net deposit of your paycheck as a scheduled transaction.

- 1 Choose Lists > Paychecks.
- 2 Click New.
- 3 Choose if you are setting up a paycheck for your self or your spouse.

Quicken uses this to determine which tax categories to use.

- 4 Enter the name of the company issuing this paycheck.

This name will be displayed in your account register. It must be a unique name that has not been used as a payee name before.

If both you and your spouse are employed at the same company, you might want to add your name to company name. For example, you could enter “Acme Industries - Chris” and Acme Industries - Terry.”

- 5 Choose the primary account that your paycheck is deposited to.

This is usually your checking account, however, you can track paycheck deposits in any checking or savings account.

- 6 Enter a memo. (Optional)

- 7 Enter the date of your next paycheck.

- 8 Enter the number of days advance notice you'd like, if you'd like to be reminded to enter your paycheck transactions ahead of time.

- 9 Enter information about how often you're paid.

Depending on the frequency of payment, you may need to enter additional information.

- 10 Enter your earnings.

Quicken includes a line for Salary. Enter the total (gross amount before deductions) in the Amount field. You can also make the following changes here:

- If this paycheck includes multiple sources of income or earned time off, click Add to add a monetary earning (salary; bonus; profit sharing), or a time off category for which you are reimbursed (vacation; holiday; sick pay; other earning). Use the time off categories only if your paycheck requires them to calculate the total dollar amount.

- Click Add.
- Choose a category from the pop-up menu. If there is no appropriate category, enter a new one: you will be asked to set up the new category.
- In this and the following sections, to change an existing line item, click Edit.
- To remove an existing line item, click Delete.

11 Enter your pre-tax deductions.

Quicken leaves this area blank until you add a line yourself.

- Click Add to add a tax-deferred or tax-exempt account (401(k); PERS/SARSEP/SIMPLE; flexible spending account for health-care expenses; flexible spending account for child care expenses), or an insurance category (medical insurance; dental insurance; vision insurance). You should use insurance categories only if your paycheck requires them to calculate the total dollar amount.
- If your paycheck includes reimbursement for work-related expenses, you can enter a negative adjustment as miscellaneous income.

12 Enter your tax withholdings.

Quicken adds the common ones for you. Enter the appropriate amount in the Amount field.

- Click Add to add a payroll tax deduction (federal tax; state tax; Social Security (FICA) tax; Medicare tax; state disability (SDI) tax; some other tax that is withheld.)

13 Enter your after-tax deductions.

Quicken leaves this blank until you add an item yourself.

- Click Add to add an after-tax account contribution (employee stock purchase plan (ESPP); 401(k) loan; employer loan repayment), or some other after-tax category. You must have Quicken Deluxe and above to add an employee stock purchase plan or 401(k) loan, and you should use other after-tax categories only if your paycheck requires them to calculate the total dollar amount.
- If your paycheck includes reimbursement for work-related expenses, you can enter a negative adjustment as miscellaneous income.

14 If you have your paycheck deposited to more than one account, enter the deposits other than into the primary account you selected earlier.

Click Add to add an additional one if necessary. Do this if you have part of your paycheck automatically transferred to a savings account, for example.

15 Click Save.

If you entered a number of days to be reminded in advance, Quicken will prompt you each time to enter the transaction in the register

Entering a paycheck

- 1** Choose Lists > Upcoming Transactions.
- 2** Select the paycheck you'd like to enter and click Record Now.
- 3** Review the paycheck and compare it to your pay stub.
- 4** Make any necessary changes to your paycheck.

For example, if you have reached a maximum amount for a deduction, or “capped out,” you can change the amount of the deduction to “0.00” for the remainder of the year.

5 Click Record.

If you have made any changes to the paycheck, Quicken asks you if you'd like to make the change for just this paycheck, or for all paychecks from this employer from now on.

Entering a bonus or other one-time paycheck

First you schedule your paycheck as a repeating transaction. Then, as payday arrives, you can record the paycheck for that particular payday in your register.

1 Choose Lists > Paychecks.

2 Select the name of the company issuing this paycheck.

3 Click Add New Occurrence.

4 Review the paycheck and make any necessary changes to your paycheck.

5 Click Record.

Quicken records this transaction as a permanent part of your records. This transaction does not affect any paychecks scheduled in the future.

Editing future occurrences of a paycheck

- 1 Choose Lists > Paychecks.
- 2 Select the name of the company issuing this paycheck.
- 3 Click Edit.
- 4 Review the paycheck and make any necessary changes to your paycheck.
- 5 Click Save.

Quicken saves the changes you've made to this paycheck. Any changes, however, do not affect paychecks that have already been entered into your registers.

Deleting future occurrences of a paycheck

- 1 Choose Lists > Paychecks.
- 2 Select the paycheck that you want to delete and click Delete.
- 3 Click Yes to confirm the deletion.

Note

While you can delete a paycheck, for example when you leave an employer, all the recorded paychecks remain part of your permanent financial records. As such, they are reflected in reports created in Quicken and information exported to tax software.

Speeding up data entry

Quicken makes it easy to enter transactions quickly:

- **QuickFill™** automatically finishes filling in transaction fields for you.
- **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, on page 139](#).
- **QuickEntry** lets you enter cash flow transactions in the Mac OS X Dashboard.

Entering data with QuickFill

To stop Quicken from automatically memorizing transactions, choose **Quicken > Preferences > Customization > Registers**, and clear the “Add new transactions to the QuickFill list” checkbox.

To stop QuickFill from filling in transactions, clear 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 re-use them without having to type them each time. To look at the list, choose **Lists > QuickFill Transactions (⌘-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 Transactions 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 Transactions list.

Quicken marks each locked transaction in the list with a padlock icon.

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.

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.

1/30/03	3222	Marilyn Peters		271.56	3,958.53
		Child Care		- 6.00	
4/10/03	PRINT	Meyer Insurance		265.56	Deposit 3,686.97
	12	Insurance:Auto			
4/9/03				total	

You can also assign special QuickMath keys 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.

Entering transactions from the Mac OS X Dashboard

QuickEntry allows you to quickly enter information into Quicken using the Mac OS X Dashboard.



Open a new copy of the widget for every account you commonly use and enter your day to day transactions. The next time you open Quicken, these transactions are automatically entered in Quicken, updating your account registers.

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 Edit > Find to open the Find and Replace 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 Edit > Replace to open the Find and Replace window.

You can restrict find and replace actions to a single account, or choose to find or replace transactions in all your accounts.

Customizing the register

You can change settings that affect Quicken's registers by choosing Quicken > Preferences > Customization > Registers, 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.

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.

7

Paying your bills

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For more information about topics discussed in this chapter, see the companion section in Quicken Help: choose Help > Quicken Help. Then select Track your cash flow > Paying bills, and Track your cash flow > Writing and printing checks.

Scheduling bill payments

Scheduling your bill payments 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 the 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 64](#).

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 64](#).
- 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).
- 4 Enter information about the transaction.

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

Choose how frequently you make the payment. Quicken 2007 offers more scheduling frequency choices than ever before.

Specify when you want the scheduled transactions to end. In this example, 7 is entered because there are seven payments left on this loan.

Let Quicken know if this is a bill, a deposit (like a paycheck), or another transaction.

Click here to add the selected transaction to iCal (see [page 103](#) for more)

Use these buttons to enter an online transaction (only if the account is already enabled for online payment), a check, or a transaction in the register.

If each transaction will be the same fixed amount, choose “does not vary”, and whether you want Quicken to remind you to enter the transaction, or have Quicken automatically enter the transaction for you. If each transaction's amount varies (for example, a paycheck deposit that varies by a penny with each transaction), choose “varies...”

You can also schedule income transactions, such as a paycheck deposit (see [page 79](#) for instructions for entering a paycheck).

- 5 Click Record to save the scheduled transaction.

Quicken may ask you to confirm the scheduled transaction information; click OK to save the transaction, or click Edit to edit the transaction information.

Scheduling a future transaction from the register

To enter a scheduled transaction from the register, select an existing transaction, hold down the Control Key and click within the transaction. Choose Schedule this Transaction from the Shortcuts contextual menu. Then fill in the Schedule Future Transaction window as shown in [step 4](#) above.

Scheduling a future transaction from the Bills window

To schedule transactions from the Insights window, click “Schedule a future transaction” in either the Scheduled Transactions area or the Bill Status area.

You can enter a scheduled transaction from the Repeating Transactions window: in the Banking area, click the Bills button in the toolbar, click the Scheduled Transactions tab, and then click New. Then fill in the Schedule Future Transaction window as shown in [step 4](#) above.

Missed Bill Reminder scans for recurring transactions

Quicken’s Missed Bill Reminder feature scans for recurring bills that you might want to set up as scheduled transactions. When you enter a transaction, the Missed Bill Reminder checks to see if your register contains regularly occurring transactions to the same payee. If there is a match, Quicken asks if you wish to create a scheduled transaction based on your entry.

What happens after I schedule a transaction?

Each time you start Quicken, it checks for scheduled transactions that are due or past 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 the Repeating Transactions window.

You can select and 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.

- 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 160.
- **Enter and print a check with Quicken.** See “Writing checks with Quicken” on page 99 and “Adding Quicken transactions to iCal” on page 103.
- **Write a check by hand.**

To pay a scheduled transaction early, double-click the day on which it appears, select it in the Transactions window, and click **Pay Now**.

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 to another day in the Calendar.

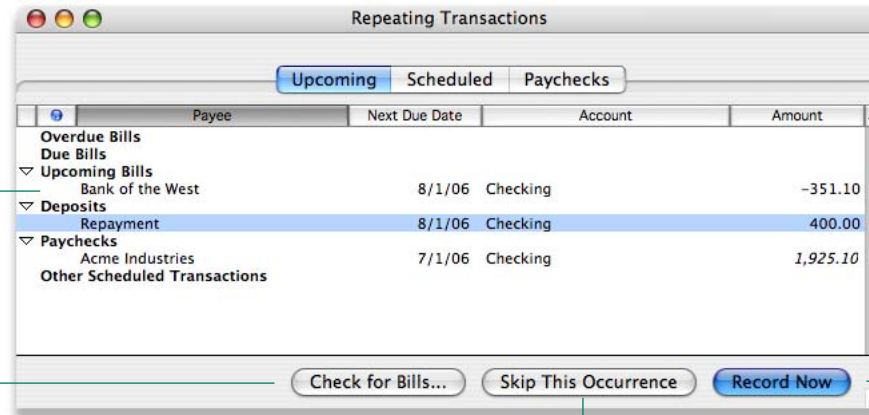
When you edit or delete a past, present, or postdated transaction in the Calendar, your changes are also recorded in the register.

Quicken reminds you to pay your bills

Missed Bill Reminder notifies you of scheduled transactions that are due or overdue when you start Quicken. If you have bills due or overdue the Repeating Transactions window opens.

Select a bill you want to pay in the Upcoming Bills area.

Check for Bills searches for recurring transactions you may want to add to the Repeating Transactions list.



You can choose to skip a scheduled transaction. Just click Skip This Occurrence.

Clicking Record Now adds the transaction to your register on the date listed in the Next Due Date column. If you set up the transaction as a variable amount, the transaction window opens for you to enter the correct figure.

Writing checks with Quicken

By using Quicken to print checks, you save time and minimize 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 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 inkjet or laser 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.

Ordering checks

To order checks, choose Online > To The Web > Checks and Supplies. You can also call the phone number on [page 437](#).

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.

How can I get a logo printed on my checks?

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 118.

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

Filling out a check

- 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.

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.

This memo 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, change Quicken's Register preferences to add a Note field where you can enter it instead.

Enter category, class, or transfer information here. You can split a check just as you split a transaction in the register (see page 77).

Enter the payee name. This name appears in the Payee field in the register.

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

The screenshot shows the 'My Checking: Write Checks' window. The 'Pay to the order of' field contains 'Baca Gas & Electric'. The 'Address' field contains 'Baca Gas & Electric', 'P.O. Box 3014', and 'Park Center, CA 94000-3014'. The 'Memo' field is empty. The 'Category' field contains 'Utilities:Gas & Electric'. The 'Amount' field shows '\$ 83.21'. The 'Date' field shows '4/9/03'. The 'Record' button is highlighted with a check icon.

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.

Click here to add the selected transaction to iCal (see page 103 for more information).

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 Click Record to save it in both the Write Checks window and the register.

You can review your checks before printing by scrolling through the Write Checks window or by reviewing them in the register.

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.

Adding Quicken transactions to iCal

iCal is a calendar application that comes pre-installed on Mac systems running Mac OS X version 10.2.2 or later. You can add Quicken transactions to your iCal calendar (version 1.0.2 and later) to help remind you of important bill due dates.

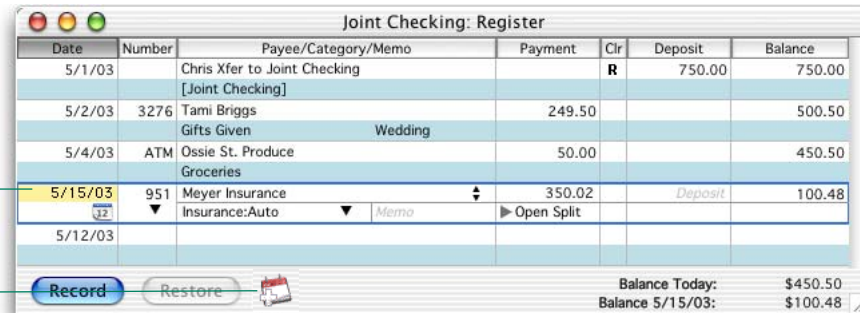
Adding a Quicken transaction to iCal

- 1 In Quicken, open any bank, cash, or credit card account register.
- 2 Select the transaction you want to add to iCal.

You can choose a transaction that has already occurred, or a future transaction.

Select the transaction you want to add to iCal...

...and then click the iCal icon.



- 3 Click the iCal icon.

If iCal is already running, Quicken adds the transaction. If iCal isn't already running, Quicken opens iCal, adds the transaction, and then closes iCal.

Displaying the transaction in iCal

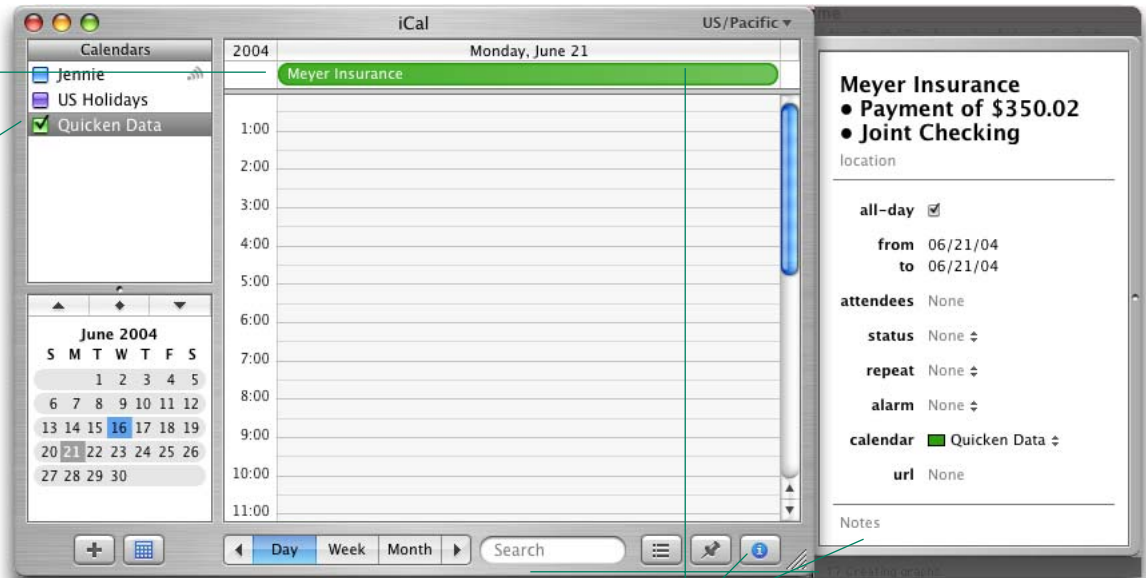
- In iCal, click the date of the transaction in the left column.

Your Quicken transaction is displayed as an all-day event. To see the details of the transaction, highlight the event and click the **i** button.

Quicken adds the transaction as an all-day event in iCal.

Quicken creates a new calendar for each data file, and is named the same as the data file.

To hide all Quicken transactions in iCal, uncheck its calendar in the Calendars list.



To see the details of the transaction, select the transaction and then click the **i** button.

Hiding Quicken transactions in iCal

- Uncheck the Quicken calendar in the iCal Calendars list.

Other areas of Quicken from where you can add a transaction to iCal

You can also add a Quicken transaction to iCal from:

- the Quicken Write Checks window (see [page 100](#))
- the Quicken Add and Edit Scheduled Transaction windows (see [page 94](#))

If the scheduled transaction repeats at regular intervals (for example, monthly), it will be added to iCal as a repeating event.

Printing Intuit checks

You can print checks with Quicken on page-oriented printers (including laser and inkjet printers).

Setting up your printer

- 1 Select your printer.

Open Print Center (located in the Utilities folder in the Applications folder on your hard disk), choose Printers > Add Printer, choose a connection type, select the printer you plan to use and click Add.

- 2 Choose Quicken > Preferences > Checks > Print.

- 3 Make any desired changes, and then click Save Changes.

These are the default preferences.

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 to print a partial page of checks.

Click here to print category information from split transactions on the perforated attachment to voucher checks.

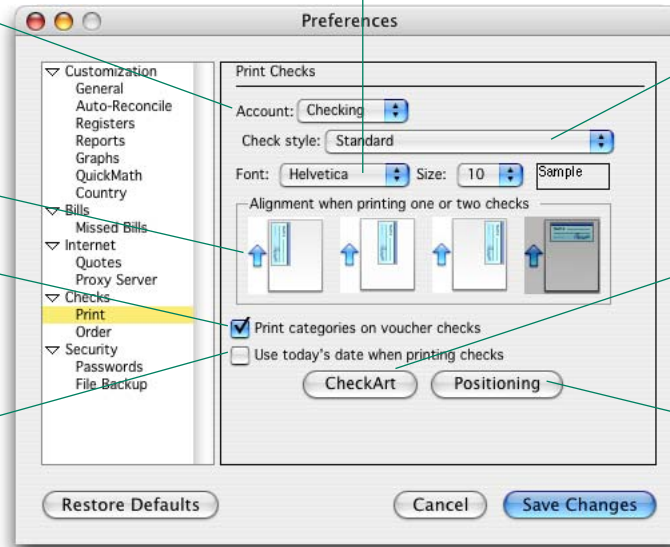
Click here to change the date on the checks to the date when you print the checks.

Choose a font name and size 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 99. For information on Check 21, choose Help > Quicken Help, and click [“What’s new in Quicken 2007.”](#)

You can add a company logo or other art to your checks. See [“Adding art to checks”](#) on page 118.

Click Positioning to adjust the position of text on your check.

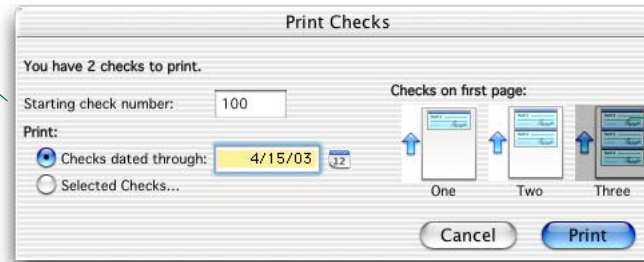


Printing checks from your account

- 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 File > Print Checks.*

5 Check the settings in the Print Checks window.

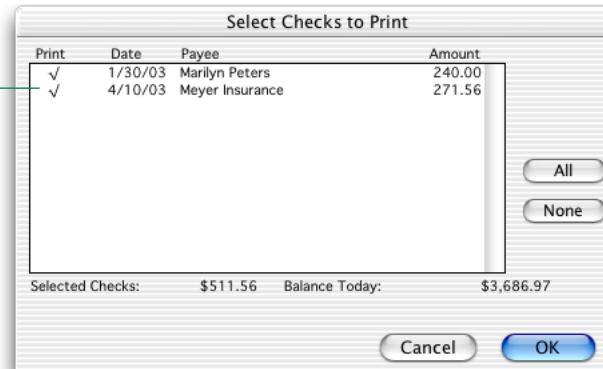
This number should be the same as the number on the first check in the printer.



Click here to print a full page of checks. To print a partial page of one or two checks, see “Printing a partial first page of checks with page-oriented printers” on page 110.

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

Click each check you want to print. Quicken puts a checkmark 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 checkmark.



7 Click Print to open the printer dialog for your printer.

* 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 100](#)). 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.

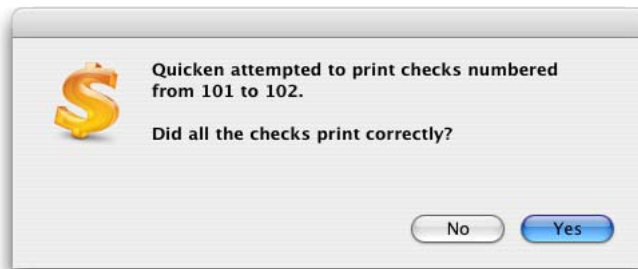
- 8 Click Print to start printing your checks.

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, Quicken asks 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, Quicken 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 113](#).

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 107](#) 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.

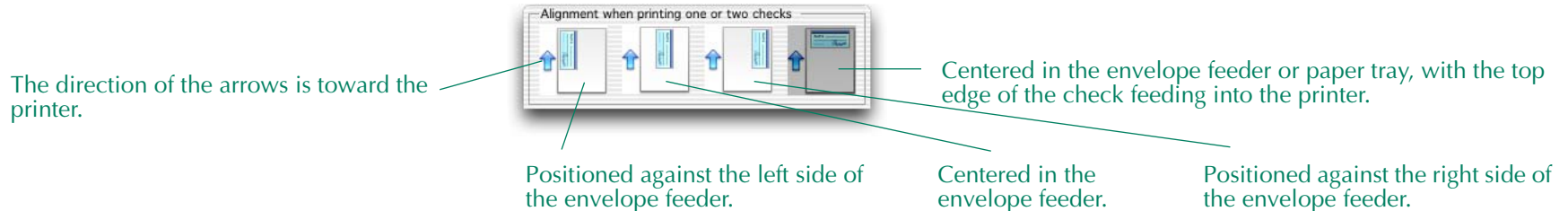
- 1 Choose Quicken > Preferences > Checks > Print.
- 2 Make sure the account from which you are printing checks is selected in the Account pop-up menu; then select one of the alignment icons to show Quicken how you insert envelopes into your printer.

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

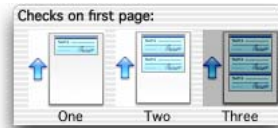
Feed partial pages of checks into your printer the same way you feed envelopes. See your printer manual for more information.

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



- 3 Click Save Changes.
- 4 Choose File > Print Checks (Shift-⌘-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, load your checks that way. Look in your printer manual if you aren't sure.

- 9 Click Print to start printing the checks.

Note: 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; see [page 437](#) for contact information.

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 107](#).

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.

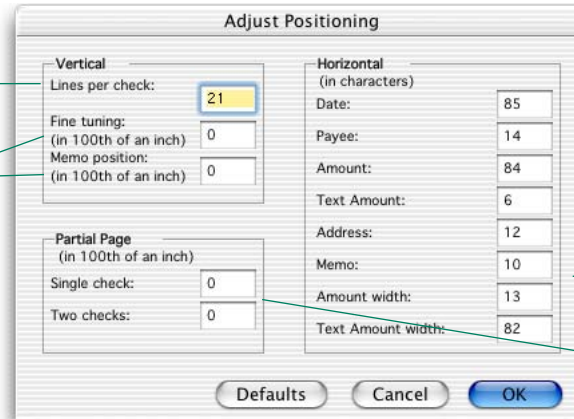
You can make fine-tuning adjustments to the location of text on your check if certain fields don't print in quite the right place. Once you get your checks to print correctly, Quicken saves your alignment settings, so you won't have to change them again to print checks with the same alignment in the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

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. Enter a smaller number to move the text up and a larger number to move it down.



The 'Adjust Positioning' dialog box is divided into two main sections: 'Vertical' and 'Horizontal'. The 'Vertical' section includes 'Lines per check' (a dropdown menu showing '21'), 'Fine tuning: (in 100th of an inch)' (a text box with '0'), and 'Memo position: (in 100th of an inch)' (a text box with '0'). Below these is a 'Partial Page (in 100th of an inch)' section with 'Single check:' and 'Two checks:' (both text boxes with '0'). The 'Horizontal' section lists various fields with corresponding character counts: 'Date: 85', 'Payee: 14', 'Amount: 84', 'Text Amount: 6', 'Address: 12', 'Memo: 10', 'Amount width: 13', and 'Text Amount width: 82'. At the bottom are 'Defaults', 'Cancel', and 'OK' buttons.

Field	Value
Lines per check	21
Fine tuning (in 100th of an inch)	0
Memo position (in 100th of an inch)	0
Single check (in 100th of an inch)	0
Two checks (in 100th of an inch)	0
Date	85
Payee	14
Amount	84
Text Amount	6
Address	12
Memo	10
Amount width	13
Text Amount width	82

Vertical settings are in hundredths of an inch. Horizontal settings are in number of characters per field.

Adjust the side-to-side position of text in individual fields.

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

Solution

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

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

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

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

The text on the first check starts printing too high.

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

The text on the first check starts printing too low.

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

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.

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 down the check.

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 up the check.

Reprinting checks

Follow these steps to reprint checks, or to print checks that you have entered in the register instead of in the Write Checks window.

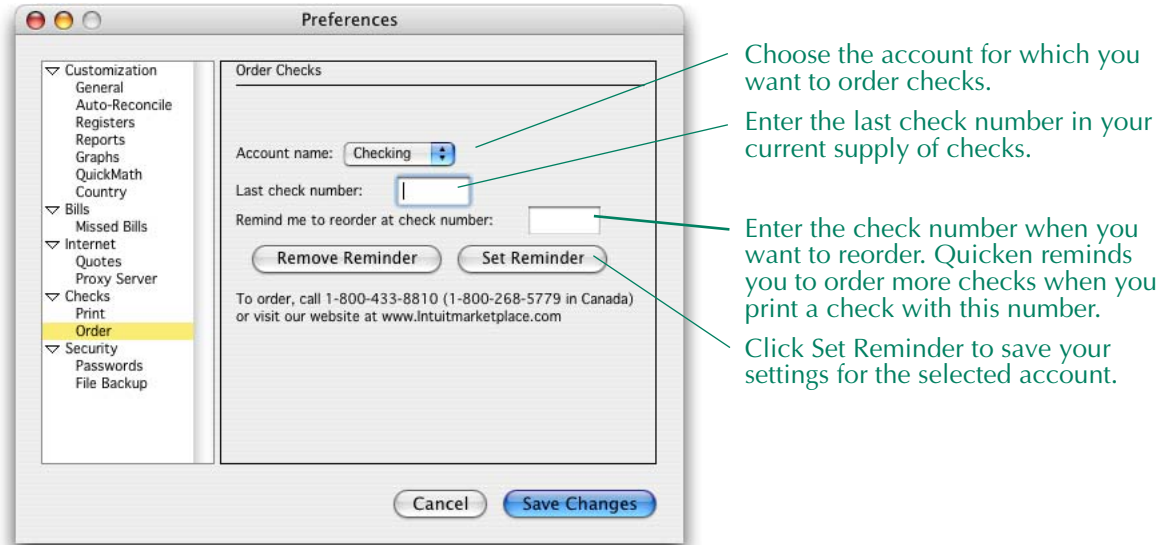
- 1 In the register, select the transaction for the check you want to reprint.
- 2 In the number column, replace the check number with the word PRINT.

