Setting up accounts

Overview

Why you should use separate accounts for your data.

How to...

Create a new account

Select an account to use

Edit account information

Set up an account for online payment

Delete an account

Hide an account

Frequently asked questions

Answers and tips that will speed your work with accounts.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Overview: Setting up accounts

With Quicken, you can create an account related to each of your "real-world" accounts and include them in a single Quicken file. To take a look at the types of accounts you can use, **click here.**

For personal finances, you probably need only one Quicken file. When all your accounts are in one file, Quicken can:

- Maintain one list of categories, classes, and memorized transactions for all your accounts.
- Combine data from all accounts in a single report or graph to track your income and expenses, net worth, and other information.
- Transfer money from one account to another in the same file.

Frequently asked questions

[What do the tildes (~) mean on my account balances?](#)

[How do I set up a joint bank account?](#)

[How do I change the limit on my credit or charge card?](#)

[Can I put a password on my accounts?](#)

[How do I handle cash balances in my brokerage account?](#)

[How do I set up a line of credit account?](#)

Account types

Account type	Tracks
Checking	Checking accounts.
Savings	Savings accounts.
Credit Card	Credit or charge card transactions and balances.
Cash	Cash expenditures or petty cash.
Money Market	Money market accounts.
Investment	Investments such as stocks, bonds, and mutual funds. For more information, **click here.**
Asset	Things you own such as your house, capital equipment, or accounts receivable. For more information, **click here.**
Liability	What you owe, such as a mortgage or a loan. For more information, **click here.**

Select an account to use

Overview

1. From the Lists menu, choose Account.

2. Open the account you want to use (and display its register) in one of these ways:
    - Select it in the Account list and click Open.
    - If the account is already open, click its tab or, if QuickTabs are turned off, click anywhere in its register window to make it active.
    - If another account's register is already open, click one of the **account selection bar** buttons at the bottom of the register to select the account you want to open.
    - If the account is already open, choose the account name from the Window menu.

How to...

Create a new account

Edit account information

Set up an account for electronic payment

Delete an account

Overview

When you want to work with a particular account, you select it from the Account list.The Account list shows all the accounts in the **current file.** It displays the name, type, description, number of transactions, and the ending balance for each account. If you have checks to be printed, the Account list displays a check mark in the Chks column for that account.

Edit account information

Overview

1. From the Lists menu, choose Account.

2. From the Account list, select the account you want to edit, and then click Edit.

3. Change the account information, as necessary.

4. Click the Info or Tax buttons to enter or change other information about the account.

5. Click Done when you are finished editing.

You can also...

Create a new account

Set up an account for electronic payment

Delete an account

Overview

Once you have created an account, you can rename it or change other characteristics like its description. If the account is a credit or charge card account, you can also change the credit limit.

Note

If you change the name of an account, Quicken automatically updates any transactions linked to this account through transfers to show the new name. (For more information, click **Transfer money between accounts.**)

Delete an account

Caution! Deleting an account permanently removes that account's records from your file. Once you delete an account, there's no way to recover the account or the information for all the transactions it contained.

1. From the Lists menu, choose Account.

2. Select the account you want to delete, and then choose Delete.

3. Type the word YES, and then click OK.

Quicken permanently removes the account from your file. Quicken also deletes the account name from the Category field of all transactions that have transfers to the account. These transactions will show as uncategorized transactions in reports.

Hide an account

Overview

1. Select the account you want to hide.
2. Click Hide in the button bar.
3. Click OK to confirm your action.
4. Make sure View Hidden Accounts isn't selected.

To make the hidden accounts viewable again, click View Hidden Accounts.

You can also choose whether to view hidden accounts in reports, graphs, or forecasts.

How to...

Create a report on selected accounts

Select accounts for your forecast

Overview

Hiding an account is useful when you no longer want to see obsolete accounts, or if you want to see the effect on your Balance Total of removing particular accounts from your portfolio.

What happens

The hidden accounts no longer appear on the Account list.

After you exit Quicken and start it again, hidden accounts no longer appear on the account selection bar in registers.

Account List

The Account list shows all the accounts in the **current file.** It displays the name, type, description, number of transactions, and the ending balance for each account. If you have checks to be printed, the Account list displays a check mark in the Chks column for that account.

How to...

Select an account to use

Create a new account

Change the name of an account

Change the limit of a credit card account

Delete an account

Hide an account

Remove the tilde (~) next to an account balance

Sign up for online banking

Sign up for online bill payment

What you see

Account list button bar

Account list tabs

Account list columns

View Hidden Accounts

Balance Total

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up accounts

Savings goal accounts

View Hidden Accounts

With this option you can view all accounts you've marked as hidden. Normally, this option is unchecked.

You mark a selected account as hidden by clicking Hide from the Account list button bar.

You can also choose whether to view hidden accounts in reports, graphs, or forecasts.

How to...

Hide an account

Balance Total

The balance total of all your accounts, or the balance total of currently selected account type.

To display the balance total for a different account type, click its tab. For example, to display the balance total for your bank accounts, click the Bank tab.

Account list columns

This column	Displays...
Account List	The names of your accounts.
Type	The type of account (Bank, CCard, etc.).
	A lightning bolt if you've set up an account for online bill payments or online banking.
Description	The description you entered when you set up the account.
Trans	The number of transactions in the account.
Balance	The balance or market value of the account.
	If you see a tilde (~) next to the balance, it means you haven't updated your security prices as of today (the market value may be inaccurate), or you've updated your prices, but Quicken has not recalculated the market value yet.
	To have Quicken recalculate the market value of an account, open the account (display its register), or press Alt+Z at the Account list.
Chks	A check mark if the account has checks to be printed.
	A lightning bolt if the account has online payments to send.

Account list tabs

This tab	Displays
All Types	All of your accounts.
Bank	Your checking, savings, and money market accounts.
Credit	Your credit or charge card accounts.
Other	Your cash, asset, and liability accounts.
Invest	Your investment accounts.

Account list button bar

This button	Does this
New	Opens the Create New Account window where you can choose an account type to create.
Edit	Opens a window where you can change the settings you made when you created the selected account.
Delete	Deletes the account you selected. Use this button with caution! Once you delete an account, all the transaction information in the account is permanently removed from Quicken.
Open	Opens the register for the account you selected.
Info	Lets you enter additional information about the account you selected.
Hide	Lets you hide the selected account from view. This is useful when you no longer want to see obsolete accounts.
Close	Closes the list.

Deleting Account

Caution! When you delete an account, you permanently remove all of the account's records from your disk. Once they are removed, there is no way to get them back.

To delete the account:

- Type YES and click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up accounts

Q:

How do I set up a joint bank account?

If you and your spouse have a joint bank account from which you both make withdrawals and to which you both make deposits, you can still track each bank balance separately.

1. **Set up a class** for each person. You can even use a single letter, such as T for Terry and C for Chris.

2. For the opening balance, use a **split** transaction to allocate an amount to each person.

3. When you enter transactions in the register (for deposits or expenses) assign a class (T or C in this example) to each transaction.

Q:

How do I change the limit on my credit card?

1. From the Lists menu, choose Account.
2. Select the credit or charge card account from the Account list, and then click Edit.
3. Change the Credit Limit option, and click OK.

Q:

Can I put a password on my accounts?

You can set up two different types of passwords in Quicken:

- **A file password**, which must be correctly entered before a Quicken file can be opened.
- **A transaction password,** which must be correctly entered before transactions recorded prior to a certain date can be changed.

You cannot put a password on accounts within a file.

How to...

Provide a file password

Provide a transaction password

Q:

How do I set up a line of credit account?

In Quicken, you can use a credit card account for a line of credit account.

1. From the Activities menu, choose Create New Account.
2. Click Credit Card.
3. Answer the questions in the EasyStep windows.

To see the account in the Account list, click the Credit tab.

Setting up and scheduling loan payments

Overview

How Quicken calculates loan payments.

How to...

Set up a loan

Handle different kinds of loans

Change a loan

Frequently asked questions

Answers and tips that will help you work with loans.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

How do I calculate the break-even point for refinancing a loan?

Can I see how much interest I've paid this year on my loan?

Set up a loan

[Set up a loan and its payments](#)

[Make regular loan payments](#)

[Make prepayments of the loan principal](#)

[Delete a mistaken loan payment](#)

Handle different kinds of loans

Follow the same basic instructions for **setting up a loan.** Click a loan type for specific information about how to handle these types of loans.

Balloon payments and nonamortized loans

Negative amortization

Zero-interest loans

Loans for which you receive payment

Change a loan

Change the interest rate for a adjustable rate loan

Delete an interest rate from the list

Refinance a loan

Delete a loan you've paid off or refinanced

Overview: Setting up loans

If you make regular payments on a loan, you can have Quicken amortize your loan payment. Each time you record a loan payment, Quicken calculates the amount to allocate to principal and interest, and updates the balance of the loan.

There are several different amortization formulas in use today. For this reason, the amounts shown for principal, interest, and loan balance may differ by a few cents from the amounts shown in your loan statement. For more information, see below.

How to...

Set up a loan and its payments

More about...

Quicken's amortization formula

Make regular loan payments

1. Open the Activities menu, and choose Loans.

2. Select the loan you want from the Loan drop-down list.

3. Click the Make Payment button.

4. Click Regular.

5. Check that the information in the window is correct. If you need to adjust the Amount or Category fields, click the Splits button.

   The first line of the split is a transfer of the principal amount to the liability (or asset) account that tracks the principal. The second line is your interest payment. Below the second line are any impound items you set up. Click OK to close the Splits window.

6. Click OK to record the regular payment.

   Quicken updates the loan balance in the View Loans window.

How to...

Make prepayments of the loan principal

Delete a mistaken loan payment

Overview

You need to set up the loan first, using **EasyStep Loan Setup.** If in that process, you set up a loan payment as a scheduled transaction, or as an online bill payment, the register entry is made automatically for you each time a payment is due.

If you didn't change the payment method, however, EasyStep sets up memorized transactions to make the loan payments. Then when the time comes to make each payment, you can record the payment in your register by typing the payee name (as you would enter any memorized transaction). For more information, **click here.**

If you set up your loan payment as a memorized transaction, you can recall it to record a payment in your checking account register. If you set up the loan payment as a scheduled transaction or as an online payment, the entry is made automatically; for a scheduled transaction, if you selected Prompt Before Entering, you will be prompted for the payment amount when you start Quicken.

However, you may prefer to make payments from the View Loans window where you can see all the information associated with the payment.

Can I see how much interest I've paid this year on my loan?

For tax purposes, you can create an itemized category report to see how much interest you've paid on the loan since the beginning of the year.

1. Open the Reports menu and choose Home. Then choose Itemized Categories.

2. Confirm that the date range is from January 1 through today.

3. To create the report, click the button to the left of the Itemized Categories report name, or click Create.

    The report contains the interest figures under EXPENSES-Int Exp, but you can narrow down the report further.

4. Click the Customize button, and then click the Accounts tab.

    Or double-click the header line in the report that tells you which accounts are selected, and click the Accounts tab.

5. Click the Clear All button. Then select the account from which you make loan payments.

6. Click the Include tab.

7. Click Categories and click the Clear All button. Then select the Int Exp category.

    If you used some other category for your loan interest payments, for example Mort Int, select that category instead.

8. Click Create to create the report again.

    The total for Int Exp shows you how much interest you have paid so far this year.

How to...

Print a report

Estimating your taxes

Set up a loan and its payments

Overview

1. From the Activities menu, choose Loans.

2. In the View Loans window, click New. The EasyStep Loan Setup window appears.

3. Follow the instructions in the window to have Quicken set up the loan.

   When you click Done, the Set Up Loan Payment window appears. Most of the information on this window is already filled out for you.

4. If you want to categorize interest expenses, click in the Category for Interest box and choose a category, such as Int Exp (interest expense) or Mort Int (mortgage interest).

5. To include impound items like insurance and property tax in your regular payments, click Edit.

6. In the Type box, select one of these options:

   Payment

   Print Check

   Online Pmt

   (If you'll be collecting payments on money you're lending, Type is set to Deposit.)

7. If you selected Print Check, enter the payee's address by clicking the Address button.

8. In the Payee box, enter the name of the payee. You can also enter any information you want in the Memo field.

9. The payments are automatically set up as memorized transactions that you choose to pay individually. To set the payments up as scheduled transactions, or repeating online payments, click **Pmt Method** and fill out the Select Payment Method window.

10. Click OK to return to the View Loans window.

How to...

Make regular loan payments

Make prepayments of the loan principal

Delete a mistaken loan payment

Handle negative amortization

Overview

When you set up a new loan, you need an account to track the remaining principal. If you're borrowing money, the principal account will be a liability account. If you lend money, the principal account is an asset account.

You don't have to set up this account yourself. Quicken will set it up for you during the EasyStep Loan Setup process.

If you set up a loan in Quicken 1 or 2 for Windows, **click here.**

If you set up a loan in Quicken 1 or 2 for Windows

If you used the amortization feature in one of these earlier versions of Quicken for Windows and didn't set up an account for tracking principal, Quicken 5 for Windows sets up the account for you. Quicken enters the correct opening balance and current balance according to the amortized state of your loan. The loan appears in the drop-down loan list in the View Loans window.

Make prepayments of the loan principal

On occasion, you may want to increase your loan payment amount to pay extra toward the principal. The easiest time to handle this is when Quicken is about to enter your transaction into the register (provided you have set up Quicken to prompt you before your loan payment is recorded in the register). However, you can also edit the transaction after Quicken enters it in the register.

Finally, you can also create a separate transaction that is a payment only toward the principal.

To change the loan payment before Quicken enters the transaction in the register:

• Prior to recording your transaction, Quicken asks you to confirm principal and interest amounts. Change the amounts as needed. Quicken records the transaction with the change you have indicated.

To change the loan payment after Quicken enters the transaction in the register:

1. Find the transaction in the register.
2. Open the Splits window.
3. Add the amount for the extra principal.
4. Click Adj. Total to have Quicken recalculate the transaction amount, and then click OK.
5. Click Record to record the change you made to the transaction.

To add an extra payment that goes only toward the principal:

1. Open the Activities menu, and choose Loans.
2. Select the loan you want from the Loan drop-down list.
3. Click the Make Payment button.
4. Click the Make Extra Payment button.
5. Fill out the **fields** in the Make Extra Payment window and click OK.

How to...

Make regular loan payments
Delete a mistaken loan payment

Extra Payment fields

Date

Account

Type

Payee

Memo

Category

Amount

Num Field

Splits

Address

Delete a mistaken loan payment

You can remove a mistaken loan payment and have Quicken reflect the changes correctly in the View Loans window.

1. Open the register for the account from which the mistaken payment was made.
2. Select the mistaken payment and click Delete. Then click Yes to confirm the deletion.
3. Open the Activities menu, and choose Loans.
4. Select the loan you want from the Loan drop-down list.
5. Click Edit Payment.
6. Reset the Next Payment Date and click OK.

This deletes the mistaken loan payment from the View Loans window.

How to...

Make regular loan payments

Make prepayments of the loan principal

View Loans

Each time you make a loan payment (or deposit) in your checking account register, Quicken updates the past and future payment schedules shown in this window.

You can also set up a new loan, or change the details of an existing loan from this window.

How to...

Set up a loan and make loan payments

Handle different kinds of loans

Change a loan

What you see

New, Delete buttons

Loan drop down list

Loan Summary tab

Payment Schedule tab

Payment Graph tab

Payee and Account

Edit Loan button

Edit Payment button

Make Payment button

Rate Changes button

Current Balance, Remaining Pmts, and Final Pmt Date

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up and scheduling loan payments

Loan drop down list

This is where you select which loan to work with.

New, Delete buttons

Click New to set up a new loan.

Click Delete to delete an existing loan.

Loan Summary tab

The options in the left side of the window show the characteristics of the loan selected in the **Loan drop down list.**

Payment Schedule tab

Opens the payment schedule. Quicken gets this information from the transactions in your **principal account.**

Payments already made are shown on a yellow background. Future payments are shown on a green background.

Click Show Running Totals to see the accumulated principal and interest payments. It also allows you to determine total interest for any given year.

Scroll the payment window to show the rest of the payment schedule. Scroll to the end, and you'll see the balance fall to zero, unless your loan is a balloon payment type.

For tax purposes, you can create an itemized category report to see how much interest you've paid on the loan since the beginning of the year. For more information, **click here.**

Payment Graph tab

Shows you a graphical view of your payment schedule.

The yellow line shows the effect of past payments on the loan balance. If this is a new loan, no yellow line appears.

The blue line depicts how future payments will affect the balance.

The green line shows accumulated interest over the life of the loan.

Payee and Account

Shows the name of the organization or person to whom your loan is owed. (If this is a loan you're extending to someone else, the payee is the borrower's name.)

Edit Loan button

Click to change any information about your loan. The EasyStep Loan Setup window opens to the first Summary window. Change any information in any of the fields, and then click Next. When you get to the last Summary window, click Done.

Edit Payment button

Opens the Edit Payment window, where you enter or edit aspects of your loan payment such as the interest rate and the amount. You also enter information about the payment transaction, such as the payee, the next payment date, and the category for the interest.

Make Payment button

Opens a window that asks if you want to make a regular payment or an extra payment.

Rate Changes button

Click to add, edit, or delete an interest rate in the Loan Rate list.

Current Balance, Remaining Pmts, and Final Pmt Date

This box at the lower right of the View Loans window lists information about the loan currently selected in the Loan drop-down list.

Delete Loan

This window lets you delete a loan. You may want to delete a loan if you've paid it off, or if you created it only to find out what your loan payments might be.

What you see

- Yes - Choose Yes if you want to save the historical data in the **principal account** for your records. If you're deleting a loan you've paid off, you probably want to save the records so reports and graphs reflect the loan payments.
- No - Choose No if want to delete the principal account. If you created the loan just to experiment with loan payments, you probably do want to delete the account.

Loan Payment

This is where you choose the type of loan payment transaction you want to record.

What you see

- Regular - Click Regular when you're ready to record a loan payment for the regular amount, or for the regular amount **plus** extra toward the principal.
- Extra - Click Extra when you're ready to record a separate loan payment to be applied toward the principal **only**.

Make Regular (or Extra) Payment

This window lets you record a single transaction to make one payment against your loan. Whether you chose to make a regular payment or an extra payment, the choices in this window are the same.

You can use the Make Regular Payment window to record a regular payment amount, or you can change the amount to include additional funds you're paying toward the principal.

You can use the Make Extra Payment window to record an extra payment that consists only of a principal prepayment.

What you see

- **Date**
- **Account**
- **Type**
- **Payee**
- **Memo**
- **Category**
- **Amount**
- **Num Field**
- **Splits**
- **Address**

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up and scheduling loan payments

Date

Enter the date you want to appear on the payment, whether it's a printed check, a transaction in the register, or an online payment.

Account

Choose the account from which you're making the payment.

Category

If this choice is dimmed, the payment is already set up as a split. The split is usually between the principal (a transfer to the loan account), and the interest (assigned to an interest expense category you chose when you set up the loan).

If you want to change the amount of the payment or the categories, click the Splits button to open the Splits window. Changes you make affect only the current transaction.

Amount

If this choice is dimmed, the payment is already set up as a split. The split is usually between the principal (a transfer to the loan account), and the interest (assigned to an interest expense category you chose when you set up the loan).

If you want to change the amount of the payment or the categories, click the Splits button to open the Splits window. Changes you make affect only the current transaction.

Num Field

These are choices similar to those available in the Num field of a checking account register.

This code	Identifies
ATM	Payments you make through an Automatic Teller Machine.
Deposit	Payments of funds going into the loan account.
EFT	Electronic payments that have been transmitted to the online bill payment center or CheckFree.
Next Chk #	Payments made with handwritten or printed checks. Quicken selects the next check number for you.
Print	Quicken checks that haven't been printed.
Send	Electronic payments that are waiting to be transmitted to the online bill payment center or CheckFree.
Transfer	Payments transferred to another account, such as the loan account.

You can also add an item to the Num list. To do this, click <New>, and then enter a name. To revise an item you've added, click <Edit>.

Splits button

Click to display the Splits window and enter items other than principal and interest to include in loan payment. Enter each category and the amount you want to assign to it, and then click OK.

Use expense categories for these amounts. If you want to use a category that hasn't already been set up, type the new category name and press Tab. The Set Up Category window opens so you can create the new category you typed.

Receive Regular (or Extra) Payment

This window lets you record a single transaction of a payment toward a loan you've extended to someone else. Whether you're receiving a regular payment or an extra payment, the choices in this window are the same.

You can use the Receive Regular Payment window to record a regular payment amount, or you can change the amount to include additional funds you're receiving toward the principal.

You can use the Receive Extra Payment window to record an extra payment that consists only of a principal prepayment.

What you see

> **Date**
>
> **Account**
>
> **Payee**
>
> **Memo**
>
> **Category**
>
> **Amount**
>
> **Splits**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Setting up and scheduling loan payments**

Account

Choose the account from which you're making the payment.

Payee

Who you are receiving the loan payment from.

Splits button

Click to display the Splits window and enter items other than principal and interest to include in loan payment. Enter each category and the amount you want to assign to it, and then click OK.

Use income categories for these amounts. If you want to use a category that hasn't already been set up, type the new category name and press Tab. The Set Up Category window opens so you can create the new category you typed.

Handle loans with balloon payments

A mortgage with a balloon payment is amortized over one length of time, but the entire loan principal comes due within a shorter period. For example, you amortize your payments for a 30 year loan, but the loan is due in 7 years (a "30 due in 7" loan). At the end of 7 years, you must repay the entire amount or refinance the remaining amount at current interest rates.

Quicken lets you define this type of loan during **EasyStep Loan Setup.**

If you later need to make changes to the balloon payment information, click the Edit Loan button in the View Loans window. Click Next until you see Balloon Information.

In some balloon payment loans, each payment covers only the accrued interest (no principal), and the original loan amount is due at the end of the repayment period. For such a nonamortized, or "interest-only" loan, indicate that you have a balloon payment when you set up the loan, enter the same amortized length as the original length, and then enter the payment amount.

Handle negative amortization

Negative amortization happens when your payment is less than the interest on the loan. Not only is no principal paid off, but the unpaid part of the interest is added to the loan balance, increasing the principal. Often, this is an agreed upon and temporary arrangement, usually for the first part of the loan only.

When you set up the loan during **EasyStep Loan Setup,** enter the length of the loan (the period over which you are making payments) as the Original Length of Loan. In the Set Up Loan Payment window, after entering the interest rate, modify the Principal and Interest amount to be the amount you are actually paying. If this isn't enough to cover the interest on the loan, the payment schedule will initially show you that you owe more at the end of the payment period than the original amount of the loan.

You can also adjust the repayment amount on a one-time basis in the Confirm Principal and Interest window when **entering a payment in your register.**

If you know when your repayment amount is due to increase, enter this change through the **Loan Rate Changes window.** The payment schedule now shows a reduced, or zero, ending balance on your loan.

Handle zero-interest loans

If you have a zero-interest loan, you do not incur any interest expenses. Your entire payment, excluding other charges such as property taxes or insurance, is principal.

Enter zero as the interest rate when you are setting up the loan:

- Click Edit Payment (at the View Loans window). Then clear the Category for Interest box. This will keep Quicken from displaying this category with a zero amount in your reports.

Handle loans for which you receive payments

If you hold a loan note and receive payments on a loan, you can set up your loan for amortization in Quicken. Quicken creates a memorized loan deposit (instead of a payment) and uses an asset account (instead of a liability account) as the principal account for tracking how much the borrower still owes you.

When you set up the loan during **EasyStep Loan Setup,** choose Lend Money for the type of loan. Then at the end of the Loan Setup process the Set Up Loan Payment window opens. In that window make these entries:

- Type - Deposit (automatically selected)
- Payee - Name of the borrower
- Category for Interest - Name of an income category

Set Up/Edit Loan Payment

This is where you enter or edit information about your loan payment.

To set up your loan payment:

- Fill in the boxes, and then click OK. If you are going to make payments with Intuit checks and you want a printed address to appear on the checks, click Address. If you want to record your loan payment ahead of time, click Pay Now.

To edit an existing payment:

- Change the loan payment information, as necessary.

What you see

    Current Interest Rate

    Principal and Interest

    Other amounts in payment

    Edit

    Full Payment

    Type

    Payee

    Memo

    Next Payment Date

    Category for Interest

    Address

    Pay Now

    Pmt Method

Troubleshooting

    Solutions to problems you may be having.

Help on...

    Setting up and scheduling loan payments

Current Interest Rate

Enter today's interest rate for the loan.

Principal and Interest

Quicken uses the current interest rate to calculate the regular payment amount (principal plus interest).

You can change the amount in this box:

- If you increase the payment amount, the number of scheduled payments is reduced, but interest is still calculated based on the original length of the loan.
- If you decrease the payment amount, the last scheduled payment is increased to make up the remaining balance. (Adjusting it a few cents up or down shouldn't make a difference to the length of the loan.)

Other amounts in payment

For example, you may have an impound account (also called an escrow account) set up to handle property tax payments, homeowner insurance premiums or PMI (Private Mortgage Insurance). To include these items in your payment, click **Edit**.

Edit

Click to display the Splits window and enter items other than principal and interest to include in loan payment. Enter each category and the amount you want to assign to it, and then click OK.

Use expense categories for these amounts. If you want to use a category that hasn't already been set up, type the new category name and press Tab. The Set Up Category window opens so you can create the new category you typed.

Full Payment

The total loan payment.

Type

Select one of the following:

Payment

Print Check

Online Pmt

If you're lending money, Deposit is automatically selected here.

Print Check

Select this method of payment if you plan to print Intuit checks from Quicken.

Payment

Select this method of payment if you plan to write checks out of your checkbook. If you want to print Intuit checks, select Print Check instead.

Online Payment

Select this method of payment if you plan to transmit your loan payment electronically to the online bill payment center or CheckFree.

Payee

Who you are making the loan payment to.

Memo

Any additional information you may want to track (optional).

Next Payment Date

The date of the next loan regularly scheduled payment.

Category for Interest

The category tracking of the amount of interest you pay on your loan. If you're borrowing money, choose an expense category. If you're lending money, choose an income category.

Address

Click if you are going to pay by printing a check, and then do the following:

1. In the Address box, enter the address you want to appear on the check.
2. If you want a message to appear on the check, enter the message in the Message box.
3. Click OK.

Pmt Method

Click if you want to change the way Quicken records this transaction in your register.

- **Scheduled Transaction.** Select this option if you'd like Quicken to enter this transaction automatically in your register. When this option is selected, you can make choices in the **Register Entry** or **Account to Pay From** fields.
- **Repeating Online Payment.** Select this option: 1) if you want to transmit your payment electronically, and 2) if you have already **set up repeating payments.**
- **Memorized Transaction.** Select this option if you want to manually enter and recall your memorized loan payment into your register when payment is due. This is the default choice.

Pay Now

Click if you want to record your loan payment now. Then, from the drop-down list, select the account where you want to record this transaction.

Choose Account to Pay FROM

Select the account from which you want Quicken to make this loan payment.

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up and scheduling loan payments

Change the interest rate for an adjustable rate loan

Overview

1. From the Activities menu, choose Loans.
2. Select the loan you want from the Loan drop-down list.
3. If the interest rate change takes effect with your next payment, **click here.**

    If the interest rate change takes effect further into the future, click Rate Changes. The Loan Rate Changes window opens.
4. Click New.
5. Change the effective date of this change.
6. Enter the new interest rate.
7. (Optional) Change the regular payment amount.
8. Click OK. Then click Close in the Loan Rate Changes window.

Overview

Adjustable-rate loans have a variable interest rate. If you have this type of loan, set up your loan in Quicken and enter the current interest rate. You can enter future rate changes to create "what-if" scenarios that estimate your future payments.

What happens

Quicken calculates your new payment amount using this new interest rate. The length of the loan doesn't change. If you changed the regular payment, however, Quicken does change the length of the loan to correspond to the new payment.

Changing the interest rate immediately

1. Click Edit Payment.

2. Enter the new rate in the Current Interest Rate box, and then click OK. Quicken uses today's date as the effective date.

Loan Rate Changes

This window lists the history of your interest rates for this loan.

How to...

Change the interest rate for an adjustable rate loan

Delete an interest rate from the list

What you see

New, Edit, Delete, Close buttons

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up and scheduling loan payments

Loan Rate Changes buttons

This button	Does this
New	Creates a new interest rate and adds it to the list.
Edit	Edits the interest rate you selected. Editing an interest rate in the list does not affect transactions you've recorded in your register.
Delete	Deletes the interest rate you selected. Deleting an interest rate in the list does not affect transactions you've recorded in your register.
Close	Saves the changes you've made to the list and closes the Loan Rate Changes window.

Delete an interest rate

1. From the Activities menu, choose Loans.

2. In the View Loans window, click Rate Changes.

3. Select an interest rate and click Delete. Deleting an interest rate in the list does not affect transactions you've recorded in your register.

4. Click Close.

Edit/Insert an Interest Rate Change

This is where you edit or insert a change in your interest rate.

To edit/insert an interest rate change:

1. Enter the information requested, or make changes as necessary. Editing an interest rate in the list does not affect transactions you've recorded in your register.

2. Click Close to record your changes.

What happens

Quicken calculates your new payment amount using the new interest rate. The length of the loan doesn't change. If you change the regular payment, however, Quicken does change the length of the loan to correspond to the new payment.

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up and scheduling loan payments

Confirm Principal and Interest

Quicken is giving you an opportunity to confirm or change the information about this loan payment.

To confirm the loan payment principal and interest:

- Click OK. Quicken will record it in your register.

  You can also make changes to the principal and interest amounts. These changes apply to this transaction only.
  If you need to make a change for future payments as well, see: **Changing the interest rate for a loan**.

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up and scheduling loan payments

Refinance a loan

If you plan to refinance a loan you've been tracking in Quicken, you need to set up a new loan and "pay off" the old loan.

1. From the Activities menu, choose Loans, and set up your new loan.

2. Adjust the balance of the account for the old loan to zero. To do so:

    - Open the liability account.
    - From the Activities menu, choose Update Balances. Then choose Update Cash Balance.
    - Enter zero (0.00) as the amount.

3. (Optional) Delete the old loan.

How to...

Set up a loan

Delete a loan you've paid off or refinanced

Calculate the break-even point for refinancing a loan

Delete a loan you've paid off or refinanced

When you have paid off or refinanced a loan, you can delete that loan from the View Loans window.

1.   From the Activities menu, choose Loans.

2.   In the View Loan window, select the loan in the Loans drop down list.

3.   Click Delete.

- Choose Yes if you want to save the historical data in the **principal account** for your records. If you're deleting a loan you've paid off or refinanced, you probably want to save the records so reports and graphs reflect the loan payments. (Later, you can also **hide the account** for reports such as a net worth report.)

- Choose No if you want to delete the loan account. If you created the loan just to experiment with loan payments, you probably do want to delete the associated loan account.

- **Note:** If you don't see Yes or No, but instead see a window with OK and Cancel buttons, **click here.**

Deleting a loan from an earlier version of Quicken

The loan you're deleting was created in an earlier version of Quicken.

Click OK to confirm that you want to delete the loan itself. You probably want to save the historical data in the **principal account** for your records.

If you want, you can delete the principal account from the Account list.

1.   From the Lists menu, choose Accounts.
2.   In the Account List, select the account and click Delete.

Select Payment Method

This window lets you select a different loan payment method.

To select a different loan payment method:

1. Click a payment type.

2. If you choose Scheduled Transaction, complete the information for scheduled transactions.

What you see

Scheduled Transaction

Memorized Transaction

Repeating Online Payment

Register Entry

Account to Pay From

Days in Advance

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up and scheduling loan payments

Scheduled Transaction

Select this option if you'd like Quicken to enter this transaction automatically in your register.

Memorized Transaction

Select this option if you want to manually enter and recall your memorized loan payment into your register when payment is due.

Repeating Online Payment

Select this option if you use online bill payment or CheckFree to transmit your payment. To do so, you must first **set up repeating payments.**

Register Entry (for Scheduled Transactions)

Select whether you want Quicken to automatically enter the transaction in the register, or to prompt you before entering it.

Account to Pay From (for Scheduled Transactions)

Select an account to enter the transaction in, if different from the current account.

Days in Advance (for Scheduled Transactions)

Enter the number of days in advance to remind you of the transaction.

Loan Setup

This is the first window of Quicken's EasyStep setup for loans. EasyStep Loan Setup guides you, one question at a time, through the setup process.

However, if you prefer to skip the questions and fill out a page full of options all at once, click the Summary tab.

To complete the window:

- Click the Next button.

What you see

Cancel button

Next button

Cancel

Click the Cancel button at any time if you want to stop setting up this loan. When you click Cancel, everything you've entered about the loan so far is deleted.

Loan Setup

You can set up a loan to borrow money yourself, or to lend money to someone else. In either case, Quicken will calculate the payments based on the other information you give during the remainder of the EasyStep process.

To complete the window:

- Choose Borrow Money or Lend Money. Then click the Next button.

What you see

Cancel button

Back button

Next button

Loan Setup

You can associate these loan payments with a new account, or with an account that already exists in Quicken.

To track money you're borrowing, you can associate this loan with an existing liability account.

If you're lending money, you can associate this loan with an existing asset account.

To complete the window, do one of the following:

- Choose New Account, enter a name for the account, and click Next.
- Choose Existing Account, choose an account from the drop-down list, and click Next.

What you see

> **Cancel button**
> **Back button**
> **Next button**

Loan Setup

Whether you've already made payments on money you're borrowing (or received payments on money you're lending) affects how Quicken calculates the remaining payments.

To complete the window:

- Click Yes or No, and click Next.

What you see

Cancel button

Back button

Next button

Loan Setup

The date you opened the loan and the original amount of the loan affect Quicken's calculations of future payments. If your loan is a:

- **New bank loan:** enter the loan amount in the Original Balance box. Quicken inserts today's date, but you can change it.
- **Existing bank loan and you don't want to enter all previous loan payments into Quicken:** enter the Original Balance of the loan in the Original Balance box and the date on which you first took out the loan.
- **Existing bank loan and you want to have a complete record of all previous payments:** complete this loan setup procedure, and then enter all previous payments in your checking account. We don't recommend such a detailed setup, as Quicken's payment schedule works perfectly well without historic data.

To complete the window:

1. Type an opening date. If you prefer to use the pop-up calendar, click its button to the right of the Opening Date box.

2. Type the original amount of money that you borrowed or lent. If you need to make a calculation to figure the amount, click the pop-up calculator at the right of the Original Balance box.

What you see

Cancel button

Back button

Next button

Loan Setup

A balloon payment is an amount much larger than the loan's regular payment that is due at a single time. Loans structured with a balloon payment usually have a lower interest rate, or offer other advantages to balance the large balloon payment required.

If this is an interest-only loan

To complete the window:

- Click Yes or No, and click Next.

What you see

    Cancel button

    Back button

    Next button

If this is an interest-only loan

In some balloon payment loans, each payment covers only the accrued interest (no principal), and the original loan amount is due at the end of the repayment period. For such a nonamortized, or "interest-only" loan, indicate that you have a balloon payment.

Then, in the next two windows of Loan Setup, enter the same period for amortized length and original length. Then enter the payment amount when you're asked for it a few windows later.

Loan Setup

The original length of the loan refers to the span of time over which payments are due, starting from the time the loan was opened, until the time the last payment is due.

To complete the window:

1. Click the drop-down list and choose the unit of time (Years, Months, or Weeks) of the length of the loan. If the loan is calculated simply by the number of payments made, choose Payments.

2. Type the number of years, months, weeks, or payments of the loan, and click Next.

If this is an interest-only loan

What you see

    Cancel button

    Back button

    Next button

If this is an interest-only loan

Enter the original length here. Then enter the same period for amortized length in the next window.

Loan Setup

You indicated in a previous question that this loan does have a balloon payment. In this case, Quicken needs to know the amortized length of the loan.

To complete the window:

- If you know the amortized length of the loan, choose the unit of time (Years, Months, Weeks, or Payments) and type the number of these units.
- If you don't know the amortization information, click Please Calculate the Amorized Length for Me.

If this is an interest-only loan

What you see

Cancel button

Back button

Next button

If this is an interest-only loan

Enter the same period here that you entered for the original length of the loan.

Loan Setup

The payment period refers to how often payments are due.

To complete the window:

- Open the drop-down list and see if one of the standard periods listed matches your loan. Semi-monthly, for example, means that payments are due twice per month. Bi-monthly payments are due every other month.
- If none of the Standard Period settings are appropriate for your loan, choose Other Period and enter the number of payments required per year.

What you see

Cancel button

Back button

Next button

Loan Setup

The compounding period affects how much interest is owed on a loan. The more frequently the interest is calculated, the higher the total interest.