4/10/03	PRINT	Meyer Insurance	271.56		3,686
		Insurance:Auto			

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

Letting Quicken remind you to order checks

- 1 Choose Quicken > Preferences > Checks > Order.



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.

8

Reconciling Quicken accounts

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Marking cleared transactions	126
Completing reconciliation	128
Solving reconciliation problems	130

For more information about topics discussed in this chapter, see the companion section in Quicken Help: choose Help > Quicken Help. Then select Track your cash flow > Banking.

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.

The examples in this chapter show how to reconcile Quicken checking accounts. For information on reconciling credit card accounts, see [page 195](#); for investment or single mutual fund accounts, see [page 299](#).

Before you start reconciling

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.

The diagram illustrates the flow of balance information between three Quicken windows:

- Statement 12/31/02:** Shows an ending balance of \$340.73 and a starting balance of \$200.52.
- Checking: Register:** A table with columns: Date, Number, Payee/Category/Memo, Payment, Clr, Deposit, and Balance.

Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
1/1/03		Opening Balance [Checking]		R	200.52	200.52
1/1/03						

The 'Balance' column for the first row shows 200.52, which is linked by a green arrow to the 'Beginning Balance' field in the Reconcile Startup window. The 'Deposit' column for the first row shows 200.52, which is linked by a green arrow to the 'Ending Balance' field in the Reconcile Startup window. The 'Balance Today' at the bottom right is \$200.52 00.
- Statement 1/31/03:** Shows a starting balance of \$200.52 and an ending balance of \$524.18.
- Checking: Reconcile Startup:** A dialog box with two sections:
 - Enter the following information from your monthly bank statement.
 - Beginning Balance: 200.52 (linked from Register)
 - As of: 1/1/03
 - Ending Balance: 524.18 (linked from Register)
 - As of: 1/31/03
 - Enter any service charge or interest amounts from your statement. Quicken will add transactions for those amounts to your register.
 - Service Charge: 0.00
 - Interest Earned: 0.00

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.

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

How do I catch up balancing my checkbook?

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 manually"](#) on page 125.

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

This amount should match 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.

Checking: Reconcile Startup

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

Beginning Balance: 5,000.00 As of: 6/1/02

Ending Balance: 6,200.00 As of: 6/30/02

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	6/30/02	Bank Charge
Interest Earned: 6.00	6/30/02	Interest 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 capital R 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

You are reconciling your Quicken account for the first time.

How to resolve the difference in the Beginning Balance field

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 [page 121](#)). When you set up the account, you may have entered the wrong amount in the Deposit column of the Opening Balance transaction. Change the amount now in the register.

Your situation

You started reconciling with your most recent statement, but you have not reconciled the previous months' statements.

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

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

How to resolve the difference in the Beginning Balance field

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.

For example, you 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, 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 121](#).

One of the bank statements may be wrong. Contact your bank to 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 136](#). 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. 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. Enter the closing date of the statement you are reconciling in the Ending Balance “As of” field.

Your statement might call the ending balance amount the “current” or “new” balance.

- 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.

Starting to reconcile an online account manually

Using online banking, you can update your register throughout the month and then manually reconcile with your paper statement once a month. You can also have Quicken automatically reconcile downloaded transactions, see [“Using Auto-Reconcile” on page 157](#).

- 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.

Downloaded transactions automatically appear in the register with a capital C to indicate that they have cleared the bank.

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 149](#). Then continue with [“Marking cleared transactions” on page 126](#).

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.

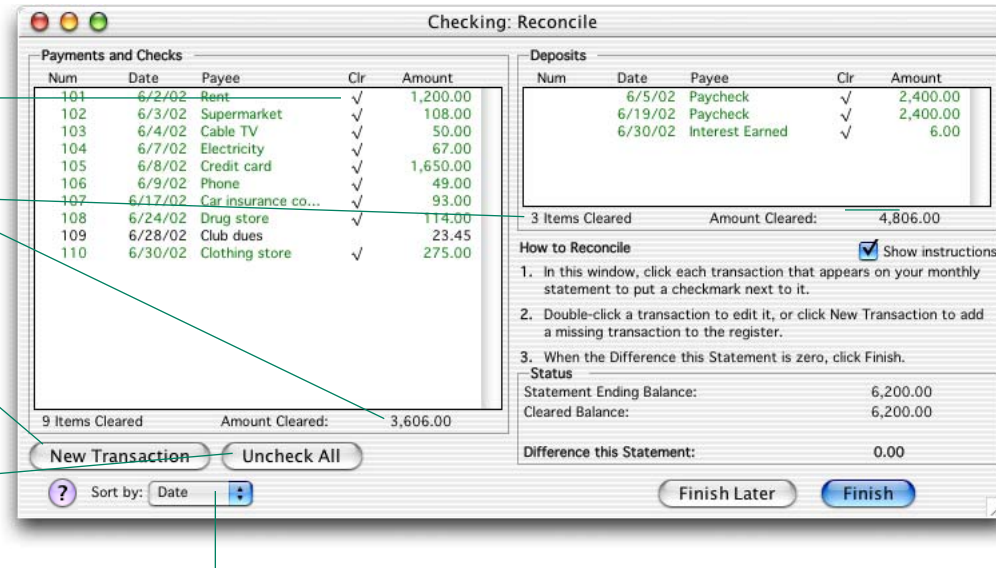
Verify that the amount for each transaction in the Reconcile window matches the amount listed on the bank statement.

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 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.

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.

Payments and Checks					Deposits				
Num	Date	Payee	Clr	Amount	Num	Date	Payee	Clr	Amount
101	6/2/02	Rent	✓	1,200.00					
102	6/3/02	Supermarket	✓	108.00		6/5/02	Paycheck	✓	2,400.00
103	6/4/02	Cable TV	✓	50.00		6/19/02	Paycheck	✓	2,400.00
104	6/7/02	Electricity		67.00					
105	6/8/02	Credit card	✓	1,650.00					

Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
6/5/02		Paycheck		C	2,400.00	6,042.00
		Salary				
6/7/02	104	Electricity	67.00		Deposit	5,975.00
		Utilities:Gas & Electric				
6/8/02	105	Credit card payment	1,650.00	C		4,325.00
		[Credit Card]				

- 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.

Statement Ending Balance:	6,200.00
Cleared Balance:	6,200.00
Difference this Statement:	0.00

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

- 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 130 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 (C) are now reconciled (R).

What’s the difference between C and R in the Clr column?

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

- C means that *you* have marked the transaction as cleared or you have accepted the transaction, for downloaded transactions.

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

- **R** 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:

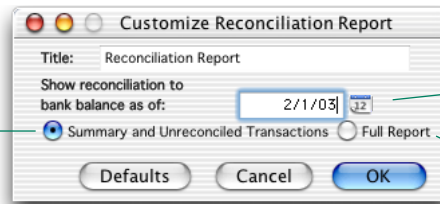
- Option-click in the Clr column to remove the C or **R** from transactions marked as cleared or reconciled.

Tip: Back up your data file after reconciling. It protects you against accidental data loss. See “[Backing up your data file](#)” on page 419.

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.

Select Summary and Unreconcile Transactions to show a summary plus detailed information for every unreconcile transaction.



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

Select Full Report to show a summary plus detailed information for every transaction.

Solving reconciliation problems

If the Difference this Statement amount is not zero, your account doesn’t balance for the current 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.

Status	
Statement Ending Balance:	6,200.00
Cleared Balance:	6,176.55
Difference this Statement:	-23.45

This is a running total comparing the items marked cleared in Quicken and the items on the statement. In this example, there's \$23.45 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 136.

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 123](#), or you could have changed or deleted an item that was previously reconciled (marked with a **R**) or deleted a balance adjustment transaction.

Status	
Statement Ending Balance:	6,200.00
Cleared Balance:	6,200.00
Previous Difference:	-300.00
Difference this Statement:	300.00

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

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

Solutions

Find the cause of the problem and correct it. See the table on page 123.

OR

Click Finish to finish reconciling the current statement. Then see “Resolving a previous difference” on page 136.

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.

“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.

Checking: Reconcile

Payments and Checks

Num	Date	Payee	Clr	Amount
101	6/2/02	Rent	✓	1,200.00
102	6/3/02	Supermarket	✓	108.00
103	6/4/02	Cable TV	✓	50.00
104	6/7/02	Electricity	✓	67.00
105	6/8/02	Credit card	✓	1,650.00
106	6/9/02	Phone	✓	49.00
107	6/17/02	Car insurance co...		93.00
108	6/24/02	Drug store	✓	114.00
109	6/28/02	Club dues		23.45
110	6/30/02	Clothing store		275.00

7 Items Cleared Amount Cleared: 3,238.00

Deposits

Num	Date	Payee	Clr	Amount
	6/5/02	Paycheck	✓	2,400.00
	6/19/02	Paycheck	✓	2,400.00
	6/30/02	Interest Earned	✓	6.00

3 Items Cleared Amount Cleared: 4,806.00

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 Finish.

Status

Statement Ending Balance: 6,200.00
Cleared Balance: 6,568.00
Difference this Statement: 368.00

New Transaction **Uncheck All** **Finish Later** **Finish**

? Sort by: Date

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 the necessary changes 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 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 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.

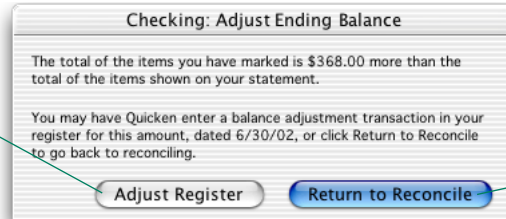
Letting Quicken adjust for differences

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 start 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 here to record an adjustment transaction 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.



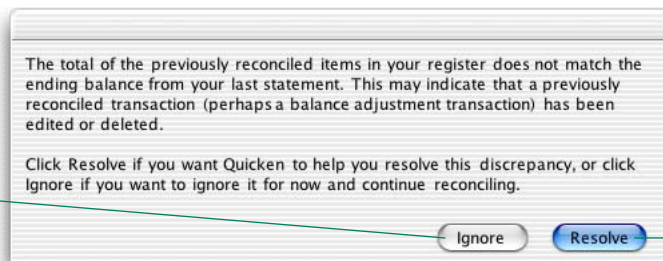
Click Return to Reconcile to return to the Reconcile window and track down the difference yourself.

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 **R** from the Clr column of a previously reconciled transaction. It could also happen if you changed the transaction category or memo fields.

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.

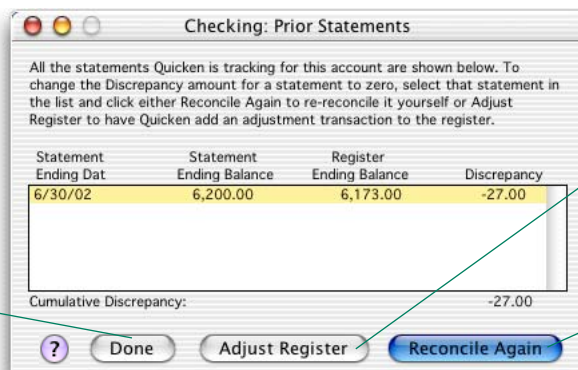


Click Resolve if you want Quicken to help you resolve the discrepancy.

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 the statements where Quicken is tracking a discrepancy.

Statements are identified by the Ending Date in the Reconcile Startup window. Note that in this example, the June statement has a discrepancy of \$27.00.



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

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

Select a statement and click Reconcile Again 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. 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 130](#).

9

Banking online

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For more information about topics discussed in this chapter, see the companion section in Quicken Help: choose Help > Quicken Help. Then select Track your cash flow > Banking online

Quicken's online banking services

Online banking includes transaction download and online bill payment.

Use transaction download 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 email.

Use online bill payment to:

- Schedule payments to anyone in the United States and use the Internet to securely send all your instructions in one connection.
- Inquire about payments and cancel them if the need arises.

How online banking works

Here is an overview of setting up and using online banking:

- 1 Make sure you have Internet access from your computer and that it is set up appropriately. If you haven't done so yet, register Quicken online.
- 2 Contact your financial institution or the Quicken Bill Pay service (<http://www.quickenbillpay.com>) about services and fees.
- 3 Apply to use online banking, either over the Internet (if your financial institution is set up to do this), by phone, or in person.
- 4 When you receive your account information and assigned PIN, enable your Quicken accounts to use online banking. Quicken 2007 lets you track accounts belonging to the same financial institution, but with different customer IDs, in a single Quicken data file.
- 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 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.

About security

Intuit and your financial institution have developed several features to safeguard your financial data, including:

- State-of-the-art RSA 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 at any time. It is not stored on your computer, unless you use the PIN Vault (see [“Setting up the PIN Vault” on page 173](#) for more information).

Applying at your financial institution

Contact your financial institution to see if they offer online banking with Quicken. When you sign up, your financial institution will send you the information you need to set up your Quicken account.

Finding out about available services and fees

Intuit does not charge you for using transaction download or online bill 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 and click “How do I find participating financial institutions?” If your financial institution does not offer transaction download with Quicken, you can still apply for the Quicken Bill Pay service (for which there is a fee), using your existing checking account.

Setting up a Quicken account for online banking

After you apply for transaction download or online bill payment, your financial institution provides the information you need to set up your account in Quicken. You will need to enter this information when you go through the New Account Assistant to set up your account.

When you've finished setting up your account for online banking, you can go online to download transactions or to send account access or payment instructions to your financial institution (non-investment accounts).

Enabling a new Quicken account for online banking

- 1 Choose File > New > Account, and follow the onscreen instructions.

The New Account Assistant will guide you in setting up your account and enabling it for transaction download and online bill payment, if these services are available through your financial institution. Quicken 2007 lets you track accounts belonging to the same financial institution, but with different customer IDs, in a single Quicken data file.

If you are setting up an investment account, the Assistant will also help you set up your holdings.

Enabling an existing Quicken account for online banking

- 1 Choose Lists > Accounts, select the account you want to enable, and then click Edit.
- 2 Select your financial institution from the Financial institution list.
- 3 Follow any onscreen instructions that appear.

Downloading transactions

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.

1 Choose Online > Download Transactions.

2 Choose an account from the pop-up menu and click Download.

3 Enter your PIN (the number given to you by your financial institution) and click OK.

For security purposes, Quicken may prompt you to change your PIN the first time you go online. Your **original** PIN is the one given to you by your financial institution.

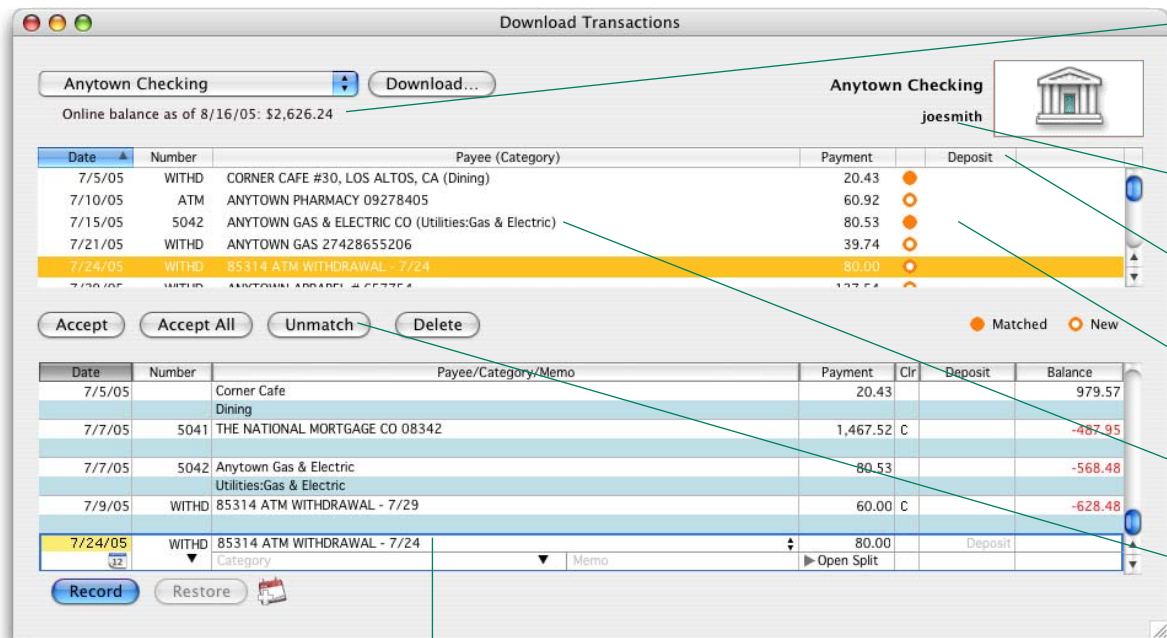
4 If prompted, enter a new PIN, enter it again to confirm, and then click OK.

Quicken downloads the most recent statement data for all online-enabled accounts belonging to the selected customer ID and financial institution. The first time you download transactions, you may get several months worth of statement data. (When you get data in the future, Quicken downloads all data since the last time you went online.)

5 Review the Online Transmission Summary window and click OK.

The Download Transactions window displays transactions for the selected account.

To change your PIN any time after this first time, click Change PIN when you go online.



This is the balance at your financial institution for the selected account. It may be different from the balance in your Quicken register.

This is the customer ID of the selected account.

Click a column title to change the order in which your downloaded transactions appear in the window.

Your downloaded transactions for the selected account are displayed in the top half of the window.

Categories for matched transactions are shown here.

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 in the top half of the window, that transaction is shown in the register in the bottom half of the window.

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 downloaded transaction 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 check amount and check number of the downloaded transaction are the same as those of a transaction in your register, regardless of transaction date. If a match isn't found, a second search is performed, this time matching if the amounts are the same and the date of the downloaded transaction is 10 days or less prior to, or 30 days or less following, the date of a transaction in your register.

A non-check transaction (such as an ATM withdrawal) matches if it has the same amount as that of a transaction in your register, and the date of the downloaded transaction is 10 days or less prior to, or 30 days or less following, the date of a transaction in your register.

- 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.

- 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 may include 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 [“Transferring money between online accounts” on page 158](#).

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 Accept to add the selected transactions to your Quicken register.

- 1 In the Download Transactions window, choose an account from the pop-up menu and click Download.

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.

- 2 (Optional) To add missing payee or category information to a transaction, select the transaction in the transaction list. Quicken displays the transaction in the register at the bottom of the window. Make your changes in the register and click Record.
- 3 Select each transaction that you want to add to your register.
You can hold down the ⌘ key and click additional transactions to select multiple transactions. If you make a mistake and want to de-select a transaction, click it again.
- 4 Click Accept to record the selected transactions, or Accept All to record all transactions.
The accepted items are added to your register, marked C (cleared), and removed from the transaction list.

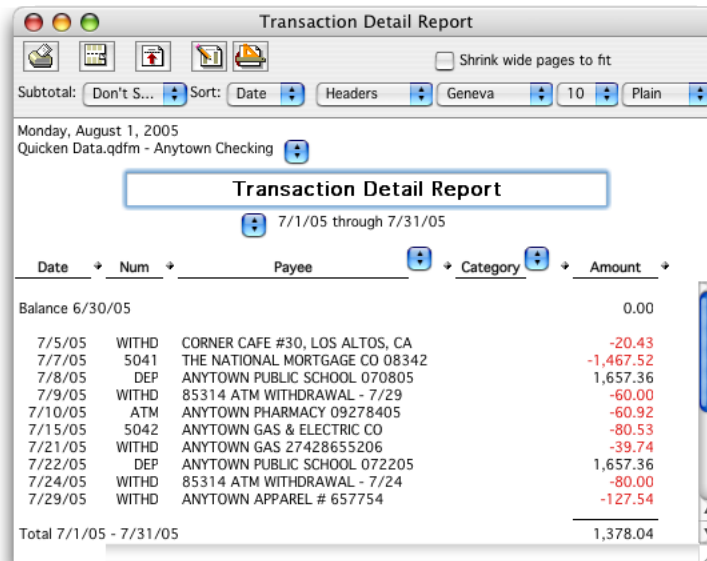
To reconcile your online account, see [“Starting to reconcile an online account manually” on page 125](#), or [“Using Auto-Reconcile” on page 157](#).

Making your downloaded transactions easier to read

Using Smart Payees

Smart Payees keep your transactions and reports uncluttered and easy to read by letting you substitute downloaded payee names with shorter, more consistent names.

For example, you might download a transaction that is named "Anytown Coffeehouse 301 PALO ALTO 955." You could create a Smart Payee rule that automatically renames such transactions to "Anytown Coffeehouse."



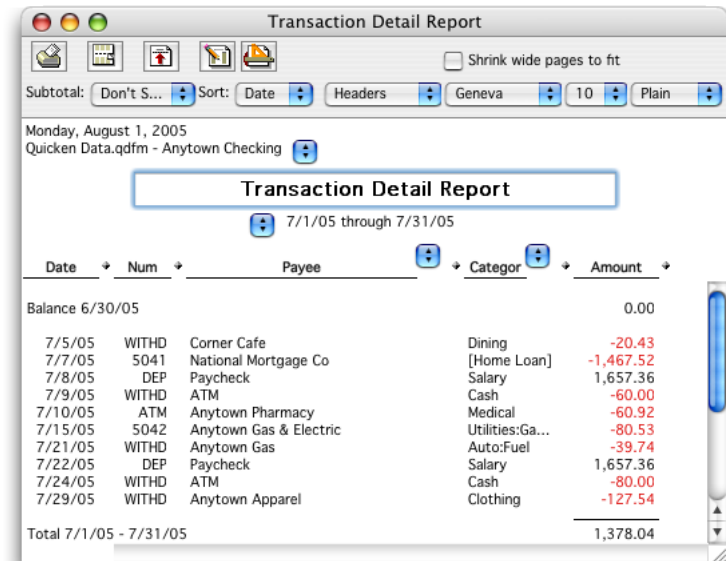
Transaction Detail Report

Monday, August 1, 2005
Quicken Data.qdfm - Anytown Checking

Transaction Detail Report
7/1/05 through 7/31/05

Date	Num	Payee	Category	Amount
Balance 6/30/05				0.00
7/5/05	WITHD	CORNER CAFE #30, LOS ALTOS, CA		-20.43
7/7/05	5041	THE NATIONAL MORTGAGE CO 08342		-1,467.52
7/8/05	DEP	ANYTOWN PUBLIC SCHOOL 070805		1,657.36
7/9/05	WITHD	85314 ATM WITHDRAWAL - 7/29		-60.00
7/10/05	ATM	ANYTOWN PHARMACY 09278405		-60.92
7/15/05	5042	ANYTOWN GAS & ELECTRIC CO		-80.53
7/21/05	WITHD	ANYTOWN GAS 27428655206		-39.74
7/22/05	DEP	ANYTOWN PUBLIC SCHOOL 072205		1,657.36
7/24/05	WITHD	85314 ATM WITHDRAWAL - 7/24		-80.00
7/29/05	WITHD	ANYTOWN APPAREL # 657754		-127.54
Total 7/1/05 - 7/31/05				1,378.04

A report that doesn't use Smart Payees...



Transaction Detail Report

Monday, August 1, 2005
Quicken Data.qdfm - Anytown Checking

Transaction Detail Report
7/1/05 through 7/31/05

Date	Num	Payee	Category	Amount
Balance 6/30/05				0.00
7/5/05	WITHD	Corner Cafe	Dining	-20.43
7/7/05	5041	National Mortgage Co	[Home Loan]	-1,467.52
7/8/05	DEP	Paycheck	Salary	1,657.36
7/9/05	WITHD	ATM	Cash	-60.00
7/10/05	ATM	Anytown Pharmacy	Medical	-60.92
7/15/05	5042	Anytown Gas & Electric	Utilities:Ga...	-80.53
7/21/05	WITHD	Anytown Gas	Auto:Fuel	-39.74
7/22/05	DEP	Paycheck	Salary	1,657.36
7/24/05	WITHD	ATM	Cash	-80.00
7/29/05	WITHD	Anytown Apparel	Clothing	-127.54
Total 7/1/05 - 7/31/05				1,378.04

...and the same report after applying Smart Payees.

Entering Smart Payees

- 1 In the Download Transactions window, choose an account from the pop-up menu and click Download.

Smart Payees work in non-brokerage accounts only.

- 2 In the top half of the window, select an unmatched transaction for which you'd like to rename the payee.

Quicken automatically highlights the same transaction in the bottom half of the window.

- 3 In the bottom half of the window, select the payee name of the transaction and type over it with a new name.

- 4 If you wish, tab to the Category and/or Memo fields and make any desired changes.

- 5 Click Record.

Quicken saves the Smart Payee name for the selected downloaded transaction, and renames any past transactions with the same original payee name to the new name. The new name will be automatically applied to future downloaded transactions from the same payee. The Smart Payee name will appear in the register, reports, graphs, Calendar, and anywhere else that transactions can be displayed. (Smart Payees are not sent in online transmissions.)

To display the original payee name, click the Smart Payee pop-up menu next to the payee name in the register.

Date	Number	Payee (Category)	Payment	Deposit
7/29/05	WITHD	ANYTOWN APPAREL # 657754	127.54	
8/4/05	WITHD	ANYTOWN GAS 27428655791	41.58	
8/5/05	WITHD	CAFE ON THE CORNER 0000654	37.26	
8/5/05	DEP	ANYTOWN PUBLIC SCHOOL 072205		1,657.36
8/7/05	WITHD	ANYWHERE AIRLINES 0943658422	325.50	

Accept Accept All Unmatch Delete Matched New

Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
7/5/05	WITHD	CORNER CAFE #30, LOS ALTOS, CA	20.43	C		979.57
7/7/05	5041	THE NATIONAL MORTGAGE CO 08342	1,467.52	C		-487.95
7/8/05	DEP	ANYTOWN PUBLIC SCHOOL 070805		C	1,657.36	1,169.41
7/9/05	WITHD	85314 ATM WITHDRAWAL - 7/29	60.00	C		1,109.41
7/29/05	WITHD	Anytown Apparel	127.54		Deposit	

Record Restore

Before using Smart Payees...

Select a transaction in the top half of the Download Transactions window.

Type over the payee name in the bottom half of the window, tab to the Category field and enter a category, and then click Record.

Date	Number	Payee (Category)	Payment	Deposit
7/29/05	WITHD	Anytown Apparel (Clothing)	127.54	
8/4/05	WITHD	ANYTOWN GAS 27428655791	41.58	
8/5/05	WITHD	CAFE ON THE CORNER 0000654	37.26	
8/5/05	DEP	ANYTOWN PUBLIC SCHOOL 072205		1,657.36
8/7/05	WITHD	ANYWHERE AIRLINES 0943658422	325.50	

Accept Accept All Unmatch Delete Matched New

Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
7/5/05	WITHD	CORNER CAFE #30, LOS ALTOS, CA	20.43	C		979.57
7/7/05	5041	THE NATIONAL MORTGAGE CO 08342	1,467.52	C		-487.95
7/8/05	DEP	ANYTOWN PUBLIC SCHOOL 070805		C	1,657.36	1,169.41
7/9/05	WITHD	85314 ATM WITHDRAWAL - 7/29	60.00	C		1,109.41
7/29/05	WITHD	Anytown Apparel	127.54		Deposit	981.87

Record Restore

ANYTOWN APPAREL # 657754

Use this as the payee for ANYTOWN APPAREL # 657754
 Edit this Smart Payee
 Delete this Smart Payee
 View all Smart Payees

...after using Smart Payees

Notice that the transaction in the upper half of the window now uses the Smart Payee, including any category information.

To display the original payee name, click the Smart Payee pop-up menu; the original downloaded payee name appears at the top of the list.

You can also use the Smart Payee pop-up menu to manage your Smart Payee list.

Managing your Smart Payee list

You can edit, delete, and view your Smart Payee list by clicking the Smart Payee pop-up menu that appears to the right of the payee name in the register.

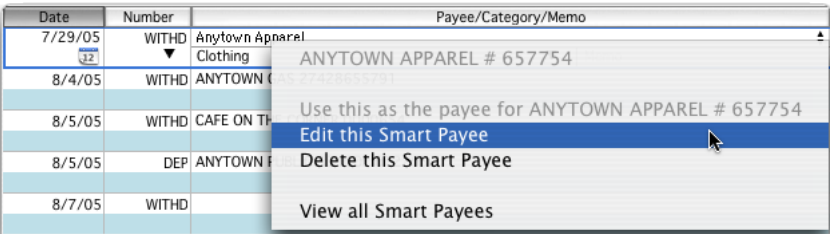
- 1 In the register, click the transaction for which you'd like to edit the Smart Payee.
You should see a double-headed arrow to the right of the payee name; this is the Smart Payee pop-up menu.



Click here to display the Smart Payee pop-up menu.

- 2 Click the Smart Payee pop-up menu, and choose Edit this Smart Payee.

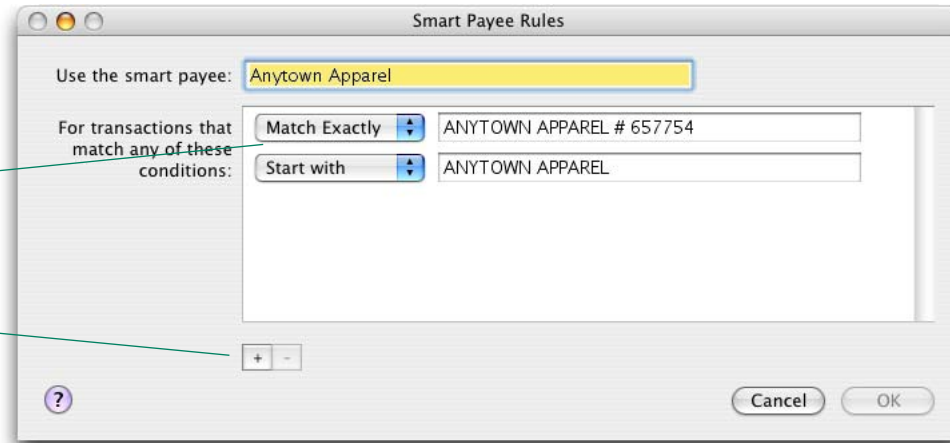
Note: if Edit this Smart Payee is grayed out, it means the payee name is not a Smart Payee. Simply enter a new payee name over the old one, and click Record. When you click the Smart Payee pop-up menu again, you should be able to edit the Smart Payee.



3 Make any desired changes, and then click OK.

Choose the type of filtering here. Note that Smart Payee rules are case-sensitive.

Click the '+' to add rules; select an existing rule and click the '-' to delete it.



Turning off Smart Payees

- 1 Choose Quicken > Preferences > Customization > Registers.
- 2 Clear the "Use Smart Payees..." checkbox and then click Save Changes.

All previously entered Smart Payees are replaced with the original downloaded payee names. You can check the "Use Smart Payees..." checkbox to reapply the Smart Payee names.

Removing capitalization from downloaded transactions

Your financial institution may capitalize all the letters of a transaction, making it harder to read, for example, "CORNER CAFE #30 LOS ALTOS."

You can replace "all caps" with "title-style capitalization," where only the first letter of each word is capitalized, for example "Corner Cafe #30 Los Altos."

- 1 Choose Quicken > Preferences > Customization > Registers.
- 2 Select the "Apply Title Case..." checkbox and then click Save Changes.

Title case will be applied the next time you download transactions; it doesn't affect transactions you've already downloaded.

Using Auto-Reconcile

Once you download your transactions and match them to your register, you can have Quicken automatically reconcile the matching transactions. You can enable Auto-Reconcile from the dialog that appears after you have completed your first transaction download session, or in the Preferences window.

1 Choose Quicken > Preferences > Customization > Auto-Reconcile.

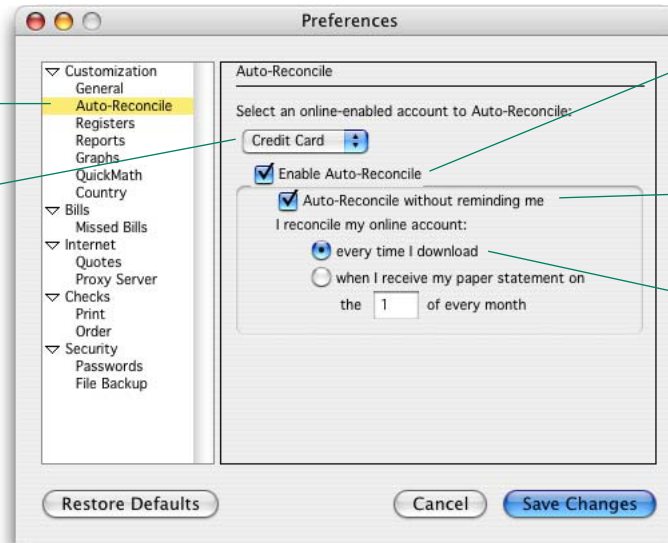
2 Select the Enable Auto-Reconcile checkbox.

Review the other options in the Auto-Reconcile window and adjust as desired.

3 Click Save Changes when finished.

Select Auto-Reconcile from the Customization section.

Select the desired account from the Accounts pop-up menu (only online-enabled accounts appear in the menu).



Select the Enable Auto-Reconcile option.

Select to skip the message displayed before Quicken auto-reconciles matching transactions.

Select how often you reconcile your online account.

- Every time you download
- Once a month (enter day)

Transferring money between online accounts

Important: Although Quicken adds the transfer to your 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.

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) belonging to the same financial institution and same customer ID, provided that both accounts are 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 Outbox 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 Online > Transfer Money Online.
- 2 Choose the financial institution and customer ID from the pop-up menu.
- 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 Outbox.
If you click Put in Outbox, you'll see your instruction in the Outbox the next time you go there. 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 Outbox.

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 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 167).

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 Online > Payments > Online Payees.
- 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.

Setting up multiple accounts for the same payee

If you have multiple accounts with the same payee, you must set up multiple copies of the payee, one for each account. Label each account with the payee name, followed by a description enclosed with braces. Any text that appears between braces is hidden from the payee, but visible in Quicken.

- 1 Set up an online payee for the first account, adding a description enclosed in braces following the payee name.

For example: AT&T {personal} or AT&T {Terry}

- 2 Set up another online payee with the same name and contact information, but with a different account number and description enclosed in braces following the payee name.

For example: AT&T {business} or AT&T {Chris}

- 3 Continue setting up one payee for each account number, each with a different description enclosed in braces following the payee name.

When you make an online payment, select the payee with the description that corresponds to the desired account.

Creating and sending online payments

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.

- 1 Choose Online > Payments > 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 Outbox.

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 Outbox, Quicken adds this payment to the list of instructions to send to your financial institution. If you are creating more than one payment to send, put each one in the Outbox.
- 4 When you have finished all your payment instructions, click the Outbox 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 Outbox.

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

institution needs a day or two to clear the payments and make the information available.

7 Review 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 167).

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 Online > Payments > Online Payees). 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 in this example), 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:

- the day the payment is recorded/sent in Quicken
- 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

Contact your financial institution for more information.

Canceling a payment

- 1 In your register, select a payment instruction that has been transmitted to your financial institution.
- 2 Choose Online > Payments > Cancel Payment.
 - 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 Outbox.

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 Online > E-mail 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 email feature lets you communicate only with your financial institution; it's not a general purpose email 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.

- 1 Choose Online > E-mail.
- 2 Choose the financial institution and customer ID 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 Outbox.

Receiving mail from your financial institution

To receive mail from your financial institution:

- 1 Choose Online > E-mail.
- 2 Choose the financial institution and customer ID from the pop-up menu.
- 3 Click Incoming Mail.
- 4 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.

- 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 Online > Payments > View Payment Status to check payment status.

Requesting a payment investigation

Payment Query initiates a payment investigation with your financial institution. View Payment Status sends an inquiry to the payment processor.

- 1 In your register, select a payment that has been transmitted to your financial institution.
- 2 Choose Online > Payments > Payment Query.
- 3 Add any relevant information from your phone calls.
- 4 Click either Send Now or Put in Outbox.

Handling disputes and canceling online services

Remember that the payment processor simply processes your transactions. Your financial institution is responsible for the accuracy of your statement.

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 Online > Financial Institutions for a list of financial institutions and their phone numbers. If your online payment service is only through the Quicken Bill Pay service, see your customer agreement for more information.

Keep your accounts up to date

Once you have enabled online banking for your accounts, you can update your accounts whenever you'd like using One Step Update, or have Quicken check for updated account information on a regular basis using Scheduled Updates.

Updating your accounts using One Step Update

One Step Update is a single access point for almost all online features. You can download securities quotes, pay bills online, download transactions from your broker, bank, credit union, or credit card company, and export some of your Quicken account information so it is available to you at Quicken.com.

Updating your accounts using Scheduled Updates

Scheduled Updates lets you connect to your financial institutions to download cleared transactions, and more, *on a schedule that you specify*. For example, if you normally use Quicken just after dinner, set up Scheduled Updates to bring your Quicken data file up to date at 5:00pm each weekday.

Note that you must use One Step Update to send online payments, transfers, and emails to your financial institutions. To schedule an update for an account, you must have the PIN for that account stored in the PIN Vault.

Using One Step Update

One Step Update uses the PIN Vault to supply your passwords and PINs to your financial institutions. See “Storing your PINs and passwords” on page 173 for more information.

- 1 Choose Online > One Step Update.
- 2 Verify that each action you wish to include in this online session is selected.
- 3 Manually enter any PINs or passwords that are not stored in the PIN Vault.
- 4 Click Update Now to start the online session.
- 5 If you have the PIN Vault enabled and a PIN stored in the vault for each financial institution you selected, you will be prompted for your PIN Vault password. Otherwise, you will be prompted for the PIN for each individual financial institution. See “Setting up the PIN Vault” on page 173 for more information.

Using Scheduled Updates

- 1 Choose Online > Scheduled Updates.
- 2 Verify that each action you wish to include in this online session is selected.
- 3 Select the days and times at which you’d like each item updated.
- 4 If necessary, click Options to customize the way Scheduled Updates works. You can choose to:
 - change the amount of advance notice before a scheduled update is run
 - skip scheduled updates while you are using Quicken

- have Quicken ask you for your PIN Vault password before each update
- always show a summary when you open Quicken after a Scheduled Update, regardless of whether the update was successful or not

Click OK to save your changes.

5 Click Apply Now.

6 Quicken will update your data file as you have scheduled.

Note that you must leave your computer running for the scheduled updates to take place, and that Quicken will connect to the Internet to perform the updates. Also, 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.

Storing your PINs and passwords

You can store PINs and passwords for all your accounts securely in Quicken's PIN Vault. This allows you to access all your online accounts with one password. The PIN Vault is encrypted and password-protected to maintain a high level of security.

Setting up the PIN Vault

Tip: Another way to enter a PIN Vault password is to select the "Add to PIN Vault" checkbox when you enter your PIN for an online session. If you haven't assigned a PIN Vault password yet, a dialog appears allowing you to enter one.

- 1 Choose Online > PIN Vault.
- 2 Click Create PIN Vault.
- 3 Enter a password.

Your password must be at least six characters long. For security purposes, it should include both letters and numbers. Avoid passwords which can be guessed easily like birthdays, names of family members, license plate numbers, etc.

- 4 Re-enter the password for verification.
- 5 Click OK.

Next, you can add PINs to the PIN Vault for your online-enabled accounts.

Adding a PIN or password to the PIN Vault

- 1 Choose Online > PIN Vault.
- 2 Select the financial institution and customer ID for which you'd like to store a PIN.
- 3 Click Edit.
- 4 Enter the PIN, and then enter it again for verification.
- 5 Click OK.
- 6 Enter your PIN Vault password to save the PIN.

Editing a PIN Vault entry

Tip: You can change your account PIN via the password request dialog. Select the “Add to PIN Vault” checkbox to update the PIN Vault entry with your new password.

- 1 Choose Online > PIN Vault.
- 2 Select the financial institution and customer ID for which you'd like to change a stored PIN.
- 3 Click Edit.
- 4 Enter the new PIN, and then enter it again for verification.
- 5 Click OK.
- 6 Enter your PIN Vault password, and then click OK to save the changed PIN.

Changing the PIN Vault password

Changing your PIN Vault password periodically is a good security measure.

- 1 Choose Online > PIN Vault.
- 2 Click the Change PIN Vault Password button.
- 3 Enter your current PIN Vault password.
- 4 Enter your new PIN Vault password.

Your password must be at least 6 characters long. For security purposes, it should include both letters and numbers. Avoid passwords which can be guessed easily like birthdays, names of family members, license plate numbers, etc.

- 5 Re-enter your new password for verification.
- 6 Click OK to save your new password.

Disabling the PIN Vault

You can disable the PIN Vault, but retain all your PIN information if you decide to use the PIN Vault later. You'll need to remember your PIN Vault password if you decide to reactivate the PIN Vault.

- 1 Choose Quicken > Preferences > Security > Passwords.
- 2 Clear the "Use PIN Vault for PINs" checkbox, and then click Save Changes.

Deleting the PIN Vault

Deleting the PIN Vault erases all your account PINs. Be sure you know these PINs before you delete the PIN Vault.

- 1 Choose Online > PIN Vault.
- 2 Press and hold the Option key.
- 3 Click Delete PIN Vault.

Setting up Quicken Bill Pay

If your financial institution doesn't offer online bill payment, you can still apply for the Quicken Bill Pay service (for which there is a fee), using your existing checking account.

- 1 Sign up at <http://www.quickenbillpay.com> to get your customer ID and PIN.
- 2 Choose Lists > Accounts, select the account you want to enable, and then click Edit.
- 3 Select "using Quicken Bill Pay" from the Pay bills online list, and follow any onscreen instructions that appear.
- 4 Click OK.

You are now ready to make online payments. See [page 160](#) for more information.

Using Web Connect

Web Connect lets you download a file of your recent account history from your financial institution's website. If your financial institution supports Web Connect, it will provide you with the access information you'll need, which 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

- 1 From your web browser, log in to your financial institution's website.
- 2 Choose the Quicken Web Connect option to download your account statement.

Your financial institution may call the option "Download account activity," "Download account history," or something similar. Follow the onscreen instructions to download the file. Contact your financial institution for more information.

- 3 When your browser finishes downloading the file, double-click the file in the Finder or desktop.

The file may be named the same as the account, and will have a QFX extension, for example "savings.qfx."

Quicken asks you to select the account into which you want to download the transactions.

- 4 Choose an existing account or create a new account, and click OK.

When Quicken is done downloading the transactions, the Online Transmission Summary appears.

5 Review the Online Transmission Summary and click OK.

Quicken displays the Download Transactions window.

Click Download to log in to your financial institution's website and download your account statement.

Click Import to then import the downloaded statement into Quicken.

Download Transactions

Anytown Checking Download... Import... **Anytown - Web Connect**

Online balance as of 8/16/05: \$2,626.24

Date	Number	Payee (Category)	Payment	Deposit
7/5/05	WITHD	CORNER CAFE #30, LOS ALTOS, CA (Dining)	20.43	
7/7/05	5041	THE NATIONAL MORTGAGE CO 08342	1,467.52	
7/8/05	DEP	ANYTOWN PUBLIC SCHOOL 070805		1,657.36
7/9/05	WITHD	85314 ATM WITHDRAWAL - 7/29	60.00	
7/10/05	ATM	ANYTOWN PHARMACY 09278405 (Medical)	60.92	
7/15/05	5042	ANYTOWN GAS & ELECTRIC CO	80.53	

Accept Accept All Unmatch Delete Matched New

Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
6/29/05		Opening Balance		R		0.00
		[Anytown Checking]				
7/5/05		Corner Cafe	20.43		Deposit	-20.43
		Dining			Open Split	
7/7/05		National Mortgage	1,467.52			-1,487.95
		[Home Loan]				
7/10/05		Anytown Pharmacy	60.92			-1,548.87
		Medical				
		Allergy meds				
7/15/05	5042	Anytown Gas & Electric	80.53			-1,629.40
		Utilities:Gas & Electric				

Record Restore

Balance 8/5/05:

6 You can now update your account register with the new transactions.

See "Updating your register" on page 149 for more information.

The next time you want to download your account statement via Web Connect, you can do so right from the Download Transactions window.

- 1 Choose an account from the pop-up menu and click Download.

Quicken opens your browser so you can log in to your financial institution's website and download your account statement.

- 2 Click Import to import the downloaded statement into Quicken.

Setting up your browser for Web Connect

Internet Explorer 5.2.2 and Safari 1.0.3 or later are compatible with Web Connect and require 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 on the your hard disk. The file may be named the same as the account, and will have a QFX extension, for example "savings.qfx." To import this file, choose File > Import > Web Connect.

10

Tracking your cash

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Setting up and using Quicken cash accounts.....	185

For more information about topics discussed in this chapter, see the companion section in Quicken Help: choose Help > Quicken Help. Then select Track your cash flow > Tracking cash.

When to use Quicken cash accounts

You can record cash transactions in two ways: either in your Quicken checking account register, or in a separate Quicken cash account. 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.

Use this type of account

Checking

Cash

To do this

- Categorize the income or expenses for only a few cash transactions
 - Keep detailed records of most or all cash transactions
 - Use cash instead of checks or credit cards
 - Track petty cash for your small business
-

Entering cash transactions in Quicken bank accounts

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 (checking, savings, or money market) as usual.

When you enter a cash withdrawal for miscellaneous expenses in a Quicken bank account, assign a catch-all 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).
- 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.

For more information about assigning categories to transactions, see page 68.

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.

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.

The screenshot shows the 'Joint Checking: Register' window. The main table has columns: Date, Number, Payee/Category/Memo, Payment, Clr, Deposit, and Balance. The first row shows a payment of 200.00 to ATM Cash on 7/20/02. Below this, a split entry is shown with three lines: Charity (100.00), Dining (45.00), and Cash Exp (55.00). The final remainder of 55.00 is shown in the third line of the split. Buttons for 'Close Split', 'Clear Split', and 'Adjust Total' are visible. The 'Record' button is at the bottom left, and the 'Balance Today' is \$4,709.79.

Click here to add the selected transaction to iCal (see page 103 for more information).

- 7 Click Record to record the transaction.

Setting up and using Quicken cash accounts

If you've used a Quicken bank account, you already know how to use a cash account.

Entering cash expenses in a cash account

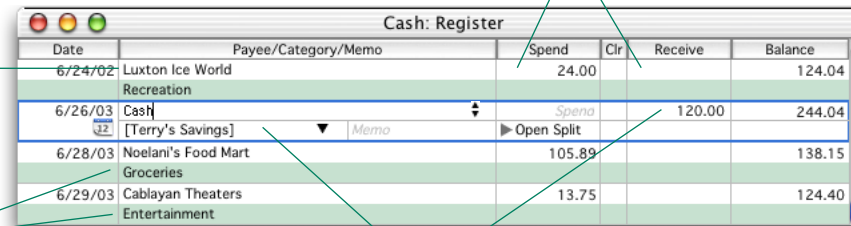
Save your receipts and other records of your cash transactions and enter each one as a separate transaction. If one cash receipt covers several items that you want to categorize individually, split the transaction when you enter it in the cash account register.

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 for use in reports and graphs.



Date	Payee/Category/Memo	Spend	Clr	Receive	Balance
6/24/02	Luxton Ice World	24.00			124.04
	Recreation				
6/26/03	Cash			120.00	244.04
	[Terry's Savings]				
6/28/03	Noelani's Food Mart	105.89			138.15
	Groceries				
6/29/03	Cabl原因 Theaters	13.75			124.40
	Entertainment				

The cash account received \$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 187.) 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 188](#).

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 74).

When you withdraw cash from a Quicken bank account, record a transfer from the bank account to the cash account.

Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
6/26/03		Cash	120.00			8,694.73
		[Cash]				

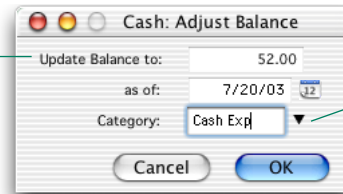
Date	Payee/Category/Memo	Spend	Clr	Receive	Balance
6/26/03	Cash			120.00	244.04
	[Terry's Savings]				

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 Activities > Adjust Balance.
- 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 an 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

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Setting up and using credit card accounts	193

For more information about topics discussed in this chapter, see the companion section in Quicken Help: choose Help > Quicken Help. Then select Track your cash flow > Tracking credit cards.

When to use credit card accounts

You can use Quicken to track credit cards, charge cards, lines of credit, or equity lines. 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.	Checking	Record the check that pays the bill in your Quicken checking account. Split the transaction to categorize specific charges. (This method doesn't let you track an outstanding balance, however.) See "Entering credit card transactions in a checking account" on page 191 .
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	Enter and categorize each transaction from your as you make purchases. The credit card register shows your balance and the available credit remaining on the card. See "Setting up and using credit card accounts" on page 193 .
You want to keep records of some or all of your transactions.	Credit card	Enter and categorize the transactions you want to track (either from receipts 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 "Setting up and using credit card accounts" on page 193 .
You want to keep track of your transactions, but you don't have time to enter them manually.	Credit card with transaction download	Use transaction download to update your credit card or charge card account automatically every month. See "Downloading transactions" on page 146 .

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 checking account for debit card transactions, *not* a credit card account.

Entering credit card transactions in a checking account

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 checking 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 \$412.90.

- 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 (\$412.90 in this example) with the amount of the gift you bought (\$54.12), and press Tab to move to the next line.

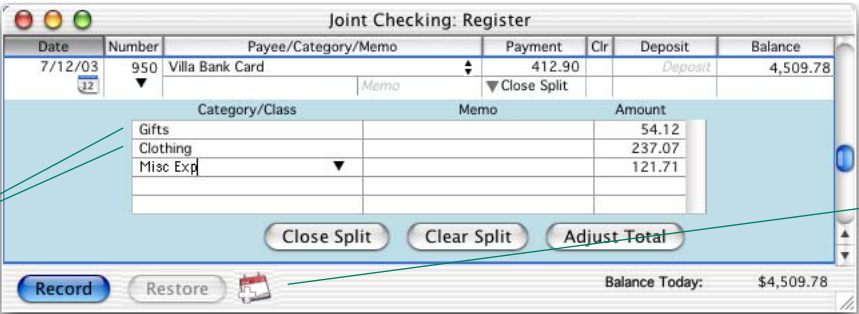
When you leave the Amount field, Quicken calculates the remainder (\$358.78) and puts it in the next Amount field.

For more information about assigning categories to transactions, see page 68.

Tip: You can use QuickMath to calculate split amounts quickly; see “Calculating transaction amounts with QuickMath” on page 89.

- 4 Assign the expense category “Clothing” to the second line of the split, replace the \$358.78 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 (\$121.71) and puts it in the next Amount field.



Quicken includes these expenses for gifts and clothing when you create any report or graph based on categories.

Click here to add the selected transaction to iCal (see page 103 for more information).

- 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

If you've used a Quicken checking account, you already know most of what you need to use a credit card account. If you aren't sure whether to use a Quicken credit card account, see the table on [page 190](#).

Entering credit or charge card transactions

To enter transactions in a credit card register, you can:

- [Save your receipts 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 information using Quicken's online account access feature. For more information, see ["Transferring money between online accounts" on page 158](#).

To open the register for a credit card account, go to either the Banking or Property & Loans area and choose the account name from the Registers pop-up menu in the toolbar.

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.

The Clr column would show a bold **R** 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.

Categorize your charges if you want them categorized in reports and graphs.

Villa Bank Card: Register						
Date	Ref #	Payee/Category/Memo	Charge	Clr	Payment	Balance
6/5/02		Schuler-Robinson Clothing	72.98			421.45
6/12/02		Villa Bank Card [Joint Checking]			376.90	44.55
6/12/02		Agurs Inn Recreation	119.68			164.23
6/29/02		Klemzak Books Education Books	38.93			203.16
6/5/02						
			Charge	Payment		
			Open Split			
			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. If your account is set up for online account access, Quicken can help you automatically reconcile your account. See [“Using Auto-Reconcile” on page 157](#). Otherwise, 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.

Enter the ending balance (or “balance due”) and statement date from your credit or charge card statement.

Villa Bank Card: Reconcile Startup

1. Enter the following information from your monthly credit card statement.

Beginning Balance: 506.64 As of: 10/2/02

Ending Balance: 451.38 As of: 11/2/02

2. Enter a finance charge amount from your statement. Quicken will add a transaction for this amount in your register.

Amount	Date	Category
Finance Charge: 6.77	11/2/02	Int Exp

Cancel Start

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.

4 Click Start.

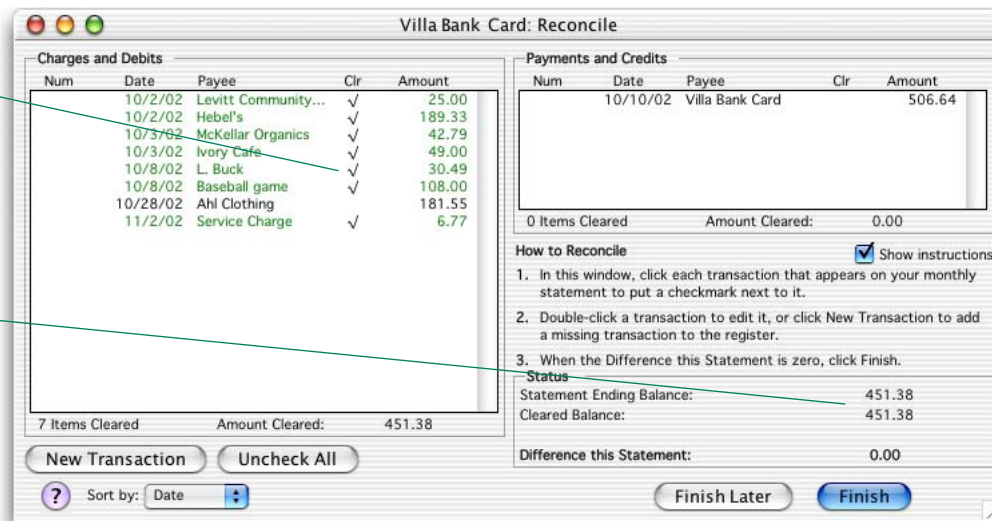
Quicken adds a Finance Charge transaction (if you entered a Finance Charge amount) to the register and displays the Reconcile window.

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.



- 6 If you find transactions on your statement that are missing from the list of unreconciled transactions, click New Transaction and enter them in the register.

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 135.

- 7 If you find a transaction that contains an error, double-click the transaction in the Reconcile window to correct it in the register.
- 8 When you finish marking items as cleared, look at the Difference this Statement.

Reconciling a credit card account is basically the same as reconciling a bank account at this point. See [“Completing reconciliation”](#) on page 128.

12

Tracking assets and liabilities

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For more information about topics discussed in this chapter, see the companion section in Quicken Help: choose Help > Quicken Help. Then select Track your cash flow > Tracking assets and debt.

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.