To complete the window:

1. Click the drop-down list and choose Daily, Semi-Annually, or Monthly.

2. Click Next.

What you see

> **Cancel button**
>
> **Back button**
>
> **Next button**

Loan Setup

To complete the window:

- The current balance on the loan is the total amount owed. If you don't know this information, click No. Otherwise, click Yes to see a window where you can fill in the date and the amount.

What you see

    Cancel button

    Back button

    Next button

Loan Setup

To complete the window:

- In the Current Balance Date field, enter the most recent date for which you know the amount due on the loan.
- In the Current Balance Amount field, enter the amount due on the loan as of the date you entered for the current balance date.

What you see

Cancel button

Back button

Next button

Loan Setup

To complete the window:

- Enter the date the next payment is due. You can type the date or click the pop-up calendar at the right of the field.

What you see

Cancel button

Back button

Next button

Loan Setup

To complete the window:

- The amount of the next payment refers to the total amount you plan to pay (principal and interest combined) at the next due date. If you don't know this information, click No. Otherwise, click Yes to see a window where you can fill in the amount.

If this is an interest-only loan

What you see

     Cancel button

     Back button

     Next button

If this is an interest-only loan

Click Yes in this window and enter the payment amount in the next window.

Loan Setup

To complete the window:

- Enter the amount you plan to pay for the next payment. Include only the regular payment and any extra you plan to add if you want to pay off the loan early.

  Remember not to include fees, as explained in the EasyStep window.

If this is an interest-only loan

What you see

     Cancel button

     Back button

     Next button

If this is an interest-only loan

This screen is where you need to enter the payment amount.

Loan Setup

To complete the window:

- Enter the interest rate that will be in effect for the next payment. If the loan is an adjustable-rate loan, you can change amount at any time in the Edit Payment window.
  It doesn't matter whether you enter a percent sign or not.

What you see

Cancel button

Back button

Next button

Loan Setup

This is one of the Summary windows in EasyStep Loan Setup. The Summary windows let you check to make sure your previous entries are correct.

To complete the window:

1. To review Help information on any of the options on this window, click the option in the "What you see" list below.
2. Revise any entries, if necessary, and then click Next.

What you see

> **Loan Type**
>
> **Account**
>
> **Have Any Payments Been Made?**
>
> **Start with Summary**
>
> **Cancel button**
>
> **Back button**
>
> **Next button**

Loan Type

You can set up a loan to borrow money yourself, or to lend money to someone else. In either case, Quicken will calculate the payments based on the other information you give during the EasyStep process.

Account

You can associate these loan payments with a new account, or with an account that already exists in Quicken.

To track money you're borrowing, you can associate this loan with an existing liability account.

If you're lending money, you can associate this loan with an existing asset account.

Have Any Payments Been Made?

Whether you've already made payments on money you're borrowing (or received payments on money you're lending) affects how Quicken calculates the remaining payments.

Start with Summary

Check this option if you want to skip the previous tabs (and their questions) the next time you create a loan.

Loan Setup/Edit Loan

This is one of the Summary windows in EasyStep Loan Setup. The Summary windows let you check to make sure your previous entries are correct.

This window also opens when you're editing loan information.

To complete the window:

1. To review Help information on any of the options on this window, click the option in the "What you see" list below.

2. Revise any entries, if necessary, and then click Next.

What you see

Loan Information

Payment Period

Cancel button

Back button

Next button

Loan Information

Opening Date and Original Balance

The date you opened the loan and the original amount of the loan affect Quicken's calculations of future payments. If your loan is a:

- **New bank loan:** enter the loan amount in the Original Balance box. Quicken inserts today's date, but you can change it.
- **Existing bank loan and you don't want to enter all previous loan payments into Quicken:** enter the Original Balance of the loan in the Original Balance box and the date on which you first took out the loan.
- **Existing bank loan and you want to have a complete record of all previous payments:** complete this loan setup procedure, and then enter all previous payments in your checking account. We don't recommend such a detailed setup, as Quicken's payment schedule works perfectly well without historic data.

Original Length

The original length of the loan refers to the span of time over which payments are due, starting from the time the loan was opened, until the time the last payment is due.

Compounding Period

The compounding period affects how much interest is owed on a loan. The more frequently the interest is calculated, the higher the total interest.

Payment Period

The payment period refers to how often payments are due.

- Open the drop-down list and see if one of the standard periods listed matches your loan. Semi-monthly, for example, means that payments are due twice per month. Bi-monthly payments are due every other month.
- If none of the Standard Period settings are appropriate for your loan, choose Other Period and enter the number of payments required per year.

Loan Setup/Edit Loan

This is one of the Summary windows in EasyStep Loan Setup. The Summary windows let you check to make sure your previous entries are correct.

This window also opens when you're editing loan information.

To complete the window:

1. To review Help information on any of the options on this window, click the option in the "What you see" list below.

2. Revise any entries, if necessary, and then click Next.

What you see

Balloon Information

Current Balance

Payment

Start with Summary

Cancel button

Back button

Next button

Current Balance

This section appears in the window only if you indicated that there was a current balance on the loan.

To change this information, edit the amount and the date.

Loan Setup

This is the third of three Summary windows in EasyStep Loan Setup. The Summary windows let you check to make sure your previous entries are correct.

To complete the window:

1. To review Help information on any of the options on this window, click the option in the "What you see" list below.
2. Revise any entries, if necessary, and then click Next.

What you see

Balloon Information

Current Balance

Payment

Start with Summary

Cancel button

Back button

Done button

Balloon Information

A balloon payment is an amount much larger than the loan's regular payment that is due at a single time. Loans structured with a balloon payment usually have a lower interest rate, or offer other advantages to balance the large balloon payment required.

If you have a balloon payment:

- If you know the amortized length of the loan, choose the unit of time (Years, Months, Weeks, or Payments) and type the number of these units.
- If you don't know the amortization information, click Calculate.

Current Balance

This section appears in the window only if you indicated that there was a current balance on the loan.

To change this information, edit the amount and the date. Or if you want Quicken to figure the amount for you, click Calculate.

Payment

1. Enter the amount you plan to pay for the next payment. Include only the regular payment and any extra you plan to add if you want to pay off the loan early.

   Don't include other fees (such as mortgage insurance), or payments to escrow accounts (such as property taxes or homeowner's insurance). You can enter these amounts instead in the Edit Payment window later.

   If you don't know the payment amount, click Calculate.

2. Enter the date the next payment is due.

3. Enter the interest rate that will be in effect for the next payment. If the loan is an adjustable-rate loan, you can change amount at any time in the Edit Payment window.

   It doesn't matter if you type the percent sign.

Done button

Click Done after you've verified the information on all three Summary windows. When you click Done, the Set Up Loan Payment window opens so you can indicate how and to whom you want to make payments.

Loan Setup

This is the third of three Summary windows in EasyStep Loan Setup. The Summary windows let you check to make sure your previous entries are correct.

To complete the window:

1. To review Help information on any of the options on this window, click the option in the "What you see" list below.

2. Revise any entries, if necessary, and then click Next.

What you see

Balloon Information

Payment

Start with Summary

Cancel button

Back button

Done button

Set Up Account for Loan

Quicken has detected scheduled transactions that you set up in a previous version of Quicken. It hasn't detected an associated **principal account** to track the loan balance.

If you'd like Quicken to set up a principal account for you, enter an account name and click OK.

Or, to continue making loan transactions as before, click Cancel.

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up and scheduling loan payments

Balancing your accounts

Overview

The way you can balance (or reconcile) each account.

How to...

Reconcile...

Adjust ...

Update balances

Frequently asked questions

Answers and tips that will speed account balancing.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

[How do I adjust for the opening balance of my bank statement?](#)

[How do I adjust the account register to agree with my account statement?](#)

[How do I adjust the register to agree with my credit card statement?](#)

[What's the difference between "c" and "R" in the Clr (Cleared) field of a register?](#)

Reconcile...

[A bank account statement](#)

[A credit or charge card statement](#)

[A mutual fund account statement](#)

[An investment account statement](#)

[Mark a range of transactions as cleared](#)

[Print a reconciliation report](#)

Adjust...

[The opening balance of a bank statement](#)

[The account register to agree with the account statement](#)

[The register to agree with a credit card statement](#)

Update balances

[Match the balance of a cash account to the cash on hand](#)

[Update the balance of an investment account](#)

[Update the value of your assets or liabilities](#)

Overview: Balancing your accounts

When your bank statement arrives, you can bring your Quicken records into balance with your account statement. In Quicken, you can do this to the degree of accuracy that works for you. You can track down every cent if you prefer, but Quicken does not require you to balance to the penny.

How to...

Reconcile...

Adjust...

Update balances

Reconcile a bank account statement

1. Open the account you want to **reconcile.**
2. From the Activities menu, choose Reconcile.
3. Using your bank statement, enter the opening balance and ending balance.
4. If there is a service charge or interest earned, enter the appropriate amount, date, and category information, then click OK.
5. For each **transaction** that appears on your statement, click the transaction in the list. If you have a large group of transactions to mark as cleared, you can mark them in a single operation. For instructions, **click here.**

   For each transaction you mark, a check mark appears in the Clr column. At the end of this process, the Difference in the lower right corner of the window should be 0.00.
6. Click Finished when all the transactions on your statement have been marked.

   Or, click Finished Later if you want to suspend the reconcile process and come back to it later. The next time you reconcile, the windows will show the transactions marked and unmarked as you left them.

If your account is reconciled:

Quicken gives you an opportunity to print a reconciliation report. For instructions, **click here.**

If your account is not reconciled:

Quicken lets you make an adjustment. One window appears if the difference is in the opening balance; another window appears if the difference is elsewhere. For further instructions, see:

Adjusting for the opening balance of a bank statement

Adjusting the account register to agree with the account statement

Reconcile an investment account statement

Overview

1. Open the account to **reconcile.**
2. From the Activities menu, choose Reconcile.
3. Using information from your account statement, fill in the starting and ending cash or share balance.
4. If necessary, change the statement ending date to reflect the statement, then click OK.
5. Enter the ending price per share.
6. For each **transaction** that appears on your statement, click the transaction in the list. If you have a large group of transactions to mark as cleared, you can **mark them in a single operation.**

    For each transaction you mark, a check mark appears in the Clr column. At the end of this process, the Difference in the lower right corner of the window should be 0.00.
7. Click Finished when all the transactions on your statement have been marked.

    Or, click Finished Later if you want to suspend the reconcile process and come back to it later. The next time you reconcile, the windows will show the transactions marked and unmarked as you left them.

If your account is reconciled:

Quicken gives you an opportunity to **update your security prices.**

If your account is not reconciled:

Quicken lets you make **adjustments to your account.**

Overview

When you receive a statement from your broker, you can clear each **transaction** that appears on your statement and adjust the register if necessary. At the end, Quicken allows you to go to the Portfolio View window to update your security prices.

Reconcile a mutual fund account statement

Overview

1. Open the account you want to **reconcile.**
2. From the Activities menu, choose Reconcile.
3. Using information from your account statement, fill in the starting and ending share balances.
4. If necessary, change the statement ending date to reflect the statement.
5. Enter the ending price per share, then click OK.
6. For each transaction that appears on your statement, click the transaction in the lists. If you have a large group of transactions to mark as cleared, you can **mark them in a single operation**.

    For each transaction you mark, a check mark appears in the Clr column. At the end of this process, the Difference in the lower right corner of the window should be 0.000.
7. Click Finished when all the transactions on your statement have been marked.

    Or, click Finished Later if you want to suspend the reconcile process and come back to it later. The next time you reconcile, the windows will show the transactions marked and unmarked as you left them.

If your account is not reconciled:

Quicken lets you make **adjustments to your account.**

Overview

When you receive a statement from your mutual fund, you can clear each **transaction** that appears on your statement and adjust the share balance if necessary. Quicken automatically updates the **market value** if you fill in the ending price per share.

Adjust the account register to agree with the account statement

green**Overview**

1. Take the process of reconciling your account with the statement as far as you can and click Finished.

   If at the end of this process the Difference in the lower right corner of the window still hasn't reached 0.00, a window appears when you click Finished.

2. Click Adjust Balance.

How to...

Adjust for the opening balance of a bank statement

Print a reconciliation report

Reconcile a bank account statement

Reconcile a mutual fund account statement

Reconcile an investment account statement

Update security prices from your account statement

Overview

If you can't **reconcile** your account with your statement, the problem may be a difference in the opening balance, a missing payment, or missing charges. If you don't want to track down the differences, you can adjust for them automatically.

What happens

When you click Adjust Balance, a window appears with information about the adjustment and reconciliation. If you are reconciling a bank statement, the window gives you a chance to print a reconciliation report. If you are reconciling an investment account statement, another window gives you a chance to update security prices from your account statement.

Adjust for the opening balance of a bank statement

Overview

1. Open the account you want to reconcile.
2. From the Activities menu, choose Reconcile.
3. Using information from your account statement, fill in the opening balance and ending balance.
4. Reconcile your balance with your account statement (see below).
5. Leave the opening balance as it is, even though it is different from the opening balance in the statement.
6. Continue the process of reconciling your account with the statement as far as you can and click Finished. If the difference in the lower right corner of the window hasn't reached 0.00 when you click Finished, a window appears asking if you want to adjust your opening balance.
7. Click Adjust. However, if you want to try to find the discrepancies later, click Cancel, and then click Finish Later in the Reconcile window.

How to...

Reconcile...

Overview

If the opening balance in your account register is different from the opening balance in the statement, you may nevertheless not want to change the account balance. In this case, you can create an opening balance adjustment to make up the difference and thus make **reconciliation** possible.

What's the difference between "c" and "R" in the Clr (Cleared) field?

If you click Finish Later to return to the register while you are still reconciling your account, you'll see "c" in the Clr field of all transactions you just marked as cleared in the Reconcile window.

After you finish marking transactions as cleared in the Reconcile window and click OK to show that the account is balanced, Quicken turns each "c" into "R" to signify that the cleared transactions are now reconciled.

This symbol	Means that
c	**You** have marked the transaction as cleared.
R	**Quicken** has reconciled the transaction.

Update security prices from your account statement

Overview

1. Open the investment account you want to reconcile.

2. From the Activities menu, choose Reconcile.

3. Fill in the starting and ending cash balance from your statement and click OK.

4. Reconcile your balance with your account statement and click Finished.

5. Click Portfolio View.

6. Change the date in the Portfolio View window to the date shown on your statement, then enter the price for each security.

How to...

Reconcile...

Overview

When you **reconcile** an **investment account** with your account statement, Quicken gives you the option of updating prices from the statement.

Print a reconciliation report

Overview

1. Reconcile your account, then click Yes when Quicken asks if you would like to create a reconciliation report. (To create the report at any time, choose Reconciliation from the Reports menu.)
2. Enter a title for the report and, if necessary, change the date. Select All Transactions to see detail for every transaction (in addition to summary information).
3. Click Print and specify how you'd like Quicken to print your report.
4. Click Print again to print the report.

Overview

Print a **reconciliation** report if you want a record on paper or disk of your previous and ending balances or all new and all newly cleared **transactions** since the last time you reconciled.

Reconcile a credit card statement

1. Open the credit or charge card account you want to reconcile.

2. From the Activities menu, choose Reconcile.

3. Using information from your credit card statement, fill in the text boxes in the window.

4. If there are finance charges, enter the appropriate charges, date, and category information. Then click OK.

5. For each transaction that appears on your statement, click the transaction in the lists. If you have a large group of transactions to mark as cleared, you can **mark them in a single operation.**

   For each transaction you mark, a check mark appears in the Clr column. At the end of this process, the Difference in the lower right corner of the window should be 0.00.

6. Click Finished.

Overview

Quicken helps you **reconcile** your credit card statement with the Quicken Credit Card account. At the end of reconciling, you can let Quicken help you pay the bill.

What happens

If your account is reconciled:

A window appears if you have a payment due. For instructions, **click here.**

If your account is not reconciled:

Quicken lets you make an adjustment to the account. For instructions, **click here.**

Adjust the register to agree with a credit card statement

Overview

1. Reconcile your account with the statement as far as you can. Note that the Difference in the lower right corner of the window still hasn't reached 0.00.

2. Click Finished. A window appears. You can provide categories for any adjustments that are made.

3. Click Adjust Balance. A window appears to help you make a payment if one is due.

How to...

Make a credit card payment

Reconcile a credit card statement

Overview

If you can't **reconcile** your credit card account with your credit card statement, the problem may be a difference in the opening balance, a missing payment, or missing charges. If you don't want to change the account to eliminate these differences, you can adjust for them automatically.

Make a credit card payment

1. Open the credit or charge card account you want to **reconcile.**

2. From the Activities menu, choose Reconcile.

3. Fill in the window with information from your credit card statement and click OK.

4. Reconcile your account with the statement and click Finished. The Make Credit Card Payment window opens.

5. Select the bank account to pay from. Quicken will record the payment from the account as a transfer to the credit card account.

6. Select the method of payment -- Printed, Hand Written, or Online.

7. Click OK. If you chose Printed or Online, the Write Checks window opens. If you chose Hand Written, the account register window opens.

8. Complete the check or transaction information, and click Record.

How to...

Write checks

Enter online payments

Reconcile a credit card statement

Mark a range of transactions as cleared

Overview

- Click the first transaction in the range. Then move the mouse pointer down to the last transaction in the range. Press Shift + mouse button.

    Quicken marks all the transactions between these two points.

    OR

- Put the mouse pointer over the first transaction you'd like to mark and hold down the mouse button. As you move the mouse pointer down through the list of transactions, Quicken marks each transaction. Release the mouse button when Quicken has marked the last transaction in the range.

Afterwards:

- If necessary, you can unmark individual transactions in the range. To do so, press the Ctrl key and click the mouse button.

Overview

When you are **reconciling** an account, you usually have to mark individual **transactions** as cleared one at a time.
But when all transactions in a range are cleared, you can mark them all at once.

Update the balance of an investment account

Overview

1. Open the investment account you want to reconcile.
2. From the Activities menu, choose Update Balances and then choose Update Cash Balance or Update Share Balance.
3. If you are adjusting the share balance of a non-mutual fund account, enter the security to adjust.
4. Depending on whether you chose Update Share Balance or Update Cash Balance, enter the number of shares or the cash balance.
5. If desired, change the date from the current date.
6. Click OK.

How to...

Reconcile a mutual fund account statement

Reconcile an investment account statement

Overview

You can match the balance of an **investment account** to the balance of the account statement without **reconciling**, simply by adjusting the cash balance or share balance.

Match the balance of a cash account to the cash on hand

1. Open the cash account you want to reconcile.
2. From the Activities menu, choose Update Balances and then choose Update Cash Balance.
3. Enter the amount of cash on hand as the cash balance.
4. Type a category for the adjustment transaction and change the date (optional), then click OK.

Update the value of your assets or liabilities

Overview

1. Open the asset or liability account you want to reconcile.

2. From the Activities menu, choose Update Balances and then choose Update Cash Balance.

3. Enter the account balance.

4. Type a category name for the adjustment transaction and change the date (optional), then click OK.

Overview

With an asset account for a 401(k) plan whose value fluctuates, or for some comparable asset or liability account that appreciates or depreciates, you may want to enter the current value periodically. Quicken makes an adjustment transaction to make up the difference.

Reconcile/Pay Credit Card Bill window

This window lists all your uncleared **transactions.**

To reconcile your account:

- **Mark** all transactions that appear on your statement, then click Finished.

What you see

    Lists in the Reconcile window

    Lists in the Pay Credit Bill window

    Mark

    New

    Edit

    Delete

    Info

    Sort by Date

    Finished

    Finish Later

    Cancel

    Difference

How to...

    Reconcile...

    Adjust...

    Update balances

Troubleshooting

    Solutions to problems you may be having.

Help on...

    Balancing your accounts

Lists in the Reconcile window

For accounts other than credit card accounts, the left side of the window displays your uncleared payments and checks; the right side of the window displays your uncleared deposits.

Lists in the Pay Credit Card Bill window

For credit card accounts, the left side of the window displays your uncleared charges; the right side of the window displays your uncleared payments.

Mark

To mark/unmark a transaction:

- Click it. Or, select the transaction and click the Mark button. A check mark appears/disappears in the Clr column.

To mark a range of transactions:

1. Click the first transaction you'd like Quicken to mark.
2. Move the mouse pointer down to the last transaction in the range.
3. Press Shift + mouse button. Quicken marks all the transactions between these two points.

Edit

Clicking Edit displays the register of the account you are reconciling and selects the transaction that is currently highlighted in the register.

Delete

Click Delete if you want to remove the selected transaction from the Reconcile window and from the account's register. Click Yes to confirm the deletion.

New

Clicking New displays the register of the account you are reconciling and creates a new transaction.

Sort by Date

Clicking Sort by Date sorts all transactions in the Reconcile window by date.

Cancel

Clicking Cancel stops the account balancing process. Quicken asks if you'd like to save your work up to this point.

Info

Clicking Info displays your bank statement information, which you entered previously. The information includes statement opening balance, statement ending balance, service charge and interest transactions, their categories, and their dates.

Finish Later

Clicking Finish Later stores all the information you entered in the reconcile windows. The next time you reconcile, the windows will show the transactions marked and unmarked as you left them.

Finished

When you are reconciling a credit card account, click Finished to display a window where you can pay your balance. When you are reconciling the cash balance of a regular investment account, click Finished to display the Cash Balance Reconciled window. From there, you can select the Portfolio View window and enter the share prices from the statement in it.

Difference

This is the difference between the balance of cleared transactions and the statement balance. It should read 0.00 (zero) when you have finished marking cleared transactions. If you click Finished when the difference isn't 0.00, Quicken offers to add a balance adjustment transaction to the register to make up the difference.

Create Opening Balance Adjustment

If the opening balance from your bank statement is different from the amount Quicken expected as your previously recorded balance, you need to account for the difference so that Quicken can reconcile your account accurately. For reasons why your previously reconciled account balance might differ, **click here.**

To have Quicken create an opening balance adjustment:

- Click Yes.

To finish reconciliation, using different opening balances:

- Click No.

To return to the Reconcile window:

- Click Cancel.

Troubleshooting

Solutions to problems you may be having.

Help on...

Balancing your accounts

Reason 1 of 4

You are reconciling the account for the first time.

Quicken uses the amount of the Opening Balance transaction in your check register as the Bank Statement Opening Balance in the Reconcile Bank Statement window. When you set up the account, you may have entered a balance that was different from the actual amount in your bank account. There are probably transactions missing from your Quicken account that affect the balance.

Next reason

Reason 2 of 4

You recorded transactions prior to the last reconciliation.

For example, say it's July. You started recording transactions in May and subsequently reconciled your account for May/June. Then you went back and recorded transactions starting in January. After entering these transactions, you noticed that the ending balance in the register was incorrect. So you updated the date and amount of the original Opening Balance transaction that Quicken recorded in your register when you set up your account in May.

Next reason

Reason 3 of 4

You have started reconciling with a current bank statement, but you didn't reconcile each of the previous months' statements.

You should reconcile one month at a time, starting with the earliest month.

Last reason

Reason 4 of 4

You inadvertently changed or deleted a previously reconciled transaction.

Quicken always asks to confirm a change to a previously reconciled transaction. If you have already ruled out other possible errors, you probably should continue with reconciliation and have Quicken record an adjustment transaction when reconciliation is complete.

Adjust Balance

To reconcile your account by putting a balance adjustment transaction in the register:

- Click Adjust Balance.

To return to the Reconcile window to fix the problem yourself:

- Click Cancel.

Troubleshooting

Solutions to problems you may be having.

Help on...

Balancing your accounts

Cash/Share Balance Reconciled

Your investment account balance is reconciled. If it is a cash balance, you may now update the prices of your **securities** with current market prices from your account statement.

How to...

Update security prices from your account statement

Troubleshooting

Solutions to problems you may be having.

Help on...

Balancing your accounts

Reconciliation Complete

The items you marked have been reconciled. You may now print a reconciliation report or return to the register of the reconciled account.

To print a reconciliation report:

• Click Yes, fill out the window that appears, and then click Print.

To return to the register:

• Click No.

Troubleshooting

Solutions to problems you may be having.

Help on...

Balancing your accounts

Credit Card Statement Information window

This window asks you for information from your credit card statement. Quicken uses this information to **reconcile** your credit card account.

To complete the window:

1. Using information from your credit card statement, fill in the text boxes.
2. If there are finance charges, enter the appropriate charges, date, and category information, and then click OK.

What you see

> **Charges, Cash Advances**
>
> **Payments, Credits**
>
> **Ending Balance**
>
> **Finance Charges and Date**
>
> **Category**
>
> **OK**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Balancing your accounts**

Charges, Cash Advances

Enter the total amount of charges and advances from your statement. Don't include interest or service charges.

Payments, Credits

Enter the total amount of payments and credits from the statement.

Ending Balance

Enter the ending balance for your card from the statement. This may be shown as the new balance on your statement.

Finance Changes and Date

Enter any finance charges shown for your account. Change the date if necessary.

Category

You can enter a category for the finance charge here. Click the drop-down list and choose an expense category.

OK

Click OK to display a window where you clear items that appear on the statement.

Adjusting Register to Agree with Statement

This is where you adjust the register so that the amount it shows agrees with your credit card statement. You can make adjustments for an opening balance difference, missing payments, and missing charges. You can also categorize any of these adjustments.

To adjust the register of your credit card account:

- Provide categories for any of the adjustments, and then click Adjust Balance. A window appears where you can pay your balance.

Troubleshooting

Solutions to problems you may be having.

Help on...

Balancing your accounts

Make Credit Card Payment

This window shows your credit card balance and facilitates making a credit card payment. You can pay by printed or handwritten check, or online.

To pay your credit card balance:

- Select the account and type of check payment, click Pay, and then use the Write Checks or Register window to write or record the check.

What you see

> **Bank Acct**
>
> **Printed/Online**
>
> **Hand Written**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Balancing your accounts**

Bank Acct

Enter the account from which the check is to be written.

Printed/Online

With Printed or Online selected, click Pay to open the account in the Write Checks window, where you can write the payment check. Quicken automatically memorizes the transaction, and automatically uses it the next time you make a credit card payment.

Hand Written

With Hand Written selected, click Pay to open the account in the Register window, where you can record the payment check. When QuickFill is on, the transaction is automatically memorized, and automatically used the next time you make a credit card payment.

Reconciliation Report Setup

Quicken uses the information you enter in this window to create a reconciliation report.

To print the report:

- Fill in the window, then click Print.

What you see

Report title

Show Reconciliation to Bank Balance as of

Transactions to Include

Show Savings Goal Transactions

Troubleshooting

Solutions to problems you may be having.

Help on...

Balancing your accounts

Report Title

If you don't enter a title, Quicken uses "Reconciliation Report" as the title.

Show Reconciliation to Bank Balance as of

Change the date if you want the report to state your reconciled balance as of a different date than today. For example, you might want a reconciliation report that ends on the last day of your accounting period, even if your bank statements arrive mid-month.

Transactions to Include

Click All Transactions if you want to see detail for every reconciled transaction in addition to summary information.

Click Summary and Uncleared if you want to see only summary information and uncleared transactions.

Show Savings Goal Transactions

Select this option to include any savings goal contributions you've made from this account. Your account balance will be adjusted in the report to reflect those contributions.

Reconcile Investment Account

This window asks you for information from your investment account statement. Quicken uses this information to **reconcile** your account.

To complete the window:

- Enter the ending cash balance and statement ending date, then click OK.

What you see

> **Starting Cash Balance**
> **Ending Cash Balance**
> **Statement Ending Date**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Balancing your accounts**

Starting Cash Balance

Displays the cash balance as of the last time you reconciled. If you're reconciling for the first time, it's the cash balance for all transactions marked with an R in the Register (ShrsIn transactions and balance adjustments).

Ending Cash Balance

Enter the cash balance from your statement.

Statement Ending Date

Enter the date of the statement ending balance.

Reconcile Bank Statement

This window asks you for information from your bank statement. Quicken uses this information to **reconcile** your account.

To complete the window:

1. Using information from your bank statement, enter the opening and ending balances.
2. If there are transactions to be added, such as service charges or interest earned, enter them. Then click OK.

What you see

> **Opening Balance**
>
> **Ending Balance**
>
> **Service Charge, Date, and Category**
>
> **Interest Earned, Date, and Category**
>
> **OK**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Balancing your accounts**

Opening Balance

Enter the opening balance shown on your bank statement if it is different from the one shown. Your bank statement might call this amount the "previous" or "beginning" balance.

Ending Balance

Enter the ending balance shown on your bank statement. Your bank statement might call this amount the "new" or "current" balance.

Service Charge, Date, and Category

If your bank statement lists service charges, total them and enter the amount here. This causes Quicken to enter a transaction for the service charge in the register. You can also enter a category for service charges and change the date.

Interest Earned, Date, and Category

If your bank statement lists interest earned by your account, enter the amount here. This causes Quicken to enter a transaction for the interest in the register. You can also enter a category for the interest and change the date.

Report

Click Report to display a window where you can print the last reconciliation report you created.

Reconcile Mutual Fund Account

This window asks you for information from your mutual fund statement. Quicken uses this information to **reconcile** your account.

To complete the window:

- Enter the ending share balance and statement ending date, then click OK.

What you see

> **Ending Share Balance**
> **Statement Ending Date**
> **Starting Share Balance**
> **Ending Price per Share**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Balancing your accounts**

Starting Share Balance

Displays the share balance as of the last time you reconciled. If you're reconciling for the first time, it's the share balance for the initial ShrsIn transaction.

Ending Share Balance

Enter the total number of shares from your statement.

Ending Price per Share

Quicken uses the price you enter to update the **market value** of the account.

Update Account Balance

Matches the balance of a cash account to the amount of cash you now have on hand. Quicken makes an adjustment transaction to account for the difference between the previous balance shown in the account and the amount you specify.

To update:

- Enter the amount of cash on hand as the balance, enter a category, change the date, and click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Balancing your accounts

Save Changes?

You clicked Cancel to end reconciliation.

You have two options:

- Click Save to save the work you've done so far.
- Click Don't Save if you'd prefer to start reconciliation all over again the next time you choose to balance this account.

Troubleshooting

Solutions to problems you may be having.

Help on...

Balancing your accounts

Update Account Balance

Update the value of your assets or liabilities for the **current account.** Quicken will make an adjustment transaction to do this for you.

For example, if this is an Other Asset account for a 401(k) plan that has a fluctuating value, you can have Quicken enter the current value.

To update:

- Enter the account balance, enter a category for the adjustment transaction, change the date, and click OK. Enter a category such as "Unrealized gain" if you want the adjustment transaction to be assigned to a category.

Troubleshooting

Solutions to problems you may be having.

Help on...

Balancing your accounts

Choose Reconcile Account

You chose Reconcile from the Activities menu, or you clicked the Reconcile button. However, there's no account selected, so Quicken doesn't know which account to reconcile.

Click the Account drop-down list to choose the name of the account you want to reconcile. Then click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Balancing your accounts

Setting up a budget

Overview

The ways you can create budgets in Quicken.

How to ...

Set up budgets

Use supercategories

Create budget reports and graphs

Print and export a budget

Frequently asked questions

Answers and tips that will speed your work with budgets.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

[What are quick ways of moving through a budget?](#)

[Can I print a budget sideways?](#)

Set up budgets

Create your first budget

Enter budget amounts based on past transactions

Create additional budgets

Set up budget amounts for account transfers

Enter items that occur at two-week intervals

Edit budget amounts

Create budget reports and graphs

[Choose a budget report to create](#)

[Create a report](#)

[Graph your budget performance](#)

Print and export a budget

Print a budget

Copy and paste a budget into a spreadsheet program

Overview: Setting up a budget

A budget lets you set up a goal for the amount of money you want to spend in a particular category (for example, $200 for dining per month), and then compare it to the actual amount you spend.

Quicken can automatically set up your budget amounts

Quicken looks at the data you've already entered into your account registers and uses these amounts to fill out your budget.

You can easily change these amounts if you know of changes in your finances, or if you'd like to adjust any amounts for inflation. To learn how to automatically create a budget, **click here.**

Or, you can enter the amounts yourself into a blank budget

Enter the amount you plan to spend; the result isn't influenced by previous spending trends. To learn how to enter amounts into a budget by hand, **click here.**

You can have more than one budget

You may want to compare different scenarios based on varying income and expenses. To learn how to save budgets to different names, **click here.**

Create your first budget

Overview

1. From the Plan menu, choose Budgeting.

The default budget named "Budget" appears, ready for you to fill in amounts.

2. If you want to fill in amounts based on past data in your account registers, **click here.**

If you want to enter amounts from scratch, select one of the amounts shown in the row for an item. Then enter the new amount. Budget amounts appear in **different colors.**

3. Click the **Edit button** and use the Fill commands to enter amounts quickly. To see how to move through the Budget window quickly, **click here.**

4. If you have a special item that you enter into Quicken every two weeks (such as a paycheck), you can budget that item at **two-week intervals**.

5. When you have finished entering the amounts, click Close, and then click Yes to confirm that you want Quicken to save the budget.

How to...

Create a budget report

Graph your budget

Print your budget

Overview

You can set up budget amounts for some or all of the categories and subcategories you use in your Quicken file. You can enter budget amounts by hand, or have Quicken automatically create them based on past data from your accounts.

Different Colors

To budget $200 a month to be spent in the category Dining, select a cell in the Dining row and type 200. When you press Tab to move to another cell, the Dining amount changes to **-200** and is shown in red on the screen.

To budget $100 a month to be received in the category Bonus, select a cell in the Bonus row and type 100. This amount remains positive and black on the screen.

Note

You can't enter decimal points in budget amounts.

Enter budget amounts based on past transactions

Overview

1. From the Plan menu, choose Budgeting.

2. To fill amounts into a new, additional budget, **click here.**

 To fill amounts into the current budget, click Edit on the Budget button bar, and choose Autocreate.

3. Complete the Automatically Create Budget window.

- (Optional) Change the date range shown by entering different beginning and ending dates. By default, the date range is the previous calendar year. You can enter a different date range (if you choose the Use Monthly Detail option, the date range cannot exceed one year).

- (Optional) Click an **Amount option** to change the setting that Quicken uses to round dollar amounts when it copies your data into the budget. From the drop-down list, you can choose $1 (the default), $10, or $100.

- (Optional) Click Categories to autocreate only the selected categories when creating your budget.

4. Click OK.

 Quicken overwrites any budget amounts that you may have entered previously. To restore the budget as it was when you first opened the Budget window, click Restore on the Budget button bar.

5. Click Save on the Budget button bar to save the budget.

How to...

Create a budget report

Graph your budget

Print your budget

Overview

To set up a budget quickly, you can have Quicken automatically compute a budget for you. The new budget will be based on the actual income and expenses you have recorded in Quicken.

You can fill in the current budget with this automatic data, or you can create an additional budget first.

Set up budget amounts for account transfers

Overview

1. From the Budget window, click Layout on the Budget button bar.

2. Select the Show Transfers checkbox to turn on display of transfers.

3. To budget a monthly transfer of $200 from an account called Checking to an account called Savings, scroll down the Budget window and enter 200 for FROM Checking. Then scroll down to the bottom of the Budget window and enter 200 for TO Savings.

4. Choose Fill Columns from the Edit menu to copy the amounts to all the columns in the budget.

Overview

You can budget transfer amounts in addition to income and expense categories. For example, you can use this feature to budget money you deposit in your savings account, 401(k), or Keogh plan.

Budget biweekly amounts

Overview

1. Select one of the cell amounts for the category or the transfer item you want to budget at two-week intervals.

2. Click Edit on the Budget button bar, and then choose 2-Week.

3. Enter the amount you want to budget in two-week intervals.

4. Enter the starting date for the first two-week interval.

   If you are setting up your salary as a two-week budget category for the entire year, enter the date of your first payday in January of the current year.

   If part of the year has already elapsed and you are budgeting only to the end of the year, enter the date of your next payday.

5. Click OK. Quicken calculates the budget amounts and adds them to the Budget window.

Overview

If you have transactions that recur every two weeks, you can make your budget reflect those transactions accurately. For example, you may want to record the deposit of your paycheck every other week instead of twice per month.

Create additional budgets

1. From the Budget window, click the Budgets icon on the Budget button bar.
2. Click Create in the Manage Budgets window.

3. `Optional`

4.   Choose one of the Create Budget Options.
   - Autocreate Budget: creates a new budget based on data in your registers. For more on how this works, **click here.**
   - Zero-Filled Budget: creates a new, blank budget (all amounts set to zero).
   - Copy Current Budget: makes a copy of the currently displayed budget so you can change only selected amounts instead of starting from scratch.
5. Click OK.
6. Edit amounts as needed, and then click Save to save the new budget.