When to use Quicken asset accounts

The balances in your bank and cash accounts represent only part of your total assets. Quicken has additional account types you can use to track your other assets: asset accounts and investment accounts. Use investment accounts to track assets such as stocks, bonds, mutual funds, and other investments that fluctuate in value (see

Chapter 14, Tracking investments, on page 227). Use asset accounts to track the following:

Type of asset	Sample uses for asset accounts
Loan notes you hold	<p>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.</p> <p>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 208.</p>
Home cost basis	<p>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 202).</p>
Contents of your home	<p>Create an asset account for your home inventory and use it to track furnishings, major appliances, electronics, 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. See also "Home Inventory" on page 390.</p>
Prepaid medical or dependent care expenses	<p>If you set aside pre-tax 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 79 for information about transferring part of your paycheck to another account.</p>
Capital equipment	<p>Track the value of capital equipment as it is acquired and track depreciation as it occurs.</p>
Accounts receivable	<p>Keep up-to-date accounts receivable records.</p>

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>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 208.</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 193](#).

Setting up and using asset and liability accounts

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, you 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 74.

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
1/1/99		Opening Balance [House]		R	95,900.00	95,900.00
1/1/99		Opening Balance [House]		R	95,900.00	95,900.00
7/20/99		Del Greco Hardware [Joint Checking] Smoke detector			17.29	95,917.29
5/20/01		Del Greco Hardware [Joint Checking] Smoke detector			42.77	102,305.04
8/20/02		Ken Chiu Construction [Line of Credit] Bathroom			5,350.00	107,697.81

Record Restore Balance Today: \$107,697.81

Click here to add the selected transaction to iCal (see page 103 for more information).

Tracking the value of capital equipment. Set up an asset account with an opening balance of zero, and create a separate transaction for the current value of each piece of equipment (asset) you own. Then, as you buy and sell equipment, create transfer transactions to the asset account from the Quicken account where you record the purchase or sale transaction (for example, a checking or credit card account).

Cap Equip: Register

Date	Number	Payee/Category/Memo	Decrease	Clr	Increase	Balance
1/18/03		Power Mac G4			1,500.00	5,500.00
<div style="display: flex; justify-content: space-between; align-items: center;"> <div> <p>Category/Class</p> <p>[Cap Equip]</p> </div> <div> <p>Memo</p> <p>Purchase price</p> </div> <div> <p>Amount</p> <p>1,500.00</p> </div> </div> <div style="display: flex; justify-content: space-between; align-items: center; margin-top: 5px;"> <div> <p>[Cap Equip]</p> <p>Prior depreciation</p> </div> <div> <p>-500.00</p> </div> </div>						
<div style="display: flex; justify-content: space-around; margin-top: 10px;"> Close Split Clear Split Adjust Total </div>						
1/28/03		Fax machine			646.50	6,146.50
		[Joint Checking] Purchase				
2/4/03		ImageWriter	75.00			6,071.50
		[Joint Checking] Sale				
2/6/03		Power Mac G4	100.00			5,971.50
		Depreciation				
2/6/03		LaserWriter	100.00			5,871.50
		Depreciation				
					Balance Today:	5,871.50

Record
Restore

The purchase and sale of equipment were recorded in a bank account as transfers to this asset account. The amount of the purchase is in the Increase column, because it increases the value of the account. The amount of the sale is in the Decrease column, because it decreases the value of the account.

These depreciation transactions were recorded directly in the asset account register. The amounts are in the Decrease column because they decrease the value of the account.

Tracking amortized loans and mortgages. Quicken simplifies the process of tracking a loan balance. See [Chapter 13, Tracking loans and mortgages, on page 208](#), for information about using liability accounts to track amortized loans.

Chapter 12, Tracking assets and liabilities 204

This is a liability account for Social Security payroll taxes collected for a household employee.

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.

Payroll-FICA: Register						
Date	Number	Payee/Category/Memo	Increase	Clr	Decrease	Balance
12/31/02		Opening Balance	326.46	R		326.46
		[Payroll-FICA]				
12/31/02		Internal Revenue Service			326.46	0.00
		[Joint Checking] Q4'02 Form 942				
1/1/03		Angela Goettsch	108.82			108.82
		[Joint Checking] 12/02				
2/1/03		Angela Goettsch	108.82			217.64
		[Joint Checking] 1/03				
3/1/03		Angela Goettsch	108.82			326.46
		[Joint Checking] 2/03				
3/31/03		Internal Revenue Service			326.46	0.00
		[Joint Checking] Q1'03 Form 942				
			Increase			
			Decrease			
			Open Split			
			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

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 Activities > Adjust Balance.
- 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"). 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 an 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

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For more information about topics discussed in this chapter, see the companion section in Quicken Help: choose Help > Quicken Help. Then select Track your cash flow > Tracking loans and mortgages.

How Quicken tracks a loan

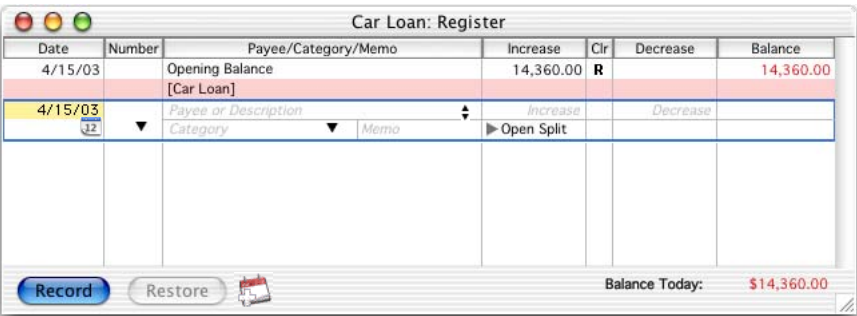
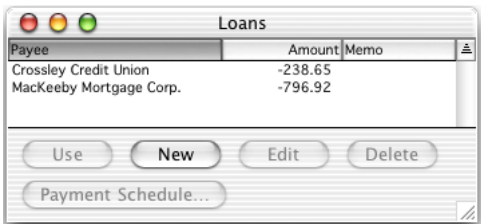
Quicken can track how a loan is **amortized**, or paid off, with each payment you make. Quicken keeps track of both the amount of interest you've paid and the loan's outstanding principal balance.

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.

Choose Online > To the Web > Loan Rates to research the best rates.

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 creates a loan payment and adds it to the Loan list.



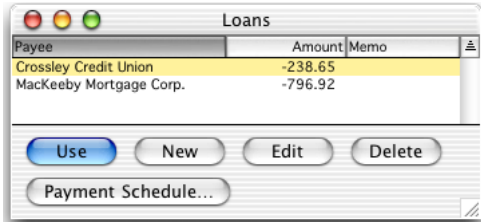
Quicken also creates a principal account (in this case, a liability account) to keep track of the outstanding principal on the loan (the Balance Today).

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

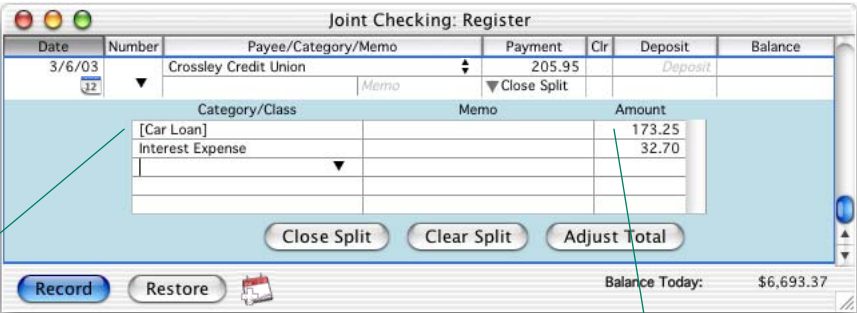
account in the example below). Quicken automatically calculates the correct proportion of interest and principal, and transfers the principal amount to pay down the balance in the liability account for the loan.

To make a loan payment, select it in the Loan list and click Use.

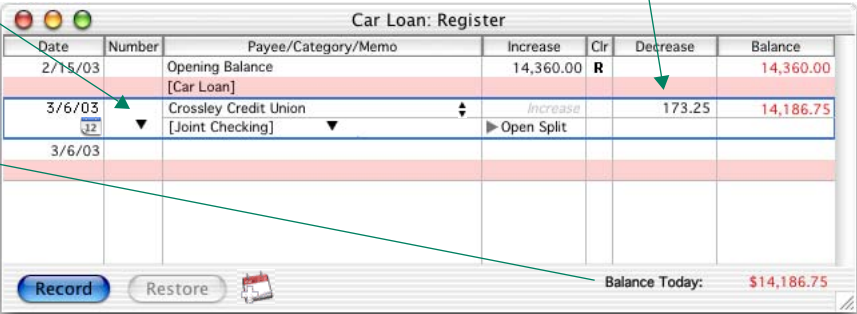
Quicken enters the loan payment transaction in the checking account register and automatically calculates the interest and principal amounts.



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.



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 “Financial planning calculators” on page 387.

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. See [page 217](#).

- 1 In the Property & Loans area, click the Loans button in the toolbar.
- 2 Click the New button (⌘-N).
- 3 Answer each question as it applies to your loan.
- 4 Click Continue.

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).

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 214.

Loan Info	
Name of lender:	MacKeeby Mortgage Corp.
Regular Payment	
Principal + interest:	796.99
PMI, property tax, etc:	219.90
Total payment:	1,016.89
Total # of payments:	92
Annual interest rate:	9.375 %
Interest category:	Mortgage Int
Principal account:	Mortgage
Loan amount:	88,414.12
Date of first payment:	7/6/03
Frequency:	Monthly
Payment Options	
<input checked="" type="checkbox"/> Confirm payment before recording	<input type="checkbox"/> Schedule payment on Calendar
Click Preview Payment to see what next loan payment will look like.	
Preview Payment Cancel Create	

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.

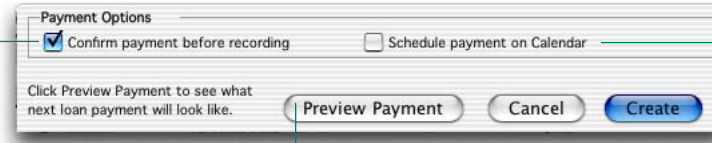
* The loan term must be longer than 12 months for Quicken to correctly calculate the principal, interest, and payment information.

Use the table on [page 214](#) if you aren't sure how to fill in a field. See [“Handling different types of loans” on page 217](#) 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:

- 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.



Select this checkbox if you want Quicken to set up your loan payment as a scheduled transaction in the Calendar.

Click Preview Payment to confirm that everything looks the way you expect it to before you finish creating the loan.

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.	
# paid		The number of payments you have already made.	
Payments remaining			The number of payments remaining to pay off the loan.*

Field in Set Up Loan window	Brand new loan	Existing loan (starting with first payment)	Existing loan (starting with next payment)
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	The name of the account you want to use to track the loan balance. Each loan principal account must have a different name. If you set up a principal account for the loan before you set up the loan, enter the name of the existing principal account.		
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 “Handling different types of loans” on page 217 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.

To preview the payment transaction 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.

To print payment checks, 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
Mortgage Int	interest	404.44
[Mortgage]	principal	392.55
Taxes:Property	PMI, property tax, etc.	219.90

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 160).

Enter a category for the amount you entered for “PMI, property tax, etc.” here. 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.

Preview Payment

Payee: Steve & Sally \$ 475.27

Memo:

Category	Memo	Amount
Interest Inc	interest	35.83
[Steve & Sally]	principal	439.44

Cancel OK

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.

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
	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)

Type of loan	For this item	Give Quicken this information
	Loan amount or Current balance*	Follow the guidelines in the table on page 214 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

- 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 Edit > New Transaction (⌘-N).
- 3 Choose Lists > Loans.

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 221 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
<div>Cancel OK</div>	

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.

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	Quicken does this
Current balance	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	Adjusts the regular payment amount and interest rate for this payment and all future payments .
Regular payment	<p>Uses the amount you enter as the new regular payment amount for this payment and all future payments.</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. 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>
Additional prepayment	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

To see the breakdown of interest, principal, and other charges for future loan payments, select the loan in the Loan list and click Payment Schedule; you can then print it by choosing File > Print Payment Schedule. The payment schedule does not include information about past payments.

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 47](#) 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 220](#)).

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 [“Financial planning calculators” on page 387](#).

- 1 Set up the new loan following the steps in [“Setting up a loan” on page 211](#).

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.

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

Total # of payments:

97

Annual interest rate:

8.125 %

Interest category:

Mortgage Int

Principal account:

New Mortgage

Date of first payment:

4/15/03

Loan amount:

75,591.96

Frequency:

Monthly

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

- 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
4/15/03	32	Mortgage USA refinance	105,000.00	R	Decrease	105,000.00
			▼ Close Split			
		Category	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	
2/1/03		MacKeeby Mortgage Corp.	104.55			87,989.37	
		[Joint Checking]					
3/1/03		MacKeeby Mortgage Corp.	105.37			88,094.74	
		[Joint Checking]					
4/1/03		MacKeeby Mortgage Corp.	106.19			88,200.93	
		[Joint Checking]					
4/15/03		Mortgage USA refinance			88,200.93	0.00	
		[New Mortgage]					
7/1/02	32	Payee or Description	Increase		Decrease		
		Category		Open Split			
Record Restore						Balance Today: \$0.00	

3 Delete the old loan from the Loan list.

Estimating year-to-date loan interest

To know how much interest you've paid on a loan since the beginning of the year for tax purposes, create a report that shows your interest payments.

14

Tracking investments

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For more information about topics discussed in this chapter, see the companion section in Quicken Help: choose Help > Quicken Help. Then select Managing your investments.

About investment accounts

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 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 (checking, savings, money market) 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 checking 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.
- **Investment account.** An investment account (brokerage, 401(k), or IRA) 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, provide basic banking functionality if supported by your brokerage, and give you a total market value for the account. You can view many different performance measures for the individual securities in an investment account and for the account as a whole.

- **Single 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.

Use the following table to help you decide which type of Quicken account to use.

Use this type of account	If you invest in
Brokerage	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)
Single mutual fund	A single mutual fund that has no cash balance
Brokerage	Real estate investment trusts (REITs) or partnerships
Brokerage	Unit trusts
IRA	IRA accounts, Keogh accounts, or variable annuities
Brokerage	Cash management accounts (CMAs)
Money market (if you write checks) or single mutual fund (to track rate of return)	Money market funds
Checking or savings	CDs

Use this type of account	If you invest in
Brokerage or asset	Treasury bills
Brokerage or asset	Fixed annuities
401(k) or asset	Employer retirement plans: 401(k), 403(b), pension
Brokerage or asset	Collectibles or precious metals
Asset	Real estate

You can track some types of investments using either an investment (brokerage, 401(k), IRA) or asset account. To track an investment in an investment 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.

Tip: After you set up a Quicken 401(k) account, 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 79 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 401(k) or mutual fund account. Instead, use an asset account and adjust the balance when you get your statement. To keep track of the different funds that make up your 401(k) without using a 401(k) 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 investment or mutual fund account, the following table gives recommendations for grouping securities in investment accounts.

Security type	Recommendations
Brokerage accounts	Use a separate Quicken brokerage account for each actual brokerage account or other managed account you have.
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 401(k) or IRA account, since you may change the investments later.</p> <p>Use separate Quicken 401(k) or IRA accounts for your retirement account and for a spouse's retirement account.</p>
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 brokerage account; then you can easily reconcile each account with its statement. Or you may want to lump all the securities in a single Quicken brokerage account, especially if you have other brokerage 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. We recommend the first option.

Setup option	Advantages	Disadvantages
Option 1: Enter all historical data. <ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• All Quicken reports are complete and accurate.• 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.• 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.• 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.	<ul style="list-style-type: none">• You have to locate data for transactions that occurred in the past.• You must spend time entering all past transactions.

Setup option	Advantages	Disadvantages
<p>Option 2: Set up for this year. Enter your investment holdings as of the end of last year and all transactions for each security since the beginning of this year.</p> <ul style="list-style-type: none"> • Name and type of security • Number of shares owned at the end of last year • Price per share at the end of last year and today • All transactions (purchases, sales, dividends, reinvestments, and so on) for the current year 	<ul style="list-style-type: none"> • The information you need to gather goes back only to the end of last year and is probably easy for you to find. • Data for the year is complete, so you can use the investment income report to prepare Schedule B tax information. • Quicken produces accurate reports on performance, income, and changes in unrealized gain for time periods starting with the beginning of this year. • When you sell a security, you can specify which lots to sell to minimize or maximize your short-term capital gains. 	<ul style="list-style-type: none"> • 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). • 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.

Setup option	Advantages	Disadvantages
Option 3: Set up fast. Enter your current investment holdings. <ul style="list-style-type: none"> • Name and type of security • Number of shares you currently own • Current price per share 	<ul style="list-style-type: none"> • You can get started with a minimum amount of information to gather. • You can start using the account right away to see whether you think it's worthwhile to gather and enter more information. • Quicken produces accurate reports on performance, income, and changes in unrealized gain for time periods starting now. 	<ul style="list-style-type: none"> • Data for this year is incomplete, so you can't use the investment income report to prepare Schedule B tax information. • You may have to wait a few months before Quicken can display a valid investment performance report. • 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). • 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.

Tracking your investment data in Quicken

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.

The Register window

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.

The first register shown here is for a brokerage account (see “Setting up an investment account” on page 247), and the second is for a mutual fund account (see “Setting up a Quicken mutual fund account” on page 256).

Click the Actions button to use Quicken’s investment forms to enter investment transactions (see “Using investment forms to enter transactions” on page 260), or enter transactions directly in the register (see “Entering investment transactions in the register” on page 264).

Discount Broker: Register

Date	Action	Security	Shares Out	Shares In	Share Price	Clr	Cash Balance
		Transfer	Cash In	Cash Out	Commission		
5/1/02	MS	Biotek		100	15 1/8		
		[Discount Broker]					0.00
5/21/02	BUY	DB Fund		1,000	10		
		[Joint Checking]		10,000.00			0.00
6/21/02	BUY	Biotek		100	16 1/4		
		[Joint Checking]		1,625.00			0.00
6/23/02	II	DB Fund			10		
		•Int Income	490.00				490.00
7/21/02		Security		Shares In	Share Price		
		Transfer		Cash Out	0.00		
							Cash Balance \$490.00
							Market Value \$13,740.00

Record Restore Actions

Weiss Fund: Register

Date	Action	Transfer	Shares Out	Shares In	Share Price	Clr	ShareBalance
		Memo	Cash In	Cash Out	Commission		
2/2/02	BUY	[Joint Checking]		100	18 3/4		100
		Initial purchase		1,875.00			
3/31/02	RD	•Div Income		1.6	19		101.6
				30.40			
6/30/02	RD	•Div Income		1.5329	20 7/8		103.1329
				32.00			
9/30/02	RD	•Div Income		1.6982	20 3/8		104.8311
				34.60			
1/1/03		Transfer		Shares In	Share Price		
		Memo		Cash Out	0.00		
							Share Balance 104.8311
							Market Value \$2,135.93

Record Restore Actions

The Portfolio window

In the Investing area, click the Portfolio button in the toolbar to see the Portfolio window.

Click here to group the securities in this window by Account, Security, Type, Goal, Asset Class, or Industry Sector.

Click the triangles to show or hide the securities in each "group."

Use the Watch List to track securities or indexes you want to watch.

Click the news icon to view the latest news headlines on a particular security.

Use the Portfolio window to:

- view and update security prices (see "Updating security prices" on page 286)
- view summary information for all securities in which you hold an open position

Click any column to sort on it.

Change this date to view or enter prices "as of" the selected date.

Name	Quote/Price	Day Change	Shares	Cost Basis	Market Value
Brokerage					
Apple Computer	19.890	-0.51	100	1,250.00	1,989.00
Intuit	44.370	0.39	150	4,500.00	6,655.50
Cash					17,361.33
Mike's 401k					4,341.60
Watch List					
IBM	85.470	-0.78			
Microsoft	27.470	-0.23			

Quotes provided by S&P Comstock
Delayed at least 20 minutes
Last updated: Today at 3:24 PM

Cash Balance: 17,361.33
Market Value: 30,471.45

To print the Portfolio, choose File > Print Portfolio.

If there are more columns or rows than fit in the window, use the scroll bars to see the remaining data. 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.

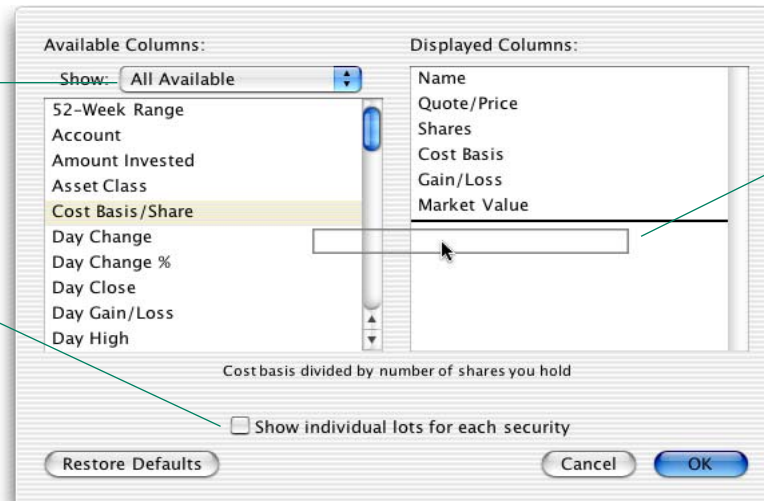
Customizing the column display

To change which columns are displayed in the Portfolio window:

- 1 Click the Customize button in the upper right corner of the window.
- 2 Drag the column you want to display from the Available Columns list to the Displayed Columns list; to delete a column, drag it out of the Displayed Columns list. You can also sort the columns by dragging items up and down the list.

Click here to choose which types of columns should appear in the select list: All Available, Local Data, Fundamentals, Price and Trends, or Benchmarks.

Select this checkbox to show the individual lots you've acquired for each security.



Drag the column you want to display into the Displayed Columns list. In this example, the Cost Basis/Share column is being added.

To remove a column, simply drag it out of the Displayed Columns list.

- 3 Click OK.

The following table shows what the column headings mean.

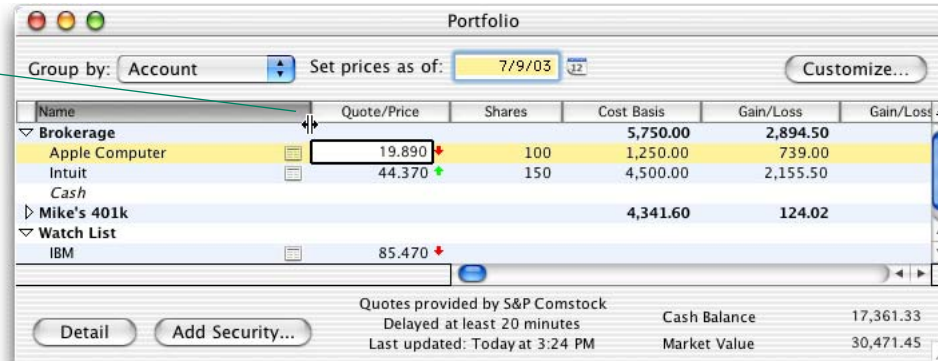
Column heading	Description
52-Week Range	Price range over past 52 weeks.
Account	Account in which you hold the security.
Amount Invested	Amount you invested in the security, including expenses, excluding reinvested income.
Asset Class	A type of investment, such as stocks, mutual funds, or bonds.
Cost Basis	The total cost of all currently-held shares of a security, including reinvested income.
Cost Basis/Share	The cost basis divided by the number of currently-held shares.
Day Change	A security's change in price from the previous day.
Day Change %	A security's change in price from the previous day, as a percentage.
Day Close	A security's closing price for the current day.
Day Gain/Loss	A security's gain or loss in price from the opening price of the current day.
Day High/Low/Open	A security's high, low, or opening price for the current day.
Day Range	The price range of a security for the current day.
Debt/Equity	A company's long-term debt as a percentage of equity.
Dividend (Annual)	Annual dividend paid last year.
Dividend Yield	Dividend amount as a percentage of security price.

Column heading	Description
EPS	Earnings per share.
Fund Average P/E	(Mutual funds only) Average price/earnings ratio of this fund's holdings.
Fund Category	(Mutual funds only) Morningstar mutual fund category for this fund.
Gain/Loss	Gain or loss of all currently-held shares of the security. This is the market value of the shares minus the cost basis.
Gain/Loss %	Gain or loss of all currently-held shares of the security, divided by the cost basis.
Goal	Goal as you entered it in the Edit Security window.
Income	Total income received from this security, including reinvested income.
Industry Change (%)	Industry change in price since previous day's closing, as a percentage.
Industry Debt/Equity	Average long-term debt as a percentage of equity in this security's industry.
Industry P/E	Average price/earnings ratio in this security's industry.
Industry/Category	For stocks, this security's industry; for mutual funds, its Morningstar category.
Industry/Category 1-Year	One-year change in value in a security's industry, as a percentage.
Market Cap (billions)	Total number of shares of a company's stock, multiplied by the current price
Market Value	Current price multiplied by the number of shares you own.
Market Value %	Current price multiplied by the number of shares you own, as a percentage of total holdings.

Column heading	Description
Morningstar Rating	Morningstar's overall rating of this mutual fund.
Morningstar Return	Morningstar's return rating of this mutual fund.
Morningstar Risk	Morningstar's risk rating of this mutual fund.
Name	Name of security, as you entered it in the Edit Security window.
P/E Ratio	Current price divided by earnings per share for 12-month period.
PEG Ratio	Price/earnings ratio divided by forecasted earnings growth.
Quote/Price	Current price of the security (next to security name) or purchase price (next to purchase date).
Return	Market value plus cash income plus sale income minus dollars invested.
ROE	Return On Equity (earnings divided by total common shareholder equity)
ROI (%)	Return On Investment
Shares	Number of shares you hold in the security.
Symbol	Ticker symbol of security.
Taxable	Taxable status of this security, as you entered in the Edit Security window.
Type	Type of this security, as you selected in the Edit Security window.
Volume	Day's number of shares traded (in thousands)

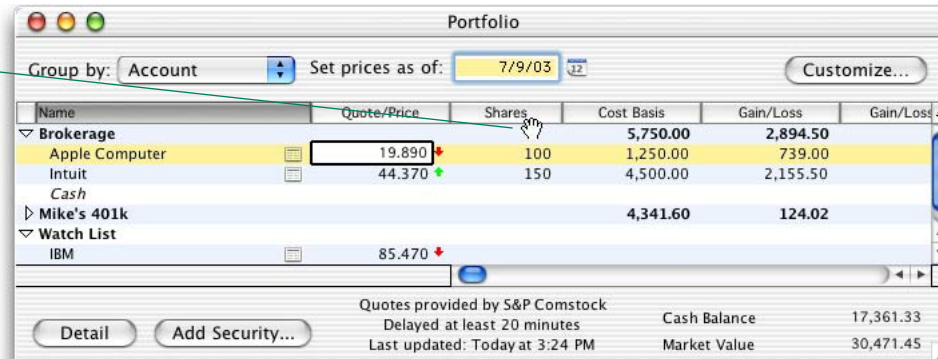
To change the size of a column in the Portfolio window, drag the area just to the right of the column title to the left or right.

This cursor 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.



To change the order in which columns appear, simply drag and drop any column (except Name and Quote/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.



Customizing the row display

You can group your securities by account, security, type, goal, asset class, or industry sector. Choose the grouping you want from the Group By pop-up menu in the upper left corner of the window. 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 237](#)).

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 **Lists > Securities** to see the Securities window.

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 drag and drop securities from this list into any account (or the Watch List) in the Portfolio window.

To print the Securities list, choose File > Print Securities.

If you have hidden any securities and you want to put them back in the list, click Show Hidden Securities.