How to...

Edit budget amounts

Enter amounts into a budget

Overview

You can create more than one budget in Quicken, allowing you to compare different scenarios based on varying income and expenses. For example, you might want to see if you can afford a more expensive apartment after you get the raise you're expecting in June.

Your first budget is saved as Budget. You can name any additional budgets whatever you want.

Optional

In the Create Budget window, change the name and enter a description.

Budget window

This window shows the current budget for your Quicken file. If this is the first budget you've created, the budget is blank and only zero amounts are shown.

How to ...

Set up a budget

Create budget reports and graphs

Print and export your budget

What you see

Budget button bar

Category View or Supercategory View

Budget amounts

Budget totals

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up a budget

Manage Budgets

Here is where you create, select, rename, or delete budgets. Your first budget is automatically named "Budget."

What you see

> **Create**
>
> **Open**
>
> **Rename**
>
> **Delete**
>
> **Done**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Setting up a budget**

Create

Opens the Create Budget window where you can create a new budget without overwriting the current budget.

Open

Opens the selected budget into the Budget window.

Rename

Lets you change the selected budget's name or description. This button is dim if the selected budget is currently displayed in the Budget window.

To rename the budget that's currently displayed, select another budget from the list and click Open. Then select the budget you want to rename and click Rename.

Delete

Deletes the selected budget. This button is dim if the selected budget is currently displayed in the Budget window.

To delete the budget that's currently displayed, select another budget from the list and click Open. Then select the budget you want to rename and click Rename.

Done

Closes the Manage Budgets window.

Create Budget

Here is where you choose the characteristics of additional budgets you want to create. Your first budget is automatically named "Budget."

What you see

Name

Description

Create Budget Options

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up a budget

Name

Opens the Create Budget window where you can create a new budget without overwriting the current budget.

Description

Here is where you can enter additional information about this budget to distinguish from the others you've created. The Description text appears in the Manage Budgets window.

Create Budget Options

- Autocreate Budget: creates a new budget based on data in your registers. For more on how this works, **click here.**
- Zero-Filled Budget: creates a new, blank budget (all amounts set to zero).
- Copy Current Budget: makes a copy of the currently displayed budget so you can change only selected amounts instead of starting from scratch.

Category View and Supercategory View

When you create your first budget, Quicken displays it in Category View (the words "Category View" appear in the upper left corner). This means that budget amounts are organized by category and subcategory.

You can also include supercategories in your budget. A supercategory is a grouping of categories. For example, the categories Dining, Entertainment, and Gifts might be ones you want included under the supercategory Discretionary, which is one of Quicken's preset supercategories. You can then enter a single budget amount for Discretionary. Or, you can use supercategories to track the income and expenses of a small hobby.

To display supercategories:

- Click Layout in the Budget button bar. Select Show Supercategories and click OK. The words "Supercategory View" appear in the upper left corner of the Budget window.

To expand or collapse supercategory levels:

- Click the supercategory row. You can expand supercategories preceded by a plus sign (+) to show all categories in it; you can collapse supercategories preceded by a minus sign (-) to hide all categories in it. You can also expand and collapse INFLOWS and OUTFLOWS in this way.

To move a category to another supercategory, or between INFLOWS and OUTFLOWS:

- Click the category and hold the left mouse button down. Then move the cursor to the supercategory you want, and release the mouse button. Note that once you drag and drop a category, you can't restore it to its original position using the Restore button. You can also move supercategories between INFLOWS and OUTFLOWS in this way.

To edit the supercategory list:

- Click Edit on the Budget button bar. Then click Supercategories.

To show supercategories:

- Click Layout on the Budget button bar. Then select the Show Supercategories checkbox.

To show transfers:

- Click Layout on the Budget button bar. Then select the Show Transfers checkbox.

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up a budget

Budget amounts

These appear in the columns to the right of the categories. By default, the budget shows a column for each month of the year, though you can redisplay the budget so that it shows quarterly or yearly amounts.

To show quarterly amounts:

• Click Layout on the Budget button bar. Then select Quarter.

To show yearly amounts:

• Click Layout on the Budget button bar. Then select Year.

Budget totals

The Totals column on the right shows the total budgeted amount for each category for the year. The three rows at the bottom show the following information for each column:

- Your budgeted INFLOWS categories.
- Your budgeted OUTFLOWS categories.
- The difference between your budgeted INFLOWS and OUTFLOWS categories.

Budget button bar

This consists of the row of buttons across the top of the Budget window. You use these buttons to change the layout of the budget and to perform several budget-related tasks.

Buttons

Budgets

Edit

Layout

Print

Save

Restore

Close

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up a budget

Budgets button

Opens the Manage Budgets window, where you can create and manage multiple budgets.

Edit button

Commands

2-Week

Copy All

Clear Row

Clear All

Autocreate

Fill Row Right

Fill Columns

Supercategories

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up a budget

2-Week

Budget a category on a two-week basis. This is useful for amounts you enter into Quicken every two weeks -- such as a paycheck.

Copy All

Copies the budget information to the Windows clipboard. You can then open a spreadsheet program (such as Lotus 1-2-3) and paste your Quicken budget into your spreadsheet program.

Clear Row

Erases amounts in all cells in this row. Click Yes to confirm that you'd like Quicken to clear these amounts.

Clear All

Erases amounts in all cells in this budget. Click Yes to confirm that you'd like Quicken to clear all cells in the current budget.

Autocreate

Fills in budget amounts based on past data from your account registers. You can choose the range of dates, categories, and subcategories to use.

Fill Row Right

Copies the amount you have selected into all the cells to the right in the same row. For example, if the amount you select is $350 for "Groceries" in the March column, clicking Fill Row Right adds $350 for "Groceries" to each month after March through the end of the year.

This option is disabled when Year is selected.

Fill Columns

Copies the amounts in all cells of the current column to all cells in the columns to the right. For example, if you have selected an amount in the June column, choosing Fill Columns copies the June amounts into the columns for July to December.

Supercategories

Displays the Manage Supercategories window. From that window, you can add, edit, and delete supercategories, as well as assign categories to supercategories.

Layout button

Commands

> **Month**
>
> **Quarter**
>
> **Year**
>
> **Show Supercategories**
>
> **Show Transfers**
>
> **Hide Zero Budget Categories**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Setting up a budget**

Month

Changes the budget layout so that it provides amount columns for each month of the year.

If you have already entered amounts for a quarterly or yearly budget, Quicken recalculates the budget and places the correct amounts in the monthly columns.

Quarter

Changes the budget layout so that it provides amount columns for each quarter of the year. The columns are labeled Q1, Q2, Q3, and Q4.

If you have already entered amounts for a monthly or yearly budget, Quicken recalculates the budget and places the correct amounts in the quarterly columns.

Year

Changes the budget layout so that it shows budget amounts only for the entire year.

If you have already entered amounts for a monthly or quarterly budget, Quicken recalculates the budget and places the correct amounts in the yearly column.

Show Supercategories

Displays supercategories in the Budget window so you can enter budget amounts for supercategories.

If you clear Show Supercategories after you have displayed supercategories, Quicken remembers any supercategory amounts that you entered.

If you collapse a supercategory to hide the categories in it, and then change the budget amount total for the supercategory, the difference between the supercategory amount and the total amount of all the categories in it will appear in the Other category of that supercategory.

Show Transfers

Adds accounts to the Categories column, giving you the ability to budget transfer amounts as well as income and expenses. For example, you could include transfers to your IRA account to budget payments to your IRA.

Hide Zero Budget Categories

Removes all category rows that contain zero amounts. To redisplay these rows, select the Hide Zero Budget Categories checkbox again.

This option works only with categories and subcategories. It does not hide zero amounts in transfers or supercategories.

Print button

Prints your budget. These printing options are available in the Print window.

To print a budget on the report printer:

• Click Print.

To print a budget to a disk:

• Select one of the options below. Quicken then lets you type the drive and directory where the file should be printed.

ASCII Disk File

Tab-delimited Disk File

1-2-3 [.PRN] Disk File

To preview a budget on the screen:

• Click **Preview.**

Other options

• Print in color (negative amounts in red)
• Print your budget in draft mode (this speeds up printing)
• Print the entire budget or print a range of pages

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up a budget

Save button

Click Save to save the current budget to disk.

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up a budget

Restore button

Restores the budget amounts from the last time you saved this budget.

This feature is useful if you want to change some amounts to see how these changes alter your savings or spending. These "what ifs" are useful for planning.

For example, add a new loan payment or add to a current payment. See how this increased payment decreases your savings each month. Click Restore to bring back your saved version of the budget.

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up a budget

Close button

Closes the Budget window. If you haven't yet clicked Save, Quicken asks you if you want to save the budget amounts you entered. If you click Yes, Quicken saves the budget.

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up a budget

Edit budget amounts

You can change any budget amount. When you change an amount, Quicken updates the totals affected by the amount.

To change a budget amount:

- Click the amount and enter the new amount in the selection box that appears.

To undo a typing mistake:

- Click Esc. This restores the amount that was originally in the cell.

To fill a row:

- Select the amount you want to use, click Edit, and then choose Fill Row Right. This copies the amount to all cells in that row to the right of the amount.

To copy column amounts:

- Select an amount in the column you want to copy, click Edit, and then choose Fill Columns. This copies the amounts in that column into all the columns to the right.

To restore the original budget:

- Click Restore. This returns the budget to the way it was when you opened the Budget window.

To erase all amounts:

- Click Edit on the Budget button bar. Then choose Clear All. Click Yes to confirm that you'd like Quicken to clear all amounts.

Automatically Create Budget

This is where you specify the range of transaction dates that you want Quicken to use when it creates a budget from past transaction data. The new budget will be based on your income and expenses from the period of time you specify.

To automatically create a budget:

- Look at the information shown and change it if necessary.

What happens

When Quicken creates the budget, it copies the data from the months you specify to the corresponding periods in the budget.

What you see

Transactions From/To

Amounts

Categories

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up a budget

Transactions From ____ To ____

Unless you specify otherwise, Quicken uses the previous calendar year as the date range. To use a different date range, enter the beginning date in the From box and the ending date in the To box. Make sure that transactions exist in this date range.

You can use any range of dates (if you choose the Monthly Detail option, the date range cannot exceed one year). Make sure that transactions exist in the date range.

Amounts

Round Values to Nearest

Unless you specify otherwise, Quicken rounds each budget amount to the nearest dollar. You can instead round to the nearest $10 or nearest $100.

Use Monthly Detail

Quicken copies your actual income, expense, and transfer amounts from the months you specified into their corresponding months in the budget. If you are budgeting by quarter or year, Quicken totals the monthly amounts to get amounts for each quarter or the entire year.

Use Average for Period

Quicken computes monthly averages for income, expense, and transfer amounts based on the months you specified in the date range. If you are budgeting by Quarter (or Year), Quicken enters 3 (or 12) times the monthly average in every period.

Categories

Click to display your category list.

- To exclude a category from your budget when you use AutoCreate, click it so the check mark disappears.
- To include a category in your budget when you are using AutoCreate, click it so the check mark appears. The category is now marked to be included in your budget.

Layout Budgets

The Layout Budgets window lets you customize the way your budget looks onscreen.

What you see

Month

Quarter

Year

Show Supercategories

Show Transfers

Hide Zero Budget Categories

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up a budget

Set Up 2-Week Budget

Budget a category on a two-week basis. This affects only the supercategory, category, subcategory, or transfer you have selected -- unselected row items in the budget remain unaffected by this operation.

To create a two-week budget:

1. In the Amount field, enter the amount you want to budget at two-week intervals.
2. In the Every Two Weeks Starting field, enter the starting date for the first two-week interval.
3. Click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up a budget

Choose a budget report to create

To use budget reports and graphs, you must first **categorize your transactions** and enter budget amounts for those categories.

Quicken has two types of budget reports. Both types compare the money you spend and receive in a specific date range with your budget amounts for each category and transfer account.

Budget report (Other)	**Monthly budget report (Home)**
A variation of the basic summary report. To see a sample, **click here.**	A variation of the basic budget report. To see a sample, **click here.**
Calculates the difference between actual and budgeted amounts for each category and transfer account.	Calculates the difference between the actual and budgeted amounts by month.
Doesn't subtotal by month.	Subtotals by month.
Includes all accounts.	Includes only bank, cash, and credit or charge card accounts.
Organized by income and expense.	Is organized by cash flow.

How to...

Create a report

Graph your budget performance

Note

If your budget is saved with supercategories on, budget reports and graphs will display in supercategory organization. For more information, **click here.**

Print a budget

To print a budget:

1. Click Print on the Budget button bar.

2. Click Print.

To print a budget to a disk:

1. Click Print on the Budget button bar.

2. Select one of the options below. Quicken then lets you type the drive and directory where the file should be printed.

   ASCII Disk File

   Tab-delimited Disk File

   1-2-3 [.PRN] Disk File

3. Click Print.

To preview a budget on the screen:

1. Click Print on the Budget button bar.

2. Click **Preview.**

Other options

• Print your budget in color (if you have a color printer)
• Print your budget in draft mode (this speeds up printing)
• Print the entire budget or print a range of pages

How to ...

Printing your budget in landscape mode

Copy and paste a budget into a spreadsheet program

1. Click Edit on the Budget button bar, and then choose Copy All. Quicken copies your budget information to the Windows Clipboard.

2. Open your spreadsheet program (such as Microsoft Excel for Windows).

3. Use the Paste command to insert the Quicken budget into the spreadsheet.

4. Save the Quicken budget in your spreadsheet program. You can work with this information just as you work with other data in your spreadsheet program. When you return to Quicken, the original budget information is still in Quicken.

Clear all amounts in the current budget

1. Click Edit on the Budget button bar, and then choose Clear All.
2. Click Yes to confirm that you'd like Quicken to erase all budget amounts. Quicken displays a new budget with all amounts cleared.

What are quick ways of moving through a budget?

Drag the scroll bar. Quicken displays the category names while you scroll. When you see the category you want, release the mouse button.

To expand or collapse a category, supercategory, INFLOWS, or OUTFLOWS:

- Click the row.

To move a category to another supercategory, or between INFLOWS and OUTFLOWS:

- Click the category and hold the left mouse button down. Then move the cursor to the supercategory you want, and release the mouse button.

To enter budget amounts:

Tab	Moves right, one amount at a time, in the same row. Pressing Tab has the same effect as pressing the Right Arrow key.
Shift + Tab	Moves left, one amount at a time, in the same row. Pressing Shift + Tab has the same effect as pressing the Left Arrow key.
Esc	Undoes the last entered amount.
Left Arrow	Moves left, one amount at a time, in the same row. Pressing the Left Arrow key has the same effect as pressing Shift + Tab.
Right Arrow	Moves right, one amount at a time, in the same row. Pressing the Right Arrow key has the same effect as pressing Tab.
Enter	Moves right, one amount at a time, in the same row. Pressing Enter has the same effect as pressing Tab.
Up Arrow	Moves up one row in the same column.
Down Arrow	Moves down one row in the same column. Pressing the Down Arrow key has the same effect as pressing the Enter key.
Pg Up	Scrolls the budget up to display the previous group of categories.
Pg Dn	Scrolls the budget down to display the next group of categories.
Home + Home	Moves to the first cell in the current row.
End + End	Moves to the last cell in the current row.
Ctrl + Home	Moves to the first row in the budget.
Ctrl + End	Moves to the last row in the budget.
Ctrl + Left Arrow	Scrolls the budget one page to the left.
Ctrl + Right Arrow	Scrolls the budget one page to the right.

Can I print a budget sideways?

If you are printing out your monthly budget, all columns probably don't fit on one page. You can change your printer setup so that your budget is printed in landscape mode.

1.   From the File menu, choose Printer Setup. Then choose Report/Graph Printer Setup.

2.   Click Settings.

3.   Select Landscape Orientation, and then click OK.

4.   Click OK again.

Note

Once you've printed your budget, you'll probably want to reset your printer to Portrait. Follow the steps outlined above, except select Portrait Orientation.

Troubleshooting Accounts

Correcting accounts:

I've set up an **account in the wrong file.**

My **liability account increases** when I transfer a payment.

Error message:

"Name already in use."

Frequently asked questions...

Answers and tips to speed your work with:

Accounts

Memorized transactions

Help on...

Setting up accounts

Savings goal accounts

Troubleshooting Contents

Accounts

Correcting accounts:
I've set up an account in the wrong file.
My liability account increases when I transfer a payment.

Error message:
"Name already in use."

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list of questions and answers for all areas of Quicken.

▷

"Name already in use"

This message means that the name is already used for an existing account or category. Account and category names must be unique.

For example, you cannot have a category and an account each named CASH.

If you deleted an account so that the name is now unique, but you still cannot create the account, Quicken may not have updated the file correctly. This problem is easily fixed.

1. Open your category list and scroll toward the bottom of the list.

2. If you see the account name in brackets, try deleting the account from the category list.

    If the account actually exists, Quicken will not allow you to delete it from the category list. Accounts must be deleted from the Account list.

    However, if the account does not actually exist, Quicken will allow you to delete it from the category list. If you can delete the account name from the category list, you can then set up the new account and not get this error message.

▷

Troubleshooting Contents

Did this solve the problem?

| Yes |

Close Help.

| No |

What should I do now?

Account set up in wrong file

If you've entered a lot of transactions in the account, set up a new account in the correct file; then Export and Import the transactions from one file to the other.

- When exporting, select Export Transactions only.
- When importing, select Import Transactions only and select the "Special handling for transfers" checkbox.
  When you are certain that the new account imported correctly, delete the account from the other file.

If you've only entered a few transactions in the account, set up the account in the correct file, enter your transactions, and delete the account from the wrong file.

Caution: Be sure to make a **backup** copy of your data before beginning either of the above procedures.

Help on...

Exporting data to a QIF file
Importing data from a QIF file
Backing up a Quicken file

Troubleshooting Contents

Did this solve the problem?

Yes

Close Help.

No

What should I do now?

Liability increasing instead of decreasing

Check to make sure that the opening balance in the liability account is in the correct column.

In a liability account, your opening balance should be in the **increase** column. When you transfer a **payment** from a checking account to a liability account, the transfer appears in the liability account decrease column. Be sure to enter transactions into the correct columns in your register.

Troubleshooting Contents

Did this solve the problem?

Yes

Close Help.

What should I do now?

Troubleshooting Intuit Online Services

Click a topic for more detail:

Modem Setup

Intuit Membership

Online Banking

Online Bill Payment

Quicken Financial Network

Portfolio Price Update

Online Software Registration

Frequently asked questions...

Answers and tips to speed your work or help you with:

Modem Setup

Intuit Membership

Online Bill Payment

Online Banking

Quicken Financial Network

Portfolio Price Update

Online Software Registration

Help on...

Using Quicken online

Troubleshooting Contents

Intuit Online Services

Modem Setup

Intuit Membership

Online Banking

Online Bill Payment

Quicken Financial Network

Portfolio Price Update

Online Software Registration

Modem Setup

Error Message:
"Unable to initialize modem."

Autoconfigure:
My computer locks up when I try to set up my
modem.
I have two modems. Autoconfigure keeps setting up
the wrong one.

Modem:
I get no response from my modem.
My modem responds but I can't connect.

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list
of questions and answers for all areas of Quicken.

Online banking

Error Message:
"Cannot connect. Please try later."

Downloading:
The status bar never reached 100% when I
downloaded my statement.
My download stopped and now I can't get my
statement.

Not recognizing account setup:
The processing center doesn't recognize my account.

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list
of questions and answers for all areas of Quicken.

Online Software Registration

Couldn't connect:
I tried to register online, but I couldn't connect to
Intuit.

Menu access:
I can't find Software Registration on the Online
menu.

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list
of questions and answers for all areas of Quicken.

Online bill payment

Error message:
"Cannot connect. Please try later."

Making payments:
My online payments are often late.
I can't find the standard merchants list..

Not recognizing account setup:
The processing center doesn't recognize my account.

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list of questions and answers for all areas of Quicken.

Portfolio Price Update

Password:
I forgot my Portfolio Price Update password.

Menu access:
Portfolio Price Update is dimmed on the Online
menu.

Signing up for service:
I've already signed up for Portfolio Price Update,
but Quicken is asking me to sign up again.

Cannot find ticker symbol:
I can't find the ticker symbol for my stock, mutual
fund, or index.
My symbol is not in the database.

Updating prices:
Prices were updated in only one of my Quicken
files.
I got yesterday's prices for my mutual funds.

Cannot connect:
I'm trying to update prices, but I can't connect to
Intuit.

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list
of questions and answers for all areas of Quicken.

Intuit Membership

▷

Password:
I forgot my Intuit Membership password. Whom
should I call?

▷

Membership number:
I forgot my Intuit Membership number. Where can I
find it?

▷

 Membership setup:
I already set up my Intuit Membership, but Quicken
is asking me to set up another one.

▷

Cannot connect:
I'm trying to go online to change my Intuit
Membership information, but I can't connect to
Intuit.

▷

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list
of questions and answers for all areas of Quicken.

Quicken Financial Network

Connecting to Quicken Financial Network:
I can't connect to the network.

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list of questions and answers for all areas of Quicken.

Troubleshooting CheckFree

Error message:

"Transmission sent in **unrecognized format."**

"This is **not a CheckFree account"** (clicking icon).

"Unable to **initialize modem."**

Frequently asked questions...

Answers and tips to speed your work with:

CheckFree

Troubleshooting Contents

CheckFree

Error message:
"Transmission sent in unrecognized format."
"This is not a CheckFree account" (clicking icon).
"Unable to initialize modem."

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list of questions and answers for all areas of Quicken.

Computer locks while setting up modem (Autoconfigure)

A system conflict or another data or FAX communication program running in the background can cause your system to lock when setting up your modem.

- Run Microsoft diagnostics (MSD) to check for conflicts. MSD gives you complete information about your system. To run the program, exit Windows and type MSD at the DOS prompt. For information about system conflicts, check your DOS, Windows, or modem documentation.
- Check the Windows communication driver line in the SYSTEM.INI file. Look for a change to the comm.drv= line in the [boot] section. If another application, such as a FAX program, replaced the original Windows communications driver, remark the line with a semicolon followed by a space. Then type comm.drv=comm.drv on a new line and restart Windows for the change to take effect.

  If this procedure solves the problem, you may need to switch these lines depending on the application you want to use. Use comm.drv for Quicken and the other comm driver for your FAX application. Whenever you change the SYSTEM.INI file, be sure to exit and restart Windows for the change to take effect.
- Check your Windows Task List for another communications program running in the background. To access the Task List, press Ctrl+Esc. Close any communications program that may be active; then exit and restart Windows. If these procedures fail to solve the problem, contact **Online Services Technical Support.**

Your support representative will need to know:

Modem:	System:
Manufacturer	Computer type
Model	DOS/Windows versions
Speed	* AUTOEXEC.BAT
Internal or External	* CONFIG.SYS
COM Port & IRQ	* WIN.INI
Initialization String	* SYSTEM.INI
Reset String	Other communications software used

* You can print these files using any word processor. The AUTOEXEC.BAT and CONFIG.SYS files are in your root directory. The WIN.INI and SYSTEM.INI files are in your Windows directory

Help on...

Using Autoconfigure

Letting Quicken set up your modem

Changing basic modem settings

Changing advanced modem settings

Troubleshooting Contents

No response from modem

Here are some things to try if your modem is not responding.

Check the modem itself.
- If you have an external modem, make sure it is turned on and that the phone cord is securely plugged in at both ends.
- If you have a modem that has switches, check the switch settings. Set the switches to originate a call (not to answer), to respond to DTR (data terminal ready), and to recognize commands. Refer to your modem documentation for this information.

Close other communications programs.
- Close any other communications programs that may be running in the background.

Change settings in the Set Up Modem window.
- To see if you have been using the wrong port, try changing your serial port setting (typically from COM2) to COM1.
- Make sure that your modem speed is not set too high. Do not set your modem speed over 19,200, unless you have a **16550 UART.**

If you cannot solve the problem, contact **Online Services Technical Support.**

Your support representative will need to know:

Modem:	System:
Manufacturer	Computer type
Model	DOS/Windows versions
Speed	* AUTOEXEC.BAT
Internal or External	* CONFIG.SYS
COM Port & IRQ	* WIN.INI
Initialization String	* SYSTEM.INI
Reset String	Other communications software used

*   You can print these files using any word processor. The AUTOEXEC.BAT and CONFIG.SYS files are in your root directory. The WIN.INI and SYSTEM.INI files are in your Windows directory

Help on...

Letting Quicken set up your modem

Changing basic modem settings

Changing advanced modem settings

Troubleshooting Contents

Modem responds, but can't connect

Here are some things to try if your modem responds, but you can't connect to Intuit.

Check the modem itself.
- Make sure the phone cable is connected securely to your modem and to the wall outlet. Be sure that the cable is connected to the **line** outlet on the back of your modem, not the **phone** outlet.

Change settings in the Set Up Modem window.
- Change the **Speed** setting to match the speed (baud rate) of your modem. Make sure that your modem speed is not set too high. Your modem speed should not be set over 19,200, unless you have a **16550 UART.**
- Put in the appropriate **dialing prefix**, if necessary.
- Change the Dial Type settings for tone or pulse dialing.

Change settings in the Advanced Modem Setup window.
- In the **Initialization String** box, you may need to include a different sequence of commands for Quicken to send to the modem before dialing the access number. Enter any special letters, digits, and other characters to be sent to the modem.

  To find out what codes you need, refer to your modem documentation.

If the access number is unavailable, wait for Quicken to dial it again.
- The toll-free number set in the software may be temporarily unavailable. If the number is not available, your modem dials a second time. Be patient; it may take as long as 60 seconds for the modem to redial.

Try again in a few minutes.
- The service may be busy.

Help on...

Letting Quicken set up your modem

Changing basic modem settings

Changing advanced modem settings

Troubleshooting Contents

UART (you-art)

UART stands for Universal Asynchronous Receiver-Transmitter, and is a chip that controls the serial ports. If you are unsure whether you have a 16550 UART, exit Windows and run Microsoft Diagnostics. Type MSD at the DOS prompt. Microsoft diagnostics will give you complete information about your computer system.

"Unable to initialize modem."

If you get this message, try the following in this order:

- Exit and restart Quicken, run Autoconfigure, and then try to connect.
- Check to see if you need a dialing prefix. For example, you may need to dial 9 for an outside line.
- If you used another communications program in this Windows session, exit Windows and restart your computer. If these procedures fail to correct the problem, contact **Online Services Technical Support.**

Your support representative will need to know:

Modem:	System:
Manufacturer	Computer type
Model	DOS/Windows versions
Speed	* AUTOEXEC.BAT
Internal or External	* CONFIG.SYS
COM Port & IRQ	* WIN.INI
Initialization String	* SYSTEM.INI
Reset String	Other communications software used

* You can print these files using any word processor. The AUTOEXEC.BAT and CONFIG.SYS files are in your root directory. The WIN.INI and SYSTEM.INI files are in your Windows directory

Help on...

Using Autoconfigure

Letting Quicken set up your modem

Changing basic modem settings

Changing advanced modem settings

Troubleshooting Contents

Online banking - download stopping before complete

If your download stopped before it was complete, try your download again.

It is the nature of online data transmission that sometimes a download gets interrupted. If your download stopped before it was complete, go back to the Online Banking window and click Get Online Data again.   If this procedure fails to correct the problem, contact **Online Services Technical Support.**

Help on...

Getting new data from your bank

Troubleshooting Contents

Online banking - processing center not recognizing account

This problem may occur for any of these reasons:

- Your account information may be incorrect in Quicken. To check your account information, select the account in the Account List window and click Edit.
- **New accounts** are normally accessible by the time the welcome kit arrives. However, if this is the first time you've accessed Online Banking, you may have to wait a day or two before downloading your statement data.
- If you have an **established account** that you can no longer access, contact **Online Services Technical Support.**

Help on...

Getting new data from your bank

Troubleshooting Contents

"Cannot connect. Please try later"

- **The system is either busy or undergoing maintenance.**
  High traffic volume or system maintenance can make any online service unavailable temporarily. If you've been able to connect in the past, wait fifteen minutes and try again.
- **You may have a FAX driver conflict.**
  If you're using FAX software, you may have a driver conflict. Close any FAX program that may be running in the background and try connecting again. If you cannot connect after four or five attempts, contact **Online Services Technical Support.**

Your support representative will need to know:

Modem:	System:
Manufacturer	Computer type
Model	DOS/Windows versions
Speed	* AUTOEXEC.BAT
Internal or External	* CONFIG.SYS
COM Port & IRQ	* WIN.INI
Initialization String	* SYSTEM.INI
Reset String	Other communications software used

*   You can print these files using any word processor. The AUTOEXEC.BAT and CONFIG.SYS files are in your root directory. The WIN.INI and SYSTEM.INI files are in your Windows directory

Troubleshooting Contents

Cannot connect to register Quicken online

Your modem settings may be incorrect, or the Intuit network may be having temporary problems.

When you tried to connect to Intuit, the resulting error message probably contained a Help button. Try online registration again. If the message appears, click Help for specific information and suggestions.

Troubleshooting Contents

Can't find Software Registration on the Online menu

If Software Registration doesn't appear on the Online menu, then you have already registered your Quicken software online.

Once you complete online registration, the Software Registration command disappears from the Online menu, so you don't accidentally register again.

Troubleshooting Contents

"Unable to initialize modem."

Check the CheckFree modem setup from the Activities menu.

CheckFree and Intuit online services have separate modem setups. Access the CheckFree modem setup from the Activities menu. From the Activities menu, choose CheckFree; Set Up Modem. Local access numbers are available from CompuServe.

Help on...

Setting up your modem for CheckFree

Troubleshooting Contents

CheckFree - "Transmission sent in unrecognized format."

This message is from equipment operated by CheckFree Corporation.

Contact CheckFree **Technical Support.**

Troubleshooting Contents

"This is not a CheckFree account"

The icon is probably attached to an account that is not set up to work with CheckFree. You'll need to reset the icon.

1. From the Edit menu, choose Options.
2. On the Options window, click Iconbar.
3. On the Customize Iconbar window, select the XMIT icon.
4. Click Edit, then click OK.

    Quicken displays the Transmit Payments window.
5. Select your CheckFree account from the drop-down list.

    Also, make sure the account is set up and enabled for CheckFree.

Help on...

Changing an icon on the iconbar

Troubleshooting Contents

Can't find ticker symbol

Stocks and mutual funds:

You can find the ticker symbol for stocks and mutual funds:

- In your brokerage or mutual fund account statement.
- In the *Wall Street Journal* or other financial publication, such as *Barron's* or *Investor's Business Daily*.
- By calling your broker or mutual fund company.
  Do not use the stock or mutual fund abbreviations from the tables in your local newspaper. They are not the same as ticker symbols and Quicken can't recognize them.
- Certain security types (such as preferred stocks, units, and warrants) have special rules for entering their symbols. For details and instructions, **click here.**
- If you are using the correct ticker symbol and Quicken can't find the security, please report this omission to **Online Services Technical Support.**

Market indexes:

To find the ticker symbols for some common market indexes (NASDAQ Composite, Dow Jones, Transportation, Utilities Averages, and the S&P 500), plus numerous additional indexes, **Click here**.

Help on...

Ticker symbols

Entering ticker symbols for stock market indexes

Troubleshooting Contents

Getting yesterday's prices

Mutual fund prices update at the close of business.

Unlike stock prices, mutual fund prices are set once a day, each evening after the market closes. Until then, mutual fund prices are quoted at the previous day's closing price.

Troubleshooting Contents

If you forget your Intuit Membership password

If you forget your Membership password, you must call Online Services **Technical Support** to have it reset. Once your Intuit Membership password is reset, you can change it to a new password of your choice.

Help on...

Changing your password

Troubleshooting Contents

Displaying your Intuit Membership number in Quicken

You can find your Intuit Membership number displayed on the Intuit Membership Detail screen. From the Online menu, choose Intuit Membership, and then choose View Detail. The number that you see is the Intuit Membership number attached to the current file only.

Troubleshooting Contents

Quicken prompting me to set up another Intuit Membership

If you already set up one Intuit Membership and Quicken is prompting you to set up another, you set up your Intuit Membership in a different Quicken file from the one that is currently open. If you want to use only one Intuit Membership, you need to link your existing Membership to the current file.

1. From the Online menu, choose Intuit Membership and then choose Set Up.

2. In the About Intuit Membership window, click "Use existing Intuit Membership."

3. Enter your existing Membership number and password, and click OK.

   Quicken verifies your Intuit Membership and links it to the current file.

Help on...

Using multiple Intuit Memberships

Displaying your Intuit Membership number

Troubleshooting Contents

Cannot connect to Intuit

Your modem settings may be incorrect, or the Intuit network may be undergoing system maintenance. When you tried connecting to Intuit, the resulting error message probably contained a Help button. Try connecting again. If the message appears, click Help for specific information and suggestions. As an alternative, see modem **troubleshooting.**

Help on...

Changing basic modem settings

Changing advanced modem settings

Troubleshooting Contents

Portfolio Price Update dimmed on the Online menu

You don't have an investment account set up in your current Quicken file.

The Portfolio Price Update service updates the securities in your Quicken investment accounts. If you don't have an investment account, there is nothing for the service to do.

If you want to use Portfolio Price Update, set up an investment account in your current Quicken file, or open another file that contains an investment account. Then try Portfolio Price Update again.

Also...

Portfolio Price Update (contents and overview)

Troubleshooting Contents

Quicken prompting for another Portfolio Price Update sign-up

You signed up for Portfolio Price Update service (and set up an Intuit Membership) in a different Quicken file from the one that is currently open. If you want to use Portfolio Price Update with the current Quicken file, you need to link your service to the current file.

1. From the Online menu, choose Portfolio Price Update.

2. In the About Portfolio Price Update window, click OK.

3. In the About Intuit Membership window, click Use existing Intuit Membership.

4. Enter your existing Membership number and password, and click OK.

    Quicken verifies your Intuit Membership and links the current Quicken file to your Portfolio Price Update service. You can now use the service in both Quicken files.

    You can repeat this procedure with any number of Quicken files. However, Portfolio Price Update can only update prices in one file at a time. You must update each file separately.

Help on...

Using Portfolio Price Update with more than one Quicken file

Using Portfolio Price Update on more than one computer

Using your existing Portfolio Price Update service

Signing up for an additional Portfolio Price Update Service

Troubleshooting Contents

Portfolio Prices updated in only one file

Portfolio Price Update can only update prices in one Quicken data file at a time.

If you have more than one Quicken data file, you must update each file separately.

Before you can update prices in multiple Quicken files you must first link each file to your Portfolio Price Update service. See the topics below for more information and instructions.

Help on...

Using Portfolio Price Update with more than one Quicken file

Using Portfolio Price Update on more than one computer

Using your existing Portfolio Price Update service

Signing up for an additional Portfolio Price Update Service

Troubleshooting Contents

Autoconfigure setting up wrong modem (two modems)

If you have two modems on your computer, Quicken sets up the one on the lowest COM port.

If you want to use the modem on the highest COM port, you have two options; switch modems and ports, or change your modem settings after you run Autoconfigure.

To change modem settings after running Autoconfigure:

1. From the Online menu, choose Set Up Modem.
2. In the Set Up Modem window, select the COM port for the desired modem then set the speed.

   For 9600 baud modems and higher, set the speed to 19,200.
3. In the Advanced Modem Setup window, leave the Reset String as ATZ. This string resets the modem to its original factory settings.

   Unless you're sure of an initialization string for your modem, leave the initialization string blank.
4. Click OK, and then click OK in the Set Up Modem window.

Help on...

Changing basic modem settings

Changing advanced modem settings

Troubleshooting Contents

Status bar never reached 100%

The status bar simply counts the time remaining before Quicken will be forced to disconnect. If you didn't get an error message and any transactions appeared in the Online Banking window, you got all your data.

I can't find the standard merchants list

The standard merchants aren't accessible until you've gone online to the bill payment center the first time. The list is updated periodically.

To get and use the standard merchants list:

1. Turn on your modem.
2. From the Online menu, choose Online Bill Payment.
3. In the Online Bill Payment window, click Send.
4. From the List menu, choose Online Payees.
5. In the Online Payees window, click New.
6. Click the button to the right of the Name box. This list now includes the standard merchants.
7. Select the standard merchant from the list.
8. Enter your account and phone numbers, and then click OK.

My online payments are often late

Some merchants take a day or two to process payments after they receive them.   When you enter a payment date for an online payment, enter a date that is at least two business days before the due date listed on the bill.

Connecting to Quicken Financial Network

When you request access to QFN, Quicken activates the Netscape Navigator Intuit Edition, which makes the online connection and lets you browse QFN.

Netscape Navigator has its own Help menu, which includes an entry for Troubleshooting. If you have trouble connecting to QFN, you can get help when the problem occurs. From the Netscape Navigator Help menu, choose Troubleshooting.

Troubleshooting Billminder and Desktop Settings

Billminder is:

Not reminding me of transactions due.

Turned OFF, but **I still get reminders.**

Reminding me **too far in advance** of transactions due.

Saying I have **transactions due in a file I never use.**

Desktop and icons:

Why can't I **save an empty desktop?**

My **icons don't work** anymore.

Windows message:

"Cannot find C:\QUICKENW\BILLMND."

Frequently asked questions

Answers and tips to help with customizing Quicken.

Help on...

Using Quicken Reminders
Customizing Quicken

Troubleshooting Contents

Billminder & Desktop Settings

Billminder is:
Not reminding me of transactions due.
Turned OFF, but I still get reminders.
Reminding me too far in advance of transactions
due.
Saying I have transactions due in a file I never use.

Desktop & Icons:
Why can't I save an empty desktop?
My icons don't work anymore.

Windows message:
"Cannot find C:\QUICKENW\BILLMND."

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list of questions and answers for all areas of Quicken.

Billminder not reminding you of transactions due

- Check to ensure that Billminder is turned ON in **Reminder Options.**
- Check to make sure that you have postdated checks or scheduled transactions due.
  Billminder only appears if you do in fact have postdated checks or scheduled transactions due.

How to...

Turn Reminders off or on

Defer scheduled transactions due

Edit scheduled transactions due

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Billminder reminding you too far in advance

Billminder may be reminding you of scheduled transactions or electronic payments.

When you set up Billminder, you tell Quicken to remind you of postdated checks and scheduled transactions a certain number of days in advance.

When you set up a **scheduled transaction,** you can tell Quicken to enter the transaction in the register a few days in advance. Billminder adds these two numbers together. For example, if you set three days in advance for Billminder and two days in advance for a Scheduled Transaction, Billminder adds the two together and reminds you five days in advance for this particular transaction. Similarly, **electronic payments** must be entered a few days in advance. Billminder adds these required days to the days set for Billminder.

If the transaction is both a **scheduled transaction** and an **electronic payment,** Billminder adds the days set for Billminder, the days set for the scheduled transaction, and the days in advance required for the Electronic Payment.

If Billminder reminds you too far in advance for transactions that are not scheduled transactions or electronic payments:

Exit Quicken and rename the **QW.CFG** and **Q3.DIR** files in the Quicken program directory. You can rename them to OLD.CFG and OLDQ3.DIR, or any other names of your choice. Renaming these files resets Quicken and Billminder to their original settings. If you keep your Quicken data in a separate data directory, Q3.DIR will be in that directory.

Note: These files also keep track of the file you were working in when you exit Quicken. After renaming these files, Quicken will not automatically open your data file when you restart the program. Instead, Quicken presents the New User Setup window. Exit the New User Setup and open your file from the File menu. The next time you exit the program, Quicken regenerates the QW.CFG and Q3.DIR files and again automatically opens your data file the next time you start the program.

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Billminder reminding you of transactions in an old file

You may have postdated checks or scheduled transactions that are now due in this old file.

Since Billminder looks in all Quicken data files for postdated checks or scheduled transactions that are now due, Billminder will remind you of these things, even in a file you no longer use.

You'll need to open the old file, delete any scheduled transactions from the Scheduled Transaction list, and remove the word "Print" from the Num field in any register.

Help on...

Revising checks

Troubleshooting Contents

Did this solve the problem?

Close Help.

Is there anything else I can try?

"Cannot find billmndw" message when Windows starts

You have too many characters on the load= line in the WIN.INI file.

The load= line in the WIN.INI file tells Windows which programs to start when you launch Windows. Windows only reads a certain number of characters on this line. BILLMNDW.EXE is probably at the end of the line. You can shorten the line by either removing a program that you don't need to start when you start Windows, or insert a second load= line. Edit this file only if you are confident with this procedure.

Caution: Be sure to make a backup copy of this file before editing.

If you need assistance, refer to your Windows documentation or contact Intuit **Technical Support.** Your support representative will be happy to help you.

Troubleshooting Contents

Billminder is turned off; still get reminders

Change your Reminders Options so that Reminders do not appear on startup.

1. From the Edit menu, choose Options.

2. Click Reminders.

3. In the Reminder Options window, deselect Show Reminders on Startup.

How to...

Turn Reminders off or on

Defer scheduled transactions due

Edit scheduled transactions due

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Why can't I save an empty desktop?

You can only save a desktop with something on it.

If you want to save a minimal desktop, close all registers and lists except for Quicken HomeBase. Next, from the File menu, choose Save Desktop and then choose Save the Current Desktop. Now you can exit Quicken in any state and Quicken will always start with a minimal desktop.

See also...

Saving your Quicken desktop

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Icons not working

The file containing your icon settings may be damaged. You can reset the iconbar to Quicken's original settings using the procedure below.

Caution:

This procedure will also clear all scheduled transactions from the Scheduled Transaction list. If you have scheduled transactions, you will have to set them up again.

Before proceeding:

- **Back up** your Quicken data.
- Make note of any scheduled transactions on your Scheduled Transaction list.
- If you have a customized iconbar, make note of the arrangement.
  You will need to reset both your scheduled transactions and your iconbar.

To reset the iconbar:

1. From the File menu, choose File Operations.

2. Press **Ctrl**+**Shift**.

3. While holding Ctrl+Shift down, choose Delete from the File Operations menu.

   Quicken displays the message, "The **MEM_BAG** has been deleted. Quit Quicken now to save file."

4. Exit and restart Quicken.

How to...

Back up a Quicken file

Troubleshooting Contents

If this procedure fails to correct the problem, contact Intuit **Technical Support.**

You can save time by telling your support representative everything you've already tried in attempting to fix this problem.

Reset Quicken and Billminder Quicken to the original settings

Exit Quicken and rename the **QW.CFG** and **Q3.DIR** files in the Quicken program directory. You can rename them to OLD.CFG and OLDQ3.DIR, or any other names of your choice. Renaming these files resets Quicken and Billminder to their original settings. If you keep your Quicken data in a separate data directory, Q3.DIR will be in that directory.

Note: These files also keep track of the file you were working in when you exit Quicken. After renaming these files, Quicken will not automatically open your data file when you restart the program. Instead, Quicken presents the New User Setup window. Exit the New User Setup and open your file from the File menu. The next time you exit the program, Quicken regenerates the QW.CFG and Q3.DIR files and again automatically opens your data file the next time you start the program.

Troubleshooting Budgets and Financial Planning

AutoCreate:

AutoCreate **doesn't work.**

Budgeted and actual amounts are different when I use AutoCreate.

Numbers are wrong:

My budget **report is wrong.**

Phantom account:

The Budget window **shows an account I've deleted.**

Printing problem:

n,nnn.nn prints as n. For example, **1,111.11 prints as 1.**

Frequently asked questions...

Answers and tips to speed your work with:

Budgets

Financial Calendar

Savings goal accounts

Forecasts

Quicken's financial calculators

Help on...

Setting up a budget

Forecasting your financial future

Savings goal accounts

Troubleshooting Contents

Budgets and Financial Planning

AutoCreate:
AutoCreate doesn't work.
Budgeted and actual amounts are different when I
use AutoCreate.

Numbers are wrong:
My budget report is wrong.

Phantom account:
The Budget window shows an account I've deleted.

Printing problem:
n,nnn.nn prints as n. For example, 1,111.11 prints as
1.

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list
of questions and answers for all areas of Quicken.

AutoCreate budget not working

If AutoCreate is not working, clear the budget and save it. Then try AutoCreate again.

1. Click Edit and Clear All.

2. Save the cleared budget.

3. Again try AutoCreate.

If this procedure does not solve the problem:

Make sure you have transactions in the register for the date range in AutoCreate. Run a summary report for the same date range.

- If you **do not get** a report, AutoCreate will not work.
  AutoCreate takes information from your register. If you don't get a report it means that you don't have transactions in the register for that date range, and AutoCreate will not work.

- If you **do get** a report, AutoCreate should work. Contact Intuit **Technical Support.** Your support representative can help you fix this problem.

Help on...

Clearing all amounts in a budget

Creating a budget from data in your accounts

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Amounts on budget report appear to be wrong

Quicken prorates all budget reports. Change the report TO DATE to the last day of the month.

- **If the budgeted amount is wrong:**

  Customize the report. Change the TO DATE to the last day of the month.

  A budget report will show a budgeted amount to be less than the actual amount if the TO DATE is not set to the end of the month.

  For example, if you budget $200.00 a month for a category and run a report through the 15th of the month, the budgeted amount on the report will be $100.00. If you Customize the report and change the TO DATE to the last day of the month, the report will show the $200.00.

- **If the actual amount is wrong:**

  Run a report for that category from the Category & Transfer list. This report lets you compare the transactions in your register to the actual amount on your budget report.

  Select the category on the Category & Transfer list and click the Report button. When the Report is on screen, customize it to Include the date range that you want and subtotal by month. If the report matches your budget report, the budget report is correct. If the report does not match your budget report, call Intuit **Technical Support** for further assistance.

Help on...

Entering amounts into a budget

Troubleshooting Contents

Budget report: 1,111.11 printing as 1.

In **Windows Control Panel,** check the International settings. Make sure the country setting is set to United States.

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Budget amounts and actual amounts differ (AutoCreate)

When you AutoCreate a budget, two settings can cause budgeted and actual amounts to differ.

- Use Average for Period.

  If you select Use Average for Period, Quicken **averages the amounts** that are in your register.

  For example, if you have a single $200 expense and AutoCreate a budget for a twelve-month period, the budget will average $17 a month for this category, or $204 for twelve months.

- Round Values to Nearest $.

  Amounts may be **rounded up or rounded down.** Using the example above, if you round to the nearest $10, the budget will show $20 a month for this category, or $240 for a full twelve month period.

If you want your budget to reflect the actual amounts in your register:

- Use Monthly Detail
- Round Values to Nearest $1.00

Troubleshooting Contents

Did this answer your question?

    Close Help.

    What should I do now?

Budget showing an account that's been deleted

When you deleted the account, Quicken may not have properly updated your file. Try deleting the account from the category list.

Ordinarily, you cannot delete an account from the category list. However, if Quicken did not properly update your data file, the account may still appear on the category list. Open your Category & Transfer list and try deleting the account from this list. If you delete the account from the category list, it will no longer appear on your budget.

Help on...

Deleting a category or class

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Troubleshooting Categories and Classes

Missing categories:

I don't have any categories on my category list.

After importing data from another product, I have **duplicate categories on my Category list.**

Frequently asked questions...

Answers and tips to speed your work with:

Categories

Help on...

Categories, classes, and supercategories

Troubleshooting Contents

Categories and Classes

Missing categories:
I don't have any categories on my category list.

After importing data from another product, I have
duplicate categories on my Category list.

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list
of questions and answers for all areas of Quicken.

No categories on category list (new file)

When you created the file, did you use Quicken's predefined categories?

When you create a new file, you can use Quicken's predefined categories for home, business, or both. When you create the file, home and business predefined category boxes are checked by default. If you elect not to use these categories, the file you create will contain no categories.

If you've created a file without including Quicken's predefined categories, open the Category & Transfer list and select Add. This feature enables you to add categories from Quicken's predefined category list.

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Duplicate categories on Category list

The original file had category names with the same first fifteen characters. You'll need to edit the QIF file or change the category names in the original file before Importing the data to Quicken.

Quicken allows a maximum of fifteen characters for category names. If you import from a product that allows more than fifteen characters for a category name, and the first fifteen characters are not unique, importing this information into Quicken results in duplicate categories on your Category list.

The solution is to either edit the QIF file or edit the categories in the original file before importing into Quicken, making sure that the first fifteen characters in the category name are unique.

More about...

General structure of QIF files

Troubleshooting Contents

Troubleshooting Error Messages

Click a topic for more detail:

"Cannot create bag item."
"Damaged bag item."
"Error creating mem bag item."
"Not enough memory."
"Out of local memory."
"Memorized transaction list is full."
"Could not locate or open macro."
"Cannot create toolbar."
"Unable to update account headers."
"Unable to read/write to drive A: (or B:)."

Windows:

General protection faults

Troubleshooting Contents

Error messages

Click a topic for more detail:
"Cannot create bag item."
"Damaged bag item."
"Error creating mem bag item."
"Not enough memory."
"Out of local memory."
"Memorized transaction list is full."
"Could not locate or open macro."
"Cannot create toolbar."
"Unable to update account headers."
"Unable to read/write to drive A: (or B:)."

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list of questions and answers for all areas of Quicken.

"Cannot create bag item."

Quicken is having trouble reading your data file. The procedure outlined below fixes this problem.

Caution:

This procedure will also clear all scheduled transactions from the Scheduled Transaction list. If you have scheduled transactions, you will have to set them up again.

Before proceeding:

- **Back up** your Quicken data.
- Make note of any scheduled transactions on your Scheduled Transaction list.
- If you have a customized iconbar, make note of the arrangement.
  You will need to reset both your scheduled transactions and your iconbar.

To fix this problem:

While pressing **Ctrl+Shift,** choose File Operations from the File menu and click Delete.

Quicken will display the message, "The **MEM BAG** has been deleted. Quit Quicken now to save file." You may then exit and restart Quicken.

Troubleshooting Contents

If you need assistance, or if this procedure fails to correct the problem, contact Intuit **Technical Support.** Your support representative will be happy to help you.

"Damaged bag item."

Quicken is having trouble reading your data file. The procedure outlined below fixes this problem.

Caution:

This procedure will also clear all scheduled transactions from the Scheduled Transaction list. If you have scheduled transactions, you will have to set them up again.

Before proceeding:

- **Back up** your Quicken data.
- Make note of any scheduled transactions on your Scheduled Transaction list.
- If you have a customized iconbar, make note of the arrangement.
  You will need to reset both your scheduled transactions and your iconbar.

To fix this problem:

While pressing **Ctrl+Shift,** choose File Operations from the File menu and click Delete.

Quicken will display the message, "The **MEM BAG** has been deleted. Quit Quicken now to save file." You may then exit and restart Quicken.

Troubleshooting Contents

If you need assistance, or if this procedure fails to correct the problem, contact Intuit **Technical Support.** Your support representative will be happy to help you.

"Error creating mem bag item."

Quicken is having trouble reading your data file. The procedure outlined below fixes this problem.

Caution:

This procedure will also clear all scheduled transactions from the Scheduled Transaction list. If you have scheduled transactions, you will have to set them up again.

Before proceeding:

- **Back up** your Quicken data.
- Make note of any scheduled transactions on your Scheduled Transaction list.
- If you have a customized iconbar, make note of the arrangement.
  You will need to reset both your scheduled transactions and your iconbar.

To fix this problem:

While pressing **Ctrl+Shift,** choose File Operations from the File menu and click Delete.

Quicken will display the message, "The **MEM BAG** has been deleted. Quit Quicken now to save file." You may then exit and restart Quicken.

Troubleshooting Contents

If you need assistance, or if this procedure fails to correct the problem, contact Intuit **Technical Support.** Your support representative will be happy to help you.

"Not enough memory."

Windows system resources may be low; memory may be low, or your hard disk may be low on available space. Consider the following suggestions in this order:

- Close all other Windows applications that may be open.
- Exit and restart Windows.
- Check your available hard drive space, using DOS CHKDSK.
  For information on using DOS CHKDSK, type HELP CHKDSK at the DOS prompt.
  If you use hard drive compression software, CHKDSK may not accurately report drive space available. Consult your compression software documentation for additional details.

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

"Out of local memory."

Windows system resources may be low; memory may be low, or your hard disk may be low on available space. Consider the following suggestions in this order:
- Close all other Windows applications that may be open.
- Exit and restart Windows.
- Check your available hard drive space, using DOS CHKDSK.
  For information on using DOS CHKDSK, type HELP CHKDSK at the DOS prompt.
  If you use hard drive compression software, CHKDSK may not accurately report drive space available. Consult your compression software documentation for additional details.

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

"Memorized transaction list is full."

Your Memorized Transaction list is getting too large.

Your Memorized Transaction list may be nearing capacity. Open the list and delete one-time transactions or transactions that you seldom use. You can maintain the list and keep it from growing too large in the future by selecting the option in General Options, "Remove Memorized Transactions not used in the last x months."

If you upgraded from Quicken for DOS version 2.0, you have a different problem. Click here.

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Entries missing after upgrade

You'll need to delete your memorized transactions in Quicken for DOS and rebuild the list in Quicken for Windows.

1. Open your original Quicken for DOS file in the Quicken DOS version.
2. Delete all memorized transactions from the Memorized Transaction list.
3. Open the file without the memorized transactions in Quicken for Windows.
4. Holding down the Shift key, click Memorized Transaction, from the Lists menu.

    Quicken builds a new Memorized Transaction list from your register.

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

"Could not locate or open macro."

Quicken is having trouble reading your data file. The procedure outlined below fixes this problem.

Caution:

This procedure will also clear all scheduled transactions from the Scheduled Transaction list. If you have scheduled transactions, you will have to set them up again.

Before proceeding:

- **Back up** your Quicken data.
- Make note of any scheduled transactions on your Scheduled Transaction list.
- If you have a customized iconbar, make note of the arrangement.
  You will need to reset both your scheduled transactions and your iconbar.

To fix this problem:

While pressing **Ctrl+Shift,** choose File Operations from the File menu and click Delete..

Quicken will display the message, "The **MEM BAG** has been deleted. Quit Quicken now to save file." You may then exit and restart Quicken.

Troubleshooting Contents

If you need assistance, or if this procedure fails to correct the problem, contact Intuit **Technical Support.** Your support representative will be happy to help you.

"Cannot create toolbar."

Quicken is having trouble reading your data file. The procedure outlined below fixes this problem.

Caution:

This procedure will also clear all scheduled transactions from the Scheduled Transaction list. If you have scheduled transactions, you will have to set them up again.

Before proceeding:

- **Back up** your Quicken data.
- Make note of any scheduled transactions on your Scheduled Transaction list.
- If you have a customized iconbar, make note of the arrangement.

  You will need to reset both your scheduled transactions and your iconbar.

To fix this problem:

While pressing **Ctrl+Shift,** choose File Operations from the File menu and click Delete.

Quicken will display the message, "The **MEM BAG** has been deleted. Quit Quicken now to save file." You may then exit and restart Quicken.

Troubleshooting Contents

If you need assistance, or if this procedure fails to correct the problem, contact Intuit **Technical Support.** Your support representative will be happy to help you.

"Unable to update account headers."

Quicken cannot open the file. Contact Intuit **Technical Support.** It may be necessary to send your data file to Intuit's data recovery department. This process is strictly confidential, with a turnaround time of usually seven to ten business days.

If you need to process transactions during this time, create a new file for these transactions. When you get your original file back, import the transactions from the new file into the original.

Help on...

Importing data from a QIF file

Troubleshooting Contents

"Unable to read or write to Drive A: (or B:)."

- Make certain you have the right disk in the right drive.
- Exit Quicken and Windows, and restart your computer.
- Try putting the disk in the drive again.
- If the right disk is in the right drive, the floppy disk may be defective.
  If your backup copy is on a single disk, try copying the files from the floppy disk to your hard disk using DOS copy. If you can't copy the files with DOS copy, the floppy is probably defective.
- If your backup copy is on multiple diskettes or if this is the only backup you have, you can restore a copy of your file from the QUICKENW\BACKUP directory. Every seven days, Quicken automatically backs up your data and puts it into the QUICKENW\BACKUP directory. Quicken maintains five rotating copies, naming the latest <your filename1>.

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Troubleshooting Quicken Data Files

Click a topic for more detail:

I can't find my file.

I can't restore a file.

I deleted a file. Can I get it back?

Frequently asked questions...

Answers and tips to speed your work with:

Files

Transferring files

Help on...

Managing Quicken files

Transferring data to and from Quicken

Troubleshooting Contents

Quicken data files

Click a topic for more detail:
I can't find my file.
I can't restore a file.
I deleted a file. Can I get it back?

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list of questions and answers for all areas of Quicken.

Cannot find Quicken file

Here are some suggestions to help you find your file.

- **Do you know your filename?**
- **Try File-Open.**
- **Are you in the right directory?**
- **Did you delete any files?**
- **Try using a utility or DOS attrib.**
  (If you're using Windows 95, use the File Find utility to search for *.QDB files.)
- **SCANDISK or CHKDSK for errors.**
- **Do you have a backup file?**
- **Organize your files.**

Help on...

Managing Quicken files

Restoring a Quicken file

Backing up a Quicken file

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Cannot restore Quicken file

When you tried to restore your file, did you get any of these messages?

- **"File restored successfully."**

- **"Cannot read drive A: (or B:)"**

- **"Cannot access drive."**

- **"Overwrite the file which is currently in use?"**

- **"If you proceed with restoring, you will overwrite an existing file. Continue anyway?"**

Help on...

Restoring a Quicken file

Troubleshooting Contents

I deleted my file. Can I get it back?

If you deleted your Quicken data file, restore a backup copy of the file.

- If you don't have a backup copy of your data on a floppy disk, you can restore a copy of your file from the QUICKENW\BACKUP directory.
  Every seven days, Quicken automatically backs up your data and puts it into the QUICKENW\BACKUP directory. Quicken maintains five rotating copies, naming the latest <your filename1>.
- If you do not have a backup copy of your data on a floppy diskette or in a BACKUP directory on your hard disk, try recovering the file using either a utility program or DOS UNDELETE.

Help on...

Backing up a Quicken file
Restoring a Quicken file

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Do you know your filename?

If you know your filename, choose Open from the File menu. You may see your file listed in the Open Quicken File window. If you don't know your filename, also choose Open from File menu and open any Quicken data files that you see listed in the Open Quicken File window. One of these files may be the one you're looking for.

Try FileOpen.

From the Quicken File menu, choose Open and open any Quicken data files that you see listed in the Open Quicken File window. One of these files may be the one you're looking for.

Are you in the right directory?

From the File menu, choose Open to make sure you're in the right directory. If you're not in the right directory, change to the directory that contains your files.

Did you delete files from your hard drive?

If you deleted files with .Qxx file extensions, restore a backup copy of your data. Files with .Qxx extensions are Quicken data files.

Use a utility or DOS attrib.

Use your favorite utility or DOS attrib to find all Quicken data files on your hard drive.

To use the DOS attrib command:

1. Go to a DOS prompt and change to the root directory by typing CD\.

2. From the root directory, type attrib *.QD* /s.

   This command finds all Quicken data files on your hard drive. Files with .QDT extensions are Quicken data files from earlier Quicken versions; .QD* extensions are files from this version. You may have data files in other directories.

Check for errors on your hard drive.

Use **SCANDISK or CHKDSK.**

Do you have a backup copy of your data file?

If you cannot find your data, restore a backup copy of your data file. If you don't have a backup copy of your data on a floppy disk, you can restore a copy of your file from the QUICKENW\BACKUP directory.

Every seven days, Quicken automatically backs up your data and puts it into the QUICKENW\BACKUP directory. Quicken maintains five rotating copies, naming the latest <your filename1>.

Copy your Quicken data files to a separate directory.

Quicken automatically puts your data files into Quicken's program directory, since that's easier for many users. If you prefer to keep your data in a separate directory, create a directory for your data and move your data files to that directory, using Windows File Manager.

Restore a backup copy of your data

Files with .Qxx extensions are Quicken data files (QDB, QEL, QMD, QSD). If you deleted any .Qxx files, restore a backup copy of your data. If you don't have a backup copy of your data on a floppy disk, you can restore a copy of your file from the QUICKENW\BACKUP directory.

Every seven days, Quicken automatically backs up your data and puts it into the QUICKENW\BACKUP directory. Quicken maintains five rotating copies, naming the latest <your filename1>.

Reenter your financial data

If you deleted your Quicken data and cannot retrieve the files, you will have to reenter your data. After you reenter your data, back up your data. To avoid this occurrence in the future, back up your data each time you use Quicken.

Edit the QUICKEN.INI file

Make a back up copy of your QUICKEN.INI file, located in the Windows directory. Next, open the file using any text editor and put AutoCopy=0 in the [QUICKEN] section. If you need help with this procedure, contact Intuit **Technical Support.**

Check your hard drive (SCANDISK or CHKDSK)

Detecting and correcting hard drive file problems.

- Errors and inefficiencies occur for many reasons and are common to all computers. Files become fragmented on the disk, "'trash" accumulates, or the system makes errors in maintaining a file table. DOS has two commands for checking your hard disk: SCANDISK and CHKDSK. If you are using DOS 6.0 or higher, use SCANDISK. If you are using a DOS version 6.0 or lower, use CHKDSK. Both of these commands can detect and correct hard drive problems. You should first run the command so that it detects, but does not correct problems.
- If you find cross-linked files or lost allocation units, back up your important data, then fix the problem. If you need assistance, ask an experienced friend or consult your vendor or technician.
- If CHKDSK or SCANDISK does not find problems, restart Quicken and continue troubleshooting.

Fixing hard drive problems may sometimes result in lost data. It is important to back up your data before fixing the problem.

Help on...

Backing up a Quicken file

Troubleshooting Contents

Quicken successfully restored your file.

Your file is restored. Open it from the File menu.

In Quicken, if you have one data file open and restore another file (a file with a different name), the file that's open stays open and remains the active file. If you want to open the other (restored) file, open it from the File menu.

"Cannot read drive A: (or B:)."

- Make certain you have the right disk in the right drive.
- Exit Quicken and Windows, and restart your computer.
- Try putting the disk in the drive again.
- If the right disk is in the right drive, the floppy disk may be defective.
  If your backup copy is on a single floppy disk, try copying the files from the floppy disk to your hard drive using DOS copy. If you can't copy the files with DOS copy, the floppy disk is probably defective.
- If your backup copy is on multiple disks or if this is the only backup you have, you can restore a copy of your file from the QUICKENW\BACKUP directory. Every seven days, Quicken automatically backs up your data and puts it into the QUICKENW\BACKUP directory. Quicken maintains five rotating copies, naming the latest <your filename1>.

Try reading a formatted floppy disk in DOS.

- Exit Windows and try to read a formatted floppy disk at the DOS prompt.

  If you can't read the disk, check your controller cable and your controller card. You may have a loose cable or a defective card. If you are not sure how to check your card or cables, contact your vendor.

- If you can read the disk in DOS, try reading it from Windows File Manager.

  If you cannot read the same formatted disk with File Manager, you have a Windows problem. Check with your vendor or with Microsoft for assistance.

"Overwrite the file currently in use."

If you received this warning and clicked OK, the file that you had open in Quicken was overwritten and replaced by the restored copy. Overwriting a file does exactly what it states; it replaces the file; it does not append. If the restored copy is older than the file you overwrote, you will have to reenter the data to bring your file up to date, unless you have a current data backup

"If you proceed with restoring, you will overwrite an existing file"

If you received this warning and clicked OK, the file that you had open in Quicken was overwritten and replaced by the restored copy. Overwriting a file does exactly what it states; it writes over the file; it does not append. If the restored copy is older than the file you overwrote, you will have to reenter the data to bring your file up to date, unless you have a current data backup

Troubleshooting Windows 3.x - General Protection Faults

For differences in Windows 95 procedures or applications, consult your Windows 95 documentation.

General Protection Faults (GPFs):

What is a General Protection Fault?

Troubleshooting GPFs:

What do **GPF messages** mean?

Recovering from a GPF

Troubleshooting a GPF

General Protection Faults in Quicken:

Creating a report

Printing a report

Starting Quicken

Playing a video

General Protection Fault in:

USER.EXE

GDI.EXE

QWPR.DLL

KRNL386.EXE

If you need to contact Intuit Technical Support:

What information will help my support representative?

Troubleshooting Contents

Windows 3.x General Protection Faults

For differences in Windows 95 procedures or applications, consult your Windows 95 documentation.

General protection fault (GPF):
What is a General Protection Fault?

Troubleshooting GPFs:
What do GPF messages mean?
Recovering from a GPF
Troubleshooting a GPF

General Protection Faults in Quicken:
Creating a report
Printing a report
Starting Quicken
Playing a video

General Protection Fault in:
USER.EXE
GDI.EXE
QWPR.DLL
KRNL386.EXE

If you need to contact Intuit Technical Support:
What information will help my support
representative?

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list of questions and answers for all areas of Quicken.

General Protection Fault in USER.EXE

For differences in Windows 95 procedures or applications, consult your Windows 95 documentation.

You may be low on system resources or available memory.
- Press Ctrl+Esc and check your Task List. End all tasks except for Quicken and Program Manager.
- Make sure your system resources are above 60%, before starting Quicken: From the Program Manager Help menu, choose About Program Manager.
  Note: If you've been opening and closing many applications in this Windows session and cannot recover available memory, exit and restart Windows.

Troubleshooting a GPF

If you need to contact Intuit Technical Support...

What information will help my support representative?

Troubleshooting Contents

General Protection Fault in GDI.EXE

Exit and restart Windows.

If you get the GPF when you start Quicken (or any other application), try troubleshooting the GPF. If you get the GPF when starting Windows (without starting any other application), you may need to reinstall Windows. For differences in Windows 95 procedures or applications, consult your Windows 95 documentation.

Troubleshooting a GPF

Troubleshooting Contents

General Protection Fault in QWPR.DLL

You may have a damaged file.

This file could be the QWPR.DLL file, the WPR.DAT file, or a printer driver. QWPR.DLL and WPR.DAT are both in the Quicken program directory.

- QWPR.DLL: Rename QWPR.DLL to QWPR.OLD and reinstall Quicken.

  Try running Quicken again to see if renaming this file and reinstalling Quicken solved the problem.

- WPR.DAT: Rename WPR.DAT to OLDWPR.DAT. There is no need to reinstall Quicken.

  Try running Quicken again to see if renaming this file solved the problem.

- Printer driver: Remove the driver completely and reinstall a new driver from a floppy disk. Do not use the current driver. For help with this procedure, consult your Windows documentation or click the topic below.

Help on...

Installing a printer driver

Troubleshooting a GPF

If you need to contact Intuit Technical Support...

What information will help my support representative?

Troubleshooting Contents

General Protection Fault in KRNL386.EXE

Exit and restart Windows.

If you get the GPF when you start Quicken (or any other application), try troubleshooting the GPF. If you get the GPF when starting Windows (without starting any other application), you may need to reinstall Windows. For differences in Windows 95 procedures or applications, consult your Windows 95 documentation..

Troubleshooting a GPF

Troubleshooting Contents

General Protection Fault - Creating a report

You may have a damaged transaction.

To find transactions that may be damaged:

1. Cut the report in half (by date) and print each half.

   One half will print; the other will generate the GPF.

2. **Recover** from the GPF.

3. Cut the report that generated the GPF in half and run the report again.

   Keep cutting in this way until you narrow the transactions down to a manageable number; then delete and reenter the transactions.

Troubleshooting a GPF

If you need to contact Intuit Technical Support...

What information will help my support representative?

Troubleshooting Contents

General Protection Fault - Printing a report

You may be low on hard disk space or have a damaged transaction.

- **Low hard disk space.**

  Quicken creates temporary files when printing a report. If your hard drive is low on space (2-5MB), GPFs may occur when printing large reports. To test for this situation, create the report; then Preview the report and scroll down through the report. If you get a GPF while scrolling through the report, your hard drive is probably getting full and you'll need to free some space on the drive. Also, if you are low on hard drive space, check to make sure that Print Manager is enabled in your Windows Control Panel.

- **Damaged transaction(s).**
  A damaged transaction could cause GPFs when printing a report. To find transactions that may be damaged:

1. Cut the report in half (by date) and print each half.

   One half will print; the other will generate the GPF.

2. **Recover** from the GPF.

3. Cut the report that generated the GPF in half and run the report again.

   Keep cutting in this way until you narrow the transactions down to a manageable number; then delete and reenter the transactions.

Troubleshooting a GPF

If you need to contact Intuit Technical Support...

What information will help my support representative?

Troubleshooting Contents

General Protection Fault - Starting Quicken

Try starting Quicken without loading your data file.

To start Quicken without loading your data, hold the Ctrl key down and start Quicken the way you normally do by double-clicking the Quicken icon. Hold the Ctrl key down until Quicken starts and is fully on screen displaying only the File and Help menus.

- If Quicken generates a GPF without loading your data, reinstall Quicken to a new directory.
- If Quicken starts without any problems, create a new file and enter some transactions; then do what you were doing in the other file to test for the same situation.

   If the new file generates a GPF:

   Reinstall Quicken to a new directory.

   If the new file does not generate a GPF:

   Export the transactions from the problem file and import them into the new file using Quicken's export and import feature. After importing the transactions, copy the file to another new file using Quicken's Copy/File command; then load the new file.

Help on...

Exporting data to a QIF file

Importing data from a QIF file

Copying a Quicken file

Troubleshooting a GPF

If you need to contact Intuit Technical Support...

What information will help my support representative?

Troubleshooting Contents

General Protection Fault - Playing a video

You may have a video driver conflict and may need to change drivers.

Before you begin, make a directory called INI-GRP on your hard drive. Back up (copy) all .INI and .GRP files from your Windows directory into this directory. If Windows fails to start after making certain changes, copy the .INI and .GRP files back into the Windows directory.

Changing drivers with certain video accelerator cards after they've been initially set up in Windows, may cause Windows to crash. If this situation occurs, copy your original .INI and .GRP files back into the Windows directory.

Change your Windows setup to VGA display and try playing the video in standard VGA. If you get the GPF in standard VGA, you may need to reinstall Windows. If you do not get the GPF, contact your vendor or video card manufacturer for the latest video driver. For help with this procedure, consult your Windows documentation. For differences in Windows 95 procedures, consult your Windows 95 documentation.

Troubleshooting a GPF

Troubleshooting Contents

General Protection Fault - If you need to contact Intuit Technical Support

Having the following information available will save time and help you and your support representative diagnose the problem efficiently.

For differences in Windows 95 procedures or applications, consult your Windows 95 documentation.

- Make note of what you were doing when the GPF occurred.
- Record the exact GPF error message.
- If you're using Windows 3.1, run Microsoft Diagnostics (MSD from the DOS prompt) and Print All to disk.
- Print a copy of your AUTOEXEC.BAT, CONFIG.SYS, WIN.INI, and SYSTEM.INI files.
- If the GPF involves a video driver, check the video driver version.
  If you have Windows for Workgroups, select the file from the Windows System directory using File Manager. Then choose Properties from the File menu. If you do not have Windows for Workgroups, check the file date and size using Windows File Manager.
- If the GPF occurs when printing, check the printer driver version.
  If you have Windows for Workgroups, select the file from the Windows System directory using File Manager; then choose Properties from the File menu. If you do not have Windows for Workgroups, go to Windows Control Panel and double-click the Printers icon. Select the printer driver from the list, click Setup, and click About.
- Run CHKDSK. Note any errors, and the available memory and hard disk space.
- Check to see if you get GPFs in other programs.
- Make a list of everything you've already tried in troubleshooting the GPF.
- For a list of Intuit Technical Support numbers, **click here.**

Troubleshooting a GPF

Troubleshooting Contents

What is a Windows General Protection Fault (GPF)?

A GPF means an unexpected event happened in Windows causing an application to crash.

Typically the unexpected event is that Windows or a Windows application tried to read or write to memory that it does not own--memory occupied by another application. If an application were to read or write to memory that it does not own, program code in that area of memory could be corrupted. Just as two vehicles cannot occupy the same space on the same road at the same time, two applications cannot occupy the same area of memory at the same time. If they try to do so, they crash.

General protection faults may be caused by:
- An application trying to access memory occupied by another application.
- Incompatible applications running at the same time.
- Trying to perform program functions with insufficient memory or system resources.
- Incorrect or inefficient DOS or Windows settings.
- A program trying to access damaged or corrupted data.
- Running an application with missing or corrupt files.
- Applications passing data that cannot be read properly by Windows or by another application.

What do GPF messages mean?
Recovering from a GPF
Troubleshooting a GPF

If you need to contact Intuit Technical Support...

What information will help my support representative?

Troubleshooting Contents

General Protection Fault (GPF) messages

Ordinarily, a general protection fault generates two messages:

- **The message before the specific GPF message.**
  "An error has occurred in your application. If you choose Ignore, you should save your work in a new file. If you choose Close, your application will terminate." Generally, choose Close; Ignore seldom responds to any input.
- **The specific GPF message.**
  "<Filename1> caused a general protection fault at <Filename 2> at <memory location>."
  This message provides information telling you the Windows component and application that was running at the time of the error and where it occurred in memory.
  <Filename1> is the application in use. In this case it could be Quicken or a Quicken-related application such as Quicken Tax Planner or Quicken Home Inventory.
  <Filename2> can be another application, a dynamic library link, or a device driver.
  For example, the message, "QW.EXE caused a general protection fault at module USER.EXE." means that Quicken (QW.EXE) was running when the error occurred and a Windows component (USER.EXE) was performing a function.