Securities				
Security	Symbol	Type	Goal	Watch List
America Online	AOL	Stock		✓
Apple Computer	AAPL	Stock	Leaders	✓
Fidelity Growth	FGRIX	401(k)		
Financial Svcs	FSFSX	Mutua		
Ford Motor Co.	F	Stock	Neutral	
General Motors	GM	Stock	Leaders	
IBM	IBM	Stock	Leaders	
Intuit Inc.	INTU	Stock	Leaders	✓
Janus Overseas	JAOSX	Mutua		

☐ Show hidden securities

UseNewEditDelete

To change the order in which securities appear in the Securities list, click any column title to sort it 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.

To set up a new security, click New and fill in the Set Up Security window as described in [step 3 on page 247](#). 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 295.

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 Prev Security or Next Security to view information about the previous or next security in your Securities list.

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.



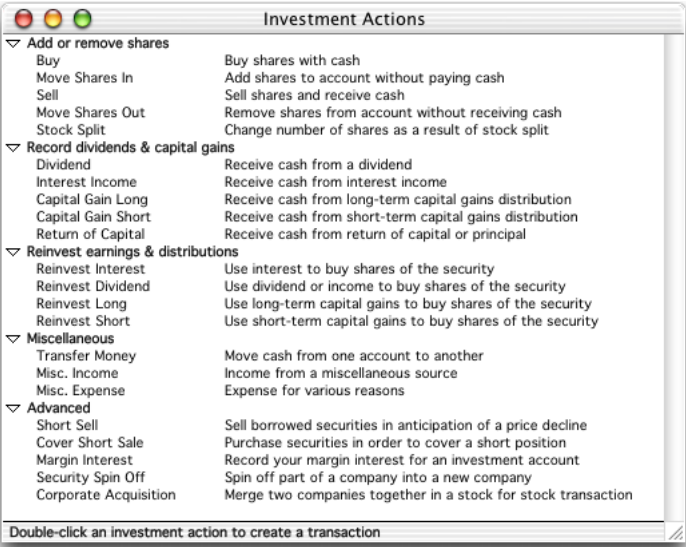
Click Customize to select what information you see in the graph and how it is displayed.

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 its 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 267 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

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; for example, 8.21678 displays as 8.2167. It displays exact integers without decimals. It does not display zeros after the decimal point unless they are followed by non-zero digits.
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.

To adjust for the effects of rounding and truncating to make the register match your statements, see [“Adjusting the cash or share balance” on page 299](#).

Setting up an investment account

An investment 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 228](#) for more information about when to use investment accounts.

- 1 Choose File > New > Account.
- 2 Follow the onscreen instructions to create the account and enter the investment holdings you have in the account.

Adding a security to an investment 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. 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 an investment 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 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.*

Quicken displays the name you entered, up to 30 characters long.

Enter the security's symbol if you plan to export or import price data, including from the Internet.

If this is a non-taxable security (a tax-free bond, for example), click this checkbox to clear it.

Click this checkbox to display the security in the Portfolio watch list.

Set Up Security

Security: Biotek

Symbol: BIO

Type: Stock

Goal: Growth

Notify if price is:

Above:

Below:

☒ Taxable

☐ Hide in lists

☐ Show in Portfolio Watch List

Cancel Create

(Optional) Choose a security type and an investment goal. See "Assigning security types and investment goals to your securities" on page 249.

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 310 for more information.

To hide this security so it doesn't display 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 Select either Add Shares to Account or Add Security to Watch List, and click OK.

If you own this security and want to add your current holdings to your investment account, select Add Shares to Account and continue to [step 7](#).

If you don't own this security and want to track it in the Watch List, select Add Security to Watch List; Quicken adds the new security to the Watch List in the Portfolio window and you are finished setting it up.

* You can also get to this window from the Securities list. Choose Lists > Securities and click New.

- 7 Select whether you want to use a Move Shares In action or a Buy action to add shares to your investment account.

If you already owned this security before you started using Quicken and want to add your current holdings to your investment 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 273](#).

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, or 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 investment account's Register window, or choose Activities > Investment Actions.
- 2 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 232](#) 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.

Option 1: Enter all historical data. Fill in the following information:

* 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 273](#)).

Make sure the correct investment 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 252.

The screenshot shows a 'Move Shares In' dialog box with the following fields and values: 'Account' is 'Discount Broker'; 'Date' is '4/15/03'; 'Move' is '100' and 'Shares' is '100'; 'Of' is 'Biotek'; 'At' is '14.25'; and 'Memo' is 'Initial purchase'. There are 'Cancel' and 'Record' buttons at the bottom. Green lines with text boxes point to each of these fields, providing instructions on how to fill them out.

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 253.

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.

See Options 1 and 2 in the table on page 232 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 260](#) for information about entering the most common investment transactions.

Go back to [“Adding a security to an investment account” on page 247](#) and continue through [“Setting up an opening balance for a security” on page 250](#) for each security you want to add.

When you are finished, continue to [“Setting up the cash balance in an investment account” on page 254](#).

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

Security type	Number of shares to enter
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. 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 more information, see [“How Quicken displays investment amounts” on page 246](#).

Setting up the cash balance in an investment account

You might have a cash balance in your investment 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 investment 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		
5/1/02	MS	Biotek			100	15 1/8		
		[Discount Broker]						0.00
5/21/02	BUY	DB Fund			1,000	10		
		[Joint Checking]			10,000.00			0.00
6/21/02	BUY	Biotek			100	16 1/4		
		[Joint Checking]			1,625.00			0.00
6/23/02	II	DB Fund				10		
		•Int Income		490.00				490.00
4/15/03	BUY							
		Transfer	Memo		Shares In Cash Out	Share Price 0.00		
						Cash Balance	\$490.00	
						Market Value	\$13,740.00	

The balance shows cash that was added when interest was paid but not reinvested or transferred out of the account.

If the amount shown for Cash Balance is correct, your account is set up. Go to [“Updating an account’s market value”](#) on page 255.

If the amount shown for Cash Balance is not correct:

- 1 Choose Activities > Adjust Balance.
- 2 In the Adjust Balance window, enter the current date and the correct cash balance for this account.

Enter a category name to categorize the adjustment transaction.

3 Click OK.

Quicken adds a balance adjustment transaction in the investment 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.

Updating an account's market value

Your investment account is now set up and you are ready to bring its value up to date. See [“Updating security prices” on page 286](#) 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 cash balance adjusted for the most recent security prices and holdings.

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 an investment account, see [“About investment accounts” on page 228](#).

- 1 Choose File > New > Account.
- 2 On the first screen, choose any of the three options, and click Continue.
If you choose a financial institution and click Continue, then choose "Set up your account by entering information manually" on the screen that follows.
- 3 For the account type, choose Single Mutual Fund, and click Continue.
- 4 For the name of the account, enter the name of the fund, and click Continue.
- 5 Follow the onscreen directions to finish setting up the account.
Quicken creates the account, adds its name to the Account list, the Categories & Transfers 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 Activities > Investment Actions.
- 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 232](#) for more information on 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.

Option 1: Enter all historical data. Fill in the following information:

* 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 273](#)).

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.

Move Shares In

Account: Mutual Fund

Date: 6/18/03

Move: Shares

Of: Mutual Fund

At:

Memo:

Cancel Record

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.

- 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.

- 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.

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 Options 1 and 2 in the table on page 232 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.

Updating an account’s market value

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 286](#) 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

Using investment forms to enter transactions

You can use investment forms to enter transactions without opening the register for the account.

1 Choose Activities > Investment Actions.

2 Double-click an investment action.

See “Choosing an investment action” on page 267 for more information.

3 Use the following table 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.

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 “Determining what to enter in the ‘At’ (Share Price) field” on page 253 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.
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.

In this field in the action form	Enter this information
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.
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 279 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.*

In this field in the action form	Enter this information
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.
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 279 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.*

In this field in the action form	Enter this information
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.
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 279 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.*

- 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.

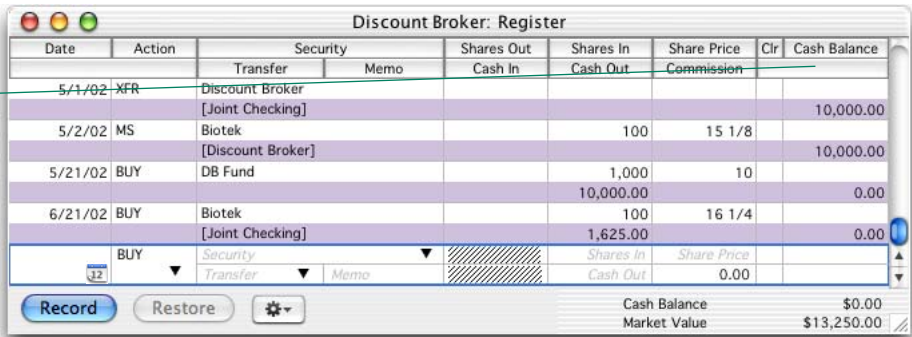
Entering investment transactions in the register

While you're learning how to enter investment transactions, use the investment forms. 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 Edit > New Transaction.
- 3 Use the next table to help you fill in the fields in the register.

A brokerage account register

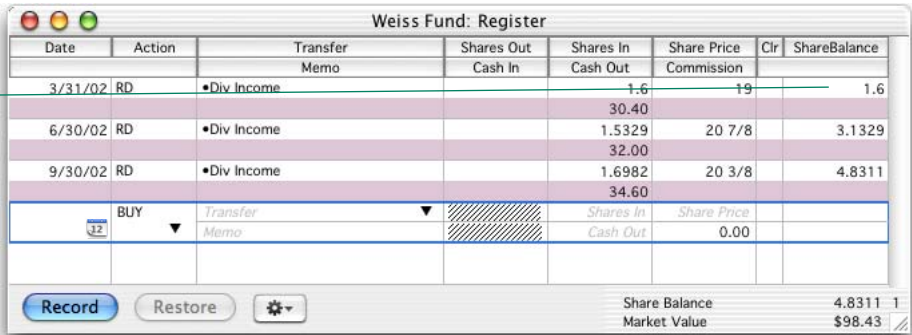
In a brokerage account, this column displays the cash balance in the account. When you record a transaction, Quicken calculates the correct cash balance. If you have no cash in the account, the column displays zeros.



Date	Action	Security	Shares Out	Shares In	Share Price	Ctr	Cash Balance
		Transfer	Cash In	Cash Out	Commission		
5/1/02	XFR	Discount Broker [Joint Checking]					10,000.00
5/2/02	MS	Biotek [Discount Broker]		100	15 1/8		10,000.00
5/21/02	BUY	DB Fund		1,000	10		0.00
				10,000.00			
6/21/02	BUY	Biotek [Joint Checking]		100	16 1/4		0.00
				1,625.00			
	BUY	Security		Shares In	Share Price		
		Transfer		Cash Out			
					0.00		
							Cash Balance \$0.00
							Market Value \$13,250.00

A mutual fund account register

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.



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.

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, 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)	The name of the security associated with the action. If QuickFill is turned on, start typing a security name and QuickFill enters the rest automatically. Leave this field blank for a Miscellaneous action that does not involve an individual security.
Description (portfolio only)	A description for the action. For transfer transactions, Quicken replaces the Security field with a Description field.

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.^a</p> <p>For actions that increase the share balance: $(\text{Share Price} \times \text{Shares In}) \pm \text{Commission} = \text{Cash Out (dollar amount)}$</p> <p>For actions that decrease the share balance: $(\text{Share Price} \times \text{Shares Out}) \pm \text{Commission} = \text{Cash In (dollar amount)}$</p>
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>
Transfer	The name of the Quicken account to which or from which you are transferring funds; see “Transferring money to and from other accounts” on page 271 . If the funds are coming from or going to the cash balance in the account, leave this field blank (investment 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 “Entering stock splits and stock dividends” on page 279 .

- 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

The table below shows what affect 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.

Action in Actions list	Code	Description	Affects avg cost	Affects gain/loss %	Affects # of shares	Affects cost basis	Affects IRR by sec.	Affects market value	Affects cash balance	Quicken uses this category ¹
Buy (page 273)	BUY	Buy security with cash ²	Inc or Dec	Inc or Dec	Inc	Inc	Inc or Dec	Inc	Dec	—
Capital Gain Long (page 277)	CGL	Receive cash from long-term capital gains distribution ²	—	—	—	—	Inc	—	Inc	• Long CapGnDst or • Long CapGnDst NT
Capital Gain Short (page 277)	CGS	Receive cash from short-term capital gains distribution ²	—	—	—	—	Inc	—	Inc	• Short CapGnDst or • Short CapGnDst NT

Action in Actions list	Code	Description	Affects avg cost	Affects gain/ loss %	Affects # of shares	Affects cost basis	Affects IRR by sec.	Affects market value	Affects cash balance	Quicken uses this category ¹
Corporate Acquisition		Merge two companies together in a stock for stock transaction	——	——	Inc	——	——	——	——	——
Dividend (page 276)	DIV	Receive cash from dividend ²	——	——	——	——	Inc	——	Inc	•Div Income or •Div Income NT
Interest Income (page 276)	II	Receive cash from interest income ^{2, 3}	——	——	——	——	Inc	——	Inc	•Int Income or •Int Income NT
Misc. Expense	MISC	Pay miscellaneous expense with cash ³	——	——	——	——	Dec	——	Dec	Choose category from list
Misc. Income	MISC	Receive cash from miscellaneous income ³	——	——	——	——	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	Description	Affects avg cost	Affects gain/ loss %	Affects # of shares	Affects cost basis	Affects IRR by sec.	Affects market value	Affects cash balance	Quicken uses this category ¹
Reinvest Dividend (page 277)	RD	Reinvest in shares of the security with money from dividend or income distribution	Inc or Dec	Inc or Dec	Inc	Inc	Inc	Inc	—	•Div Income or •Div Income NT
Reinvest Interest (page 277)	RI	Reinvest in shares of the security with money from interest distribution	Inc or Dec	Inc or Dec	Inc	Inc	Inc	Inc	—	•Int Income or •Int Income NT
Reinvest Long (page 277)	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	—	•Long CapGnDst or •Long CapGnDst NT
Reinvest Short (page 277)	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

Action in Actions list	Code	Description	Affects avg cost	Affects gain/ loss %	Affects # of shares	Affects cost basis	Affects IRR by sec.	Affects market value	Affects cash balance	Quicken uses this category ¹
Return of Capital (page 278)	RC	Receive cash from return of capital ^{2, 3}	Dec	Inc	—	Dec	Inc	Update ⁴	Inc	—
Security Spin Off		Spin off part of a company into a new company	Inc or Dec	Inc or Dec	Inc	Inc or Dec	—	—	—	—
Sell (page 273)	SELL	Sell security and receive cash ²	Inc or Dec	Inc or Dec	Dec	Dec	Inc or Dec	Dec	Inc	•Realized Gain or •Realized Gain NT
Stock Split (page 279)	SS	Change number of shares as a result of stock split: Positive stock split (e.g., two for one) Negative stock split (e.g., one for two)	Dec Inc	— —	Inc Dec	— —	— —	— —	— —	— —
Transfer Money (page 271)	XFR	Transfer money into or out of this account ³	—	—	—	—	—	—	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 Categories & Transfers 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.) 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 an investment 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 74.

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 an investment account (Discount Broker), you would record a Buy action in the investment 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 investment account.

Buy

Account: Discount Broker

Date: 4/15/03

Buy: 100 Shares

Of: Pioneer

At: 20

Commission: 50.00

Total Cost: 2,050.00

Source of Funds: Joint Checking

Memo:

Cancel Record

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.

Quicken records the Buy transaction in the investment account register.

Discount Broker: Register

Date	Action	Security	Shares Out	Shares In	Share Price	Clr	Cash Balance
		Transfer					
		Memo					
4/15/03	BUY	Pioneer		100	20		
		[Joint Checking]					
					2,050.00	50.00	0.00

Quicken also records the transaction in the checking account register. If you want, you can fill in the check number there later.

Joint Checking: Register

Date	Number	Payee/Category/Memo	Payment	Clr	Deposit	Balance
4/15/03		BUY Pioneer	2,050.00			9,875.31
		[Discount Broker]				

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 investment account. Then go to the investment 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 an investment account, enter a Transfer Money transaction in the investment 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 (investment 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 (investment 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 ¹
	Quicken subtracts the purchase amount (transfers it) from the cash balance of [Checking].	[Checking] ²
	Cash balance in all accounts is unchanged.	[Current Account] ³
SELL	Quicken adds the sale proceeds to the cash balance of the current account.	nothing; leave it blank ¹
	Quicken adds the sale proceeds (transfers them) to the cash balance of [Checking].	[Checking] ²
	Cash balance in all accounts is unchanged.	[Current Account] ³

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. To correct the market value, update the price of the fund using the NAV price (see “**Updating security prices**” on page 286). 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). 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.

Quicken displays all the available (open) lots for the security and lets you enter individual amounts to sell in the Selected column. Double-click a row to select all the shares in that row.

Choose a method for selecting lots to sell, and Quicken does the calculations and makes the selection for you.

Click Clear All to set the selection back to zero for all lots.

Date	Price	Available	Selected
5/2/02	15.125	100	100
6/21/02	16.250	100	100
7/1/02	18	250	250

Shares to sell: 450

Total selected: 450

Remaining: 0

Allocation method: User Selected

Buttons: Clear All, Cancel, OK

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.

* 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.

Entering dividends and interest

For reinvested dividends or interest, see “Entering reinvestments” on page 277.

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 ¹
	Quicken adds the dividend or interest income (transfers it) to the cash balance of [Checking].	[Checking] ²
	Cash balance in all accounts is unchanged.	[Current Account] ³

- 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 ¹
	Quicken adds the cash from the distribution (transfers it) to the cash balance of [Checking].	[Checking] ²
	Cash balance in all accounts is unchanged.	[Current Account] ³

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 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

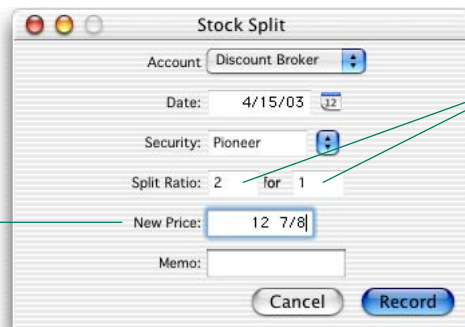
In a mutual fund account set up as an IRA or other retirement account, the fund may redeem shares as a custodial fee. Use the Sell action and enter both the share price and the total dollar amount. Also enter the amount of the fee in the Commission field to make the net amount of the transaction zero. 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.

Enter the new price (after the split) for the security.



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.

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 MARGININT action.

For information about using a liability account to track the loan principal, see Chapter 12, Tracking assets and liabilities, on page 198.

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.

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.



The screenshot shows a 'Buy' window with the following fields and values:

- Account: Discount Broker
- Date: 4/15/03
- Buy: 10 Shares
- Of: US \$1000 6%
- At: 50
- Commission: 0.00
- Total Cost: 500.00
- Source of Funds: Joint Checking
- Memo: (empty text box)
- Buttons: Cancel, Record

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 page 283](#).

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 unique name like "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 SHRTSELL action when you initially sell the shares and then use the CVRSHORT action when you buy shares to close out the short sale. Quicken calculates your gain or loss on the entire process at that time.

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	Cash In	Cash Out	Commission		
7/3/02	SELL	Biotech	1,000		17		
		•Realized Gain Short sale	17,000.00				17,000.00
7/9/02	BUY	Biotech		1,000	17		
		No gain		17,000.00			0.00
7/9/02	BUY	Biotech		1,000	15 3/8		
		Close position		15,375.00			-15,375.00
7/9/02	SELL	Biotech	1,000		17		
		Transfer	17,000.00		0.00		1,625.00

Managing foreign currency

If you have investments or other types of accounts outside the United States, 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.

When you transfer funds between a Quicken bank account and the foreign currency account, Quicken automatically records a Buy or Sell transaction.

U.K. Savings: Register

Date	Action	Transfer Memo	Shares Out Cash In	Shares In Cash Out	Share Price Commission	Clr	Share Balance
4/1/02	BUY	[U.K. Savings]		11,572.07	1.500		11,572.07
		Opening Balance		17,358.11			
4/1/02	RI	•Int Income		55.23	1.570		11,627.3
				86.71			
4/15/02	RI	•Int Income		50.45	1.520		11,677.75
				76.68			
4/28/02	BUY	[Joint Checking]		1,000	1.540		12,677.75
				1,540.00			
4/28/02	BUY	Transfer Memo ▼			Share Price		
					Cash Out	0.00	
							12,677.75
							Market Value \$19,270.18

Record Restore ⚙

✓ Share Balance is the current balance in U.K. pounds.

Market Value is the current balance in U.S. dollars.

Updating security prices

You can view and enter security prices in the Portfolio or Security Detail window.

You can also download the latest prices or historical price information for your securities (see “Updating security prices online” on page 308).

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 (⌘-I).

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 248](#)). It also shows any securities or indexes you have added to the Watch List.

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	Quote/Price	Shares	Cost Basis	Gain/Loss	Market Value
Brokerage			19,650.00	2,776.00	33,205.00
Apple Computer	19.060	100	1,250.00	656.00	1,906.00
General Electric	29.870	150	7,500.00	-3,019.50	4,480.50
Intuit	45.930	150	4,500.00	2,389.50	6,889.50
Proctor & Gamble	91.500	100	6,400.00	2,750.00	9,150.00
Cash					10,779.00
Mike's 401k			4,341.60	53.31	4,685.24

For more information about the Portfolio window, see [page 236](#).

The only value you can edit in this window is the share price.

Click Detail to see detail information about the selected security.

Click Add Security to add a new security to an account or to the Watch List.

Market value for a security equals the share price times the number of shares.

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 253.

2 Select a security and enter a share price for the displayed date.

Type the price in the selected Share Price field, or press + or – to change the price to the next 1/10 (0.1).

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).

This symbol	Tells you that
↑ 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 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.

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 297](#).

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.

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.

- 1 Double-click a security name in the Portfolio window to go to its Security Detail window.
- 2 Click the Prices tab to see the price history list for the security.
- 3 Make your changes to the displayed price information:
 - 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.
 - To change a price, select it in the list, click Edit, and then change any of the information in the Edit Price window.
 - To delete a price, select it in the list, click Delete, and then click Yes when Quicken asks if you are sure.

Tracking indexes and securities you don't own

To track a stock index like the Dow Jones Industrial Average, or to track a security you don't own, add it to the Watch List:

- 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 248](#).

- 5 In the Add Security window, select Add Security to Watch List 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 Watch List, you can drag it from the Securities list to 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.

To get

Accurate market values for a specified date

Accurate average annual total return for a specified period

Accurate capital gains summary (realized short-term and long-term gain or loss) for a specified period

Accurate income and expense summary for a specified period

Tell Quicken

Price and number of shares of securities owned on that date

Price and number of shares on the **day before** the beginning of the period and on the last day of the period, plus all transactions during the 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

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.

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.

* 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 289.

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.

- To enter a transfer of cash into or out of an investment 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 (investment accounts only) is incorrect when you finish entering transactions, adjust it by choosing Activities > Adjust Balance; see [“Adjusting the cash or share balance” on page 299](#).

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 248](#)) 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.

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

* You can also open the Edit Security window from the Securities list by selecting the security in the list and clicking Edit.

Security field of any transactions that include it. 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 297](#)). 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 permanently delete a security 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 Lists > Securities.

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 shares of that security.

3 Click Yes when Quicken asks if 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 Lists > Securities.
- 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 Watch List

Since items in the Watch List are items you don't own, they can be deleted from the Watch List in the Portfolio window. You might want to delete a security from the Watch List 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 Watch List.
- 2 Choose Edit > Delete Watch List Item (⌘-D).

Moving a security from one account to another

You can move the complete transaction history for a security from one investment account to another by dragging 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.

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 an investment 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. For more information, see [Chapter 8, Reconciling Quicken accounts](#), on page 119.

After you've reconciled the cash balance in an investment account, go to the Portfolio window (⌘-I) 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 an investment account* or the share balance in a mutual fund account to match what's on your statement.

- 1 Choose Activities > Adjust Balance.
- 2 Enter the date and the current cash or share balance for this account.
You can also enter a category name 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 an investment 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 an investment account, you need to use a Move Shares In or Move Shares Out action for the amount of the adjustment.

15

Investing online

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For more information about topics discussed in this chapter, see the companion section in Quicken Help: choose Help > Quicken Help. Then select Managing your investments > Online investments.

Setting up an investment account for online access

To set up an investment account for online access, see:

- “Applying at your financial institution” on page 143.
- “Setting up a Quicken account for online banking” on page 144.

Downloading investment transactions

Once you have enabled your investment account for online access, you can download investment transactions from your financial institution.

- 1 Choose Online > Download Transactions.
- 2 Choose an account from the pop-up menu and click Download.
- 3 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.

- 4 If prompted, enter a new PIN, enter it again to confirm, and then click OK.

Quicken downloads the most recent statement data for all online-enabled accounts belonging to the selected customer ID and financial institution. The first time you download transactions, you may get several months’ worth of statement data.

To change your PIN any time after this first time, just click Change PIN when you go online.

(When you get data in the future, Quicken downloads all data since the last time you went online.)

Quicken downloads your security information and matches it to the securities in your securities list.

- 5 If Quicken can't match a downloaded security, you'll be asked to either match the security with an existing one in your securities list, or to add it as a new security.
- 6 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.

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.


Download Transactions

Anytown Investments

Download...

Import...

Anytown Investments



Last downloaded on: 1/2/04

Date	Action	Payee or Description	Deposit	Payment	Share Price	Amount
11/1/98	CHECK	INVBANK 3 - CREDIT	1.04			
11/13/98	CHECK	INVBANK 4 - DEP	1.05			
7/28/00	Buy	CENTENNIAL MONEY MKT (CMMTZ)		2,000	1	2000
8/18/00	ReinvDiv	CENTENNIAL MONEY MKT (CMMTZ)		9.02	1	9.02
9/18/00	Buy	NEW YORK STATE ENVIRONMENTAL FACILITIES CORP STATE CLEAN		10,000	100.389	1003890

Accept

Accept All

Unmatch

Delete


Matched

New

Date	Action	Category/Class	Payee or Description	Memo	Shares Out	Shares In	Share Price	Clr	Cash Balance
8/31/03	RC	FHR 1480 LE 6 5000	6.500% DUE 07/15/08					C	
			FHR 1480 LE 6 5000 6.500% ...		1,994.74				4,351.22
9/3/03	SELL	GNMA PL 0008361X 07.250	DUE 10/15/05		500		1.7414	C	
		•Realized Gain	CANCEL OF BUY: 09/03/2003: PR: ...		870.70				5,221.92
3/31/04	WITHD							C	5,221.92
3/31/04	Z4	INVBANK 2 - CHECK						C	5,221.92
			INVBANK 2 - CHECK MEMO						5,221.92
11/13/98	DEPOSIT	INVBANK 4 - DEP		INVBANK 4 - DEP MEMO					

Record

Restore



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 transaction 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 amount differs from the amount you entered in the register.

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 select it and then click Accept to add that transaction to your Quicken register.

- 1 In the Download Transactions window, choose an account from the pop-up menu and click Download.

Important! When editing a downloaded transaction, do not change the amount of the transaction. If you think a transaction amount is incorrect, contact your financial institution.

- 2 (Optional) To edit a transaction to add missing information or 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 Select each transaction that you want to add to your register.
You can hold down the Shift key and click to select more than one transaction. If you make a mistake and want to deselect a transaction, click it again.
- 4 Click Accept.
The selected items are added to your register, marked C (cleared), and removed from the transaction list in the Download Transactions window. To add all downloaded transactions to your register, click Accept All.

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 C (cleared) to indicate that they've been posted at the financial institution.

To reconcile your online account, see [“Starting to reconcile an online account manually” on page 125](#).