Recovering from a GPF
Troubleshooting a GPF

If you need to contact Intuit Technical Support...

What information will help my support representative?

Troubleshooting Contents

Recovering from a General Protection Fault

Whenever you get a general protection fault, exit Windows and restart your computer.

GPFs leave Windows in an unstable state. Once you close the application and return to Windows, exit Windows and restart your computer. If your system locks and you cannot close the application, press Ctrl+Alt+Del. This is known as a local restart.

Troubleshooting a GPF

If you need to contact Intuit Technical Support...

What information will help my support representative?

Troubleshooting Contents

Troubleshooting a General Protection Fault

Troubleshooting GPFs may require changes to your DOS and Windows configuration files.

Before changing any of these files, be sure to make backup copies.

As an additional safeguard, make a directory called INI-GRP on your hard drive. Back up (copy) all .INI and .GRP files from your Windows directory into this directory. If Windows fails to start after making certain changes, copy the .INI and .GRP files back into the Windows directory.

The information below may be used as a general guideline in troubleshooting GPFs. It is by no means complete, nor does it include step by step instructions or supplemental information. Consult your DOS or Windows documentation for detailed instructions on any item.

For differences in Windows 95 procedures or applications, consult your Windows 95 documentation.

- Create a boot rescue disk.
- Back up your DOS and Windows configuration files.
- Check for errors or low disk space using CHKDSK.
- See if you get the GPF in standard mode.
- EMM Exclude A000-EFFF.
- Check for a corrupt font or driver.
- Run Windows without the WIN.INI file.
- Start Windows with blank load= and run= lines.
- Do not have any other application running when you start the application.
- Reinstall the program causing the GPF into a new directory.
- If the GPF involves a video driver, make sure your card is properly configured.
- Try standard VGA. If VGA works, contact your vendor or card manufacturer for the latest drivers.
  Note: Changing drivers with certain video accelerator cards after they've been initially set up in Windows, may cause Windows to crash. If this situation occurs, copy your original .INI and .GRP files back into the Windows directory and continue troubleshooting.
- Create a new swap file. Your permanent swap file may be corrupted.
- If you're using a third party memory manager, try using DOS or Windows HIMEM.SYS.
- Check the SYSTEM.INI file for third party changes to the [boot] section.
  shell=progman.exe
  system.drv=system.drv
  keyboard.drv=keyboard.
  drv
  mouse.drv=mouse.drv
  display.drv=vga.drv
  comm.drv=comm.drv
  sound.drv=mmsound.dr
  v

- Temporarily remark out TSRs and nonessential drivers by typing rem (followed by a space) at the beginning of the line.
  Run a minimum DOS configuration.

CONFIG.SYS	AUTOEXEC.BAT
device=c:\path\himem.sys	path c:\;c:\dos;c:\windows
files=40 (60 for Quicken CD)	prompt pg
buffers=30	set temp=c:\temp
stacks=9,256	

  Do not remark lines for devices such as SCSI cards or disk compression utilities.

If you need to contact Intuit Technical Support...

What information will help my support representative?

Troubleshooting Contents

Troubleshooting Investments

Investment Reports and Graphs:

Investment performance report - **Annual return is too high.**

Capital gains report - **Transactions are missing.**

Capital gains report - **The numbers are wrong.**

A security is missing from my graph.

My report's **IRR doesn't match the graph.**

Portfolio View and Price History:

My Portfolio View **market value doesn't match the register.**

An investment **price history is missing.**

Frequently asked questions...

Answers and tips to help you work with:

Investments

Help on...

Tracking investments

Troubleshooting Contents

Investments

Investment Reports and Graphs:
Investment performance report - Annual return is too high.
Capital gains report - Transactions are missing.
Capital gains report - The numbers are wrong.
A security is missing from my graph.
My report's IRR doesn't match the graph.

Portfolio View and Price History:
My Portfolio View market value doesn't match the register.
An investment price history is missing.

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list of questions and answers for all areas of Quicken.

Portfolio view market value not matching register

Check to see if you have a price history for a date beyond today.

Set the date in the Portfolio View window to 12/31/99. If the portfolio view market value changes and now matches the register, you have a price history for a security (or securities) set for a date in the future. You'll need to check your price histories and delete the future prices.

Investment registers display market values irrespective of date. The Portfolio View window displays market values as of a specific date. Therefore, if you have a price history for a future date, and view your portfolio as of today, the register and the Portfolio View window will display different values. To correct this situation, check the price histories for each security. If you have any prices for a future date, delete them.

If you do not have a future price history, recalculate the investment register.

Set the Portfolio View window back to today's date. Open the investment register and press Ctrl-Z.

Help on...

Deleting a price for a security

If the above procedures fail to solve the problem, contact Intuit **Technical Support.** You can save time by telling your support representative everything you've already done to try to solve this problem.

Troubleshooting Contents

Price history missing for security

You may encounter this problem when upgrading from an earlier Quicken version.

First, **back up** your data file. Next, open each investment register, press Ctrl-Z and follow the screen prompts. This procedure recalculates your registers and resets the price history.

Help on...

Backing up a Quicken file

Troubleshooting Contents

If this procedure fails to fix the problem, contact Intuit **Technical Support.** You can save time by telling your support representative everything you've already done to try to fix the problem.

Investment performance reporting too high

Change the report date range to cover a period of 365 days or longer.

The IRR (internal rate of return) calculation is correct regardless of the date range. However, it may be easier to interpret the report for a date range of one year or more. The IRR calculation computes ANNUAL rates of investment return regardless of how long an investment has been held. This calculation allows you to compare investments you've held for many years and new investments.

For investments held longer than a year, the returns are effectively pro-rated to the shorter period of one year. For example, a return of 21% over two years is reported as a 10% annualized return. However, for investments held less than a year, the annual return is extrapolated. For example, a return of 10% in six months is projected to 21% for a full year on the assumption that returns in the second six months will be the same as the first six months.

Extrapolation works well for income-orientated investments, such as interest-earning bonds and stocks with high dividend yields, because interest and dividends usually do not vary much within a single year. However, for growth-orientated investments, results in a partial-year period may not be a good predictor of results for a full year. To handle this situation, rather than preparing an investment performance report on a year-to-date basis, prepare it for the current year.

Since Quicken will assume that year-end prices are the same as current prices when valuing your investments at year-end, this report will show your investment performance without assuming any further price appreciation (or drop). Because the report covers exactly one year, the results will be neither extrapolated nor pro-rated; they will be the actual % gain or loss so far this year.

Help on...

Customizing a report

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Transactions missing - capital gains report

You may encounter this problem when upgrading from an earlier version of Quicken.

First, **back up** your data file. Next, open each investment register, press Ctrl-Z and follow the screen prompts. This procedure recalculates your registers and resets the price history.

Help on...

Backing up a Quicken file

Troubleshooting Contents

If this procedure fails to fix the problem, contact Intuit **Technical Support.** You can save time by telling your support representative everything you've already done to try to fix the problem.

Numbers wrong - capital gains report

You may be confusing investment income with capital gains.

Quicken's capital gains report shows gain or loss as a result of selling securities with a Sell action. It is easy to confuse capital gains distributions with capital gains. To see this difference, compare a capital gains report with an investment income report. The investment income report includes capital gains distribution, whereas the capital gains report does not. The capital gains report only shows gain or loss as a result of selling securities with a Sell action.

More about ...

Capital Gains (sample report)
Investment Income (sample report)

Troubleshooting Contents

Did this answer your question?

Close Help.

What should I do now?

Securities missing from investment graph

You may need to customize the graph.

Run the graph, click Customize, and select Securities. Mark the securities you want to include and run the graph again.

Note: The Customize button is available only on graphs that are not created in separate windows. If you're creating graphs in separate windows, change this setting in Graph Options.

Help on...

Customizing a graph

Graphing your investments

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

IRR report not matching graph

Run both the report and the graph for the same annual date range.

The IRR (internal rate of return) calculation is correct regardless of the date range. However, it may be easier to interpret the report for a date range of one year or more. Be sure to run both the report and the graph for the same date range.

The IRR calculation computes ANNUAL rates of investment return regardless of how long an investment has been held. This calculation allows you to compare investments you've held for many years and new investments.

For investments held longer than a year, the returns are effectively pro-rated to the shorter period of one year. For example, a return of 21% over two years is reported as a 10% annualized return. However, for investments held less than a year, the annual return is extrapolated. For example, a return of 10% in six months is projected to 21% for a full year on the assumption that returns in the second six months will be the same as the first six months.

Extrapolation works well for income-orientated investments, such as interest-earning bonds and stocks with high dividend yields, because interest and dividends usually do not vary much within a single year. However, for growth-orientated investments, results in a partial-year period may not be a good predictor of results for a full year. To handle this situation, rather than preparing an investment performance report on a year-to-date basis, prepare it for the current year.

Since Quicken will assume that year-end prices are the same as current prices when valuing your investments at year-end, this report will show your investment performance without assuming any further price appreciation (or drop). Because the report covers exactly one year, the results will be neither extrapolated nor pro-rated; they will be the actual % gain or loss so far this year.

Help on...

Customizing a report

Customizing a graph

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Troubleshooting Loans

Setting up a loan:

I deleted a loan and now I **can't set up a loan using the same name.**

Amortization and schedule:

The **amortization is wrong** on my last payment.

I deleted a loan transaction and now the **schedule is wrong.**

Loan balance:

My original loan balance is correct, but the **current balance is wrong.**

Loan transactions:

My loan **split is gone** from the memorized transaction.

Frequently asked questions...

Answers and tips to help you work with:

Loans

Help on...

Setting up and scheduling loan payments

Troubleshooting Contents

Loans

Setting up a loan:
I deleted a loan and now I can't set up a loan using
the same name.

Amortization and schedule:
The amortization is wrong on my last payment.
I deleted a loan transaction and now the schedule is
wrong.

Loan balance:
My original loan balance is correct, but the current
balance is wrong.

Loan transactions:
My loan split is gone from the memorized
transaction.

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list
of questions and answers for all areas of Quicken.

Amortization incorrect on last month's payment

The loan transaction on your Memorized Transaction list may have been replaced by another transaction to the same payee.

Ordinarily, when you set up a loan, Quicken sets up a **locked** transaction on the Memorized Transaction list. If somehow, the transaction was replaced by another transaction, open the Memorized Transaction list and be sure the transaction is unlocked; then make a loan payment from the **View Loans** window. After you make the payment, check your Memorized Transaction list again. Quicken should put the loan transaction back on the Memorized Transaction list as a locked transaction.

Help on...

Setting up and scheduling loan payments

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

To pay a loan from the View Loans window:

1. From the Activities menu, choose Loans.
2. On the View Loans window, click Make Payment.
3. On the Loan Payment window, choose Regular if the payment is due now.

    Choose Extra if you wish to pay extra toward the principal.
4. Click OK.

Loan schedule wrong after deleting transaction

Deleting a loan transaction from the register does not automatically reset the loan schedule.

If you delete a loan transaction from the register, you must reset the schedule. Click Edit Payment from the **View Loans** window and enter the next payment date.

Help on...

Setting up and scheduling loan payments

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Cannot set up the same loan after deleting it

Deleting a loan does not delete the liability account that was created for that loan.

When you set up a loan, Quicken creates both the loan and a liability account. The loan and the liability account both have the same name. When you delete the loan, Quicken asks if you want to delete the liability account. Often you want to keep this account for your records. If you do not delete the account, you still have the liability account with that name. If you try to set up another loan using that name, you will get the message, "Name already in use."

You can do one of three things:
• Rename the liability account.
  If you rename the account, you can set up the new loan using that name.
• Use a different name for the loan.
• If you no longer need the liability account, delete it.
  If you delete the account, be sure to first **back up** your data.

Help on...

Backing up a Quicken file
Deleting a loan

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Loan split missing from memorized transaction

The loan transaction on your Memorized Transaction list may have been replaced by another transaction to the same payee.

Ordinarily, when you set up a loan, Quicken sets up a **locked** transaction on the Memorized Transaction list. If somehow, the transaction was replaced by another transaction, open the Memorized Transaction list and be sure the transaction is unlocked; then make a loan payment from the **View Loans** window. After you make the payment, check your Memorized Transaction list. Quicken puts the loan transaction back on the Memorized Transaction list as a locked transaction.

Help on...

Setting up and scheduling loan payments

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Current loan balance is wrong

A payment in your register may be incorrect.

Assuming you've set up the loan correctly, you may have inadvertently entered an incorrect payment amount in the register. To check your payments against your statements:

1. From the register, run a Quick Report on the payee.

2. After running the report, customize it. Uncheck Show Split Transaction Detail for display.

3. Rerun the report.

   You can now check your payments against your statements.

If your transactions in the register are correct, but the current loan balance is not, edit the loan from the View Loans window and adjust the current balance.

1. From the View Loans window, click Edit Loan, then click Next.

2. Adjust the Current Balance and click Done.

   Quicken makes the adjustment in your loan account.

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Troubleshooting Passwords

Quicken files:

> **I forgot my file password.**
>
> Quicken is **not accepting my file password.**
>
> Quicken is asking for a password, but **I never set up a password** for this file.

Intuit Membership:

> I forgot the **password for my Intuit Membership.**

Troubleshooting Contents

Passms

Quicken files:
I forgot my file password.
Quicken is not accepting my file password.
Quicken is asking for a password, but I never set up
a password for this file.

Intuit Membership:
I forgot the password for my Intuit Membership.

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list
of questions and answers for all areas of Quicken.

Quicken not accepting file password

Restore a backup data file.

If you have a recent backup copy of your file, use Windows File Manager (or DOS) to copy your Quicken data file set to a separate directory; then restore a backup copy of your data file to the directory where you ordinarily keep your Quicken data. Quicken data files have .Qxx extensions (QDB, QEL, QMD, QSD). Your data set is <yourfilename.Qxx>. Be sure to copy all .Qxx files and be especially careful not to overwrite an existing file.

If this procedure does not work:

Quicken makes an automatic backup copy of your data every seven days, and places it into a BACKUP directory; try opening this file. If the file opens, copy it to the directory where you ordinarily keep your data. If the file was created a few days ago, you may need to reenter some data.

If this procedure does not work, contact Intuit Technical Support.

Your file may be slightly damaged. Your support representative may recommend that you send a copy of your data file to Intuit. Intuit's data recovery department can repair the file and remove the password. This process is strictly confidential, with a turnaround time of usually seven to ten business days.

If you need to process transactions during this time, create a new file (with a zero opening balance) for these transactions. When you receive your original file back from Intuit, import the transactions from the new file into the original. Your support representative can explain this procedure in detail.

Note: If you have less than a year's amount of data, you may want to consider starting a new file and reentering the data. In some cases, reentering the data may be quicker and easier.

Also...

Why does Quicken create a BACKUP directory?

Quicken asking for password on file

Restore a backup data file.

If you have a recent backup copy of your file, use Windows File Manager (or DOS) to copy your Quicken data file set to a separate directory; then restore a backup copy of your data file to the directory where you ordinarily keep your Quicken data. Quicken data files have .Qxx extensions (QDB, QEL, QMD, QSD). Your data set is <yourfilename.Qxx>. Be sure to copy all .Qxx files and be especially careful not to overwrite an existing file.

If this procedure does not work:

Quicken makes an automatic backup copy of your data every seven days, and places it into a BACKUP directory; try opening this file. If the file opens, copy it to the directory where you ordinarily keep your data. If the file was created a few days ago, you may need to reenter some data.

If this procedure does not work, contact Intuit Technical Support.

Your file may be slightly damaged. Your support representative may recommend that you send a copy of your data file to Intuit. Intuit's data recovery department can repair the file and remove the password. This process is strictly confidential, with a turnaround time of usually seven to ten business days.

If you need to process transactions during this time, create a new file (with a zero opening balance) for these transactions. When you receive your original file back from Intuit, import the transactions from the new file into the original. Your support representative can explain this procedure in detail.

Note: If you have less than a year's amount of data, you may want to consider starting a new file and reentering the data. In some cases, reentering the data may be quicker and easier.

Also...

Why does Quicken create a BACKUP directory?

If you forget your file password

Contact Intuit Technical Support.

Your support representative will require that you send a copy of your data file to Intuit's data recovery department for password removal. This process is strictly confidential with a turnaround time of usually seven to ten business days.

If you need to process transactions during this time, create a new file for these transactions. When you receive your original file back from Intuit, import the transactions from the new file into the original. Your support representative can explain this procedure in detail.

Before calling Intuit Technical Support:

Quicken makes an automatic backup copy of your data every seven days, and places it into a BACKUP directory. If you put a password on your data file just recently, the password may not be on this backup copy of your data; try opening this file. If the file opens, copy it to the directory where you ordinarily keep your data. If the file was created a few days ago, you may need to reenter some data.

Also...

Why does Quicken create a BACKUP directory?

Always make a backup.

Always make a backup copy of your data file before making any major change to your financial data.

Do not overwrite an existing backup copy. When you are having problems, always back up your data to a clean floppy disk.

What is the MEM_BAG?

The MEM_BAG is a section of the your Quicken file that contains scheduled transactions, budget settings, graph filter settings, and the accounts selected for the Financial Calendar.

Deleting MEM_BAG allows Quicken to create a new one.

You will, however, need to set up your scheduled transactions, graph filters, and desktop settings again.

A damaged MEM_BAG could result in the following types of errors:

- General Protection Fault while setting up a budget, printing a budget, saving a budget, choosing activities, backing up, exiting Quicken, or scheduling transactions.

Test Popups

Accounts
Billminder & Desktop
Budgets
Categories & Classes
CheckFree
Error Messages
File Problems
Intuit Online Services
Investments
Loans
Passwords
Printing Problems
Reconciliation
Registers & Transactions
Report & Graphs
System Problems
Tax Related
Windows GPFs

Troubleshooting Contents

Troubleshooting Printing Problems

For Windows 95 procedures, consult your Windows 95 documentation.

Reports:

When I try to print a report **nothing prints.**

Text is clipped near the edges on reports and lists.

Printing overlaps on the page; the preview looked OK.

Fit-to-Page **Preview does not fit in preview window.**

My report **will not print in draft mode.**

Checks:

When I try to print checks, **nothing prints.**

The **date or logo gets cut off** on my checks.

I can't align my checks.

The **address isn't printing** on my check.

The **Print Checks icon doesn't work** when I click it.

My **printer skips and feeds blank checks** when I print.

Printing (general):

I get **illegible characters** when I print.

I have a color printer, but I **can't print in color.**

If you're using a program called **Clickbooks.**

Frequently asked questions...

Answers and tips about:

Printing

Printing checks

Help on...

Printing

Writing and printing checks

Troubleshooting Contents

Printing

For Windows 95 procedures, consult your Windows 95 documentation.

Reports:
When I try to print a report nothing prints.
Text is clipped near the edges on reports and lists.

Checks:
When I try to print checks, nothing prints.
The date or logo gets cut off on my checks.
I can't align my checks.
The address isn't printing on my check.
The Print Checks icon doesn't work when I click it.
My printer skips and feeds blank checks when I
print.

Printing (general):
I get illegible characters when I print.
I have a color printer, but I can't print in color.
If you're using a program called Clickbooks.

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list of questions and answers for all areas of Quicken.

Nothing prints - printing a report

If nothing prints from Quicken, here are some things to check:

For differences in Windows 95 procedures or applications, consult your Windows 95 documentation.

- **First check the obvious. Make sure your printer is online and all cables are securely attached.**
- **Test to make sure Windows is communicating with your printer.**

  Since Windows controls the printer, try printing from another application. A good test is to try printing some text from Windows Write, usually found in the Windows Accessory group. Be sure to use the same printer setup as in Quicken.

  If Write **does not print,** neither will Quicken. For help with this problem, check with your computer vendor, Microsoft, your printer manufacturer, or your Windows or printer documentation.

  If Write **does print,** the problem is probably related to Quicken. Exit Windows completely, then restart Windows and reset your printer settings in Quicken.

- **Check the Print Manager to see if documents are stalled.**

  If necessary, check your Windows documentation for help on using Print Manager. If documents are stalled, exit Print Manager to clear all pending print jobs.

- **If printing consistently stalls in Print Manager, try disabling Print Manager.**

  Double-click the printers icon in Windows Control Panel and uncheck Use Print Manager. Print Manager makes it possible to continue working on your computer while printing in the background. When you disable Print Manager, you must wait until your document prints before you can use the computer. However, eliminating Print Manager simplifies the printing process and may allow you to print correctly.

  Note: Print Manager may be required when printing to a network printer using Windows for WorkGroups.

- If none of these solutions corrects the problem, contact Intuit **Technical Support.** You can save time by telling your representative everything you've already done in trying to solve the problem.

Help on...

Installing a printer driver

Setting up a printer for printing reports and graphs

Troubleshooting Contents

Nothing prints - printing checks

If nothing prints from Quicken, here are some things to check:

For differences in Windows 95 procedures or applications, consult your Windows 95 documentation.

- **First check the obvious. Make sure your printer is online and all cables are securely attached.**
- **Test to make sure Windows is communicating with your printer.**

  Since Windows controls the printer, try printing from another application. A good test is to try printing some text from Windows Write, usually found in the Windows Accessory group. Be sure to use the same printer setup as in Quicken.

  If Write **does not print,** neither will Quicken. For help with this problem, check with your computer vendor, Microsoft, your printer manufacturer, or your Windows or printer documentation.

  If Write **does print,** the problem is probably related to Quicken. Exit Windows completely, then restart Windows and reset your printer settings in Quicken.

- **Check the Print Manager to see if documents are stalled.**

  If necessary, check your Windows documentation for help on using Print Manager. If documents are stalled, exit Print Manager to clear all pending print jobs.

- **If printing consistently stalls in Print Manager, try disabling Print Manager.**

  Double-click the printers icon in Windows Control Panel and uncheck Use Print Manager. Print Manager makes it possible to continue working on your computer while printing in the background. When you disable Print Manager, you must wait until your document prints before you can use the computer. However, eliminating Print Manager simplifies the printing process and may allow you to print correctly.

  Note: Print Manager may be required when printing to a network printer using Windows for WorkGroups.

- If none of these solutions corrects the problem, contact Intuit **Technical Support.** You can save time by telling your representative everything you've already done in trying to solve the problem.

Help on...

Installing a printer driver

Setting up a printer to print checks

Troubleshooting Contents

Text clipped near edges of reports, lists, or graphs

Try increasing your margin settings in Quicken's Report Printer Setup window.

Most printers cannot print all the way to the edge of the paper. If reports, lists, or graphs are clipped near the margins, you may be at your printer's physical limit. Correct the problem by INCREASING the margins in Quicken's Report Printer Setup window.

Most printers require margins of at least 0.25 inches. Some need margins of at least 0.50 inches. Depending on the model, HP DeskJet printers can require from 0.59 to 0.67 inches for the bottom margin. If you print in landscape mode, the bottom margin becomes the right margin.

After increasing the margins, you may find reports that used to fit on one page now require multiple pages. There are several things you can do so that the report again fits on one page.

- Before printing, check Fit to one page wide on Quicken's Print Report window.
- Select a smaller font from either the Report Printer Setup or Print Report window.
- Change the report's column widths before printing.
- Customize the report, omitting unnecessary columns.

Help on...

Setting up a printer for printing reports and graphs

Changing the font for printed reports and graphs

Changing report column widths

Customizing a report

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now

Reports or graphs not printing in color

Ordinarily, there are two causes for this problem:

- Check your Report Printer Setup, making sure to select, "Print reports and graphs in color."
- Be sure to use the correct printer **driver.**
  Check the printer selection in Quicken's Check Printer setup to make sure it's the correct driver for your printer. If you have more than one printer driver installed, be sure to use the driver for your particular printer. It's always best to use the driver specific to your printer, rather than one promising compatibility. You may also want to check with your hardware vendor, Microsoft, or with your printer manufacturer to make sure you have the latest driver version.

Help on...

Setting up a printer for printing reports and graphs

Installing a printer driver

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Illegible characters printing

Illegible characters on a printout generally indicates that the printer doesn't understand the language being sent to it from Windows. There are a few common causes for this problem:

- **Using the wrong printer driver for your printer.**
  Be sure to use the correct printer **driver.** Check the printer selection in Quicken's Check Printer setup to make sure it's the correct driver for your printer. If you have more than one printer driver installed, be sure to use the driver for your particular printer. It's always best to use the driver specific to your printer, rather than one promising compatibility. You may also want to check with your hardware vendor, Microsoft, or with your printer manufacturer to make sure you have the latest driver version.

- **The printer may be in emulation mode.**
  Many printers can emulate several different printers. Controls on the printer itself usually set the mode. Make sure your printer is in the same mode as the printer you've selected in Quicken's Printer Setup. If necessary, refer to your printer manual for clarification.

- **You may have accidentally selected a symbol font or a font that is too large or complex for the printed area.**
  Check your font selection in Quicken's Printer Setup. Try changing to a standard font like Arial or Times Roman.

- **A font controller or enhancer may cause unexpected results.**
  Occasionally, a font controller or enhancer may cause unwanted results. If the procedures above do not solve the problem, exit Quicken, disable the font program and try printing again. Refer to your type manager documentation for instructions on how to disable it temporarily.

Help on...

Installing a printer driver

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Date or logo getting cut off - printing checks

The printer head may be too far down from the top of the check to print the entire date or logo. This problem applies to continuous-feed printers.

You need to tell Quicken to start the printer higher on the check and reset the Coarse Alignment to place your checks at the correct starting position.

1. Using any text editor, edit the WPR.INI file located in the Windows directory.

   In the [Support] section, change UseLowStartingPosition=T to UseLowStartingPosition=F

2. From the File menu, select Printer Setup (Checks). Set the Fine Alignment vertical setting to 0.

3. Set the Coarse Alignment, following the onscreen instructions.

   Coarse Alignment moves the checks to the correct starting position in your printer. Quicken does not remember or change any settings from the Coarse Alignment process. This alignment helps you find the correct starting position for your checks when you load them in your printer.

4. If necessary, use Fine Alignment for minor adjustments.

   Quicken remembers your Fine Alignment settings and applies these settings each time you print a check. Since Fine Alignment can only make small changes, it is important to use Coarse Alignment first.

5. Note the check position so that you can reload your checks to this position in the future.

   Note: Many continuous-feed printers have an autoload or park feature. Although these features are very useful, they may not automatically load your checks at the correct starting position. Some people compensate for autoload by using large Fine Alignment values, but we do not recommend this solution. We recommend using Coarse Alignment to find the correct starting position. When you have the correct position, make note of it. Then, whenever you load checks, allow the printer to autoload or park the paper. Then take the printer off-line and manually adjust your checks to the correct starting position. After the adjustment, put your printer back online. It is important to take the printer off-line when making this adjustment. Otherwise, the first check will print correctly, but the next checks will not.

   Also: Depending on your printer, you may find it difficult not to waste the first check. If this is the case, you may want to use a "check forms leader" available from Intuit.

Help on...

Adjusting coarse alignment

Adjusting fine alignment

Setting up a printer to print checks

Troubleshooting Contents

Did this solve the problem?

   Close Help.

   What should I do now?

Checks not aligning

Depending on your printer type, continuous-feed or page-oriented, align your checks using the procedures outlined below.

Coarse Alignment - continuous-feed printers:

1. From the File menu, select Printer Setup (Checks). Set the Fine Alignment vertical setting to 0.

2. Set the Coarse Alignment, following the onscreen instructions.

Coarse Alignment moves the checks to the correct starting position in your printer. Quicken does not remember or change any settings from the Coarse Alignment process. This alignment helps you find the correct starting position for your checks when you load them in your printer.

3. If necessary, use Fine Alignment for minor adjustments.

Quicken remembers your Fine Alignment settings and applies these settings each time you print a check. Since Fine Alignment can only make small changes, it is important to first use Coarse Alignment.

When using Coarse Alignment, here are some things to watch for:

• **If you can't see the pointer line on the sample check, do NOT roll the check forward.**
If you roll the check forward, Quicken will not be able to adjust the paper position. If you cannot see the pointer line, open the dust cover and look inside to read the pointer line position.

• **Check to see if your printer has a "skip-over-perforation" feature.**
If the pointer line position is the same on each check sample, you may have skip-over-perforation enabled. If your printer has this feature enabled, turn it off. Check your printer manual for details.
If Coarse Alignment doesn't converge by the third sample check, one of the above items is probably the cause.

• **If Coarse Alignment skips two sample checks immediately after printing (and before you enter the number):**
Quicken cannot instruct the printer to reduce the page size. This situation is rare. The solution is to install and use the **Generic / Text Only** printer **<u>driver</u>** for printing Quicken checks. This solution sacrifices font support, but makes it possible to print your checks.

Note: Many continuous-feed printers have an autoload or park feature. Although these features are very useful, they may not automatically load your checks at the correct starting position. Some people compensate for autoload by using large Fine Alignment values, but we do not recommend this solution. We recommend using Coarse Alignment to find the correct starting position. When you have the correct position, make note of it. Then, whenever you load checks, allow the printer to autoload or park the paper. Then take the printer off-line and manually adjust your checks to the correct starting position. After the adjustment, put your printer back online. It is important to take the printer off-line when making this adjustment. Otherwise, the first check will print correctly, but the next checks will not.

Fine Alignment - applies to both page-oriented and continuous-feed printers:

If you have a page-oriented printer, consider printing sample checks on blank paper. After printing a sample, place it atop the real check and hold them up to the light to see if the text printed correctly. Printing samples on blank paper can help save checks.

• **Use Fine Alignment to make small adjustments.**

• **Inkjet or laser printers:**
If you need values greater than +25 or -25, make sure the paper is feeding correctly.

• **Dot matrix continuous-feed printers:**
Use Coarse Alignment for values greater than +25 or -25.

• **Use the alignment grid on the test printout to measure how far to move the text.**
One square corresponds to 10 units on the screen. If you're not sure whether to increase or decrease the numbers, use the up/down and left/right arrows to note an increase or decrease in the numbers.

• **Use the feeder that you plan to use when printing your actual checks.**
Some page-oriented printers may require slightly different values when using manual feed instead of the paper tray.

• **Align each page type (full or partial) separately.**

You may need different values when printing partial pages. Quicken remembers the alignment settings for each page type.

Help on...

Adjusting coarse alignment

Adjusting fine alignment

Setting up a printer to print checks

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Printer feeding blank checks

This problem applies when printing wallet size or standard checks on continuous-feed printers.

- Check the printer selection in Quicken's Check Printer setup to make sure it's the correct **driver** for your printer. If you have more than one printer driver installed, be sure to use the driver for your particular printer. It's always best to use the driver specific to your printer, rather than one promising compatibility. You may also want to check with your hardware vendor, Microsoft, or with your printer manufacturer to make sure you have the latest driver version.

- If the printer selection is correct and the driver is the latest version, yet your printer continues to feed blank sheets, Quicken may not be able to instruct the printer to reduce the page size. This situation is rare. The solution is to install and use the **Generic / Text Only** driver for printing Quicken checks. This solution sacrifices font support, but makes it possible to print your checks.

Help on...

Installing a printer driver

Setting up a printer to print checks

No address on printed checks

If the address doesn't print on your checks:

- **Be sure to enter the transaction in the Write Check window.**
  You must enter the transaction in Quicken's Write Checks window. If you're entering the transaction in the register, the register doesn't have an address field, so there is no way an address can appear on the check if you enter it at the register.
- **Check the Transaction Type on the Memorized Transaction list.**
  If the transaction on the Memorized Transaction list is a Payment (Pmt), change it to Print Check (Chk). Then check the address information.

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Print Checks icon not working

First check to make sure that you have checks to print in the register.

Open the Account list and look in the Chks column to make sure you have checks to print in that account. If you do have checks to print, you may have another account assigned to the icon. You'll need to reassign the icon to the appropriate account.

Help on...

Adding customized icons for specific tasks

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Drivers

A driver is a file that controls a peripheral like a monitor or printer. Video drivers control monitors and printer drivers control printers. Printer drivers are installed from the Windows Control Panel, and the driver should match the printer. You can install more than one printer driver. However, it's always best to use the driver specific to your printer, rather than one promising compatibility.

Like any other software, drivers are occasionally updated by Microsoft or by the printer manufacturer in order to be compatible with the latest software. The newest versions are generally available directly from the manufacturer or from Microsoft.

For differences in Windows 95 procedures or applications, consult your Windows 95 documentation.

Known problems using Clickbooks

Clickbooks is a very good product that converts word processing documents into booklets and pamphlets. However, if you install Clickbooks, but do not have a specific printer driver installed in Windows for your particular printer, you may experience some printing problems in Quicken. Some of these problems are:

Reports

- Reports printing on only half the sheet.
- Clickbooks print dialog window appearing in Quicken when selecting Print.

Checks

- System locks when printing selected checks.
- All checks condensed and printed on one check.

The solution is to install a printer driver for your printer in Windows Control Panel, then select that driver as the default.

Help on...

Installing a printer driver

Printing overlaps or preview does not fit to page

Try using a True Type font for your report.

From the File menu, choose Printer Setup, then choose Report/Graph Printer Setup.

Check both Head and Body font, and if you're using a printer font (indicated by a printer icon), change your selection to a True Type font. This problem sometimes occurs when using built-in printer fonts.

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Report will not print in draft mode

There may be no workaround for this problem at this time.

Quicken may not be able to print in draft mode with some printers. There is no workaround at this time. If you experience this problem, contact **Intuit Technical Support** and let your support representative know the printer make and model that you're using.

Troubleshooting Reconciliation

Can't reconcile:

I can't reconcile my statement.

Frequently asked questions...

Answers and tips to help speed:

Account balancing

Help on...

Balancing your accounts

Troubleshooting Contents

Reconciliation

I reconciled last month...

I can't reconcile my statement

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list of questions and answers for all areas of Quicken.

If you cannot reconcile your statement

Please select one of the following:

This is my **first time reconciling** with Quicken.
I reconciled last month, but this month I can't.

Help on...

Understanding reconciliation

First time reconciling and opening balance

When you began the reconciliation process, did the opening balance in Quicken match the opening balance on your bank statement?

When I started to reconcile, the opening balance on the Reconcile Bank Statement window did not match the opening balance on my bank statement. My opening balance is wrong.

When I started to reconcile, the opening balance on the Reconcile Bank Statement window matched the opening balance on my bank statement. My opening balance is correct.

Help on...

Understanding reconciliation

Troubleshooting Contents

First time reconciling and opening balance is off

Change your opening balance in your register.

If this is your first time reconciling your bank statement with Quicken, and the opening balance in your register doesn't match your statement, change the opening balance entry in Quicken so that it matches your statement. Then continue with your reconciliation. When you're done reconciling, Quicken will add an adjusting transaction to synchronize your records with your bank records.

Help on...

Understanding reconciliation
Reconciling a bank account statement

Troubleshooting Contents

First time reconciling opening balance is correct

Every situation is different, so there is no one answer to help you find the difference.

If your opening balance is correct, but you have a difference between your cleared balance and bank ending balance, try a systematic approach.

First make certain that all transactions that have not yet cleared your records are in the register.

If you have a difference in the number of cleared items, you may have:

- Missed marking an item.
- Forgotten to record a transaction.
- Missed entering a service charge.
- Entered a service charge twice.
- Mistakenly marked an item as cleared.
- Entered a deposit as a payment or a payment as a deposit.
- Entered separate transactions in the register for a single deposit in the account.

  Note: Your bank may summarize transactions that you've listed separately. For example, if you made several deposits on a single day, the bank might indicate the sum for that day rather than listing each separately. Similarly, you may summarize transactions, such as service charges, that your bank itemizes. Some statements count the number of credits and debits for you; others list interest earned, service charges, and ATM transactions separately.

If you have a difference in the dollar amount, you may have:

- Recorded a transaction incorrectly.

  If you recorded a transaction with a wrong amount, correct the transaction in the register. Select the transaction on the Reconcile Bank Statement window, click the Edit button, correct the transaction, return to the Reconcile Bank Statement window, and continue.

Did your bank make an error?

- If your bank made an error, complete your reconciliation and allow Quicken to adjust the difference. Contact your bank. Your bank will make an adjustment that will appear on your next statement.

  Note: When you receive your next statement, this adjustment will already be in your register as a cleared item. Therefore, next month's reconciliation will be off by the same amount. Allow Quicken to make the adjustment when you're done reconciling.

Help on...

Adjusting the account register to agree with the account statement

Understanding reconciliation

Troubleshooting Contents

Reconciled last month

When you began the reconciliation process, did the opening balance in Quicken match your bank statement?

When I started to reconcile, the opening balance on the Reconcile Bank Statement window did not match the opening balance on my bank statement. My opening balance is wrong.

When I started to reconcile, the opening balance on the Reconcile Bank Statement window matched the opening balance on my bank statement. My opening balance is correct.

Help on...

Understanding reconciliation

Adjusting for the opening balance of a bank statement

Troubleshooting Contents

Reconciled last month but opening balance is off

Something in the register having to do with a reconciled transaction or transactions has changed. You may have:

- Inadvertently changed or deleted a previously reconciled transaction.

  Once reconciled, a transaction's reconciled status should not be changed.

- Entered a new transaction in the register and marked it reconciled in the Clr column without going through the reconciliation process.

- Marked an existing transaction as reconciled in the Clr column without going through the reconciliation process.

Your reconciliation's opening balance is not the same as the opening balance entry in your register. Your reconciliation's opening balance is the sum of all reconciled transactions in the register. Any change to the reconciled status of any transaction in your register will change your reconciliation's opening balance.

If you've been using Quicken for some time and then want to enter earlier transactions so that you can create more comprehensive reports, graphs, and budgets:

1. Make note of the ending balance in your register before you begin entering the earlier transactions.

2. Change the opening balance date and amount in your register to reflect the opening balance on the first date for which you are about to enter transactions.

   It is best to enter the beginning balance from the first bank statement you want to reconcile.

3. Enter all the earlier transactions, just as you would enter any current transaction.

4. When you've finished entering the transactions, the ending balance in your register should be the same as when you started.

   If the balance is not the same, you've made an error. You'll fix the error in the next step.

5. Reconcile all the transactions entered for the previous month.

   Allow Quicken to adjust for any error.

If you want to reconcile more than one month at a time:

The best way to reconcile more than one month at a time is to follow the above procedure, balancing each month separately. You can also balance all unreconciled transactions at the same time, but your records may not be as accurate as they would be if you balanced each month separately.

Help on...

Understanding reconciliation

Adjusting for the opening balance of a bank statement

Troubleshooting Contents

Reconciled last month and opening balance is correct

Every situation is different, so there is no one answer to help you find the difference.

If your opening balance is correct, but you have a difference between your cleared balance and bank ending balance, try a systematic approach.

First make certain that all transactions that have not yet cleared your records are in the register.

If you have a difference in the number of cleared items, you may have:

- Missed marking an item.
- Forgotten to record a transaction.
- Missed entering a service charge.
- Entered a service charge twice.
- Mistakenly marked an item as cleared.
- Entered a deposit as a payment or a payment as a deposit.
- Entered separate transactions in the register for a single deposit in the account.

  Note: Your bank may summarize transactions that you've listed separately. For example, if you made several deposits on a single day, the bank might indicate the sum for that day rather than listing each separately. Similarly, you may summarize transactions, such as service charges, that your bank itemizes. Some statements count the number of credits and debits for you; others list interest earned, service charges, and ATM transactions separately.

If you have a difference in the dollar amount, you may have:

- Recorded a transaction incorrectly.

  If you recorded a transaction with a wrong amount, correct the transaction in the register. Select the transaction on the Reconcile Bank Statement window, click the Edit button, correct the transaction, return to the Reconcile Bank Statement window, and continue.

Did your bank make an error?

- If your bank made an error, complete your reconciliation and allow Quicken to adjust the difference. Contact your bank. Your bank will make an adjustment that will appear on your next statement.

  Note: When you receive your next statement, this adjustment will already be in your register as a cleared item. Therefore, next month's reconciliation will be off by the same amount. Allow Quicken to make the adjustment when you're done reconciling.

Help on...

Adjusting the account register to agree with the account statement
Understanding reconciliation?

Troubleshooting Contents

Understanding reconciliation

Simply stated, reconciling your statement means that your records agree with your bank.

This agreement covers:

1. Transactions processed in the past.

2. Transactions processed for the current period.

Transactions processed in the past.

Transactions processed in the past comprise your **opening balance.**

Taking both a reconciled statement and register, if you were to total all past reconciled transactions in your register, you would find the total equals your bank statement's opening balance.

When you begin reconciling, the opening balance is the first agreement between you and your bank. If you and your bank do not agree on the opening balance, your account will not reconcile unless you make an opening balance adjustment.

If your opening balance does not match your bank statement either:

- Change your opening balance in Quicken before you start your reconciliation.
  On the Reconcile Bank Statement window, click Info; then change the opening balance to match your statement. Quicken will enter an adjusting entry in your register when you're done.
- Do not change the opening balance before reconciling.
  Even though your opening balance does not match your bank statement, you can proceed with your reconciliation and allow Quicken to enter an adjusting entry in your register when you're done.

Regardless of which of the above methods you choose, you must be willing to accept an adjustment. If the adjustment is too large an amount to accept and you want to find the error, you must be willing to match each transaction in your register to your bank statements.

Therefore, if your opening balance is off by only a small amount, let Quicken make the adjustment. However, if your opening balance is off by too large an amount, an amount you're not comfortable with, you'll want to find the error and correct it.

Transactions processed for the current period.

There are only two things to consider here.

1. Transactions must be entered in your register accurately.

2. All transactions that have not yet cleared your records should be in the register.

Help on...

Reconciling a bank account statement

Adjusting the account register to agree with the account statement

Troubleshooting Contents

Troubleshooting Registers and Transactions

Missing transactions:

I entered a transaction, but the **transaction disappeared.**

I'm **missing transactions** in my register.

Splits:

I enter a certain transaction and **get a split that I don't want.**

Import / Export:

When I **Import, I get duplicate transactions** in the register.

Frequently asked questions...

Answers and tips to speed your work with:

Account registers

Memorized transactions

Help on...

Using the register

Using QuickFill and memorizing transactions

Transferring data to and from Quicken

Troubleshooting Contents

Registers and transactions

Missing transactions:
I entered a transaction, but the transaction disappeared.
I'm missing transactions in my register.

Unwanted split:
I enter a certain transaction and get a split that I don't want.

Import / Export:
When I Import, I get duplicate transactions in the register.

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list of questions and answers for all areas of Quicken.

Split keeps appearing in a transaction

This transaction is memorized with a split. Edit the transaction on the Memorized Transaction list.

QuickFill is taking the transaction from the Memorized Transaction list and filling in the split. If you don't want the transaction split when you enter it in the register, edit the transaction on the Memorized Transaction list. Remove the split and lock the transaction.

Help on...

Changing a memorized transaction

Changing a split transaction

Locking and unlocking memorized transactions

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Transactions missing in register

If transactions are missing from your register, check the following:

- **Is the date at the bottom of your register today's date?**

  When you start Quicken, if the date at the bottom of the register is not today's date, you may need to change your system date to today's date at the DOS prompt. Exit Windows completely, type DATE at the DOS prompt and enter today's date. Quicken sorts transactions in the register by date. The transaction may be earlier in the register, and not visible until you scroll up. When you entered the transaction, If the date in the register was not today's date, look for the transaction by its entry date.

- **Do you have a data file larger than 5MB?**

  Use Quicken's Copy/File command to reduce the file size. Copy transactions for the current year to a new file and use the new file. You may need to reenter the missing transactions.

- **Do you have errors on your hard drive?**

  Cross linked files or lost allocation units can cause problems in any application. Run **SCANDISK or CHKDSK.** If you have file errors on your hard drive, fix them. After fixing them, start Quicken and Validate your Quicken data.

  1. From the File menu, choose File Operations, then choose Validate.

  2. In the File Name box, enter the name of the file, and click OK.

- **If you turned off your computer without closing Quicken, Validate your data.**

  Quicken automatically saves your data as you work. However, if you turned off your computer immediately after entering a transaction, Quicken may not have updated your file. Restart Quicken and Validate your Quicken data.

Help on...

Copying a Quicken file

Troubleshooting Contents

Did this solve the problem?

      Close Help.

      What should I do now?

Using Import puts duplicate transactions in register

You have transfers between accounts. When you import, be sure to select Special Handling for Transfers in the QIF Import window.

If you have transfers between accounts, Special Handling for Transfers prevents importing duplicate transactions into your register. Since a transfer appears in two accounts, Special Handling for Transfers only imports that side of the transfer where the effect on the account being imported will increase net worth. This logic allows you to import QIF files that have transfers between accounts without duplicating the transfer.

Note: Whenever importing, first make a **backup** copy of your file. If the import results are not what you expect, you can always restore the original file.

Help on...

Importing data from a QIF file

Backing up a Quicken file

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Transactions in register disappearing

Quicken sorts transactions in the register by date. You may have entered the transaction with a date that is earlier than the last transaction date.

Check the date at the bottom of your register. If that date is earlier than the date of the last transaction in the register, your new transaction will be in the register in date order. Go to that date in the register and you'll find the transaction.

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Troubleshooting Reports and Graphs

Reports:

Net worth report - **Everything's not showing.**

How can I check the numbers? **My report looks wrong.**

When I copy and paste into a word processor. **What happens to my columns?**

Graphs:

How can I check a graph if **the numbers look wrong?**

Frequently asked questions...

Answers and tips to speed your work with:

Reports

Graphs

Help on...

Creating reports about your finances

Graphing your finances

Troubleshooting Contents

Reports and graphs

Reports:
Net worth report - Everything's not showing.
How can I check the numbers? My report looks
wrong.
I copied and pasted a report into my word processor.
What happened to my columns?

Graphs:
How can I check a graph if the numbers look
wrong?

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list
of questions and answers for all areas of Quicken.

Information missing - net worth report

First check to make sure you are getting the report that you want.

Quicken's preset net worth report includes **all** transactions in your file. If information appears to be missing on the report, perhaps the report has been customized to exclude some information. Check to make sure that the report is defined to show every transaction.

Click Customize and check:
- **Report Dates:** Earliest to date.
- **Accounts:** Mark all accounts.
- **Include:** Mark all Categories; Mark all Classes.
- **Advanced:** Include all Transaction Types.

If you have investments:

Quicken's net worth report Includes Unrealized Gains by default. If you've customized the report and unchecked Include Unrealized Gains, your investments will report at cost basis instead of market value. Investment values can also be wrong due to an incorrectly entered security price.

Help on...

Customizing a report

Troubleshooting Contents

Checking reports that appear to be wrong

Customize the report and check Display, Accounts, Include, and Advanced tab settings to make sure you're getting the report that you want.

Display
- **Report Dates:** Does the report include the date range that you want?
- **Headings:** Check the report headings to see if you're getting the report that you want.
- **Columns:** What columns do you want on the report?

Accounts
- **Accounts:** Which accounts do you want on the report? Which ones do you want to exclude?

Include
- **Categories and Classes:** Which ones do you want to include and which do you wish to exclude?

Advanced
- **Transactions:** What do you want to see? All transactions? All amounts? No transfers? All transfers?

If you a question about any report line item, **QuickZoom** for details.

Help on...

Customizing a report

Troubleshooting Contents

![icon]

Checking graphs that appear to be wrong

If numbers on a graph appear to be wrong, QuickZoom to check the numbers.

When you create a graph, Quicken displays two graphs. One is a monthly income and expense bar graph. The other is a **net savings** and expense comparison pie chart. **QuickZoom** lets you double-check the numbers comprising the graph.

- **QuickZoom on the income and expense bar graph.**

  When you QuickZoom on the bar graph, Quicken displays a pie chart showing income and expense by category. QuickZoom on this second graph to see a transaction report for the category. QuickZoom from any line item on this report to go to the transaction in the register.

- **QuickZoom on the net savings and expense comparison pie chart.**

  When you QuickZoom on the pie chart, Quicken displays a bar graph showing expenditure for the category by month. QuickZoom on this second graph to see a transaction report for the category. QuickZoom from any line item on the report to go to the transaction in the register.

Help on...

Viewing more detail in a graph

Graphing income against expenses

Graphing your net worth

![icon]

Troubleshooting Contents

![icon]

Net Savings

If your Inflows exceed Outflows, the expense comparison pie chart displays a Net Savings.

Pasting reports from Clipboard

When you paste a report into a word processing program, the default tab settings defined for your word processor are applied to the text you've inserted. This means that Quicken's column settings are lost.

To realign the columns in your report:

- Change the tab settings in your word processing program. The columns vary in width, so you may need to set each tab to accommodate the data in each column.
- To display all the columns on one page, you may need to change to a smaller font size.

Troubleshooting Contents

Did this answer your question?

Close Help.

What should I do now?

Troubleshooting System Problems

System locks or crashes:

When I try to **set up my modem, my computer locks.**

Video:

When I play a video file, the **video is jerky.**

Windows:

General protection faults

Troubleshooting Contents

System problems

System locks or crashes:
When I try to set up my modem, my computer locks.

Video:
When I play a video file, the video is jerky.

Windows:
General protection faults

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list of questions and answers for all areas of Quicken.

Videos too jerky

Check the setup for your [MCI] Microsoft Video driver in Windows Control Panel.

Select Drivers in Windows Control Panel and look at the Setup for [MCI] Microsoft Video for Windows. Set Video Mode to Window and select "Skip video frames if behind."

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Troubleshooting Tax Related Problems

Importing to tax program:

Everything **did not import** into my tax program.

Tax reports:

Tax schedule report - **Information is missing.**

Quicken Tax Planner:

Business **income and expense is wrong.**

Tax withheld is too high.

Frequently asked questions...

Answers and tips to speed your work with:

Quicken Tax Planner

Help on...

Estimating your taxes

Troubleshooting Contents

Tax related

Importing to tax program:
Everything did not import into my tax program.

Tax reports:
Tax schedule report - Information is missing.

Quicken Tax Planner:
Business income and expense is wrong.
Tax withheld is too high.

Troubleshooting Contents

If you have a question that's not on this screen, Troubleshooting Contents contains a complete list of questions and answers for all areas of Quicken.

Everything not importing into tax program

If something did not import into your tax program:

- Make sure that the categories you use for tax-related transactions are assigned to a tax form on the Category & Transfer list.
- Make sure Quicken has the tax form you need.

   Quicken does not include tax forms that require either a tax table or calculation in order to complete the form or schedule. Quicken only exports line items where the deduction is a dollar-for-dollar amount. Deductions based on tables or calculations require specific advice from either a tax professional or a tax program. You must calculate these deductions according to IRS rules and then enter them into your tax program. Quicken's tax summary report will give you the totals upon which to base these calculations.

- An asset or an investment account may be a tax-deferred account. Transactions in these accounts have no tax consequence. Therefore, Quicken does not import this information into your tax program. To check whether the account is tax-deferred, select the account on the Account list and click Edit.

Help on...

Setting up categories with tax time in mind

Troubleshooting Contents

Did this solve the problem?

   Close Help.

   What should I do now?

Information missing - tax schedule report

You may have tax-related categories that are not assigned to a tax form.

Quicken's tax schedule report shows all transactions assigned to tax forms on the Category & Transfer list. A category can be marked tax related, but not assigned to a tax form. To get a report showing all tax-related transactions, run a tax summary report. After running the summary report, if you find transactions that should be assigned to a tax form, either recategorize the transactions or assign the category to a tax form on the Category & Transfer list.

Help on...

Tax Schedule report

Tax Summary report

Setting up categories with tax time in mind

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Business income/expense incorrect - Quicken Tax Planner

You may have an account assigned to a tax form.

Assigning an account to a tax form assigns every transaction in that account to the tax form or schedule. Select the account from the Account list, click Edit, and check the Tax Information. When tracking business   income and expense, you probably will not want to assign Transfers In or Transfers Out to a tax form, since a transfer is not an income or expense event.

Help on...

Editing account information

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Tax withheld too high - Quicken Tax Planner

You may have categorized a tax payment using the same category that you use for taxes withheld. Recategorize tax payments to their own special category, named something like "Tax paid." Do not assign it to a tax schedule.

Assigning a tax payment to the same category as taxes withheld is a common error. Tax payments should be assigned to a unique non-tax category. (These payments differ from taxes withheld.)

You can quickly find payments that may have been assigned to the wrong category by running a QuickReport from the Category & Transfer list.

Select the withholding tax category, click the Report button on the Category & Transfer list, and use **QuickZoom** for any item in question.

Recategorize any transactions where you have tax payments categorized as tax withheld.

Help on...

Recategorizing transactions

Troubleshooting Contents

Did this solve the problem?

Close Help.

What should I do now?

Troubleshooting Contents

Each area contains questions frequently asked of Intuit Technical Support.

For Windows 95 differences in Windows procedures or applications, consult your Windows 95 documentation.

Click a topic for more detail:

> **Accounts**
> **Billminder and Desktop Settings**
> **Budgets and Financial Planning**
> **Categories and Classes**
> **CheckFree**
> **Error Messages**
> **Files and File Management**
> **Intuit Online Services**
> **Investments**
> **Loans**
> **Passwords**
> **Printing**
> **Reconciliation**
> **Registers and Transactions**
> **Reports and Graphs**
> **System Problems**
> **Tax Related**
> **Windows 3.x - General Protection Faults**

Help Contents

This topic is incomplete in this version of Help

Contact Intuit Technical Support

You have a problem that Quicken's onscreen Technical Support cannot help you solve. You can save time by telling your representative everything you've already tried in attempting to solve this problem.

You can access Intuit online forums on:

- **CompuServe**
- **Prodigy**
- **America Online**

For a list of Intuit Technical Support phone numbers:

- **Click here**

Contact Intuit Technical Support

Your support representative will help you with this procedure.

You can access Intuit online forums on:
- **CompuServe**
- **Prodigy**
- **America Online**

For a list of Intuit Technical Support phone numbers:
- **Click here**

Contact Intuit Technical Support

Quicken is having a problem reading your data. Your Intuit support representative is trained to help you fix this problem easily.

You can access Intuit online forums on:

- **CompuServe**
- **Prodigy**
- **America Online**

For a list of Intuit Technical Support phone numbers:

- **Click here**

Check your modem manual

You have a modem problem that Quicken's onscreen help assistant cannot help with. Look in your modem manual for information specific to your modem.

Check your printer manual

You have a printing problem that Quicken's onscreen help assistant cannot help with. Look in your printer manual for information specific to your printer.

...for additional help

Consult a tax professional.

A tax consultant is the best person to ask for this kind of advice.

Contact Intuit Technical Support

Your support representative will help to clarify and explain this problem for you.

You can access Intuit online forums on:

- **CompuServe**
- **Prodigy**
- **America Online**

For a list of Intuit Technical Support phone numbers:

- **Click here**

Intuit Technical Support

You can access Intuit online forums on:

- **CompuServe**
- **Prodigy**
- **America Online**

For a list of Intuit Technical Support phone numbers:

- **Click here**

Using Quicken's financial planning calculators

Overview

The types of "what if" questions you can answer with Quicken's calculators.

How to use...

The Loan Planner

The Investment Savings Planner

The College Planner

The Retirement Planner

The Refinance Planner

Frequently asked questions

Answers and tips that will speed your work with Quicken's calculators.

Help Contents

Frequently asked questions

[How can I use the Loan Planner to calculate a six-month loan?](#)

[What formulas does Quicken use to make these calculations?](#)

The Loan Planner

[Calculate loan amounts](#)

[Calculate loan payments](#)

The Investment Savings Planner

[Calculate a starting amount for your savings](#)

[Calculate your regular savings contribution](#)

[Calculate how much you can save](#)

The College Planner

[Calculate a starting amount for your college savings](#)

[Calculate your annual contribution](#)

[Calculate how much your college savings will provide](#)

The Retirement Planner

[Calculate a starting amount for your retirement savings](#)

[Calculate your annual contribution to your retirement plan](#)

[Calculate how much retirement income you'll have](#)

The Refinance Planner

[Calculate the break-even point for a new loan](#)

Overview: Quicken's financial planning calculators

Quicken provides financial planning calculators for:

- Calculating loan payments and principals (Loan Planner).
- Calculating the growth of your investment savings (Savings Planner).
- Planning for college expenses (College Planner).
- Planning for retirement (Retirement Planner).
- Calculating the cost and benefit of refinancing a loan (Refinance Planner).

These calculators enable you to perform "what if" calculations. The way you work with each financial planning calculator is the same; only the information and the calculations are different.

Use the calculators to answer these kinds of questions:

- If I want to buy a new car and plan to borrow $14,000 at 7.5% interest for 5 years, what will my monthly payments be?
- If I invest my savings of $15,000 and receive an annual yield of 9%, what will the value of my investment be in 7 years?
- If I start putting aside $4,000 a year for my 4-year-old child's college fund, will I have enough money to pay for a good, four-year college?
- If I plan to retire in 15 years, and plan to put $2,000 into my IRA account each year until then, how much money will be available to me when I retire?
- Is it worth refinancing my mortgage if I plan to move within five years?

Once you enter the amounts and have Quicken create the payment schedule, you can print the schedule. This is handy, in case you want to create a number of scenarios and then review the differences in payment schedules.

More Information

Quicken's financial planning formulas

How can I use the Loan Planner to calculate a six-month loan?

1.   From the Plan menu, choose Financial Planners, and then choose Loan.

2.   Fill in the Loan Planner window.

  •   Enter the amount of the loan in the Loan Amount box.

  •   Enter half the interest rate in the Annual Interest Rate box.

  •   Enter 1 in Number of Years box.

  •   Enter 6 in the Periods per Year box.

3.   Click Schedule to see the payments.

Loan Planner

With this financial planning calculator, you can calculate loan amounts and loan payments.

How to calculate ...

Loan amounts

Loan payments

Prepaying a loan

What you see

For all calculations, you enter the following information:

Annual Interest Rate

Number Of Years

Periods Per Year

Compounding Period

You also select **one** of the following options:

Loan Amount (to calculate loan payments)

Payment Per Period (to calculate loan amounts)

Calculate loan amounts

You can calculate how much you can afford to borrow, if you know how much you want your loan payment to be, and if you know the interest rate and length of the loan you are considering.

1. From the Plan menu, choose Financial Planners, and then choose Loan.

2. At the bottom of the window, under "Calculate," select Loan Amount.

3. Under "Loan Information," enter information about the loan.

4. Press Tab after entering the last value. Quicken calculates the loan amount and displays it next to "Loan Amount."

5. To see a payment schedule for the loan, click Schedule. The schedule shows how much of each payment is principal, how much is interest, and what your loan balance is after each payment.

Calculate loan payments

You can calculate your loan payments, if you know the amount of the loan, the length of the loan, and the interest rate.

1. From the Plan menu, choose Financial Planners, and then choose Loan.
2. At the bottom of the window, under "Calculate," select Payment Per Period if it's not already selected.
3. Under "Loan Information," enter information about the loan.
4. Press Tab after entering the last value. Quicken calculates the amount and displays it next to "Payment Per Period."
5. To see a payment schedule for the loan, click Schedule. The schedule shows how much of each payment is principal, how much is interest, and what your loan balance is after each payment.

Calculate payments remaining if you prepay a loan

If you prepay the principal on a loan, you may wonder how long it will take to pay off the loan. Follow these steps:

1. In the Approximate Payment Schedule window, scan down the Interest column until you find the interest amount that most closely matches the interest due on your next payment.

2. Notice the number of that payment.

3. Subtract that payment number from the number of the last payment to get the number of payments left.

4. Divide by twelve (Periods Per Year) to get the number of years remaining.

Loan Amount

Enter the amount of money you want to borrow.

Annual Interest Rate

Enter the annual interest rate of the loan. For example, if the interest rate is 9 1/2 percent, you would type 9.5.

Number of Years

Enter the number of years you have to repay the loan. For example, if the loan is a 5-year loan, you would type 5.

Periods Per Year

Enter the number of payments you will make in one year. For example, if you have a loan payment due each month, you would type 12.

Compounding Period

Choose Monthly, Semi-Monthly, or Daily to correspond to how often interest is compounded for the loan you're planning.

Payment Per Period

Enter the amount of the loan payment.

Investment Savings Planner

With this financial planning calculator, you can plan the growth of your investment savings.

How to calculate ...

A starting amount for your savings

What your regular contribution should be

How much you can save

What you see

For all calculations, you enter the following information:

Annual Yield

Number Of

You also enter **two** of these three items. Which two depends on the type of calculation you are making:

Opening Savings Balance

Contribution Each

Ending Savings Balance

Finally, you can use these options to account for inflation:

Predicted Inflation

Inflate Contributions

Ending Balance in Today's $

Calculate a starting amount for your savings

You can calculate how much money you need to start with to reach a savings goal, if you know the amounts you plan to invest on a regular basis.

1. From the Plan menu, choose Financial Planners, and then choose Savings.

2. Under "Calculate," click Opening Savings Balance.

3. Under "Savings Information," enter information about your savings account.

4. (Optional) Under "Inflation," enter the adjustments you want Quicken to make for inflation.

5. Press Tab after entering the last value. Quicken calculates the amount you need to start with to reach your savings goal and displays it next to "Opening Savings Balance."

6. To see the schedule of deposits you must make to achieve your savings goal, click Schedule. The schedule shows the balance of your savings account after each scheduled contribution.

Tip

Tip

You can use this calculation to determine whether your planned contributions alone will provide enough money to achieve your savings goal. If the Planner displays a positive amount under "Opening Savings Balance," your regular contributions will not be enough. You need either to start with initial savings equal to the amount shown, or to increase the amount of your regular contribution.

Calculate your regular savings contribution

You can calculate how much you need to add to your savings to reach a savings goal, if you know the amount you've saved already, the interest that your savings earn, and a specific rate of inflation.

1. From the Plan menu, choose Financial Planners, and then choose Savings.

2. Under "Calculate," click Regular Contribution.

3. Under "Savings Information," enter information about your savings account.

4. (Optional) Enter the adjustments you want Quicken to make for inflation.

5. Press Tab after entering the last value. Quicken calculates the amount you'll need to contribute each period to meet your goal and displays it above the Ending Savings Balance.

6. To see the schedule of deposits you must make to achieve your savings goal, click Schedule. The schedule shows the balance of your savings account after each scheduled contribution.

Calculate how much you can save

You can calculate how much money you will have after a specific interval of time, if you know the amount you've invested already and the amounts you plan to invest on a regular basis.

1. From the Plan menu, choose Financial Planners, and then choose Savings.

2. Under "Calculate," click Ending Savings Balance.

3. Under "Savings Information," enter information about your savings account.

4. (Optional) Enter the adjustments you want Quicken to make for inflation.

5. Press Tab after entering the last value. Quicken calculates the amount you'll have as of the specified date and displays it next to "Ending Savings Balance."

6. To see the schedule of deposits you must make to achieve your savings goal, click Schedule. The schedule shows the balance of your savings account after each scheduled contribution.

Opening Savings Balance

Enter the amount of your savings at the time you set up your savings account.

Annual Yield

Enter the interest that your savings account earns. For example, if the money is in an account that earns 7% interest, you would type 7. You do not need to type the percent sign.

Number of

In the first box, click the Down Arrow and select Weeks, Months, Quarters, or Years. Quicken displays the unit of time you select in this box and in the "Contribution Each" box immediately below.

In the second box, type the number of weeks, months, quarters, or years by which you want to reach your savings goal.

Example. If you want to reach your savings goal in 5 years, you would select Years from the list in the first box and type 5 in the second box.

Contribution Each

From the drop-down list, click the Down Arrow and select either Week, Month, Quarter, or Year. Quicken displays the unit of time you select in this box and in the "Number of" box immediately above.

In the second box, type the amount of money you plan to add at the interval you selected.

Note: Quicken assumes that you make each contribution at the end of the year.

Ending Savings Balance

Enter the amount you would like to have saved at the end of the time interval you selected.

Predicted inflation

Initially, Quicken assumes an inflation rate of 4%. If you want Quicken to use a different inflation rate, enter that rate in the Predicted Inflation box. You do not need to include a percent sign.

Inflate contributions

Select this checkbox if you want to increase your contribution each year to counteract the effects of inflation. This causes Quicken to increase each contribution by the inflation rate you entered above this checkbox.

Ending balance in today's $

Select or clear this checkbox as needed.

When the box is selected. Quicken shows the value of your ending savings balance in terms of the purchasing power of today's dollars. Because inflation erodes the value of your savings, the amount shown will be less than the actual amount you will have saved.

When the box is clear. Quicken shows the actual amount of your ending savings balance. The effect of inflation on the purchasing power of your savings is not shown.

Annual income in today's $

Select or clear this checkbox as needed.

When the box is selected. Quicken shows your retirement income in terms of the purchasing power of today's dollars. Because inflation erodes the value of money you save for the future, the amount shown will be less than the actual amount of the income you'll receive.

When the box is clear. Quicken shows the actual amount of your retirement income. The effect of inflation on the purchasing power of your retirement income is not shown.

College Planner

With this financial planning calculator, you can plan for your own or your children's college education. If you have more than one child, you must make a separate calculation for each child.

How to calculate ...

A starting amount for your college savings

Your annual contribution

How much your college savings will provide

What you see

For all calculations, you enter the following information:

Years Until Enrollment

Number of Years Enrolled

Annual Yield

You also enter **two** of these three items. Which two depends on the type of calculation you are making:

Annual College Costs

Current College Savings

Annual Contribution

Finally, you can use these options to account for inflation:

Predicted Inflation

Inflate Contributions

Calculate how much your college savings will provide

You can calculate how much money will be available to meet college expenses, if you know your present savings, how much you can save each year, and the number of years until your child goes to college.

1. From the Plan menu, choose Financial Planners, and then choose College.

2. Under "Calculate," click Annual College Costs.

3. Under "College Information," enter information about your child, how much you expect college to cost, and your savings plan.

4. (Optional) Enter the adjustments you want Quicken to make for inflation.

5. Press Tab after entering the last value. Quicken calculates the amount you'll need for each year of college and displays it next to "Annual College Costs."

6. To see the schedule of deposits you must make to achieve your savings goal, click Schedule. The schedule shows the balance of your savings account after each scheduled contribution, and after each withdrawal to meet college costs.

Calculate a starting amount for your college savings

You can calculate how much money you need to start with to reach a savings goal for your child's college education.

1. From the Plan menu, choose Financial Planners, and then choose College.

2. Under "Calculate," click Current College Savings.

3. Under "College Information," enter information about your child, how much you expect college to cost, and your savings plan.

4. (Optional) Enter the adjustments you want Quicken to make for inflation.

5. Press Tab after entering the last value. Quicken calculates the amount and displays it next to "Current College Savings."

6. To see the schedule of deposits you must make to achieve your savings goal, click Schedule. The schedule shows the balance of your savings account after each scheduled contribution, and after each withdrawal to meet college costs.

Calculate your annual contribution

You can calculate how much you need to save each year to provide a specific amount of money for your child's college education.

1. From the Plan menu, choose Financial Planners, and then choose College.

2. Under "Calculate," click Annual Contribution.

3. Under "College Information," enter information about your child, how much you expect college to cost, and your savings plan.

4. (Optional) Enter the adjustments you want Quicken to make for inflation.

5. Press Tab after entering the last value. Quicken calculates the amount you'll need to contribute each year and displays it next to "Annual Contribution."

6. To see the schedule of deposits you must make to achieve your savings goal, click Schedule. The schedule shows the balance of your savings account after each scheduled contribution, and after each withdrawal to meet college costs.

Annual College Costs

Enter the amount you expect to pay for one year of your child's college education.

Note: In the calculation, Quicken assumes that you will withdraw this amount at the beginning of each year that your child is enrolled in college.

Years Until Enrollment

Enter the number of years between now and the date your child will enter college.

Number of Years Enrolled

Enter the number of years you anticipate your child will be enrolled in college.

Current College Savings

Enter the amount you have already saved toward your child's college education.

Annual Yield

Enter the interest you expect to earn on the money you contribute toward your child's college education. For example, if the money is in an account that earns 7% interest, you would type 7. You do not need to type the percent sign.

Annual Contribution

Enter the amount you plan to contribute each year toward your child's college education.

Note: In the calculation, Quicken assumes that you make each contribution at the end of the year and that you continue to make contributions until your child graduates.

Retirement Planner

With this Planner, you can perform "what if" calculations to plan for your retirement. This Financial Planner works for only one retirement account at a time; if you have more than one account, you must make separate calculations for each account.

How to calculate...

A starting amount for your retirement savings

What your annual contribution should be

How much retirement income your plan will provide

What you see

For all calculations, you enter the following information:

Annual Yield

Current Age

Retirement Age

Withdraw Until Age

Other Income (SSI, etc.)

You also enter **two** of these three items. Which two depends on the type of calculation you are making:

Current Savings

Annual Contribution

Annual Retirement Income

Finally, you can use these options to account for inflation:

Predicted Inflation

Inflate Contributions

Annual Income in Today's $

Calculate a starting amount for your retirement savings

You can calculate how much money you need to start with when you launch your retirement plan.

1. From the Plan menu, choose Financial Planners, and then choose Retirement.
2. Under "Calculate," click Current Savings.
3. Under "Retirement Information," enter information about your retirement account and when you plan to retire.
4. If your retirement account is not a tax-sheltered investment, click Non-Sheltered Investment.

   Note: Both IRA and Keogh accounts are tax-sheltered investments.

5. If the tax rates shown are incorrect for your income bracket, enter the correct tax rates in the boxes provided.
6. (Optional). Enter the adjustments you want Quicken to make for inflation.
7. Press Tab after entering the last value. Quicken calculates the amount you need to start with and displays it next to "Current Savings."
8. To see the schedule of deposits you must make to achieve your retirement goal, click Schedule. The schedule shows the balance of your retirement account after each scheduled contribution, as well as your retirement income for each year of your retirement.

Calculate your annual contribution to your retirement plan

You can calculate how much you need to contribute to your retirement plan each year to reach your retirement income goal.

1. From the Plan menu, choose Financial Planners, and then choose Retirement.

2. Under "Calculate," click Annual Contribution.

3. Under "Retirement Information," enter information about your retirement account and when you plan to retire.

4. If your retirement account is not a tax-sheltered investment, click Non-Sheltered Investment.

    Note: Both IRA and Keogh accounts are tax-sheltered investments.

5. If the tax rates shown are incorrect for your income bracket, enter the correct tax rates in the boxes provided.

6. (Optional). Enter the adjustments you want Quicken to make for inflation.

7. Press Tab after entering the last value. Quicken calculates the amount you'll need to contribute each year and displays it next to "Annual Contribution."

8. To see the schedule of deposits you must make to achieve your retirement goal, click Schedule. The schedule shows the balance of your retirement account after each scheduled contribution, as well as your retirement income for each year of your retirement.

Calculate how much retirement income you'll have

You can calculate how much income your retirement plan will provide when you retire.

1. From the Plan menu, choose Financial Planners, and then choose Retirement.

2. Under "Calculate," click Annual Retirement Income.

3. Under "Retirement Information," enter information about your retirement account and when you plan to retire.

4. If your retirement account is not a tax-sheltered investment, click Non-Sheltered Investment.

    Note: Both IRA and Keogh accounts are tax-sheltered investments.

5. If the tax rates shown are incorrect for your income bracket, enter the correct tax rates in the boxes provided.

6. (Optional). Enter the adjustments you want Quicken to make for inflation.

7. Press Tab after entering the last value. Quicken calculates the amount of income your savings will provide for each year of retirement and displays it next to "Annual Retirement Income."

8. To see the schedule of deposits you must make to achieve your retirement goal, click Schedule. The schedule shows the balance of your retirement account after each scheduled contribution, as well as your retirement income for each year of your retirement.

Current Savings

Enter the amount you have saved up to today for retirement.

Annual Yield

Enter the interest rate that your retirement account is earning. For example, if the interest rate is 11 1/2 percent per year, you would type 11.5. You do not need to type the percent sign.

Annual Contribution

Enter the amount you plan to contribute each year toward your retirement.

Note: In the calculation, Quicken assumes that you make this contribution at the end of each year.

Current Age

Enter your age as of today.

Retirement Age

Enter the age at which you plan to retire.

Withdraw Until Age

Enter the age at which you will stop withdrawing funds from your retirement account. Assume you will live a long, healthy life.

Other Income

Enter the amount of money you expect to receive from another source of income (such as social security) when you retire. This amount should be the amount you expect to receive each year.

Annual Retirement Income

Enter the annual income you would like to receive after you retire.

Note: In the calculation, Quicken assumes that you withdraw this amount at the beginning of each year of your retirement.

Deposit Schedule

This table shows how your savings balance changes if you make the regular contribution shown in the Investment Savings, College, or Retirement Planner.

Deposit	These amounts are the amounts you must contribute each year to meet your savings goal. If you chose to adjust your contributions for inflation, the amount increases each year by the inflation rate. Quicken assumes that you make each deposit at the end of the year.
Tuition (College Planner only)	These amounts show how much money (in future dollars) you can withdraw each year to meet college expenses after your child enrolls in college. Quicken assumes that you withdraw each amount at the beginning of the year.
Income (Retirement Planner only)	These amounts show how much income (in future dollars) will be available to you each year after you retire. Quicken assumes that you withdraw each amount at the beginning of the year.
Total/Balance	These amounts show the balance of your account (in future dollars) after each deposit or withdrawal.