Checking online account balances and holdings

- 1 Choose Lists > Accounts.
- 2 Select the account for which you want to see balances and holdings and click Open.
- 3 Choose Show Balances and Holdings from the Action pop-up menu.
The Action menu is next to the Restore button at the bottom of the register.
- 4 For online-enabled accounts, Quicken displays balance and holding information downloaded from your financial institution.

Important

You may find that your market value or cash value does not match the values reported by your brokerage. While Quicken can enter adjustment transactions as necessary for share values, it cannot adjust cash values.

If your cash value in Quicken does not match the balance downloaded from your brokerage, manually enter an adjustment transaction; use the MISC investment action.

Updating security prices online

You can use Quicken to download security price information and historical data.

Retrieving security prices online

Note: You may not be able to use Quicken Quotes or the historical prices download feature at work if a “firewall” exists between your computer and the Internet. Contact your company’s network administrator for more information.

- **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.

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.

When there is more than one class of stock, add a period (.) after the stock symbol, followed by the class designation. For example, enter Berkshire Hathaway Class A as BRK.A.

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 Lists > Securities. 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

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, TSE:BCE.

The following is a list of valid Canadian prefixes:

Prefix	Exchange
CDNX	Canadian Venture Exchange
TSE	Toronto Stock Exchange

Understanding stock price information

Keep the following points in mind when using 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 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. Prices for stocks traded on NASDAQ reflect the most recent trade or quote (average of bid and ask). 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

1 Choose Online > Update Security Prices.

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 247](#)), or if the change in the market value of any investment account exceeds the percent you entered in Quicken Quotes preferences (see [page 312](#)), Quicken reports it in this window.

2 (Optional) To see all of the new closing prices, click View Latest Prices.

To see an updated price history graph, click the Portfolio button in the toolbar, double-click the security you are interested in, and click the Graph tab; click the Customize button to refine what you would like the graph to display.



Quicken Quotes

Symbol	Volume	High	Low	Current	Change	Time/Date
AMZN	4744665	25.010	24.350	24.930	.550	4/17/03
AOL	10385700	12.800	12.290	12.550	.070	4/17/03
AAPL	8678874	13.250	12.720	13.150	-.090	4/17/03
EBAY	5658180	90.420	88.067	89.960	1.550	4/17/03
F	13867400	9.500	9.220	9.400	.170	4/17/03
GM	3132500	35.540	34.850	35.210	.150	4/17/03
HP	205300	25.940	25.230	25.850	.370	4/17/03
IBM	6197000	84.000	81.890	83.750	.870	4/17/03

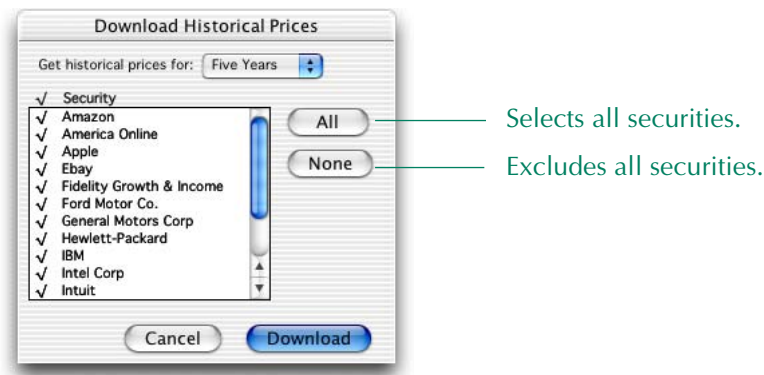
All quotes are at least 15 minutes delayed

Retrieving historical security prices

- 1 Choose Online > Get Historical Prices.
- 2 Select 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.



The following table describes the information you get when you retrieve stock prices:

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

Field	Definition
Time/Date	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

- 1 Choose Quicken > Preferences > Internet > Quotes.
- 2 Enter the amount of change, in percentage, that you would like Quicken to report in the Download Summary window and then click Save Changes.

Quicken lets you know whenever the prices you retrieve change the market value of any investment account by more than the entered percentage.

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. Create a text file with the following format: one symbol/price/date per line, delimited by either commas or double spaces (using only one type of delimiter per line).

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 247](#)). 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 File > Import > QIF.
- 2 Select the file that contains the price data and click Open.
 - The first line in the file must be: **!Type:Prices**
 - Use either of these formats for the price data:
ABC, 123.456, 12/31/06
ABC 123.456 12/31/06
 - The last line in the file must be: ^ followed by a carriage return

Researching securities on the Web

- 1 Choose Online > Research Security Online.
- 2 Enter or select the symbol of the security you want to research.
- 3 Click Go Online.

Quicken opens your default browser and takes you to a summary page of information about the security you selected. Information may include:

- links to recent stories in the news
 - financial statements
 - company profiles
- 4 To return to Quicken, click the Quicken icon in the Dock.

Exporting your portfolio to Quicken.com

You can export your Quicken portfolio to your own password-protected account on Quicken.com. This lets you view your portfolio anywhere you have Internet access.

Exporting your portfolio

- 1 Choose Online > Portfolio Export.
- 2 Select the investment accounts you want to export to Quicken.com.
- 3 Click Export.

Viewing your portfolio on Quicken.com

- 1 In your Web browser, go to <http://www.quicken.com/myfinances>.
- 2 If necessary, enter your Quicken.com login information.
- 3 Click the Full Portfolio link.

Creating reports

For more information about topics discussed in this chapter, see the companion section in Quicken Help: choose Help > Quicken Help. Then select Learn about Quicken > Reports.	316
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For more information about topics discussed in this chapter, see the companion section in Quicken Help: choose Help > Quicken Help. Then select Learn about Quicken > Reports.

About reports

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 [“Creating an EasyAnswer report” on page 318.](#)
- **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 319.](#)
- **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 a basic Quicken report” on page 320.](#)
- **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 340.](#)
- **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 hold down the Control key while clicking the transaction. Choose a report from the Shortcuts contextual menu. Quicken displays a year-to-date report on all occurrences of the selected payee or category in the current account.

Creating an EasyAnswer report

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 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 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 322.

The screenshot shows the 'Reports' window with the 'EasyAnswer' tab selected. It contains a list of questions, each with a radio button and a time period dropdown menu. 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, there are 'Customize' and 'Create' buttons. Green arrows point from the text annotations to the time period dropdowns and the 'Customize' button.

- 4 Click Create.

Quicken searches the current file for the data that answers your question and then displays the report on the screen.

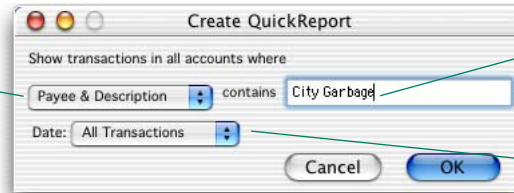
Creating a QuickReport

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.

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 a basic Quicken report

You follow the same basic steps to create all of the standard, business, and investment reports in Quicken. To customize your report, see [“Customizing reports” on page 322](#).

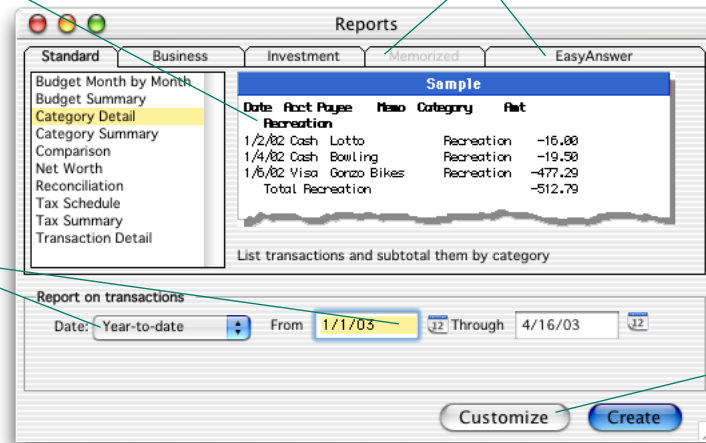
- 1 In the Reporting area, click the Reports button in the toolbar.
- 2 Click either the Standard, Business, or Investment tab.

Quicken shows you a small sample of the report you selected.

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.

For information about memorized reports, see [page 340](#); for information about EasyAnswer reports, see [page 318](#).



Click Customize to customize the selected report before you create it. See [“Customizing reports” on page 322](#).

- 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: To customize a report before you create it, select the report and then click the Customize button in the Reports window. To customize it after you create it, see [“Customizing reports” on page 322](#).

Customizing reports

Customizing the report after you've created it

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 can customize it in several ways:



- **Hide the title area.** Click the Collapse Header icon to hide the title and show more rows of report data. The title area is also hidden in printed reports when it is hidden onscreen.



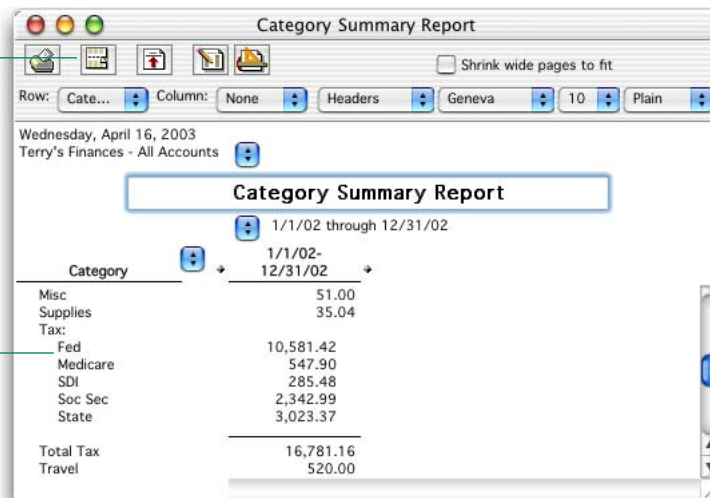
- **Edit report columns.** For many reports, you can choose which columns to display and print by clicking the Edit Columns icon.



- **Shrink wide pages to fit.** If fitting to one page wide is possible for a report, Quicken will resize the report when this checkbox is selected.
- **Add a manual page break.** Add a page break above any row by selecting that row and clicking the Add Page Break icon.

If you select Tax and click the Add Page Break button, Quicken will add a page break above Tax.

In this report, Quicken has put a page break in the middle of the subcategories for Tax. To keep the category and subcategories together on the same printed page, you can force a page break above the category name.



To delete a page break, select it and click the Delete Page Break button.

- **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 table that begins on [page 327](#).
- **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.

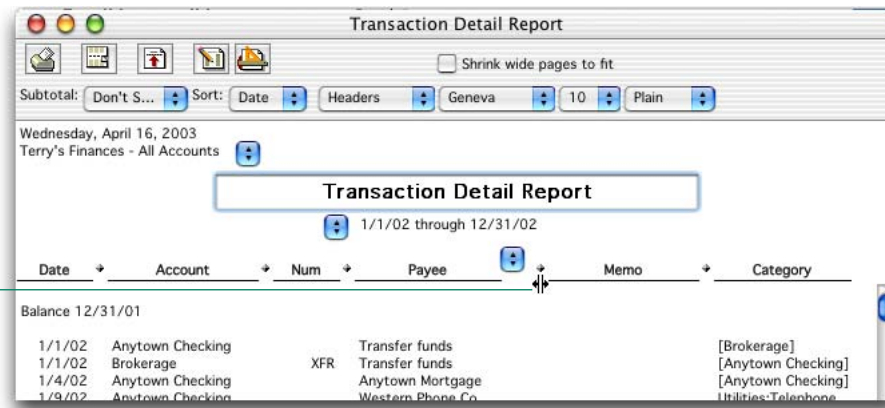
To change one section of the report, choose that section from the first pop-up menu, and then choose a new font, size, and style from the next three pop-up menus.

To make global font changes that apply to all reports (except memorized reports), see [“Changing report preferences” on page 344](#).

- **Edit the report title.** 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 page orientation.** Choose File > Page Setup to 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, 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 325.](#)
- **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.

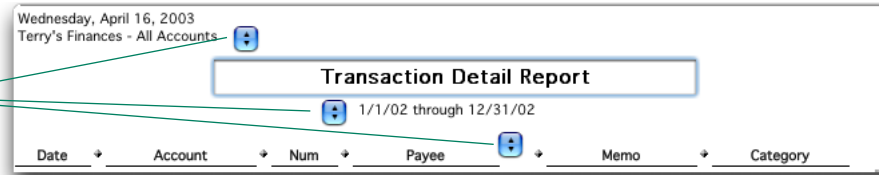


The mouse pointer changes to a double-pointed arrow when it passes over an area that you can drag to resize.

Restricting the items that appear in the report

You can click one of the pop-up buttons in the header area of the report to change the data that's displayed.

Click any of the pop-ups to change the data you see in the report.



- 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. To type in specific dates, see the illustration in [step 2](#) on the next page.
- 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, see the Account, Category, Class, and Security items in the table on [page 332](#).
- To restrict the report by any other item for which you see a pop-up button, see ["Customizing report content"](#) on [page 330](#).

Customizing in the Customize Report window

Use the Customize Report window to make changes to any of the available layout, content, and organization options.

Customizing report layout

- 1 If you haven't yet created your report, follow steps 1 through 3 in [“Creating a basic Quicken report” on page 320](#) to choose a report template. Then click Customize.

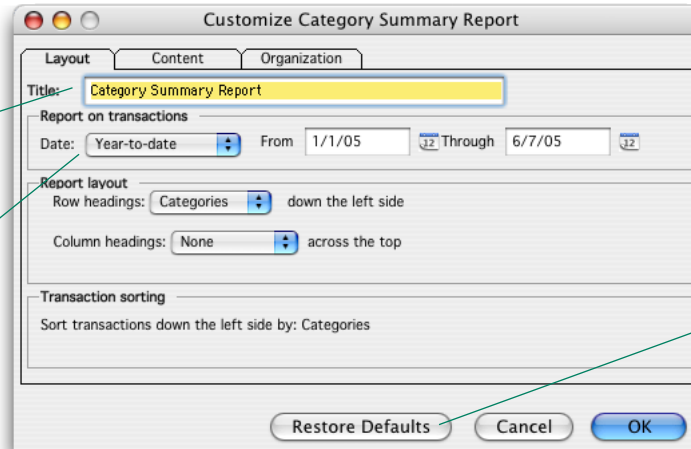
If you've already created the report, click the Customize button at the top of the Report window.

- 2 Click the Layout tab.

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. To change it, type new dates or choose a different date range from the pop-up menu.



Click Restore 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 130](#)). Not all options are available for all reports.

See “Customizing report content” on page 330 and “Customizing report organization” on page 337 for more information.

- 4 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
Budget	The name of a budget	Creates the report using data from the selected budget.
Carry forward differences from previous periods	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.
Choose columns		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.
Column headings	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
Include categories that meet the following criteria	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, <i>plus</i> categories that you have already used in transactions.
	All categories	Includes every category in the Categories & Transfers list.
Include unrealized gains	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.
Maximum short-term holding period	Any number of days	Computes short-term capital gains based on the number of days you enter here.
Report at intervals of	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.

Layout option	Selection	Results
Row Headings	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.
Show dollar column	Selected	Creates a separate column that shows the dollar amount difference between the selected periods.
	Not selected	Does not include a dollar difference column.
Show missing checks	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.
Show percent column	Selected	Creates a separate column that shows the percentage difference between the selected periods.
	Not selected	Does not include a percentage difference column.
Show split detail	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.
Sort	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.

Layout option	Selection	Results
Subtotal	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.
Tax Links	See page 395 for information	Click to create links between your categories and tax-line items recognized by tax preparation software.
Tax Copies	See page 400 for information	Click to create links between your classes and copies of forms recognized by tax preparation software.

Customizing report content

You can include only transactions to a specific payee or only transactions to a specific payee that have been reconciled or cleared in your accounts. You can 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 a basic Quicken report](#)" on [page 320](#) 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 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 Restore Defaults to return to the initial settings for this report.

2 Click the Content tab.

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 fields for filtering the report:

- Account:** A dropdown menu with 'Selected...' selected.
- Category:** A dropdown menu with 'All' selected, followed by a text input field and a checkbox labeled 'Tax-related only'.
- Class:** A dropdown menu with 'All' selected, followed by a text input field.
- Payee & Description:** A dropdown menu with 'All' selected, followed by a text input field.
- Memo:** A dropdown menu with 'All' selected, followed by a text input field.
- Check#:** A dropdown menu with 'All' selected, followed by a text input field, the word 'Through', another text input field, and a 'Through' label.
- Amount:** A dropdown menu with 'Any' selected, followed by a text input field.

On the right side of the dialog, there is an 'Include' section with a list of items and checkboxes:

- ☒ Uncleared items
- ☒ Cleared items (C)
- ☒ Reconciled items (R)
- ☒ Payments
- ☒ Deposits
- ☒ Unprinted Checks

At the bottom of the dialog, there are three buttons: 'Restore 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 332](#) 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 326](#) and “Customizing report organization” on [page 337](#) for more information.

4 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.
Category	Less or equal	Includes amounts less than or equal to the amount you enter.
	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.

Content option	Selection	Results
Check #	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.
Class	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.
Include (cleared status)	Uncleared items	Includes uncleared transactions. Uncleared transactions have nothing in the Clr column.
	Cleared items (C)	Includes cleared transactions. Cleared transactions have a C in the Clr column.
	Reconciled items (R)	Includes reconciled transactions. Reconciled transactions have a bold R in the Clr column.

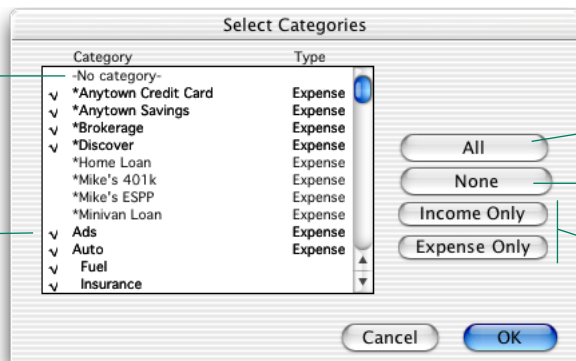
Content option	Selection	Results
Include (transaction type)	Payments	Includes payment transactions (including checks). For non-bank accounts, payments are decreases to cash or asset accounts and increases to credit card or liability accounts.
	Deposits	Includes deposit transactions.
	Unprinted Checks	Includes unprinted checks.
	UntransmittedPmts	Includes untransmitted electronic payments (available only if electronic payments are enabled).
Investment Goal	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.
Memo	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.
Payee & Description	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
Security	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.
Security Type	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 show transactions that don’t have a category assigned to them. 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).

* The table that begins on [page 332](#) describes the search options for which you might use wild cards.

Wildcard	Description
? (question mark)	Finds a match with one unspecified character.
~ (tilde)	Excludes all matches for the text that follows.

The following table shows 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
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 transactions in a register.

Customizing report organization

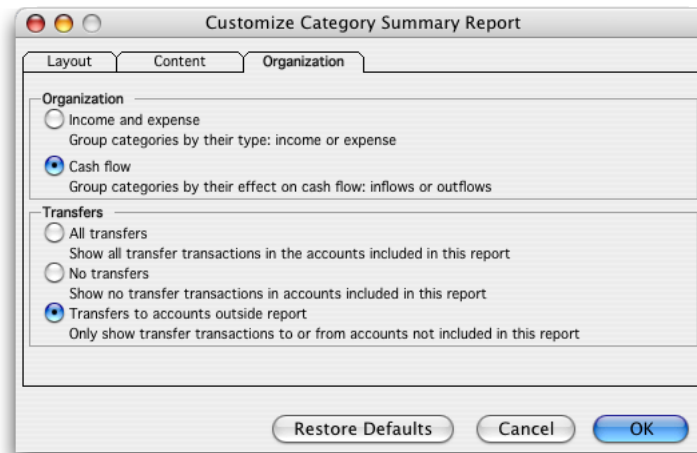
The choices you make for report organization determine how income and expense categories and transfer transactions are organized in your report and which transfer transactions are included.

- 1 If you haven't yet created your report, follow steps 1 through 3 in [“Creating a basic Quicken report” on page 320](#) 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 Click the Organization tab.



- 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 326 and “Customizing report content” on page 330 for more information.
- 4

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
Organization	Income and Expense	Totals income transactions, expense transactions, and transfer transactions in separate sections of your report.
	Cash Flow	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.
Transfers	All Transfers	Includes all transfers.
	No Transfers	Excludes all transfers.
	Transfers to accounts outside report	Excludes transfers between accounts that are included in the report. Essentially, these are transfers that cancel each other out in the report.

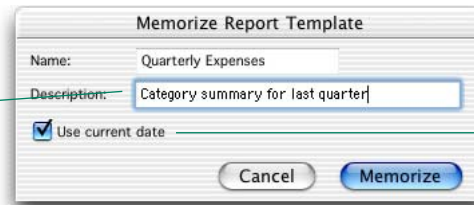
Reusing custom report settings

After you've customized a report, 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 “Creating an EasyAnswer report” on page 318, “Creating a QuickReport” on page 319, or “Creating a basic Quicken report” on page 320.
- 2 Customize the report following the instructions in “Customizing reports” on page 322.
- 3 Choose Edit > Memorize (⌘-Y).
- 4 Enter information in the Memorize Report Template window.

A detailed description can help you remember what changes you made to this 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 uses the preset dates.

- 5 Click Memorize.

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 Click the Memorized tab.

Quicken displays a list of your memorized reports.

- 3 Double-click the memorized report you want to create.

To make and save changes to the customization options, see [“Changing and deleting memorized reports”](#) next.

Changing and deleting memorized reports

You can change a memorized report by customizing it as you would any other report. If you make changes and don't re-memorize the report, however, the memorized report reverts to its original definition the next time you recall it. To delete a memorized report, select it and choose Edit > Delete Report (⌘-D).

Investigating items in reports with QuickZoom

Use QuickZoom to examine report numbers in more detail.

- 1 Select an amount in the report and double-click it.

A detail report shows the transactions that make up the selected amount.

- 2 To examine a transaction in the register or make any changes to it, double-click the transaction in the detail report.

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.

Category Summary Report

Shrink wide pages to fit

Row: Cate... Column: None Headers Geneva 10 Plain

Wednesday, April 16, 2003
Terry's Finances - Selected Accounts

Category Summary Report

1/1/02 through 12/31/02

Category	1/1/02-12/31/02
Total Tax	16,781.16
Travel	520.00
Utilities:	
Cable TV	460.48
Gas & Electric	229.01
Telephone	370.63
Utilities - Other	85.33
Total Utilities	1,145.45

To examine or change any listed transaction, double-click it to go to the register with that transaction selected.

Category Summary Report - detail

Shrink wide pages to fit

Wednesday, April 16, 2003
Terry's Finances - Selected Accounts

Category Summary Report - detail

1/1/02 through 12/31/02

Date	Account	Num	Payee	Memo	Category
1/15/02	Anytown Checking		California Electric		Utilities:Gas & Electric
2/15/02	Anytown Checking		California Electric		Utilities:Gas & Electric
3/15/02	Anytown Checking		California Electric		Utilities:Gas & Electric
5/15/02	Anytown Checking		California Electric		Utilities:Gas & Electric
6/15/02	Anytown Checking		California Electric		Utilities:Gas & Electric

Quicken displays the register and selects the transaction. If you make changes to any transactions, Quicken updates the report (see [“Updating reports” on page 345](#)).

Changing report preferences

You can change your default report fonts and set whether to view account and category names, descriptions, or both by choosing Quicken > Preferences > Customization > Reports. 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).

You can also change the font settings for individual reports right on the report; see [“Changing the layout” on page 322](#).

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. To control when Quicken recalculates report data, you can turn off automatic recalculation.

- 1 Choose Activities > Reports & Graphs > Auto Recalculation to turn it off.
- 2 Make changes to transactions, budget amounts, or security prices.
- 3 Choose Activities > Reports & Graphs > Recalculate Now.

Quicken updates the current report, but it does not update any other windows.

Printing and exporting reports

Printing a report

To print a report, choose File > Print Report. To preview what your report will look like before you print it, choose File > Print Report, and then click the Preview button.

If necessary, you can change the page breaks as described in [“Changing the layout” on page 322](#).

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 File > Export Report. Then name the file and choose one of the following file formats:

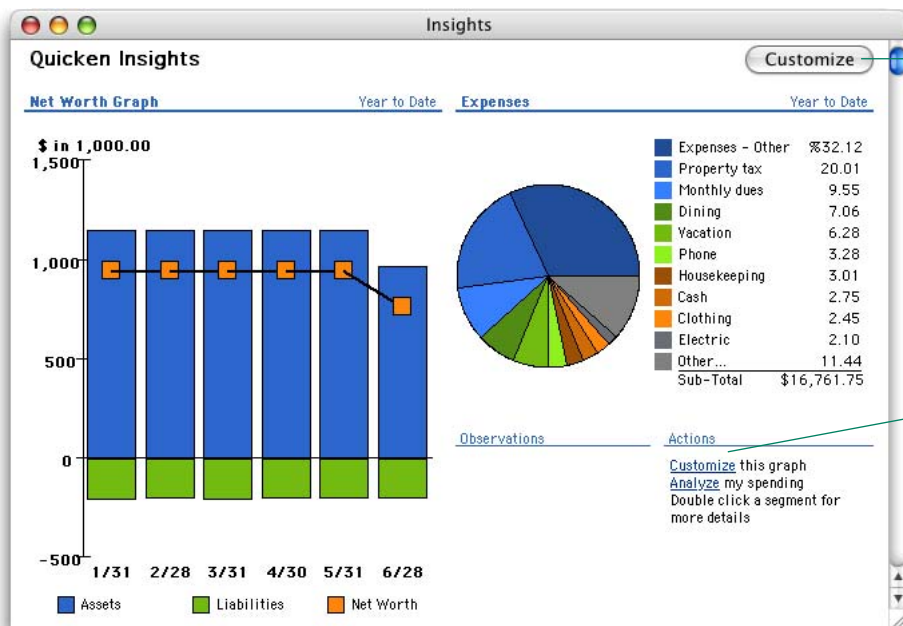
- Select Excel (SYLK) to import the file into a spreadsheet.
- Select Text to import the file into an application such as a word processor. Quicken saves the report in ASCII format.



Seeing the big picture with Insights

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.

To open Insights, click the Insights icon in the toolbar, or choose Activities > Insights.



Click Customize to choose what information is displayed in the Insights window.

Click the blue underlined links to go to the appropriate feature in Quicken, help resource, or to the Web for further information.

Creating graphs

About graphs	349
Creating an EasyAnswer graph	350
Creating a standard graph	351
Customizing a graph	352
Investigating items in graphs with QuickZoom	358
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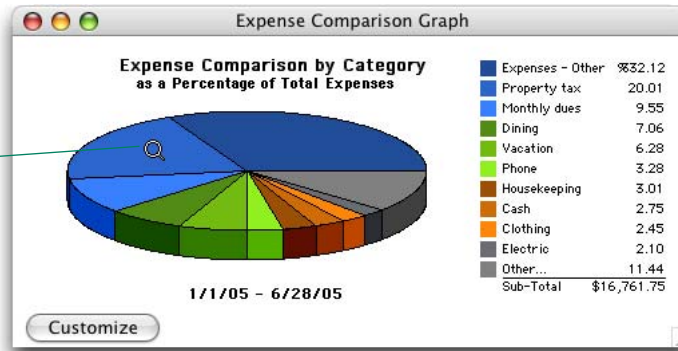
For more information about topics discussed in this chapter, see the companion section in Quicken Help: choose Help > Quicken Help. Then select Learn about Quicken > Graphs.

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 358.



You can create the following types of graphs:

- **EasyAnswer graphs.** An EasyAnswer graph answers one of seven basic questions you may have about your financial data. See “Creating an EasyAnswer graph” on page 350.
- **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 a standard graph” on page 351.
- **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 355.

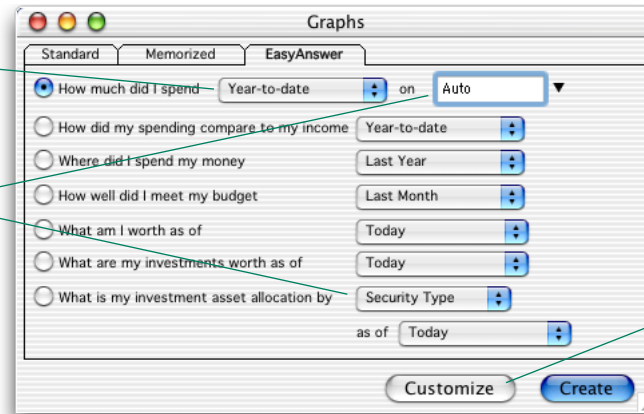
Creating an EasyAnswer graph

EasyAnswer graphs let you answer basic questions about your Quicken data.

- 1 In the Reporting area, click the Graphs button in the toolbar.
- 2 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 a graph" on page 352.

- 4 Click Create.

Quicken searches the current file for the data that answers your question and then displays the graph on the screen.

Creating a standard graph

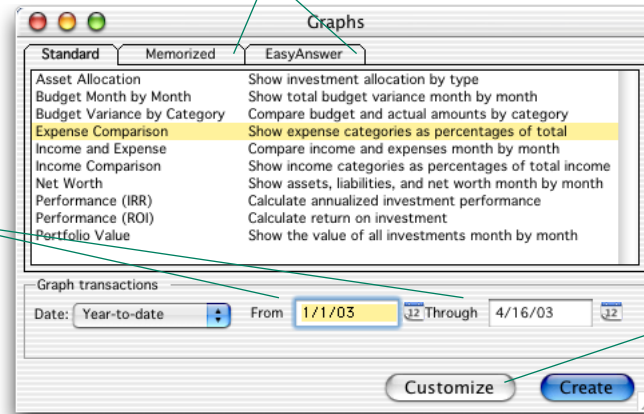
You follow the same basic steps to create all of the standard Quicken graphs. To customize your graph, see [“Customizing a graph” on page 352](#).

- 1 In the Reporting area, click the Graphs button in the toolbar.
- 2 Click the Standard tab to display a list of graphs.
- 3 Select the graph you want to create.

For information about memorized graphs, see [page 355](#); for information about EasyAnswer graphs, see [page 350](#).

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 a graph” on page 352](#).

- 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.

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 a graph

Customizing graph layout

- 1 If you haven't yet created your graph, follow steps 1 through 3 in [“Creating a standard graph” on page 351](#) to choose a graph. Then click Customize.

OR

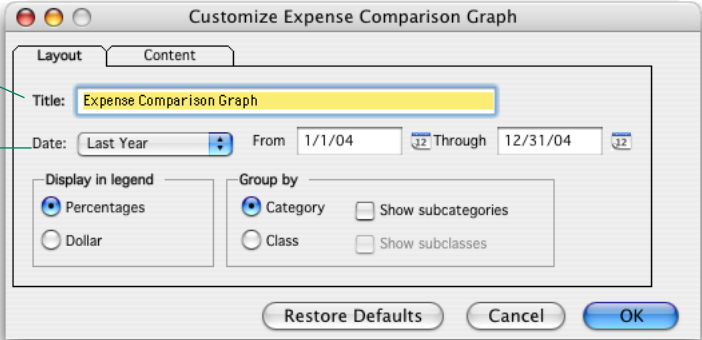
If you've already created the graph, click the Customize button in the lower left corner of the Graph window.

- 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. 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. To change it, type new dates or choose a different date range from the pop-up menu.



- 4 To customize the graph content, click the Content tab.
- 5 Click OK.

Layout option	Selection	Results
Budget	The name of a budget	Creates the graph using data from the selected budget.
Display in legend	Percentages Dollar	Displays a percentage in the graph legend. Displays a dollar amount in the graph legend.
Graph at intervals of	None A time period	Includes one total for account balances based on the ending date you enter at the top of the window. Shows account balances for each week, two weeks, half month, month, quarter, half year, or year.

Layout option	Selection	Results
Group by	All categories, Type, Goal, Security, Account, Category, Class	Groups amounts by the item you choose.
Show subcategory/subclass	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 a standard graph” on page 351](#) 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.

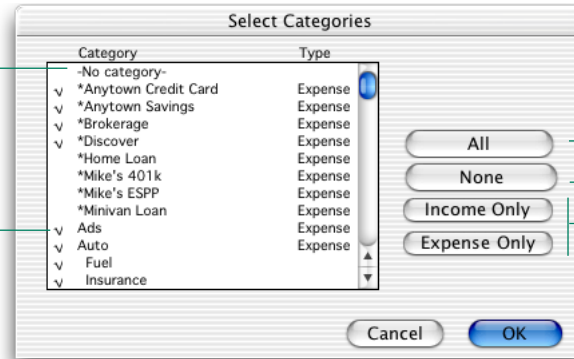
- 2 In the Customize Graph window, click the Content tab.

- 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 To customize the graph layout, click the Layout tab.
- 5 Click OK.

Reusing your custom graph settings

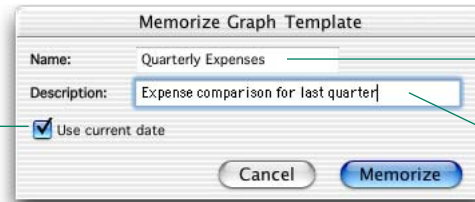
After you’ve customized a graph, Quicken can memorize the layout and content so you can reuse the graph settings at any time.

Memorizing a graph

- 1 Create a graph as described in “Creating an EasyAnswer graph” on page 350 or “Creating a standard graph” on page 351.
- 2 Customize the graph following the instructions in “Customizing a graph” on page 352.
- 3 Choose Edit > Memorize (⌘-Y).
- 4 Enter information in the Memorize Graph Template window.

Quicken does *not* memorize amounts, font settings, or printer settings because they are not part of the graph.

Select this checkbox to memorize 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 date. If you don’t select the checkbox, Quicken uses the preset dates.



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.

A detailed description can help you remember exactly what changes you made to this graph.

- 5 Click Memorize.

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 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

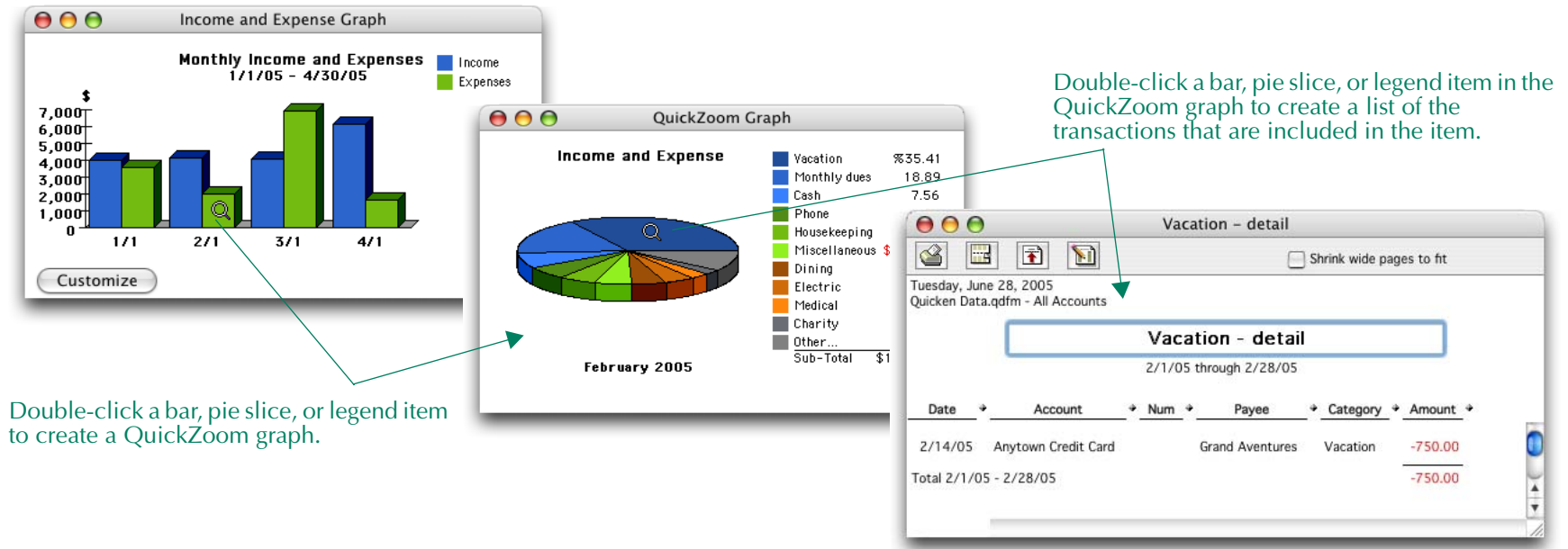
You can make changes to a memorized graph by selecting it and customizing it as you would any other graph. If you make changes and don't re-memorize the graph, however, the memorized graph reverts to its original definition the next time you recall it. To delete a memorized graph, select it and choose Edit > Delete Graph (⌘-D).

Investigating items in graphs with QuickZoom

You can use QuickZoom to investigate the information you see in a graph in more detail.

- 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.



Double-click a bar, pie slice, or legend item to create a QuickZoom graph.

- 2 (Optional) To examine an item in a QuickZoom graph, double-click that item.
A detail report 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 345).

Changing graph preferences

You can change your graph fonts and set graphs to be two-dimensional or three-dimensional by choosing **Quicken > Preferences > Customization > Graphs**. The settings for graphs are *global* settings; that means you set them once for all of your graphs instead of separately for each graph. You can change the font, size, and style separately for different sections of graphs (for example, you can display graph titles in 12-point Helvetica Bold and the rest of the text in 10-point Times Plain).

Printing graphs

- 1 Create the graph you want to print.
- 2 Choose **File > Print Graph**.
- 3 If necessary, make any changes needed to the settings in the printer dialog box and then click **Print**.

18

Planning your financial future

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Important: 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 Quicken Tax Planner use time-sensitive information based on 2006 tax year information as of July 2006.

For more information about topics discussed in this chapter, see the companion sections in Quicken Help: choose Help > Quicken Help. Then select Plan for your future. and Track your cash flow > Working with budgets.

An overview of Quicken's planning tools

Quicken offers the following planning tools:

- **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 365](#).
- **Financial Fitness on the Web.** Quicken gives you access to planning tools available on Quicken.com. Use the Retirement Planner to create a plan that will help you achieve your retirement goals, the Debt Reduction Planner to create an action plan to reduce your debt, and The Free Credit Report to help find credit reporting errors. See [“Forecasting” on page 376](#).
- **Financial planning calculators.** The calculators provide “what-if” scenarios for loan planning and refinancing, investment savings planning, college planning, and retirement planning. See [“Financial planning calculators” on page 387](#).
- **Forecasting.** 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 or when you can afford the down payment on a house. See [“Quicken.com planning tools” on page 389](#).
- **Home Inventory (HI).** HI lets you create an inventory of your household possessions. It is the perfect tool to record details that might be needed in a future insurance claim, especially since HI lets you attach a picture to each item's record. See [“Quicken.com planning tools” on page 389](#).

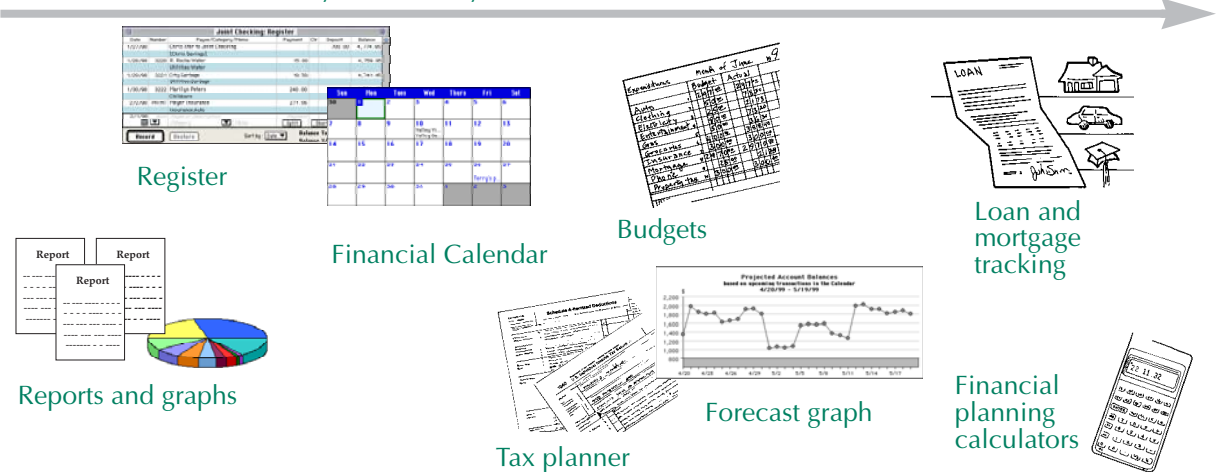
- **Emergency Records Organizer.** You can save your most important personal information about you, your family, and your home in one place. Store information such as your will, insurance policies, and emergency contacts. For your convenience and peace of mind, print reports or individual records to give to a friend or family member to keep in case of an emergency.
- **Capital Gains Estimator.** If you use Quicken to track your securities holdings, you can use the Capital Gains Estimator to compare the tax impact of selling different stocks and mutual funds. You can calculate both capital gains and losses. See [“Estimating capital gains” on page 411.](#)
- **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 Quicken Tax Planner” on page 407.](#)
- **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 208.](#)
- **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 94.](#)
- **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 16, Creating reports, on page 316,](#) and [Chapter 17, Creating graphs, on page 348.](#)

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?

PastNow1 month ahead1 year ahead5 years ahead



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.

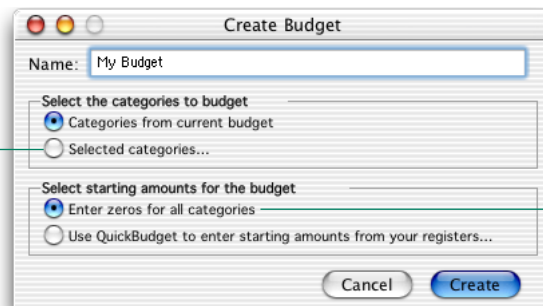
After you've set up your budget, you can create reports and graphs to compare your actual income and expenses with your budget. You can also monitor your budget status "as you go," so you can always see exactly how you're doing.

Creating your first budget

- 1 In the Planning area, click the Budget button in the toolbar.
- 2 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 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 368 for more information.

If you select “Use QuickBudget...,” Quicken asks which transactions you want it to use to get the amounts to enter in your budget. See “[Entering budget amounts automatically](#)” on page 370 for more information about QuickBudget.

4 Click Create.

Changing the way your budget is organized

You can display budget amounts in a single column as either monthly averages (shown on [page 369](#)), quarterly averages, or yearly totals, or you can display a separate column for each month (shown on next 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.

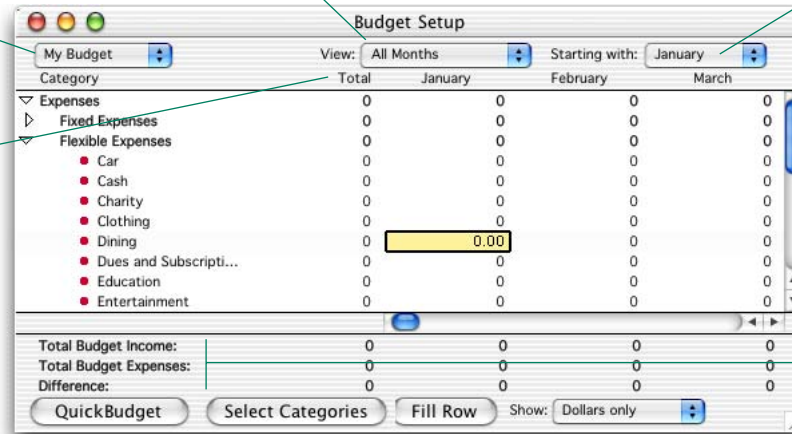
To budget for a fiscal year, go to All Months view and choose the first month of your fiscal year from the Starting With pop-up menu.

To set up to use your fiscal year for reporting purposes, choose Quicken > Preferences > Customization > General. 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.



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 Edit > Delete Item From Budget (⌘-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 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, Fixed Expenses is collapsed so you don't see its subcategories.

Category	Average	Entered as:
Expenses	200	
Fixed Expenses	0	
Flexible Expenses	200	
Car	0	
Cash	0	
Charity	0	
Clothing	0	
Dining	200	200.00
Dues and Subscripti...	0	
Education	0	

Total Budget Income: 0
Total Budget Expenses: 200
Difference: -200

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 checkboxes 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.

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
Meals & Entertain	0	0	0	0
Miscellaneous	0	0	0	0
Office	0	0	0	0
Postage and Delivery	0	0	0	0
Printing and Repro...	0	0	0	0
Recreation	0	0	0	0
Subscriptions	0	0	0	0
Supplies	0	0	0	0
Travel	0	0	0	0
Vacation	4,200	350.00	350	350
Vacation - Other	2,400	200	200	200
Lodging	600	50	50	50
Travel	1,200	100	100	100
Total Budget Income:	0	0	0	0
Total Budget Expenses:	6,600	550	550	550
Difference:	-6,600	-550	-550	-550

Since All Months is selected, this column is labeled Total and it shows total yearly amounts for each category and subcategory.

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 368.

- 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.

Click Selected to open the Select Categories window and select the categories you want to include in the budget.

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).

Enter an inflation rate if you want QuickBudget to inflate your actual amounts when calculating new budget amounts. You can enter a negative number to deflate amounts.

Select this checkbox to replace amounts you've already entered in your budget.

Caution: If you select the “Replace already budgeted amounts...” checkbox, QuickBudget will immediately replace any budget amounts you have already entered with new amounts calculated from your data.

- 5 Click OK to calculate amounts from your Quicken data and automatically enter them in the budget.

Moving around in your 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)

^a Choose Quicken > Preferences > Registers, clear the "Press Return to move to the next field" checkbox, and then click Save Changes. Otherwise, pressing Return will move the cursor to the next field.

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 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 Income and should be used to represent increases in the amount you have available to spend; “To” amounts are grouped under Expenses: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. 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 From Checking part of the transfer.

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.

To accomplish this

Change the time period for the display

Do this

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 365](#). 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.

Printing a budget

To print a budget, choose File > Print Budget. Quicken prints the text using your report data font settings. See [“Changing report preferences” on page 344](#) to change your report font preferences.

Monitoring budget status

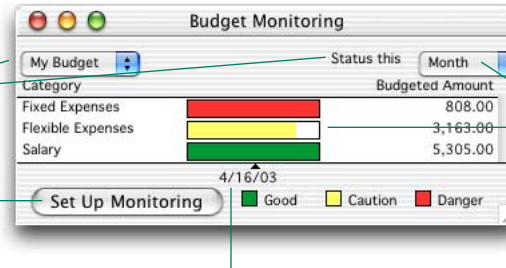
After you create a budget, you can use the budget monitoring feature to show how well you’re sticking to that budget. You can monitor how your actual income and expenses compare with your budgeted amounts for Inflows and Outflows (the preset

choices), or you can choose to monitor Fixed Expenses, Flexible Expenses, or any individual categories or subcategories from the selected budget.

- 1 Choose Activities > Budgeting > Budget Monitoring.
- 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.



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.

Today's date shows where you are in the selected period.

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.

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.** Transactions entered in the register with a future date.
- **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.

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 Activities > Forecast.
- 2 (Optional) Select the accounts you want to see in the graph.
See [“Selecting accounts for your forecast graph” on page 379](#).
- 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.

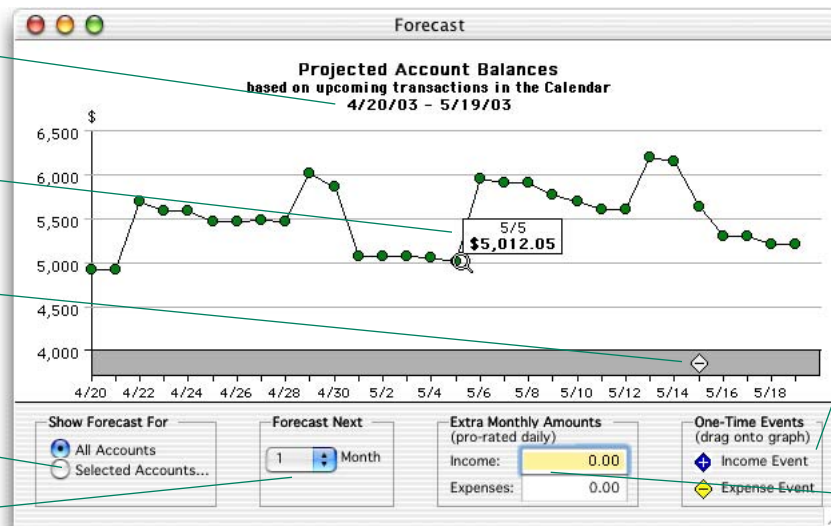
The title includes the date range you are viewing.

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.

Chose a time span for the graph.



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 384.

Enter extra estimated monthly income and expense amounts in these boxes. See "Including additional average monthly amounts" on page 382.

The forecast graph initially shows changes in 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 94.
- Add estimates for regular transactions you can't schedule. See "Estimating your unscheduled income and expenses" on page 382.

- Add event markers for one-time financial events. See “Adding financial ‘special events’ to your graph” on page 384.

Selecting accounts for your forecast graph

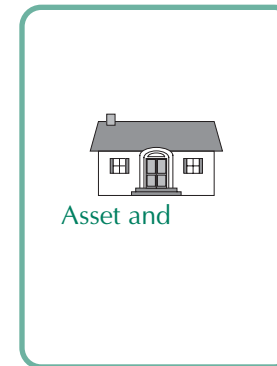
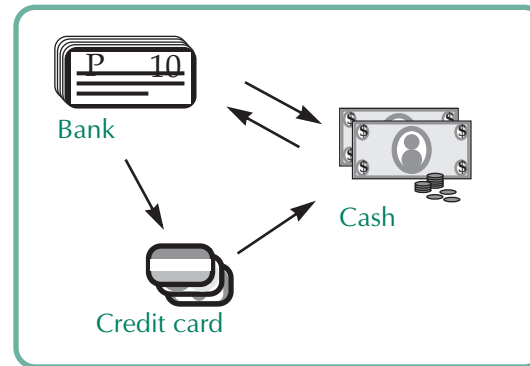
- 1 To select which accounts are included in your forecast graph, click Selected Accounts in the lower left corner of the Forecast window.
- 2 Mark the accounts you want to include and click OK.

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. For example, when you visit the supermarket, you may pay with your credit card, cash, or 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.



Asset and liability accounts don't usually affect cash flow. Don't include these accounts in your forecast graph.

You may or may not want to include certain accounts—such as savings accounts or money market accounts—in your forecast. If you don't use an account 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.

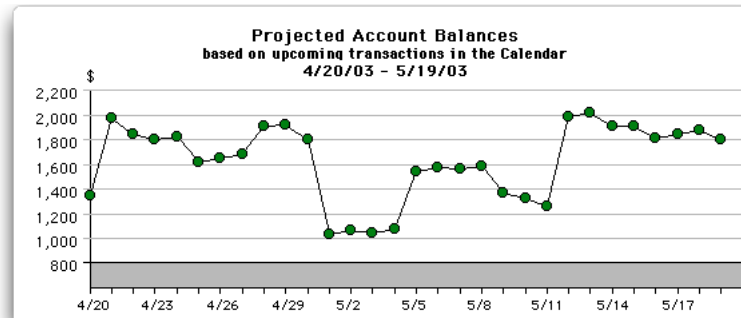
Important: You can't include Quicken investment accounts in your forecast graph.

These 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.

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.

Projecting a single account shows you a running balance for that account.



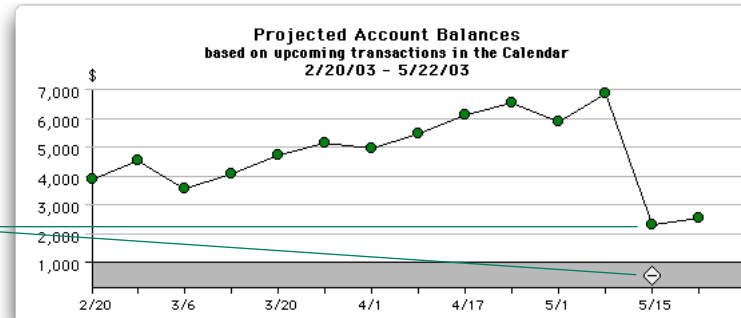
- **Cash flow.** The Quicken user in the next example likes to put money into mutual funds when she has enough left over from her month-to-month spending. She

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.

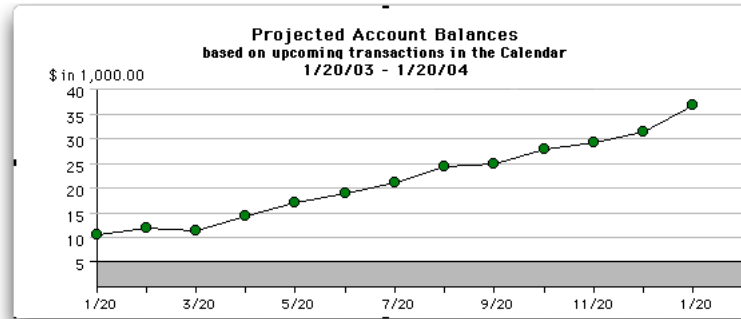


- **Total available funds.** The Quicken users in the next example hope they'll have enough money for a down payment on a house by the end of the year. They estimate they'll need \$25,000. What interests them is the value of all their available funds.

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).

Estimating forecast amounts using a category summary report

If you’ve already entered several months or more of data in Quicken, you can create a category summary report that can help you make your estimates. A category summary report shows your monthly income and expenses, grouped by category, for any number of months you choose; you can then use those amounts to estimate your monthly average.

- 1 Choose Activities > Reports & Graphs > Reports, click the Standard tab, choose Category Summary, enter the date range you want to use, and then click Customize.
- 2 Use the following settings to get the information you need, and then click OK.

Tab	Customization option	Suggested setting
Layout	Date	Any date range you choose
	Row headings	Categories
	Column headings	Month

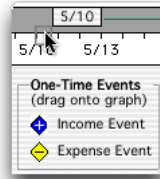
Tab	Customization option	Suggested setting
Content	Accounts	Selected (select only the accounts you're using in your forecast graph)
	Categories	Selected (select only the categories that are not covered by your scheduled transactions)
Organization	Organization	Cash flow
	Transfers	Transfers to accounts 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.

Note: To delete a marker, you can just drag it back to the One-Time Events area.

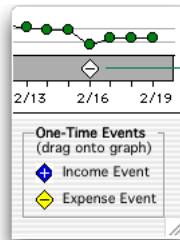
2 Enter information in the Set Up Event window and click OK.

Change the date to move the event to another day.

Enter a descriptive name for the event so you'll know what it is.

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.

- 1 Choose Activities > Forecast.
- 2 Choose File > Print Forecast.
- 3 Click Print.

Financial planning calculators

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 Choose Activities > Planning Calculators, and then select a calculator from the list.
- 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.

Loan Calculator

Loan Amount: 10,000.00

Annual interest rate: 8.000

Frequency: Monthly

Total # of payments: 360

Payment

Principal + interest: 73.37

Additional prepayment: 0.00

Total payment: 73.37

☐ Canadian Amortization

Payment Schedule Set Up Loan

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 File > Print Calculator to print the information in the planning calculator.