Refinance Planner

With this financial planning calculator, you can determine whether it is to your advantage to refinance a loan. A lower interest rate doesn't always mean that refinancing is the right thing to do. You must also consider up-front fees, closing costs, and other charges.

Fill in the boxes in the Refinance Calculator. Quicken calculates how long it will take for you to break even if you choose to refinance.

What you enter for your existing mortgage:

Current payment
Impound/escrow amount
Quicken calculates:
- Monthly principal/interest amount.

What you enter for your proposed mortgage:

Principal amount
Years
Interest rate
Quicken calculates:
- Monthly principal/interest amount
- Monthly savings

What you enter for your break-even analysis:

Mortgage closing costs
Mortgage points
Quicken calculates:
- Total closing costs
- Months to break even

Current Payment

Enter your total payment, including impound and escrow amounts. You'll enter Impound and escrow amounts in the next field so they can be subtracted from the Current Payment amount.

Impound/Escrow Amount

Sometimes a mortgage payment includes other items, such as property tax or insurance payments. The mortgage company then handles these payments for the borrower.

Enter the total amount for these other items here. Quicken deducts them from the current payment.

Principal Amount

Enter the amount you are borrowing.

Years

Enter the length of the loan in years.

Interest Rate

Enter the interest rate for the proposed loan.

Mortgage Closing Costs

Enter the costs you must pay at the time of purchase. Examples of closing costs are appraisal and surveying fees, title search costs, and lawyers' fees.

Closing costs can range from 2 to 10 percent of the purchase price of the home.

Mortgage Points

Enter the number of points you are charged.

For each point charged, the buyer pays 1% of the mortgage amount to the lending institution.

Calculate the break-even point for a new loan

You can compare your existing mortgage with a proposed mortgage and figure out how long it will take to break even -- that is, recoup your refinancing costs.

1. From the Plan menu, choose Financial Planners, and then choose Refinance.
2. Under "Existing Mortgage," enter information about your current loan.
3. Press Tab. Quicken calculates the monthly principal/interest amount.
4. Under "Proposed Mortgage," enter information about the proposed refinanced mortgage.
5. Press Tab. Quicken calculates the monthly principal/interest amount and monthly savings.
6. Under "Break-Even Analysis," enter information about closing costs and mortgage points.
7. Press Tab. Quicken calculates total closing costs and months to break even.

Quicken's financial planning formulas

The following topics show the formulas that Quicken's financial planning calculators use to make calculations.

Loan Planner formula (Quicken's amortization formula)

Investment Savings Planner formula

College Planner formula

Retirement Planner formulas

Refinance Planner formula

Quicken's amortization formula

Quicken's Loan Planner and amortization features use the formulas shown here to calculate the payments, principal, and interest for your loan. The Refinance Planner uses this formula to calculate the proposed mortgage.

$$\text{Principal} = \text{Payment} \cdot \frac{\left(1 - \dfrac{1}{(1 + r)^{ny}}\right)}{r}$$

where

n	=	number of periods per year
y	=	total years
r	=	interest rate per period, given by this formula:

$$r = \frac{\text{Annual interest rate}}{n}$$

Similarly, if you enter the principal, Quicken calculates the payment amount as follows:

$$\text{Payment} = \frac{\text{Principal} \cdot r}{\left[1 - \dfrac{1}{(1 + r)^{ny}}\right]}$$

Payment schedules

To calculate each line in your payment schedule, Quicken uses the following formulas to base each amount on the principal remaining (as shown in the Balance field on the previous line of the schedule):

Interest payment = r x *Remaining principal*

Payment against principal = *Total payment - Interest payment*

Note: If your loan company uses some other formula to calculate interest rate per period, Quicken's amortization calculations are not accurate for your loan.

For information about Canadian amortization, **click here.**

Investment Savings Planner formula

Quicken's Investment Savings Planner uses the following formula to calculate current savings, future savings, and regular contributions to savings:

$$f = c \cdot \left(1 + \frac{y}{p}\right)^n + a \cdot \sum_{j=0}^{n-1} \left(1 + \frac{y}{p}\right)^{n-1-j} \cdot \left(1 + \frac{ip}{p}\right)^j$$

where

Input amounts

c	=	Present value
y	=	Annual yield
n	=	Number of periods
p	=	Number of periods per year
a	=	Payment each period
f	=	Future value
j	=	Predicted annual inflation rate

Intermediate amounts

ip	=	Annual payments inflation rate (i for inflate payments; 0 for don't inflate payments)

College Planner formula

Quicken's College Planner uses the following formula to calculate current college savings, college expenses, and annual contributions toward college:

$$c \cdot (1+y)^u + a \cdot \sum_{j=0}^{u+e-1} (1+y)^{u-1-j} \cdot (1+ip)^j = t \cdot \sum_{j=0}^{e-1} \frac{(1+i)^{u+j}}{(1+y)^j}$$

where

Input amounts

t	=	Annual college costs
u	=	Years until enrollment
e	=	Number of years enrolled
c	=	Present savings
y	=	Annual yield
a	=	Yearly payments
j	=	Predicted annual inflation rate

Intermediate amounts

ip	=	Annual payments inflation rate (i for inflate payments; 0 for don't inflate payments)

Retirement Planner formulas

Quicken's Retirement Planner uses the following formulas to calculate current retirement savings, retirement income, and annual contributions to retirement:

$$c \cdot (1+ye)^{v} + a \cdot \sum_{j=0}^{v-1} (1+ye)^{v-1-j} \cdot (1+ip)^{j} = o + t \cdot z \cdot \sum_{j=0}^{d-1} \frac{(1+i)^{v+j}}{(1+yo)^{j}}$$

where

Input amounts

c	=	Present savings
y	=	Annual yield
a	=	Yearly payments
ac	=	Current age
ar	=	Age at retirement
ad	=	Withdraw until age
o	=	Other income (after tax)
t	=	After tax income
xe	=	Pre-retirement tax rate
xo	=	Post-retirement tax rate
j	=	Predicted annual inflation rate

Intermediate amounts

v	=	Years spent saving (v = ar - ac)
d	=	Years spent spending (d = ad - ar)
ye	=	Pre-retirement yield (See Sheltered table)
yo	=	Post-retirement yield (See Sheltered table)
z	=	Income tax rate (See Sheltered table)
ip	=	Annual payments inflation rate (i for inflate payments; 0 for don't inflate payments)

Sheltered/Non-sheltered table

	ye	yo	z
Sheltered (IRA / 401K)	y	y	$y \cdot (1 - xo)$
Non-sheltered	$y \cdot (1 - xe)$	$y \cdot (1 - xe)$	1

Refinance Planner formula

To calculate the existing mortgage, Quicken calculates the monthly principal and interest payment using the numbers you enter in the Current payment box and Impound/escrow amount box.

To calculate the proposed mortgage, Quicken uses this formula to calculate the payments, principal, and interest for your "new" loan. (Quicken uses this same formula in the Loan Planner and amortization features.)

$$\text{Principal} = \text{Payment} \cdot \frac{\left(1 - \dfrac{1}{(1 + r)^{ny}}\right)}{r}$$

where

    n   =   number of periods per year

    y   =   total years

    r   =   interest rate per period, given by this formula:

$$r = \frac{\text{Annual interest rate}}{n}$$

To calculate the monthly savings, Quicken determines the difference between your current monthly payment and the proposed mortgage payment.

To perform the break-even analysis, Quicken performs two calculations:

- Quicken uses the closing costs and the mortgage points to calculate the total closing costs.

    total closing costs = closing costs + mortgage points x new loan amount

- Then Quicken arrives at the break-even point.

    months to break even = total closing costs /monthly savings

Scheduling transactions and using the Financial Calendar

Overview

How setting up financial events in advance keeps you organized.

How to...

Set up and use scheduled transactions

Set up and use memorized transaction groups

Use the Financial Calendar

Frequently asked questions

Answers and tips that will speed your work with the Financial Calendar.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

[Where do the transactions in the Financial Calendar list come from?](#)

[Can I remove transactions from the Financial Calendar list?](#)

[How do I set up a transaction group containing investment transactions?](#)

[How can I find a transaction in the Financial Calendar list?](#)

[Can I be reminded of scheduled transactions that are due?](#)

Set up and use scheduled transactions

[Schedule a transaction (using the Scheduled Transaction list)](#)

[Pay a bill ahead of time (from the Scheduled Transaction list)](#)

[Edit the Scheduled Transaction list](#)

[Delete a transaction from the Scheduled Transaction list](#)

Set up and use memorized transaction groups

[What is a transaction group?](#)

[Set up a transaction group](#)

[Use a transaction group](#)

[Change a transaction group](#)

[Delete a transaction group](#)

[Memorize an existing transaction](#)

[Memorize a new transaction](#)

Use the Financial Calendar

[Schedule a transaction (on the Financial Calendar)](#)

[Edit a scheduled transaction on the Financial Calendar](#)

[Pay a bill ahead of time (from the Financial Calendar)](#)

[Remove a scheduled transaction](#)

[Add a note to the Financial Calendar](#)

[View next month's (or last month's) calendar](#)

[Change Financial Calendar options](#)

[Print the Financial Calendar](#)

Overview: Scheduling transactions and using the Financial Calendar

Scheduling Transactions:

Think of your expenses and deposits that come up on a regular basis. For instance, you may be paid every two weeks, pay rent once a month, and pay the gardener once a week.

Instead of entering a transaction on the day it's due, you can schedule transactions ahead of time. On the day the transaction becomes due, Quicken either reminds you, or automatically enters it for you in your register, whichever you prefer.

The Financial Calendar:

You can use the Quicken Financial Calendar to keep track of your transactions. It looks just like the calendar on your wall. On the Financial Calendar, you can mark one-time transactions such as a vacation, and recurring transactions like your rent and paycheck.

The Financial Calendar shows your upcoming bills, and enters them into your registers as they become due. For one-time bills, this serves as a useful reminder. For recurring bills, you've put your bill paying on autopilot.

How to...

Set up and use scheduled transactions

Use the Financial Calendar

Finding a transaction in the Financial Calendar list

The list of transactions at the right side of the Financial Calendar contains all the memorized transactions in the current file. You can move quickly to a particular transaction in the list.

1. From the Activities menu, choose Financial Calendar.

2. Click in the transaction list.

3. Start typing. As you type each letter, the highlight moves down the list. Continue typing letters until the transaction you want is selected.

4. Select the transaction.

How do I set up a transaction group containing investment transactions?

Although you can't schedule an investment transaction on the Financial Calendar, you can memorize it and create transactions groups containing memorized investment transactions.

To create a transaction group containing investment transactions:

1. First, **memorize** the investment transactions you want to include in the transaction group.
2. From the Lists menu, choose Scheduled Transaction.
3. Click New.
4. Click Group.
5. Select Investment as the type of transaction, and then fill in the remaining information. Click OK.
6. Mark transactions to include in the group, as needed.
7. Click Close.

How to...

Use a transaction group

Change a transaction group

Delete a transaction group

Memorize an existing transaction

Memorize a new transaction

Where do the transactions in the Financial Calendar list come from?

The Financial Calendar list (on the right side of the Financial Calendar) contains memorized transactions.

To add a memorized transaction to the Financial Calendar list:

1. If the Financial Calendar is displayed, click Manage List; if it is not displayed, choose Memorized Transaction from the Lists menu.
2. Select a transaction from the Memorized Transaction list, and then click the Calendar button at the bottom of the window. A "calendar" graphic appears next to the selected transaction, indicating that it is to be displayed on the Financial Calendar list.

Can I remove transactions from the Financial Calendar list?

Yes, you can. There are two ways you can do so. You can limit the list so that it displays memorized transactions from only certain accounts. Or, you can exclude individual memorized transactions so that Quicken never displays them in the list.

To limit the list to certain accounts:

1. From the Activities menu, choose Financial Calendar.
2. Click Options on the Financial Calendar button bar.
3. From the Select Accounts to Include list, deselect the accounts you want to exclude. Their transactions will not appear on the Financial Calendar list.
4. Click OK.

To exclude individual transactions from the list:

1. If the Financial Calendar is displayed, click Manage List; if it is not displayed, choose Memorized Transaction from the Lists menu.
2. Look for transactions in the Memorized Transaction list marked with a "calendar" graphic. These are the transactions that appear in the Financial Calendar list.
3. Click in the Cal column of a calendar transaction. Or, select it and click the Calendar button at the bottom of the window. Quicken removes the calendar graphic and the transaction from the Financial Calendar list.

Schedule a transaction (on the Financial Calendar)

Overview

1. From the Activities menu, choose Financial Calendar. The Financial Calendar, and its **Transaction list** appears. (If you don't see the list, click View on the Financial Calendar button bar, and then select Show Memorized Txns.)

2. In the Transaction list, put the mouse pointer on the transaction you'd like to schedule on the Financial Calendar.

3. Hold down the left mouse button and drag the transaction to a date on the Financial Calendar. The mouse pointer changes to a calendar to show that you can drop the transaction into a day. If you move the pointer over a date in the past, the pointer changes to a register. This indicates that the transaction is to be entered directly into your register.

4. Release the mouse button. The New Transaction window appears.

5. Fill in the **information about this transaction** and click OK. Quicken displays the transaction on the Financial Calendar.

Overview

Instead of entering a transaction on the day it's due, you can schedule it ahead of time. On the day the transaction becomes due, Quicken either reminds you, or automatically enters it for you in your register, whichever you prefer.

These steps show you how to set up the transaction on the Financial Calendar. You can also **schedule a transaction using the Scheduled Transaction list.**

Edit a scheduled transaction from the Financial Calendar

1. From the Activities menu, choose Financial Calendar. Scheduled transactions appear in blue on the calendar until they have been recorded.

2. Double-click the date of the scheduled transaction. All of the transactions scheduled on that date appear.

3. Select the scheduled transaction you'd like to change and click Edit. Scheduled transactions are identified by <Sched> in the list.

4. Change the date. You can also change the frequency of payment or how Quicken enters the payment or deposit in your register. If the transaction has already been recorded, the Register button takes you to the transaction in the register.

5. Click OK.

Remove a scheduled transaction from the Financial Calendar

1. From the Activities menu, choose Financial Calendar.
2. Double-click the date on which you've scheduled the transaction. The transactions scheduled on that date appear.
3. Select the transaction you'd like to remove and click Delete.
4. Click OK to confirm that you want to delete this scheduled transaction.

What happens

Quicken deletes the transaction from the Financial Calendar and from your Scheduled Transaction list. If the transaction was a recurring one, all future transactions are removed also.

If the transaction was already entered in your register, Quicken deletes it only from the register. It doesn't delete it from the Scheduled Transaction list, or from future dates on the Financial Calendar.

Pay a bill ahead of time (from the Financial Calendar)

Overview

1. From the Activities menu, choose Financial Calendar.

2. Click the scheduled date for a bill you want to handle now.

3. Select the bill from the list and click Pay. Quicken prompts you to review the transaction.

4. Look at the details and click Record to enter the transaction.

Overview

Sometimes you need to pay bills ahead of time. Perhaps you are planning a 10-day trip and need to pay your rent and car insurance before you leave.

These steps show how to do this from the Financial Calendar. If you prefer, you can also **pay a bill ahead of time from the Scheduled Transaction list.**

Add a note to the Financial Calendar

Overview

1. From the Activities menu, choose Financial Calendar.

2. Click the date you'd like to attach a note to.

3. Click Note on the button bar above the Financial Calendar. A blank note appears.

4. Enter your text.

5. (Optional) Choose a different color for your note.

6. Click Save. Quicken pastes a small colored box on the date. To read the note, click the small box.

How to...

Use reminders when you have notes on the calendar

Overview

In addition to scheduling transactions on your Financial Calendar, you can add notes like "Call tax accountant" or "Check price of XYZ stock." You can color code the notes for extra usefulness.

View next (or last) month's Financial Calendar

To see last month's calendar:

- Click Prev on the Financial Calendar button bar.

To see next month's calendar:

- Click Next on the Financial Calendar button bar.

To jump to a date:

- Click the date text, enter a date in the Go To Date window, and then click OK.

Pay a bill ahead of time (from the Scheduled Transaction list)

Overview

1. From the Lists menu, choose Scheduled Transaction.

2. Select the item you want to pay.

3. Click Pay.

4. Make any changes to information entered in the boxes.

5. To split the transaction, click Splits. Enter the information as you would for a split transaction in your register.

6. To print checks with Quicken, click Address. You can enter the payee address here. When you print this check, Quicken inserts the address on the check face.

   If you make changes to an address that is used in another part of Quicken, you can keep the addresses synchronized. For details, **click here**.

7. Click Enter.

Overview

You may want to pay a particular bill earlier than scheduled. These steps show how to do this from the Scheduled Transaction list. If you prefer, you can also **pay a bill ahead of time from the Financial Calendar.**

Check number

This box is optional. Enter a check number or another reference number.

Date

You can change the date on which Quicken enters this transaction in the register and on the Financial Calendar.

Schedule a transaction (using the Scheduled Transaction list)

Overview

1. From the Lists menu, choose Scheduled Transaction.

2. Click New.

3. Fill in the **information about this transaction.**

4. To split the transaction, click Splits. Enter the information as you would for a split transaction in your register.

5. To print checks with Quicken, select Printed Checks from the Type drop-down list, click Address and then enter the payee address. When you print this check, Quicken inserts the address on the check face.

   If you make changes to an address that is used in another part of Quicken, you can keep the addresses synchronized. For details, **click here**.

6. To assign one or more transactions to a regularly scheduled group, click Group.

7. Click OK to set up this scheduled transaction.

How to...

Schedule a transaction on the Financial Calendar

Overview

These steps show you how to set up a transaction using the Scheduled Transaction list. You can also **schedule a transaction using the Financial Calendar.**

Edit the Scheduled Transaction list

1. From the Lists menu, choose Scheduled Transaction.
2. Click Edit.
3. Change **information about this transaction**.
4. To split the transaction, click Splits. Enter the information as you would for a split transaction in your register.
5. To print checks with Quicken, click Address. You can enter the payee address here. When you print this check, Quicken inserts the address on the check face.

    If you make changes to an address that is used in another part of Quicken, you can keep the addresses synchronized. For details, **click here**.
6. Click OK.

Transaction information

Next Scheduled

Account

Type

Payee

Memo

Category

Amount

Frequency

Register Entry

Number of Payments

Days in Advance

Splits, Address, Group buttons

Delete a transaction from the Scheduled Transaction list

1. From the Lists menu, choose Scheduled Transaction.
2. Select the transaction you want to delete.
3. Click Delete.
4. Click OK to confirm that you want to delete this transaction from the list.

What is a transaction group?

A way of reminding you. Transaction groups are groups of recurring transactions that you pay or add to your account at the same time. Quicken lets you group these transactions and reminds you when their scheduled date arrives.

A time-saver. When you tell Quicken to use a transaction group, Quicken enters all the transactions in the group for you automatically. Because of this, transaction groups are useful for recurring transactions you enter at the same time every month.

How to...

Set up a transaction group

Assign a transaction to a transaction group

Use a transaction group

Change a transaction group

Delete a transaction group

Set up a transaction group

Overview

1. From the Lists menu, choose Scheduled Transaction.
2. Click New.
3. Click Group.
4. Enter the information requested, and click OK.
5. Mark transactions to include in the group, as needed. A transaction must be memorized before you can include it in a group.
6. Click Close.

How to...

Assign a transaction to a transaction group

Use a transaction group

Change a transaction group

Delete a transaction group

Memorize a transaction

Overview

Transaction groups are groups of recurring transactions that you pay or add to your account at the same time. Quicken lets you group these transactions and reminds you when their scheduled date arrives.

When you tell Quicken to use a transaction group, Quicken enters all the transactions in the group for you automatically. Because of this, transaction groups are useful for recurring transactions you enter at the same time every month.

Quicken only allows you to set up 12 transaction groups. If you plan to use transaction groups extensively, be sure to group as many transactions as possible into each group.

Assign a transaction to a transaction group

1. From the Lists menu, choose Scheduled Transaction.
2. Select a group name from the top of the list, and then click Edit.
3. Edit information as necessary and click OK.
4. Mark the transactions to assign to the group.
5. Click Done when you are finished.

How to...

Use a transaction group

Change a transaction group

Delete a transaction group

Use a transaction group

Once you have set up a transaction group, you can use it at any time.

1. From the Lists menu, choose Scheduled Transaction.

2. Select the transaction group you want to recall and click Pay.

3. Make sure that the account shown is the account where you want the transactions to be entered. If the wrong account is shown, select the correct account from the Account drop-down list.

4. (Optional) Change the date on which you want Quicken to enter these transactions in the register.

5. Click OK. Quicken enters all the transactions into the register of the target account. If the transactions are checks to be printed, they are entered into the Write Checks window.

How to...

Assign a transaction to a transaction group

Change a transaction group

Delete a transaction group

Change a transaction group

Overview

1. From the Lists menu, choose Scheduled Transaction.

2. Select the transaction group you want to change and click Edit.

3. If needed, change the information shown in the Edit Transaction Group window, and click OK.

4. Mark or unmark transactions as needed.

5. Click Close.

How to...

Assign a transaction to a transaction group

Use a transaction group

Delete a transaction group

Overview

Once you have set up a transaction group, you can select a different scheduling frequency, add new transactions to the group, or subtract transactions from the group.

Delete a transaction group

Caution. When you delete a transaction group, you remove it permanently from your Quicken file.

1. From the Lists menu, choose Scheduled Transaction.
2. Select the group that you want to delete and click Delete.
3. Click OK to confirm that you want to delete the group.

How to...

Change a transaction group

The Financial Calendar

Overview

How to...

Use the Financial Calendar

What you see

Financial Calendar button bar

Financial Calendar

Transaction list

Manage List button

Register, Scheduled, Show Both options

Account Balances Graph

Help on...

Scheduling transactions and using the Financial Calendar

The Financial Calendar

Think of your expenses and deposits that come up on a regular basis. For instance, you may be paid every two weeks, pay rent once a month, and pay the gardener once a week.

You can use the Quicken Financial Calendar to keep track of all these transactions. It looks just like the calendar on your wall. On the Financial Calendar, you can mark one-time transactions such as a vacation, and recurring transactions like your rent and paycheck.

The Financial Calendar shows your upcoming bills, and enters them into your registers as they become due. For one-time bills, this serves as a useful reminder. For recurring bills, you've put your bill paying on autopilot.

Financial Calendar button bar

Note button

View button

Prev, Next buttons

Options button

Close button

Note button

Adds a reminder note to the selected date in the Financial Calendar.

You can color code your notes (yellow for birthdays, blue for meetings). After you save the note, Quicken places a small colored box on the date. Click the box to read the note.

View button

Displays a menu that lets you change the layout of the Financial Calendar. A check mark next to a menu command indicates that it is selected.

Command	What it does
Show Memorized Txns	Displays the **Transaction list.**
Show Account Graph	Displays the **account balances graph.**

Prev, Next buttons

Displays last or next month's Financial Calendar.

Options button

Displays the Calendar Options window, where you can select which accounts display their memorized transactions in the **Transaction list,** as well as change Quicken's QuickFill settings.

Close button

Closes the Financial Calendar window.

Financial Calendar

Displays scheduled and register transactions, both recurring and onetime, one month at a time.

Register transactions, displayed in black, are already in your register. Scheduled transactions appear in blue until they have been recorded. Today's date is shown in a different color (or shade).

Transactions scheduled ahead of today aren't yet entered in your register. You can view them only on the Financial Calendar or in the Scheduled Transaction list. As they become due, Quicken enters them for you in the register and changes them from blue to black on the Financial Calendar.

Transaction list

Displays your memorized transactions.

Drag and drop a transaction onto a date on the Financial Calendar, and then fill in the information requested. Quicken records this transaction in your account register on the date you choose.

If you want to limit the transactions listed to selected accounts, click the Options button and select only the accounts that contain the transactions you want listed.

If you want to remove individual transactions from the list, click the Manage List button, select the transaction you want to remove, and then click the calendar button at the bottom of the Memorized Transaction list window.

Register, Scheduled, Show Both options
Click to view only already recorded transactions, only scheduled transactions, or both on the Financial Calendar.

Manage List button

Displays the Memorized Transactions window, which lets you create, edit, and mark transactions for display in the Financial Calendar list to the right of the Financial Calendar.

Account Balances Graph

To show/hide the graph, click View on the Financial Calendar button bar, and then choose Show Account Graph.

This color	Represents this
Yellow	Account balances before today.
Blue or Red	Projected balances, based on current spending. If your balances are negative, the bars are red.
Green	Today (or the date selected on the Financial Calendar).

Note

This is where you add a reminder note to the selected date in the Financial Calendar. You can color code your notes (yellow for birthday reminders, blue for meetings, etc.).

To add a note to the Financial Calendar:

1. Type in your text.
2. (Optional) Choose a different color for your note.
3. Click Save. Quicken pastes a small colored box on the date. To read the note, click the small box.

How to...

Use Quicken Reminders

Help on...

Scheduling transactions and using the Financial Calendar

Go To Date

To go to a specific calendar date:

- Enter a date, or click the popup calendar and select a date. Then click OK.

Help on...

[**Scheduling transactions and using the Financial Calendar**](#)

Create/Edit Scheduled Transaction

To create/edit a scheduled transaction:

1. Enter or change the information, as necessary.

2. To split the transaction, click Splits. Enter the information as you would for a split transaction in your register.

3. To print checks with Quicken, click Address. You can enter the payee address here. When you print this check, Quicken inserts the address on the check face.

4. To assign one or more transactions to a regularly scheduled group, click Group.

5. Click OK.

What you see

Next Scheduled	**Frequency**
Account	**Register Entry**
Type	**Number of Payments**
Payee	**Days in Advance**
Memo	**Splits, Address, Group buttons**
Category	
Amount	

Help on...

Scheduling transactions and using the Financial Calendar

Edit Register Transaction

To edit a register transaction:

1. Change the information, as necessary.

2. To split the transaction, click Splits. Enter the information as you would for a split transaction in your register.

3. To print checks with Quicken, click Address. You can enter the payee address here. When you print this check, Quicken inserts the address on the check face.

4. Click OK.

What you see

> **Date**
> **Account**
> **Type**
> **Payee**
> **Memo**
> **Category**
> **Amount**
> **Num field**
> **Splits, Address buttons**

Help on...

> **Scheduling transactions and using the Financial Calendar**

New Transaction

To add a transaction to the Financial Calendar:

1. Enter or change the information, as necessary.

2. To split the transaction, click Splits. Quicken opens the Splits window. Enter the information as you would for a split transaction in your register.

3. To print checks with Quicken, click Address. You can enter the payee address here. When you print this check, Quicken inserts the address on the check face.

4. Click OK.

What you see

Scheduled Transaction	For register transactions:
Register Transaction	**Num field**
Date	For scheduled transactions:
Account	**Frequency**
Type	**Register Entry**
Payee	**Number of Payments**
Memo	**Days in Advance**
Category	Buttons:
Amount	**Splits, Address buttons**

Help on...

Scheduling transactions and using the Financial Calendar

Scheduled Transaction

Click to create a new scheduled transaction.

Register Transaction

Click to create a standard, non-scheduled register transaction. Quicken enters the transaction in your register on the date you specify.

Splits, Address, Group buttons

This button	Opens the...
Splits	Splits window where you can divide this transaction among several categories.
Address	Printed Check Information window. If you print checks with Quicken, you can enter the information here.
	If you make changes to an address that is used in another part of Quicken, you can keep the addresses synchronized. For details, **click here**.
Group	Create Transaction Group window. If you plan to pay several bills at one time, you can set up a transaction group, and have Quicken enter the transactions at one time.

Splits, Address buttons

This button	Does this
Splits	Displays a window where you can divide the amount of the transaction between two or more categories.
Address	Displays a window where you enter the address you want to appear on checks you will be printing. Use this option if you chose Printed Check as your method of payment.
	If you make changes to an address that is used in another part of Quicken, you can keep the addresses synchronized. For details, **click here**.

Type

Select the payment type:

- Payment for a handwritten check
- Deposit for an amount you are depositing into this account
- Print Check for a check you print from Quicken
- Online Pmt for a payment sent by the online bill payment center or CheckFree

Memo

Enter a note about this transaction.

Payee

Select a payee name or enter a new payee.

Category

Enter a category for this transaction.

Amount

Enter the amount of the transaction.

Next Scheduled

Enter the date you'd like to start entering this transaction in your register.

Frequency

Select how often you'd like to enter this transaction in your register; for example, once a month, every two weeks, or only one time.

Number of Payments

To enter this payment an indefinite number of times, leave the number set at 999. If you know exactly how many payments (or deposits) you'll be making, enter that number.

To temporarily disable a scheduled transaction that you will use later, enter a 0. Quicken won't record any more transactions in your register until you enter a new number, although the item remains in your Scheduled Transaction list.

Register Entry

- **Automatically Enter:** Quicken automatically enters the transaction in your register.
- **Prompt before entering:** When you have payments or deposits to record on a particular date, you can have Quicken prompt you at the Reminders window (at start up) before any transactions are entered. You have an opportunity to make changes to each transaction before Quicken enters it in the register.

  For example, if the scheduled transaction contains an estimated amount, select this option so that you can enter the actual amount before the transaction is recorded in your register.

Account

From the drop-down list, select the account in which you'd like to record a scheduled transaction.

Days in Advance

Enter this transaction in advance of the payment date.

If you enter a number in this box, Quicken enters the transaction in the register as a postdated transaction the specified number of days before the scheduled transaction date.

If you use Billminder, **click here.**

Scheduled Transaction list

The Scheduled Transaction list displays all of your scheduled transactions and groups. From here you can set up, edit, delete, or use any scheduled transaction or group.

How to...

Set up and use scheduled transactions

Set up and use transaction groups

What you see

New button

Edit button

Delete button

Pay button

Close button

Sort by

Online Repeating (if online bill payment is enabled)

Troubleshooting

Solutions to problems you may be having.

Help on...

Scheduling transactions and using the Financial Calendar

Pay button

Allows you to pay a bill or use a transaction group in advance of the date you're scheduled to do so.

New button

Creates a new scheduled transaction and adds it to the list.

Edit button

Edits the scheduled transaction or group you selected, allowing you to change the frequency of payment, how Quicken enters your transaction or group in the register, the number of payments planned and other details.

Delete button

Deletes the scheduled transaction or group you selected.

Close button
Closes the list.

Sort by

This setting	Orders the transactions by...
Description	Description (alphabetical).
Amount	Amount (descending).
Next Date	Date (ascending).

Create/Edit Transaction Group

This is where you create or edit a transaction group. If you wish, you can also choose to have Quicken remind you each time payments in the group are due.

To create/edit a transaction group:

1. Enter the date when the transactions in the group will be due next.
2. From the Account drop-down list, select the account where you'd like Quicken to enter the transaction.
3. Click either Regular or Investment to let Quicken know what type of transactions are in the group.
4. Enter a name for the group.
5. Choose a frequency from the Frequency drop-down list that indicates how often you want Quicken to schedule the group.
6. Enter the number of payments.
7. Choose how you'd like Quicken to enter the payment in the register. The options in the Register Entry drop-down list let you choose whether or not Quicken prompts you before entering a payment or whether a payment is for planning purposes only.
8. Enter the number of days in advance you'd like Quicken to enter the payment.

    If you use Billminder, **click here.**
9. Click OK.

What you see

> **Next**
> **Account**
> **Group Type**
> **Group Name**
> **Frequency**
> **Register Entry**
> **Number of Payments**
> **Days in Advance**

Troubleshooting

Solutions to problems you may be having.

Help on...

Scheduling transactions and using the Financial Calendar

Next (payment date)

Enter the date you'd like to start entering this transaction group in your register.

Account

From the drop-down list, select the account in which you'd like to record the transaction group.

Group Type

Select Investment if you're setting up an investment transaction group; otherwise, select Regular.

Group Name

Type the name you would like to assign to the transaction group.

Frequency (of payment)

Select how often you'd like to enter this transaction group in your register; for example, once a month, every two weeks, or only one time.

Number of Payments

To enter this transaction group an indefinite number of times, leave the number set at 999. If you know exactly how many payments (or deposits) you'll be making, enter that number.

Register Entry

- **Prompt before enter:** Quicken prompts you before entering the transaction group in your register.
- **Automatically enter:** Quicken automatically enters the transaction group in your register.

Days in Advance

Enter this transaction group in advance of the payment date.

If you enter a number in this box, Quicken enters the transaction group in the register as a postdated transaction the specified number of days before the scheduled transaction date.

If you use Billminder, **click here.**

If you use Billminder

The entry you make here is added to any days in advance setting you make in Billminder. For example, if you set Days in Advance to 3 for scheduled transactions, and Days in Advance to 5 in Billminder, Billminder will remind you eight days in advance.

Assign Transactions to Group

This list shows all the memorized transactions in the **current file**. In the list, mark the transactions that you want Quicken to assign to the group. If you are editing a group, you can unmark transactions so that they are no longer part of the group.

To assign a transaction to a group:

- Select the transaction and click Mark. Once you assign a transaction, the number of the group it belongs to appears in the Grp column on the far right.

To remove a transaction from a group:

- Select the transaction you want to remove and click Mark. In the Grp column, Quicken removes the number of the group the transaction was assigned to.

What you see

> **View Locked Items Only**

Help on...

> **Scheduling transactions and using the Financial Calendar**

View Locked Items Only

Click to view only locked transactions. Locked transactions are not changed if you enter another transaction with the same payee.

To lock a transaction:

- From the Lists menu, choose Memorized Transaction, select the transaction you want to lock, and then click the Lock button.

Record Transaction Group

To record the transaction group:

1.   Verify and change the Due Date and Account, if necessary.

2.   Click Record. Quicken enters the transactions in the register of the target account.

What you see

> **Due Date**
>
> **Account**
>
> **Record, Skip, Edit buttons**

Help on...

> **Scheduling transactions and using the Financial Calendar**

Due Date

The date Quicken uses when it enters the transactions in the target account.

Account

The account where the transactions in the group will be recorded.

Record, Skip, Edit buttons

This button	Does this
Record	Enters the transaction group in your register.
Skip	Doesn't record the transaction group. If the transaction group was scheduled on the Financial Calendar, you won't be reminded to record the group again until its next occurrence on the calendar.
Edit	Allows you to assign or remove transactions from the group.

Quicken for Canadian users

Thank you for using Quicken. Intuit is glad to have a growing community of Canadian users. We apologize for spelling cheque wrong elsewhere in this Help system. But you will find that you can adapt Quicken for your special needs. This section addresses several points of interest to Canadians.

How to...

Install Quicken for Canadian use

Use a Canadian date style

Amortize Canadian loans

Use Canadian categories

Track Canadian GST and PST for your personal expenses

Track Canadian GST and PST in your business

Order cheques and other supplies

Install Quicken for Canadian use

When you install Quicken, make sure that you select the Canadian Taxpayer checkbox. Installing as a Canadian taxpayer gives you Canadian categories, loans with semi-annual compounding, and the Canadian version of the file TAX.SCD.

The TAX.SCD file contains a list of Canadian tax form assignments and links to QuickTax, Intuit's tax preparation software. TAX.SCD lets you assign Quicken categories to specific tax schedule line items so you can easily run reports on how much taxes you owe.

If you installed Quicken without selecting the Canadian User box, you'll need to reinstall Quicken.

In Windows 95: If Regional Settings in Windows Control Panel was set to Canada when you installed, the Canadian User box was checked for you automatically.

In Windows 3.1: If the Country box in Windows Control Panel International settings was set to Canada when you installed, the Canadian User box was checked for you automatically.

How to...

Set up categories with tax time in mind

Use a Canadian date style

Quicken can display dates in either day/month/year or month/day/year style.

To set the date style in Quicken:

1. From the Edit menu, choose Options, and then click Register.
2. Click the Miscellaneous tab.
3. Click a date style in the upper left corner of the window, and click OK.

To set the date style on your printed cheques:

1. From the Edit menu, and choose Options.
2. Click a printed date style.

How to...

Install Quicken for Canadian use

Amortize Canadian loans

Quicken can amortize loans with the formula commonly used in Canada, which calculates interest on the basis of semiannual compounding. (In the U.S., monthly or daily compounding is used.)

Quicken set up your loans to use semi-annual compounding if you selected the Canadian Taxpayer checkbox when installing.

How to...

Set up and schedule loan payments

More about...