Quicken.com planning tools

Quicken gives you access to online planning tools available on Quicken.com.

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 Deduct button in the toolbar.

Plan for retirement



The Retirement Planner helps determine if your current retirement plan will enable you to reach your 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 Property & Loans area and click the Debt Plan button in the toolbar.



Get a free copy of your credit report

Monitor your credit rating to catch and correct reporting errors. Credit reporting agencies enter financial data continuously throughout the year, including credit card usage and loan information reported to them by financial institutions. To open Free Credit Report, go to the Property & Loans area and click the Credit Ck button in the toolbar.



Home Inventory

Home Inventory (HI) lets you create an inventory of your household possessions, including original cost, resale value, and approximate replacement cost. This is the perfect tool to record details that might be needed in a future insurance claim, especially since HI lets you attach a picture to each item's record. To open HI, choose Activities > Home Inventory.

Emergency Records Organizer



The Emergency Records Organizer (ERO) tracks emergency contacts, important documents, and property information. To open ERO, choose Activities > Emergency Records Organizer. ERO organizes your information into areas and records.

- Areas define overall categories, such as Contacts, Loans, and Insurance.
- Records are found within each area. For example, under the Insurance area, you can enter one medical record for each insured family member.

19

Getting ready for tax time

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Important: 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 Quicken Tax Planner use time-sensitive information based on 2006 tax year information as of July 2006.

For more information about topics discussed in this chapter, see the companion section in Quicken Help: choose Help > Quicken Help. Then select Simplify Taxes.

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 the tax reports 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.	Tax summary reports group and subtotal tax-related transactions by category	Mark categories as tax related (see page 394).
You want to use tax preparation software or you want to copy specific, detailed information directly into your tax return.	Tax schedule and capital gains reports group and subtotal tax-related transactions by tax form line item	Assign specific line items from tax forms and schedules to categories (see page 395).

Tax Deduction Finder can help you identify tax deductible expenses. Choose Online > To the Web > Tax Deduction Finder.

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 Lists > Categories & Transfers > List (⌘-L).
- 2 Select the category or subcategory you want to mark as tax-related.
To create a new category, see [“Setting up categories and subcategories”](#) on page 51.
- 3 Click Edit (⌘-E).
- 4 Click the Tax-related checkbox to select it.

To include this category in tax summary reports, select the Tax-related checkbox.

To link this category to an IRS form line item, select the Assign tax link checkbox (see “Assigning tax form line items to categories” next).

Set Up Category

Name: Subscriptions Description: Professional publications (optional)

Type

☐ Income ☒ Expense

☒ Tax-related

☒ Assign tax link

Select a line item:

- Form 2106
 - Automobile expenses
 - Education expenses
 - Employee home office expenses
 - Job seeking expenses
 - Local transportation exp.
 - Meal/entertainment expenses
 - Other business expenses
 - Reimb. exp. (non-meal/ent.)
 - Reimb. meal/entertainment exp
 - Special clothing expenses
 - Travel (away from home)
- Form 2441
 - Qualifying childcare expenses
 - Qualifying household expenses

Form 2106: Other business expenses
Ordinary and necessary business expenses such as business gifts, trade or professional publications.

Cancel Create

Note: If you have more than one QuickBooks 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.

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

To learn more about using classes, see “About classes” on page 57.

- 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 400.

When you use tax preparation software, the software copies amounts from one tax form to another. In the Assign Tax Schedules window (see [step 5](#) on [page 397](#)), 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.

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 Lists > Categories & Transfers > List (⌘-L).
- 2 Select the category or sub category to which you wish to assign a line item.
Click Edit.

The Edit Category window appears. If a line item is already assigned to this category, it is shown in the description region at the bottom of the window.
- 3 If necessary, select the Tax-related checkbox.
- 4 If necessary, select the Assign tax link checkbox.
- 5 In the scrolling list in the middle of the window, 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.

* In general, if an amount should appear on more than one line or on more than one tax form, specify the most detailed location.

Selecting the Tax-related checkbox places a diamond next to this category in the Categories & Transfers list.

When you select Assign tax link checkbox, the schedules and line items become available below.

Select the line item you want to assign to the selected category. Scroll up or down to see more forms and schedules.

The screenshot shows the 'Set Up Category' dialog box. At the top, the 'Name' field contains 'Subscriptions' and the 'Description' field contains 'Professional publications'. Below this, the 'Type' section has 'Income' and 'Expense' radio buttons, with 'Expense' selected. The 'Tax-related' checkbox is checked, and the 'Assign tax link' checkbox is also checked. Under 'Assign tax link', there is a section titled 'Select a line item:' which contains a list of line items. The list is organized into two main sections: 'Form 2106' and 'Form 2441'. Under 'Form 2106', the following line items are listed: 'Automobile expenses', 'Education expenses', 'Employee home office expenses', 'Job seeking expenses', 'Local transportation exp.', 'Meal/entertainment expenses', 'Other business expenses' (which is highlighted), 'Reimb. exp. (non-meal/ent.)', 'Reimb. meal/entertainment exp', 'Special clothing expenses', and 'Travel (away from home)'. Under 'Form 2441', the following line items are listed: 'Qualifying childcare expenses' and 'Qualifying household expenses'. To the right of the list, there is a text area that displays a description of the selected line item: 'Form 2106: Other business expenses Ordinary and necessary business expenses such as business gifts, trade or professional publications.' At the bottom of the dialog box, there are 'Cancel' and 'Create' buttons.

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.

6 Click Change to record the information.

The line item now appears in the Description/Tax Line Item column in the Categories & Transfers list. 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 an investment account” on page 247; for securities, see “Adding a security to an investment account” on page 247.

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.

Entering transactions with tax time in mind

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.

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.

Date	Ref #	Payee/Category/Memo	Charge	Cir	Payment	Balance
3/6/03		Indermaur Hotel	567.85			
		Memo	▼ Close Split			
		Category/Class	Memo		Amount	
		Travel/Business			395.37	
		Dining/Business			172.48	

Close Split Clear Split Adjust Total

Record Restore Balance Today: \$0.00

Filing multiple copies of tax forms and schedules

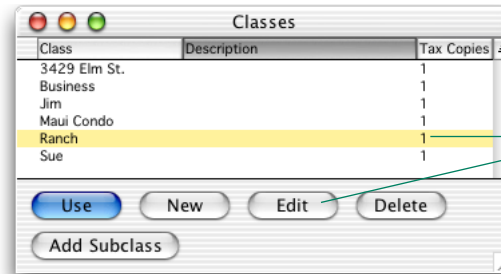
See “About classes” on page 57 for more information about setting up and using classes.

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.

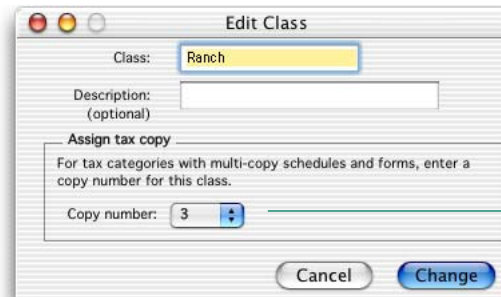
Assign copy numbers if you need to	Use classes such as
Separate your tax information from your spouse’s tax information	Chris, Terry
Separate your personal finances from your business finances	BizCorp, DesignCo
Separate tax information about each company where you worked in the tax year from other companies	Apple, Intuit, K&O
Separate tax information for each rental property you own	Oak St, Elm Ave

- 1 Choose Lists > Classes (⌘-K).



Select the class for which you would like to change the tax copy number, then click Edit.

- 2 Select a class, then click the Edit button.
- 3 Select a copy number from the pop-up.



Select a copy number from the pop-up.

- 4 Click Change to save the information.

Creating tax reports

See [Chapter 16, Creating reports, on page 316](#), 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 394](#).

- 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 404](#)).
- 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 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 page 406](#).

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 TurboTax for Mac 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 TurboTax for Mac.

- 1 Create the tax report you want to export and leave it open.

- 2 Choose File > Export Report.

- 3 Enter a file name for the report.

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 TurboTax (TXF).

- 5 Click Save.

Quicken exports your data to a TXF file. See the instructions that accompany your tax preparation software to use the file.

Updating tax form information

To keep up with changing tax information, choose
Online > To the Web > Tax Center.

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.

Estimating taxes with Quicken Tax Planner

With Quicken Tax Planner, you can estimate taxes at any time during the year. In addition to estimating your final tax bill, 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 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 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. 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 402](#).

Using Tax Planner

Quicken Tax Planner uses time-sensitive information that may not be current. 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 Tax Planner, choose Activities > Planning Calculators > Tax.

Click this button to use the data you have already entered in your Quicken data file.

You can change the tax rates to keep current with tax law changes.

Clicking any of these buttons opens another window where you enter additional information.

Tax Planner calculates these numbers for you automatically.

The screenshot shows the 'Quicken Tax Planner' window. At the top, there are three buttons: 'Use Quicken Data' (with a dollar sign icon), 'Tax Rates' (with a percentage icon), and 'Compare' (with a document icon). To the right of these buttons is a 'Base Scenario' dropdown menu. Below the buttons, the window is divided into several sections. The 'Filing Status and Tax Year' section has 'Filing Status' set to 'Single' and 'Tax Year' set to '2004'. The 'Income' section has buttons for 'Wages', 'Interest/Dividend Income', 'Business Income', 'Capital Gains and Losses', and 'Other Income', each followed by a text field showing '0'. Below these is 'Total Income' (0) and 'Adjusted Gross Income' (0). The 'Deductions' section has buttons for 'Deductions' (4,850) and 'Exemptions' (3,100), followed by 'Taxable Income' (0), 'Income Tax' (0), 'Other Taxes and Credits' (0), 'Total Tax' (0), 'Marginal Rate' (0.000), and 'Average Rate' (0.000). The 'Tax Refund/Tax Due' section has buttons for 'Withholding and W-4' (0) and 'Estimated Tax Payments' (0), followed by 'Tax Due' (0).

You can create and compare up to three different tax scenarios; choose Clear Scenario from the Scenario list to set the values in any of the scenarios back to zero.

Tax Planner results

After you have entered all your tax information, 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 \$1000, 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 Tax Planner's scenarios.

Tip: To go to the Quicken Tax Center on the Web: choose Online > To the Web > Tax Center. There you can find out about tax rate changes.

Estimating capital gains

The Capital Gains Estimator uses time-sensitive information that may not be current. Do not base your financial/tax planning decisions on this data alone. Consult your tax preparer or the IRS to receive updates on current tax laws and limitations.

If you use Quicken to track your securities holdings, you can use the Capital Gains Estimator to compare the tax impact of selling different stocks and mutual funds. You can calculate both capital gains and losses.

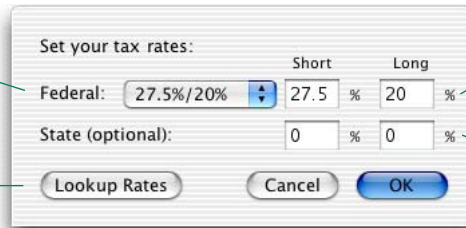
- 1 Choose Activities > Planning Calculators > Capital Gains.

If you have not set your tax rate, the Set Tax Rate window appears.

If you have already set your tax rate and wish to change it, click the Set Your Tax Rates button at the top right of the window.

Select your tax rate from the pop-up.

Click Lookup Rates to launch your web browser and connect to TurboTax.com to view a tax rate table.

A dialog box titled "Set your tax rates:" with fields for Federal, State (optional), Short, and Long tax rates. The Federal field shows a dropdown menu with "27.5%/20%" selected. The Short field shows "27.5 %" and the Long field shows "20 %". The State (optional) field shows "0 %". At the bottom are three buttons: "Lookup Rates", "Cancel", and "OK".

Set your tax rates:	
Federal:	27.5%/20%
State (optional):	0 %
Short	27.5 %
Long	20 %

You can also manually enter custom tax rates.

You can enter your state tax rates if you wish.

Select securities to sell, then edit the number of shares and sale price here.

Capital Gains Estimator

1. Set your tax rates:
Federal tax rate is 28% short term / 20% long term. State tax rate is 0% short Set Tax Rates...

2. Choose the securities you're considering selling:
Click on the item's Sell Price or # To Sell to enter a proposed sale price or change the number of shares to

Name/Lot Information	Shares	Sell Price	# To Sell	Proceeds	Cost/Basis	Gain/Loss
CMF Money Market						
5/31/02@1	22.44	1	22.44			
6/1/02@1	4.56	1	4.56	4.56	4.56	
6/29/02@1	18.18	1	18.18	18.18	18.18	

Show: All Securities Update Scenario...

3. View the results of your proposed sales:

Proceeds	Gain/Loss	Federal Tax	State Tax	Aftertax Gain/Loss
22.74	0.00	0.00	0.00	0.00

Click Update Scenario to recalculate the results of your proposed sales.

2 Select the securities you wish to use in this scenario.

After you select the desired securities, you can choose Selected Securities from the Show pop-up to dismiss the unused entries from the securities list.

3 Select the lots of shares to sell and enter the desired sale price.

4 Click Update Scenario to recalculate the results of your proposed sales.

5 Select Update Prices, Reset Quantities or Update Holdings and click OK.

The results of the scenario appear in the bottom section of the window. You can adjust the number of shares or the sale price to reach a desired amount.

A

Working with Quicken data files

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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 424](#))

If you create an additional data file, you can copy any part of 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.

Importing and exporting Quicken data

To use a Quicken for Windows (or DOS) data file in Quicken for Mac 2007, you must export the Quicken for Windows data file to a QIF file, and then import the QIF file into a Quicken for Mac 2007 data file. To use your Quicken for Mac data in Quicken for Windows, export your Quicken for Mac data file to a QIF file, and then import it into a Quicken for Windows data file.

Exporting Quicken for Mac 2007 data

Before you export your Quicken for Mac data file, do the following:

- Break up split transactions that contain more than 30 split lines into two or more transactions.
- 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 Mac system date to use four-digit dates:

From the Apple menu, choose System Preferences > International, click the Date tab, then select Show Century.

- 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 Mac file from which you want to export data.

2 Re-index the data file by pressing Option-⌘-B.

3 Choose File > Save a Copy.

Click OK in the Save a Copy 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 File > Export:

- Choose File > Export > All to export all the information in the file, OR
- Choose File > Export > Custom to export selected information. Choose the information you want to export, and then click Export.

If you choose File > Export > Custom, choose the items you want to include in your export file.



- 6 Enter a name for the QIF file and then click Save.
- 7 Copy the QIF file onto a PC-formatted floppy disk to import it into Quicken for Windows.

Importing a QIF file into Quicken for Windows

- 1 Open Quicken for Windows.
- 2 Create a new data file.
- 3 Insert the PC-formatted disk with the QIF file that you saved from Quicken for Mac.
- 4 Choose File > Import > QIF.

- 5 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 Mac data file. If they don't match, look for duplicate or missing transactions in your register.

Importing data into a Quicken for Mac 2007 data file

When you import a QIF file into your Quicken for Mac 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 for Mac 2007 data file into which you want to import information.

If you haven't yet created a Quicken for Mac data file, choose File > New > File to create a new data file.

- 2 Choose File > Import > QIF.
- 3 Select the QIF file you want to import and click Open.

Backing up your data file

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 can automatically back up your data file to a local disk and /or online to your iDisk (you must have a .Mac account; fees apply) every time you close your Quicken data file.

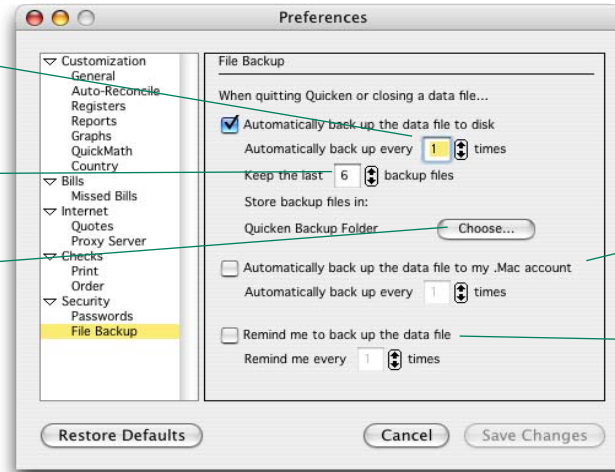
- 1 Choose Quicken > Preferences > Security > File Backup.
- 2 Select either one or both of the "Automatically back up..." checkboxes.
- 3 Make any desired changes and then click Save Changes.

Quicken *automatically* backs up your data file every time you close it. To back up your data file less often, enter a larger number.

Quicken is preset to save the six most recent backups. Increase this number to keep more backup copies of your data file.

Click this button to choose a different backup folder.

Note: these backup preferences apply to the current data file, so you can set different preferences for different files.



Click here to automatically back up your data file to your iDisk.

Select this checkbox if you also want Quicken to remind you to make a backup of your data file every time you close it.

Backing up your data manually to disk

Caution: If you create an alias of your data file, be sure that you back up the original file, not the alias.

- 1 Insert your backup disk or other storage medium.
- 2 Choose File > Back Up > To Disk.
- 3 Select the location for the backup copy of your data file, and then click Back Up. Quicken copies the file to the backup location. Leave the file extension as .qdfm.
- 4 Eject the backup disk and store it in a safe place.

Restoring your data from disk

If you ever need to restore your data file from the backup disk:

- 1 Insert your backup disk.
- 2 Choose File > Restore > From Disk.
- 3 Select the data file you wish to restore, and then click Choose.
- 4 Select the location to restore the data file to, and then click Save.

Quicken opens the selected file.

Caution: 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.

Backing up your file to your .Mac account

- 1 Choose File > Back Up > To .Mac.
- 2 Enter a password, and then verify it by entering it again.
- 3 If you don't want to manually enter a password when restoring the backup file (see [step 3 on page 422](#)), select the "Remember this password in my keychain checkbox."
- 4 Click Back Up.

Quicken copies the file to your iDisk/Documents/Quicken/Backup Files folder. The backup file is compressed and encrypted.

Restoring your file from your .Mac account

- 1 Choose File > Restore > From .Mac.
- 2 Select a backup file from the list, and then click Restore.
- 3 Enter the backup file password, and then click Restore.
- 4 Select the location to restore the data file to, and then click Restore.

Quicken opens the selected file.

Caution: 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 Quicken > Quit Quicken (⌘-Q).

2 In the Finder, select your Quicken data file.

3 Choose File > Duplicate (⌘-D).

A duplicate of your file is created, with "copy" added 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 2005 transactions, you might want to rename the copy (your archive file) "Murphy's Finances 2005."

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 428.

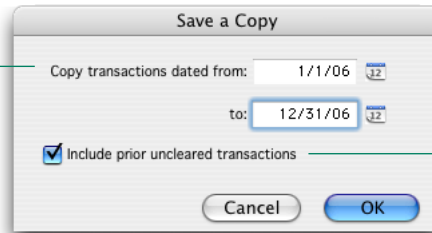
Creating a new file for a new fiscal or calendar year

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 File > Save a Copy.

Enter the beginning and ending dates for the **new** year, not the previous year.

For example, to start a new file for 2007, enter 1/1/06 and 12/31/06.



See “How Save a Copy treats prior uncleared transactions” on page 426 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 426 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, 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 2007.”

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 File > Open File, 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 your storage medium (a Firewire hard drive, for example) 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 2005 only, enter 1/1/05 to 12/31/05 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 C) or reconciled (marked with a R) 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 Edit > Find > Go To Transfer (⌘-]) 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 188](#), or ["Updating the value of an asset or liability account" on page 206](#).

Setting up passwords

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 Quicken > Preferences > Security > Passwords.

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. There is a service fee for password removal.

B

Troubleshooting and contacting Intuit

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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 38 for more information.

Quicken Help. Press ⌘-? for step-by-step guidance through a specific task while you’re working in Quicken.

This onscreen manual. Check the index 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 troubleshooting information in this chapter. Go to the next page.

Solutions to common problems

Problem	Solution
Fonts don’t display correctly onscreen	Quicken requires Geneva 9 and 10, and Lucida Grande 11 and 13.
Problems with compressed files	We recommend that you do not compress Quicken data files.
Prices or number of shares are incorrect in the Portfolio window	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.

Problem	Solution
The printer doesn't print	<p>Check the printer connections:</p> <ul style="list-style-type: none"> • Make sure your printer is turned on and is online. • Make sure the cable connection between the printer and the Mac is secure. • Open the Print Center and make sure the correct printer is selected.
<p>When you try to print checks:</p> <ul style="list-style-type: none"> • the print is misaligned • gibberish appears on the checks • the print dialog doesn't appear 	<p>See “Adjusting check alignment for page-oriented printers” on page 113.</p> <p>If you printed checks without problems one day, and nothing works the next day, your printer driver may be damaged. Try re-installing the printer driver.</p>

Perform data file maintenance

General file maintenance may be necessary if you have experienced system errors, or your computer locks up while using Quicken. Not properly shutting your computer down when Quicken is running can also cause data file problems.

If you are experiencing any of the following situations, we recommend that you perform file maintenance on your data file:

- Categories and numbers are not associated with the correct transactions or accounts in reports.
- Categories/classes are missing from your Categories & Transfers list.
- You are unable to assign a Category to an item in a split transaction.

- Your reconcile is off in a previously reconciled statement and you have not made changes to previously reconciled transactions.
- Duplication or "Unknown" items are listed in the Payee column of the QuickFill Transactions list.
- You receive errors when you use the Save a Copy command.

1 Open your data file in Quicken.

2 Open the Accounts window, and then press ⌘-Option-B.

Release the keys when you see the "Reconstructing Lists" message.

3 Once the file has reindexed, choose File > Save a Copy.

Note: This may remove transactions from the Download Transactions window. If you have transactions in Download Transactions window, you should accept any new or non-matching transactions prior to performing a Save a Copy.

When performing the Save a Copy, you may want to change your file name to something different and save it to the desktop.

4 Once the Save a Copy is complete, choose File > Open File.

5 Select the data file that you just created with the Save a Copy feature.

6 Check to see that the file problems you were experiencing are gone.

If you are still experiencing problems with your data file, export your information to a QIF file and then import the QIF file into a new file.

Export your data to a QIF file

- 1 If it's not already open, open the Quicken for Mac data file from which you want to export the data.
- 2 Choose File > Export > All.
- 3 Enter a name for the exported QIF data file, and then click Save.

Import the QIF file into a new data file

- 1 Choose File > New > File to create your new data file.
- 2 Enter a name for the new file, and then select Save.
- 3 When the New Account Assistant appears, click Cancel, and then click Close.
- 4 Choose File > Import > QIF.
- 5 Select the QIF file you exported, and then click Open.
- 6 Check the new file to ensure the problems you were experiencing are resolved.

If the problem is resolved, use this file as your main data file from now on.

Note: You will have to reestablish all scheduled transactions (for example, memorized transactions, loan setups, online account setups and memorized reports). These are not carried over through the export/import feature.

Before you contact us

Do this	Here's how
Reconstruct Quicken's 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.
Remove your Quicken preferences files.	<ul style="list-style-type: none">• Choose Quicken > Quit to leave Quicken.• From the Finder, choose Go > Home.• Open the Library folder, then open the Preferences window.• Move the files Quicken 2007 Preferences and com.intuit.quicken.plist out of the Preferences folder and put them on the desktop (so you can find them later).• Restart Quicken by double-clicking the icon for your Quicken data file. <p>If this solves your problem, you will need to reset all your preferences. You no longer need the Quicken preferences files that you moved to the desktop, and you should drag them to the trash.</p> <p>If this does not solve your problem, quit Quicken and move the Quicken 2007 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.</p>

Do this

Here's how

Explore the problem a bit before you call.

When you call with a problem, the support specialist leads you through steps to identify and solve the problem. Try doing some of this exploration yourself before you call.

Try the procedure again, starting at the beginning. Examine the windows and dialogs where you entered information. Make sure you are using the appropriate window or dialog 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.

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)?

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 one was displayed
- Quicken version and release number

From Quicken, choose Quicken > About Quicken to see the version number.

- Macintosh type and model
- Amount of memory (RAM) installed and available

From the Apple (🍏) menu, choose About this Mac to view the total amount of Memory installed in your machine.

- System software version number

From the Apple menu, choose About this Mac to see the version number.

- Which extensions are installed on your computer

Open the Apple System Profiler application, located in the Utilities folder in the Applications folder on your hard disk. Click the Extensions tab to view installed extensions.

- Monitor type
- Printer manufacturer, type, and model (if relevant to your issue)

Who to contact

Technical Support

A fee is charged for most technical support assistance. Please see our website for details. Terms and conditions of fees and hours are subject to change without notice.

Telephone Support	800-811-8766 Mon-Fri, 5am-5pm PST
Online Support	http://support.quicken.intuit.com Knowledge Base searches, updates, and answers to frequently asked questions
Chat Support	http://web.intuit.com/support/quicken/netagent_chat/intro.html Mon-Fri, 5am-9pm PST; Sat and Sun, 7am-7pm PST
User Forum	http://www.quickenforum.com/index.jspa

Placing orders

Shop the Web	http://www.shop.intuit.com Order Intuit software and services
Quicken Checks, Envelopes, and Supplies	http://www.intuitmarket.com/quicken_supplies Order Intuit checks, envelopes, and other supplies
Intuit Customer Service	http://www.intuit.com/support/quicken/service Check order status, order replacement CDs, and ask billing questions

Online financial services

See a list of participating financial institutions	Choose Online > Financial Institutions, or go to http://web.intuit.com/fisearchbasic
Sign up for Quicken Bill Pay	http://www.quickenbillpay.com/enroll
Ask questions about your Quicken Bill Pay account	877-486-8844

Quicken® MasterCard®

The Quicken MasterCard is offered through Intuit and Citibank USA.

Apply for the Quicken MasterCard	800-422-3118 http://www.quickencard.com/applynow.html
Ask about your Quicken MasterCard account balance, available credit, or charge activity	800-772-7889 (Citibank)
Get assistance downloading Quicken MasterCard transactions into Quicken	877-602-2484 (Citibank Online Banking Support) http://www.intuit.com/support/quicken/qcc.html

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Quicken Keyboard Shortcuts

Registers and Write Checks

Copy payee name to check address	,
Delete transaction or split line	⌘ D
Fill in category & start subcategory	:
Fill in category & start class	/
Find transaction	⌘ F
Find again	⌘ G
Replace	⌘ R
Memorize transaction	⌘ Y
Create new transaction	⌘ N
Print checks	⇧ ⌘ P
Split transaction	⌘ E
Transfer, go to	⌘ [
Write Checks, go to	⌘ J
Previous/next date or check number	- or +

Dates (including register and calendar)

Today	t
First/last day of the week	w or k
First/last day of the month	m or h
First/last day of the year	y or r
Previous/next month	[or]
Previous/next year	{ or }

Reports

QuickZoom report or graph item	double-click item
Memorize report template	⌘ Y
Widen or narrow report column	drag bet. headings

Investments

Decrease/increase price by .1	- or +
Go to Portfolio	⌘ I
View/enter prices for previous/next day	⌘ - or ⌘ +
View earliest/latest known price	⇧ ⌘ - or ⇧ ⌘ +

Lists

Add new item to list	⌘ N
Edit selected item in list	⌘ E
Delete selected item in list	⌘ D
Select item in list	first letter
Go to	
Accounts	⌘ A
Bills and Scheduled Transactions	⌘ B
Categories	⌘ L
Classes	⌘ K
QuickFill Transactions	⌘ T

Go to...

Next field or column	Tab
Previous field or column	Shift-Tab
First transaction in register or Write Checks	Home
Last transaction in register or Write Checks	End

⌘ – Command, ⇧ – Shift, ⌘ – Option