The Canadian amortization formula
Installing Quicken for Canadian use

Use Canadian categories

If you clicked the Canadian User box when you installed Quicken, the Category & Transfer list includes categories specific to Canada. The standard list of home categories includes these categories:

Category	Type	Description
CPP	Income	Canada Pension Plan
RRSP	Income	Reg Retirement Plan Income
Auto	Expense	Automobile Expenses
Licence	Sub	Auto Licence
CPP Contrib	Expense	CPP Contribution
Donations	Expense	Charitable Donations
Dues	Expense	Dues
Income Tax	Expense	Income Tax deducted(slips)
Medical	Expense	Medical Expense
Private Healthc	Sub	Private health care plan
Province Health	Sub	Prov Health Care Plan
Property	Expense	Property Tax
Prov Income Tax	Expense	Provincial Income Tax
RPP Contrib	Expense	Registered Pension Plan
RRSP Contrib	Expense	Reg Retirement Sav Plan
Tax Installment	Expense	Tax Paid by Installments
Tuition	Expense	Tuition Fees
UIC	Expense	Unemploy. Ins. Commission

How to...

Use categories, classes, and supercategories

Track Canadian GST and PST for your personal expenses

If you want to track how much you are spending on GST (Goods and Services Tax) and PST (Provincial Sales Tax) in your personal expenses, use a split transaction to record the taxes as separate line items.

First you need to **set up categories** for GST and PST. Then assign them to the tax amounts. For example, let's say you buy a gold ring for $325. With 7% GST and 8% PST added (the PST rate depends on your province), the total cost is $373.75. You would enter these amounts in the Splits window.

When you run a report or display a graph, Quicken shows you how much you are spending overall on GST and PST.

To calculate the tax amounts on each purchase, use the pop-up calculator (click the calculator button in the Amount field). Or, to save you from calculating amounts each time, set up a memorized split transaction with the split amounts memorized as percentages. Then, recall the memorized transaction and enter the total purchase amount. Quicken splits the transaction and allocates the correct tax amounts.

How to...

Split a transaction

Memorize transactions

Track Canadian GST and PST in your business

If you need to track GST (Goods and Services Tax) as part of your business, we recommend that you use a liability account. You may need to track PST (Provincial Sales Tax) too, depending on your province; if so, use a separate liability account for tracking PST.

Using liability accounts has two advantages:

- Liability accounts are included in net worth reports and graphs, so these give you a more accurate picture of your business finances. When you collect GST, for example, the tax amount should not be added to your net worth, as you will pay it to Revenue Canada later. Transferring the amount to a liability account does not affect your net worth. You can filter out your tax accounts when you run a net worth report.
- Liability account balances give you an instant record of what you owe the federal and provincial tax authorities. You can easily run reports on these accounts, and can print the reports for a complete record on paper of your tax transactions.

How to...

Set up a category

Set up tax liability accounts

Enter business transactions

Report on business transactions

Pay GST and PST to the tax authorities

Set up tax liability accounts

Set up a liability account to track the GST you pay to vendors and the GST you collect from customers. You may want to name the account "GST Owed."

If you also need to track the PST you collect on sales, set up another liability account and name this account "PST Owed."

To set up your tax liability accounts:

1. From the Activities menu, choose Create New Account.
2. Click Liability.
3. Complete the information requested in the EasyStep Account Setup windows.
4. When Quicken asks if you want to set up an amortized loan, click No.
5. If you need to track PST, repeat steps 1 through 4 to create your "PST Owed" liability account.

Enter business transactions

First, **set up categories** for GST and PST.

Then, when you record a business sale or purchase, use a split transaction to record GST as a separate line item. Enter the name of the tax liability account in the Category field for this item, so that Quicken transfers the tax amount to the liability account. If you pay PST, similarly transfer the PST you collect on sales to the PST liability account. (You do not receive PST tax credit for purchases, so do not record PST for purchases. However, if you pay Quebec Sales Tax, record QST on both sales and purchases.)

If your bill or invoice lists several items, you can include them all in the same Splits window. Enter the net amount on the first line of the split with a suitable category assigned. Record the taxes on the next two lines as transfers to the liability accounts.

If you need to calculate the tax amounts, use the pop-up calculator (click the calculator button in the Amount field).

For simple transactions, you can save time by setting up a memorized split transaction with the split amounts memorized as percentages. Then recall the memorized transaction and enter the total payment or deposit amount. Quicken splits the transaction and allocates the correct tax amounts.

How to...

Set up a category

Split a transaction

Memorize transactions

Report on business transactions

If you open the GST Owed (or PST Owed) liability account, you see one entry for each business transaction. When you collect GST or PST from a customer, the tax appears as an increase in the account balance, because your liability increases. When you pay GST (or QST) to a supplier, the tax paid appears as a decrease in the account balance, because GST (or QST) you pay to a supplier acts as a credit and reduces your liability to Revenue Canada.

There are various ways of reporting on your tax records.

- For a simple listing of entries in the tax liability account, select the blank transaction at the end of the register and click the Report button.
- For more transaction detail, open the chequing account you use for business transactions and create a transaction report (Choose Other from the Reports menu, choose Transaction, and then click Create.). Click Customize on the report button bar, and then change the report as follows. Under the Display tab, select Split Transaction Detail to show the tax amounts for each transaction. Under the Accounts tab, select the other chequing accounts you use for business if you use more than one. Under the Advanced tab, select Deposits in the Transaction Types drop-down list to display only sales; select Payments to display only purchases.

How to...

Create reports about your finances

Pay GST and PST to the tax authorities

Find out how much you owe the tax authorities by running reports or by looking at the Ending Balances of your tax liability accounts, as described in the previous section. If the Ending Balance of your account displays in black rather than red, the tax authority owes you a refund.

If you are making a payment, record your cheque to the tax authority in your chequing account, using the Write Checks window if you print cheques with Quicken, or in the register for a handwritten cheque. In the Category field, enter a transfer to the tax liability account. The transfer pays off your liability, reducing the balance of the liability account.

If you receive a GST refund, record the deposit in your chequing account register and enter the name of the tax liability account (for example, [GST Owed]) in the Category field. Quicken records an increase in your tax liability account equal to the amount you receive. In effect, you are recognizing payment of a receivable that is tracked in a liability account rather than in an asset account.

How to...

Create reports about your finances

Ordering cheques and other supplies

Intuit cheques are accepted at all financial institutions in Canada and the United States. See the supplies catalogue in your Quicken package for information about ordering from our Canadian cheque printer. Or choose Intuit Marketplace from the Online menu. You don't have to have a modem   you can fill out a form in Intuit Marketplace, print the form, and then mail or fax the form to the Intuit address provided in Intuit Marketplace.

More about...

Intuit Marketplace

Canadian amortization formula

In Canada, most mortgages are compounded semiannually. This means that interest is added to the outstanding principal every six months.

The interest for the first six months is added to the principal balance and earns interest from then on.

For example, on a $1,000 loan:

- With a 10% interest rate, the interest payment is $100 per year.
- With a 10% interest rate compounded semiannually:

  $1,000 x 10% x 6 months = $50.00

  $1,050 x 10% x 6 months = $52.50

  The effective annual interest rate is $102.50/10.25%

Quicken uses this formula to calculate interest payments according to Canadian regulations:

$$R = \left[(1 + \{i/m\})^{m/n} - 1 \right] \times n$$

In this formula:

i =	stated interest rate (for example, i = 0.10 for 10%)
m =	number of times the interest rate is compounded in a year
n =	number of payments made per year
R =	rate needed by Quicken to calculate Canadian payments

Categories, classes, and supercategories

Overview

Why you should use categories, classes, and supercategories.

How to...

Set up and use categories

Set up and use classes

Set up and use supercategories

Frequently asked questions

Answers and tips that will speed your work with categories.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

[Can I change the category of a group of transactions?](#)

[Is there a way to save time when deleting subcategories?](#)

[How can I transfer categories to a new file?](#)

[How do I set up categories with tax time in mind?](#)

[How can I separate business accounts from personal accounts?](#)

[What are the standard Quicken home categories?](#)

[What are the standard Quicken business categories?](#)

[How can I add home or business categories to an existing file?](#)

Set up and use categories

Set up and use classes

Set up and use supercategories

Overview: Categories, classes, and supercategories

All Quicken registers have a Category field. When you enter a category name in the Category field of a transaction, you identify the transaction as an income or expense item.

When you categorize your transactions, any Quicken reports, budgets, and graphs you create will be more meaningful, providing detailed information about your spending.

The way you use categories and classes can be as simple or as involved as your finances require.

Categories help you understand and organize your finances

For example, if you were recording your monthly gasoline expenses by hand, you might keep track of them by putting all the receipts in an envelope or recording them in a notebook. At the end of the month you'd have to tally them all up. You'd probably follow the same procedure to track your spending on groceries or clothing.

Quicken lets you track these expenditures by simply assigning your expenses to a category (such as "groceries" or "gasoline") each time you enter a payment in Quicken.

With just a few keystrokes, you can then create a report or graph showing how much you spent on any category of expense. To see a sample report that shows the importance of categories, **click here.**

Classes organize your transactions in different ways

For example, let's say that you use your personal checking account for both business and personal finances. You assign transactions from this account to classes named Business and Personal. Then you also categorize your expenses within each class.

• Categorize business travel as "Travel" within the class Business.
• Categorize personal travel as "Travel" within the class Personal.

This keeps your business and personal finances separate when you create reports, graphs, and budgets in Quicken. For more examples, **click here.**

Supercategories give you a broader view

You can group your categories together into supercategories. You see supercategories in budgets and budget reports, but not in the register. Supercategories give you another level for viewing your finances. For example, you may want to group Dining and Groceries under Food, and enter a single budget amount for Food.

Taxes and categories

If you plan to transfer your Quicken data to TurboTax for Windows (or any other tax-preparation software), it's especially important to **set up categories with tax time in mind.**

How to...

Set up and use categories

Set up and use classes

Set up and use supercategories

More Examples

Use classes to specify	Examples
Whom the transaction is for	Your clients (e.g., Ellis, Jones)
	Your sales staff (for tracking commissions)
	You or your spouse
Where the transaction applies	Sales regions (e.g., East, West)
	Your rental properties (e.g.,Oak, Elm)
	Separate W-2 forms for different jobs or for you and your spouse
What the transaction is for	Security names (in an asset account)
	Job or project names (for job costing)

Tip: If you set up many categories that have identically-named subcategories, this is a clue that you could use classes instead.

Is there a way to save time when deleting subcategories?

When you delete a subcategory, Quicken asks if you want to merge the subcategory with the parent. If you know the subcategory isn't used anywhere (or if you don't mind having some uncategorized transactions), click No.

Doing this will save you time. If you ask Quicken to merge the subcategory with its parent, Quicken searches your entire file to find occurrences of the category which may need to be merged.

How can I transfer categories to a new file?

If you want to create a new file that uses the same categories you have in an existing file, you can use the Copy command to perform this task.

1. From the File menu, choose File Operations, then choose Copy.
2. Enter the name for the new file and a date range for which you have no existing transactions.
3. Since you are copying categories, and not transactions, clear the Copy All Prior Uncleared Transactions checkbox.

   If the file you are copying includes an investment account, clear the Copy All Prior Investment Transactions checkbox as well.
4. Click OK. The File Copied Successfully window appears.
5. Choose Load New Copy.
6. Click OK. The new file has the same names and account types as the accounts in the original file. You can edit or delete these accounts and still have the original category, class, and memorized transaction lists.

What is a category?

A useful label

In Quicken, categories are labels that you can apply to transactions. You use them to keep track of where your money comes from and where it goes. Examples of categories that you might use are "Salary," "Groceries," and "Utilities."

Categories extend the power of Quicken

When you categorize your transactions, Quicken reports, graphs, and budgets become much more meaningful. You can create reports and graphs that tell you how much you spend on items like food, entertainment, or mortgage interest; or how much income you receive from sources like salary, dividends, or interest. To see a sample report that shows the importance of categories, **click here.**

See a list of...

Quicken's standard home categories

Quicken's standard business categories

How to...

Set up categories

Assign categories to transactions

Change a category

Delete a category you no longer need

Quicken's standard home categories

If you installed Quicken with the Canadian Taxpayer box selected, your list of categories is different. For details, **click here**.

Category	Type	Tax	Description
Category	**Type**	**Tax**	**Description**
Bonus	Income	Tax	Bonus Income
Div Income	Income	Tax	Dividend Income
Gift Received	Income		Gift Received
Int Inc	Income	Tax	Interest Income
Invest Inc	Income	Tax	Investment Income
Online Data Inc	Income		Online Banking Income
Other Inc	Income	Tax	Other Income
Salary	Income	Tax	Salary Income
Salary Spouse	Income	Tax	Spouse's Salary Income
Auto	Expense		Automobile Expenses
Fuel	Sub		Auto Fuel
Insurance	Sub		Auto Insurance
Loan	Sub		Auto Loan Payment
Service	Sub		Auto Service
Bank Chrg	Expense		Bank Charge
Charity	Expense	Tax	Charitable Donations
Cash Contrib.	Sub	Tax	Cash Contributions
Non-Cash	Sub	Tax	Non-Cash Contributions
Childcare	Expense	Tax	Childcare Expense
Clothing	Expense		Clothing
Dining	Expense		Dining Out
Education	Expense		Education
Entertain	Expense		Entertainment
Gifts	Expense		Gift Expenses
Groceries	Expense		Groceries
Home Repair	Expense		Home Repair & Maint.
Housing	Expense		Housing
Insurance	Expense		Insurance
Int Exp	Expense	Tax	Interest Expense
Invest Exp	Expense	Tax	Investment Expense
IRA Contrib	Expense	Tax	IRA Contribution
IRA Contrib Spo	Expense	Tax	IRA Contribution Spouse
Medical	Expense	Tax	Medical Expense
Doctor	Sub	Tax	Doctor & Dental Visits
Medicine	Sub	Tax	Medicine & Drugs
Misc	Expense		Miscellaneous
Mort Int	Expense	Tax	Mortgage Interest Exp
Online Data Exp	Expense	Tax	Online Banking Expense
Other Exp	Expense		Other Expenses
Recreation	Expense		Recreation Expense

Subscriptions	Expense		Subscriptions
Supplies	Expense		Supplies
Tax	Expense	Tax	Taxes
Fed	Sub	Tax	Federal Tax
Medicare	Sub	Tax	Medicare Tax
Other	Sub	Tax	Misc. Taxes
Property	Sub	Tax	Property Tax
Soc Sec	Sub	Tax	Soc Sec Tax
State	Sub	Tax	State Tax
Tax Spouse	Expense	Tax	Spouse's Taxes
Fed	Sub	Tax	Federal Tax
Medicare	Sub	Tax	Medicare Tax
Soc Sec	Sub	Tax	Soc Sec Tax
State	Sub	Tax	State Tax
Telephone	Expense		Telephone Expense
Utilities	Expense		Water, Gas, Electric
Gas & Electric	Sub		Gas and Electricity
Water	Sub		Water

Category

The category name, as it appears in the Category & Transfer list.

Type

Categories are divided into **Income** (such as salary, dividends, and interest) and **Expense** (such as dining, groceries, and telephone). Subcategories (**Sub**) are listed under their parent categories.

Type

Categories are divided into **Income** categories (such as salary, dividends, and interest) and **Expense** categories (such as dining, groceries, and telephone).

Tax

Tax-related categories are identified by the word **Tax**. These categories track tax information and make it easy to create reports and graphs of your tax-related income and expenses.

How to...

Set up categories with tax time in mind

Description

A brief description of the category.

Quicken's standard business categories

Category	Type	Tax	Description
Gr Sales	Income	Tax	Gross Sales
Ads	Expense	Tax	Advertising
Car	Expense	Tax	Car & Truck
Commission	Expense	Tax	Commissions
Insurance, Bus	Expense	Tax	Insurance (not health)
Int Paid	Expense	Tax	Interest Paid
L&P Fees	Expense	Tax	Legal & Prof. Fees
Late Fees	Expense	Tax	Late Payment Fees
Meals & Entertn	Expense	Tax	Meals & Entertainment
Office	Expense	Tax	Office Expenses
Rent on Equip	Expense	Tax	Rent-Vehicle,mach,equip
Rent Paid	Expense	Tax	Rent Paid
Repairs	Expense	Tax	Repairs
Returns	Expense	Tax	Returns & Allowances
Supplies, Bus	Expense	Tax	Supplies
Tax, Business	Expense	Tax	Taxes & Licenses
Fed	Expense	Sub	Federal Tax
Local	Expense	Sub	Local Tax
Property	Expense	Sub	Property Tax
State	Expense	Sub	State Tax
Telephone, Bus	Expense	Tax	Telephone Expense
Travel	Expense	Tax	Travel Expenses
Utilities, Bus	Expense	Tax	Water, Gas, Electric
Wages	Expense	Tax	Wages & Job Credits

What is a class?

Classes are another way of labeling your transactions in Quicken. You use classes to specify where, to what, or to whom your transactions apply. Classes do not replace categories. Rather, classes complement categories by adding a second dimension to your reports, graphs, and budgets.

A transaction can have a category, a class, or both.

Use classes to:

- Use your personal checking account for business and personal expenses. Leave your personal transactions unclassified, but assign the class name Business to business transactions.
- Manage properties. You can identify transactions by property name or address. That way, six different utitlity bills could be marked clearly as utility expenses applying to six different properties.
- Work with multiple clients. You can identify transactions by client name. Then you could report separately on the income and expenses related to each client.
- Assign multiple copy numbers for tax forms or schedules, such as W-2 or Schedule C. For example, if you have two jobs and receive two W-2 forms, you need to create separate classes for job 1 and job 2. Then you can assign a copy number to each.
- **More examples>**

How to...

Set up and use classes

Set up a category

Overview

1. From the Lists menu, choose Category & Transfer.

2. Click New.

3. Type a name for the new category.

4.

5. Indicate whether the category is to track income or expenses.

6. If you want the category to be a subcategory, click Subcategory Of and enter the name of the parent category.

7. If the category is for tracking tax-related transactions, select the Tax-related checkbox. From the Form drop-down list, select the tax schedule line item to which you want to assign your category. If there is no Form drop-down list, it means that Quicken is not set up to use tax schedules with categories.

8. Click OK.

How to...

Set up and use categories

Set up Quicken to use tax schedules with categories

Overview

Quicken provides a list of standard categories that you can begin using immediately. You can add categories of your own to the list and delete categories that you don't need. If a category doesn't provide enough detail, you can create subcategories within the category. Your reports will show the subcategory amounts as subtotals for their parent category.

Optional

Enter a description of the category in the Description box.

Change a category

Overview

1. From the Lists menu, choose Category & Transfer.

2. Select the category you want to change.

3. Click Edit.

4. Change the category information as needed.

5. Click OK.

How to...

Set up and use categories

Set up Quicken to use tax schedules with categories

Overview

You can change a category name if you need to. When you change the name, Quicken automatically changes the name in transactions that you categorized under the old name.

However, if you want to rename categories assigned to only some of the transactions, use **Recategorize.**

Note

If you want to change a category so it tracks tax-related transactions, select the Tax-related checkbox. From the Form drop-down list, select the tax schedule line item to which you want to assign your category. If there is no Form drop-down list, you need to **set up Quicken to use tax schedules with categories**.

Turn a category into a subcategory

Overview

1. From the Lists menu, choose Category & Transfer.
2. Select the category you want to demote.
3. Click Edit.
4. Click Subcategory Of.
5. From the Subcategory Of drop-down list, select the name of the main category to which you want to assign your new subcategory.
6. Click OK.

How to...

Set up and use categories

Overview

If necessary, you can change a category into a subcategory. When you "demote" a category in this way, Quicken automatically changes the name in each of the transactions that you had categorized with the old name.

Tip

You can click a tab (Income, Expense, or Transfers) to work with only one group of categories.

What happens

All transactions that use the category now show the original category as a subcategory of the new category you selected. In the register, Quicken inserts a colon (:) between the two category names to indicate that the second category (the one you demoted) is now a subcategory of the first category.

Merge two categories

1. **Back up** your Quicken data file.

2. Change the category you don't want into a subcategory of the category you want to keep. (See **Turn a category into a subcategory**.)

3. From the Category & Transfer list, select the subcategory you don't want and click Delete.

4. Click Yes to confirm the merge.

How to...

Set up and use categories

Overview

If you start off using two similar categories and then later decide you only need one of them, don't just delete one. Instead, merge the categories.

What happens

Quicken deletes the subcategory name from the category list and reassigns its transactions to the parent category. If the results are not what you expect, restore the backup copy and try the procedure again.

Turn a subcategory into a category

Overview

1. From the Lists menu, choose Category & Transfer.
2. Select the subcategory that you want to promote.
3. Click Edit.
4. Select Income or Expense instead of Subcategory Of.
5. Click OK.

How to...

Set up and use categories

Overview

If necessary, you can change a subcategory into a category. When you "promote" a category in this way, Quicken automatically changes the name in each of the transactions that you had categorized with the old name.

Move a subcategory to a different category

Overview

1. From the Lists menu, choose Category & Transfer.

2. Select the subcategory you want to move.

3. Click Edit.

4. From the Subcategory Of drop-down list, select the name of the category to which you want to assign the selected subcategory.

5. Click OK.

How to...

Set up and use categories

Overview

After working with Quicken a while, you may want to move a subcategory from one category to another. When you move a subcategory, Quicken automatically changes the name in each of the transactions that you had categorized with the old name.

Add groups of categories to your list

Overview

1. From the Lists menu, choose Category & Transfer.

2. Click Add.

3. Choose whether you want to add home or business categories.

4. Click one or more categories or subcategories to add. If you're adding a subcategory, also add its parent category.

5. Click Add. The categories you selected are moved to the Categories to Add list.

   If you change your mind, select the ones you don't want from the Categories to Add list and click Remove.

6. Click OK to have Quicken update your category list.

How to...

Set up and use categories

Set up Quicken to use tax schedules with categories

More on...

Quicken's standard home categories

Quicken's standard business categories

Overview

The Quicken home categories and the Quicken business categories lists are both available in the Add Categories window. You can add categories and subcategories from either of these standard lists to customize your own category list.

Delete a category

Overview

1. From the Lists menu, choose Category & Transfer.

2. Select the category you want to delete

3. Click Delete on the button bar. Then click OK to confirm the deletion.

How to...

Set up and use categories

Overview

When you delete a category, Quicken deletes it from the list and erases it from the Category field of any transactions to which it has been assigned. When you delete a subcategory, Quicken deletes it from the category list and reassigns its transactions to the parent category.

Quicken won't let you delete a category that has subcategories. Before you delete the category, you must do one of the following:

Turn the subcategories into categories

Move the subcategories to another category

Assign a category to a transaction

Overview

1. Click in the Category field of the transaction (or check) you want to categorize.

2. Use one of these methods to enter the category:
- Select the category you want to use from the drop-down list in the Category field.
- Choose Category & Transfer from the Lists menu. When the list appears, double-click the category name to paste it in the Category field.
- Type the name of the category directly into the Category field. If the category wasn't already on the list, Quicken gives you an opportunity to add the new category to the Category & Transfer list.

3.

How to...

Set up and use categories

Overview

You use categories to identify exactly where your income comes from and where your expenses go. Quicken uses this information when it creates reports and graphs about your finances.

Optional

If you also want to assign a class to the transaction, choose Class from the Lists menu. Then double-click the class name to paste it in after the category name.

Assign a class to a transaction

1. Enter the category for the transaction.
2. Use one of these methods to enter the class:
    - Choose Class from the Lists menu. When the list appears, double-click the class name to paste it after the category name.
    - Type a forward slash (/) after the category name. Then type the class name.

How to...

Set up and use classes

Overview

Classes let you define a transaction even more specifically than you can with a category alone. Classes complement categories by adding a second dimension to reports and graphs.

How do I set up categories with tax time in mind?

You can set up your income and expense categories in several ways, depending on how you want to report your tax information. **For example>**

Quicken's standard home and business categories are already set up with appropriate tax schedule assignments. Whenever you create a new category, you may need to assign it to a tax schedule line item.

To assign a category to a tax schedule line item:

1. If you want to create tax schedule reports, make sure you've set up Quicken to use tax schedules with categories. **More detail>**

2. From the Lists menu, choose Category & Transfer.

3. Select the category or subcategory that you want to be tax related and click Edit. If the category isn't already in the list, click New.

4. If you want to create tax summary reports, select Tax-related.

5. If you want to create tax schedule reports, select the tax schedule line item for that category from the drop-down list.

6. Click OK.

How to...

Set up and use categories

For example:

To get these kinds of reports	Set up your category like this
Tax summary reports	Mark the category as tax related.
Tax schedule reports and capital gains reports	Set up Quicken to use tax schedules with categories, then assign the category to the correct tax schedule line item. **More detail>**

To set up Quicken to use tax schedules with categories:

1. From the Edit menu, choose Options, and then click General.
2. Select the Use Tax Schedules With Categories checkbox.

Note

If you have created many new categories to which you want to assign tax schedule line items, use the Tax Link Assistant to create assignments. For details, **click here.**

Can I change the category of group of transactions?

If you want to reassign **all** the transactions assigned to a category (for example, to change Dining to Restaurants), use the Category & Transfer list to change the category definition. See **Change a category.**

However, to change only **some** transactions categorized as Dining to, say, Lunches, use the Recategorize command. This lets you choose individual transactions to reassign to the new category. See **Recategorize several transactions.**

Set up classes and subclasses

Overview

To set up a class:

1. From the Lists menu, choose Class.
2. Click New.
3. Enter a name in the Name box.
4. (Optional) Enter a description of the class in the Description box.
5. (Optional) Enter a copy number if you have more than one use for this class name. For example, if you have two jobs and receive two W-2 forms, you need to create separate classes for job 1 and job 2. Then you can assign a copy number to each.
6. Click OK.

To create a subclass:

Once you have created a class, you can use it as either a main class or a subclass of another class. If you want to use a class as a subclass, enter this when you are classifying the transaction in the register:

1. The category of the transaction.
2. A slash (/).
3. The name of the main class.
4. A colon (:).
5. The name of the subclass. For example: Groceries/Vacation:Yosemite.

How to...

Set up and use classes

Overview

You can set up class names before you enter transactions, or as you enter them. Quicken displays class names in the Class list, which is shared by all the accounts in the file.

Classes are particularly useful if you receive multiple copies of some tax forms and schedules (for example, W-2 and Schedule C).

Suppose you have two businesses and file two copies of Schedule C. Assign the class for business 1 to Copy Number 1 and the class for business 2 to Copy Number 2.

Or, if you have two jobs and receive two W-2 forms, set up classes such as Job 1 and Job 2. Assign Copy Number 1 to the class Job 1 and Copy Number 2 to the class Job 2.

Edit a class name

1. From the Lists menu, choose Class.
2. Select the class you want to change.
3. Click Edit.
4. Change the name or the description of the class.
5. Click OK.

How to...

Set up and use classes

Overview

Once you have created a class, you can change its name and/or its description. All the transactions that used the original class name will changed to reflect the edits you make.

Delete a class

Overview

1. From the Lists menu, choose Class.
2. Select the class you want to delete.
3. Click Delete.
4. Click OK to confirm that you want to delete the class.

How to...

Set up and use classes

Overview

Once you delete a class, Quicken removes the class from the Class list and erases it from the Category field of any transactions to which it has been assigned.

Set Up/Edit Category

Use this window to create or edit the categories you plan to assign to your transactions.

How to...

Set up and use categories

What you see

Name

Description

Income or Expense

Subcategory of

Tax-related

Form

Troubleshooting

Solutions to problems you may be having.

Help on...

Categories, classes, and supercategories

Name

Enter a name for the category. When you change a category name, Quicken automatically changes it in all transactions categorized with the old name. The name can contain up to 15 characters. Use any combination of letters, numbers, spaces, and other characters except these:

[(left bracket)

]   (right bracket)

/   (slash)

:   (colon)

| (bar)

^   (caret)

Description

Descriptions, which are optional, appear in report headings. If you don't enter a description, Quicken uses the category name instead.

Income or Expense

Indicate whether the category is to track income or expenses:
- Click Income if the category is for tracking income.
- Click Expense if the category is for tracking expenses.

Subcategory of

Assign a subcategory to an existing category by clicking Subcategory Of and then selecting a category from the list.

Tax-related

The tax summary report includes only transactions assigned to tax-related categories. You can also request that tax-related categories be included in other reports.

Form

Appears only if you've set up Quicken to use tax schedules with categories. If you select a tax-form line item for a tax-related category from the drop-down list, the category will be included in tax-schedule reports.

How to...

Set up Quicken to use tax schedules with categories

Set Up/Edit Class

Use the Set Up Class window to establish the classes you assign to transactions. Use the Edit Class window to change the names or descriptions of these classes.

How to...

Set up and use classes

What you see

Name

Description

Copy Number (Optional)

Troubleshooting

Solutions to problems you may be having.

Help on...

Categories, classes, and supercategories

Name

Enter a name for the class. The name can be up to 15 characters. Use any combination of letters, numbers, spaces, and other characters except these:

[(left bracket)

]   (right bracket)

/   (slash)

:   (colon)

| (bar)

^   (caret)

Description

Descriptions, which are optional, appear in report headings. If you don't enter a description, Quicken uses the class name.

Copy Number (Optional)

If you receive multiple copies of some tax forms and schedules (for example, W-2 and Schedule C), you can assign different copy numbers to each copy of a form.

Suppose you have two businesses and file two copies of Schedule C. Assign the class for business 1 to Copy Number 1 and the class for business 2 to Copy Number 2.

Or, if you have two jobs and receive two W-2 forms, set up classes such as Job 1 and Job 2. Assign Copy Number 1 to the class Job 1 and Copy Number 2 to the class Job 2.

Category & Transfer List

This list displays the categories and accounts in the current file.

The All Types tab includes income and expense categories, followed by transfer accounts. You can also see income categories, expense categories, and transfer accounts separately by clicking the corresponding tab.

Subcategories are indented under their parent categories.

Categories with names beginning with an underline (_) are used in investment transactions. Quicken automatically adds these categories to the list when you create your first investment account. These are the only categories you can't change or delete.

How to...

Use the Category & Transfer list

What you see

Category & Transfer list button bar

Category & Transfer list fields

Troubleshooting

Solutions to problems you may be having.

Help on...

Categories, classes, and supercategories

How to...

[Add a new category or subcategory to the list](#)

[Use a category in a transaction](#)

[Change the name of a category](#)

[Change the tax status of a category](#)

[Turn a category into a subcategory](#)

[Turn a subcategory into a category](#)

[Move a subcategory to a different category](#)

[Merge two categories](#)

[Add groups of categories to your list](#)

[Delete categories](#)

[Print a copy of this list](#)

[Assign categories to supercategories](#)

Category & Transfer list button bar

This button	Does this
New	Creates a new category or subcategory and adds it to the list.
Edit	Opens a window where you can change characteristics of the selected category or subcategory you selected
Delete	Deletes the selected category from the list and from all transactions that use it.
Super	Displays the Manage Supercategories window, where you can set up supercategories and assign categories to supercategories.
Tax Link	Opens the Tax Link Assistant, where you can efficiently assign categories to individual line items from tax forms.
Add	Displays the Add Categories window, where you can add groups of categories quickly.
Report	Creates a report listing all the transactions assigned to the selected category.
Close	Closes the Category & Transfer list.

Category & Transfer list fields

This field	Displays...
Category	The category or account name. Subcategories are indented under their parent category. Account names are at the end of the list, enclosed in brackets.
Type	For a category: whether it is an income category, expense category, or subcategory. For a transfer item: its account type (Bank, CCard, and so on).
Tax	The word "Tax" appears if the category is used to track tax information.
Description	The description that was entered when the category was set up.

Class List

This window lists each class in the **current file.**

How to...

Set up and use classes

Print a copy of this list

What you see

Class List button bar

Troubleshooting

Solutions to problems you may be having.

Help on...

Categories, classes, and supercategories

Class List button bar

This button	Does this
New	Creates a new class and adds it to the list.
Edit	Opens a window where you can change the name or description of the selected class.
Delete	Deletes the class you selected.
Report	Creates a report listing all the transactions assigned to this class.
Close	Closes the Class list.

What is a supercategory?

A way to group categories together.

Quicken lets you group categories together into supercategories, which you can use in your budget, in budget reports, and in cash flow and summary reports. Supercategories give you a more simplified picture when you report on your finances.

You set up supercategories from the Category & Transfer list or from Budgeting.

How to...

Set up and use supercategories

Set up supercategories

1. From the Lists menu, choose Category & Transfer.
2. Click Super.
3. Click New to set up a new supercategory.
4. Enter a name for the supercategory and then click OK.
5. Next, assign your categories to supercategories.
6. Click OK.

How to...

Set up and use supercategories

Rename supercategories

1. From the Lists menu, choose Category & Transfer.
2. Click Super.
3. Select the supercategory you want to edit.
4. Click Edit.
5. Type the new name in the Supercategory Name box, and then click OK.

How to...

Set up and use supercategories

Delete supercategories

1. From the Lists menu, choose Category & Transfer.
2. Click Super.
3. Select the supercategory you want to delete.
4. Click Del.

How to...

Set up and use supercategories

Assign categories to supercategories

1. From the Lists menu, choose Category & Transfer.
2. Click Super.
3. Select a category or categories from the list on the left.
4. Select a supercategory from the list on the right.
5. Click Assign to assign the selected categories to the selected supercategory.

To remove the supercategory assigned to a category:

• Select the category from the list on the left and click Clear.

How to...

Set up and use supercategories

Manage Supercategories

Use this window to set up supercategories and to assign categories to supercategories.

How to...

Set up and use supercategories

What you see

Column headings

Assign, Clear buttons

New, Edit, and Del buttons

Troubleshooting

Solutions to problems you may be having.

Help on...

Categories, classes, and supercategories

Manage Supercategories lists

This list	Shows this
Category Name	All the categories in your category list.
Supercategory	The supercategory that each category is currently assigned to.
Supercategory Name	All the supercategories currently defined.

Assign, Clear buttons

This button	Does this
Assign	Assigns the currently selected categories to the selected supercategory.
Clear	Clears the supercategories assigned to the currently selected categories.

New, Edit, Del buttons

This button	Does this
New	Creates a new supercategory.
Edit	Renames the selected supercategory.
Del	Deletes the selected supercategory.

Create/Edit Supercategory

Use this window to create a new supercategory or rename an existing supercategory.

To complete the window:

• Type a name for the supercategory, then click OK.

How to...

Set up and use supercategories

Troubleshooting

Solutions to problems you may be having.

Help on...

Categories, classes, and supercategories

Category not found

The category is not on the Category & Transfer list.

To add the category:

- Click Set Up.

To select a category from the Category & Transfer list:

- Click Select.

Troubleshooting

Solutions to problems you may be having.

Help on...

Categories, classes, and supercategories

How can I separate business accounts from personal accounts?

Quicken offers two ways to separate business and personal accounts:

- You can use **classes.**
- You can use **separate files.**

Use classes if you need to:

- Use the same accounts for business and personal data.
- Transfer funds between personal and business accounts.
- Include business and personal transactions in the same reports.

If you don't need to perform any of the above activities, keep your business and personal accounts in separate files.

Add Categories

Use this window to add groups of categories efficiently. The Quicken home categories and the Quicken business categories lists are both available in the Manage Categories window. You can add categories and subcategories from either of these standard lists to customize your own category list.

How to...

Add categories

What you see

Quicken Home or Business Categories

Mark All, Clear All buttons

Add, Remove, OK buttons

Troubleshooting

Solutions to problems you may be having.

Help on...

Categories, classes, and supercategories

Quicken Home or Business categories

Choose the list you want to add categories from. The list of categories to choose from changes depending on your choice.

To see a complete list of Quicken's home categories, **click here.**

To see a complete list of business categories, **click here.**

Mark All, Clear All buttons

This button	Does this
Mark All	Selects all the categories from the list you chose.
Clear All	Removes the selection from all categories in the list so you can start selecting the categories you want from scratch.

Add, Remove, OK buttons

This button	Does this
Add	Adds the selected categories to the Categories to Add list.
Remove	Removes the selected categories from the Categories to Add list.
OK	After you've selected the categories to add, click OK to make the changes to your category list.

Onscreen Manual command

This command opens Quicken's Onscreen Manual.

This user's guide for Quicken offers a comprehensive set of tips and guidelines. It shows how Quicken can help you organize money at the important times in your life, such as when you are getting married or renovating your home. It also includes tips for using Quicken for small businesses.

The Onscreen Manual is a feature of Quicken Deluxe 5 for Windows CD-ROM.

How to...

Purchase Intuit software and supplies

Video QuickTours command

Video QuickTours provide entertaining multimedia tours of Quicken's main features.

Video QuickTours are a feature of Quicken Deluxe 5 for Windows CD-ROM.

How to...

Purchase Intuit software and supplies

Finance 101 command

Finance 101 shows you how to reduce your taxes, invest wisely and plan for your financial future.

Finance 101 is a feature of Quicken Deluxe 5 for Windows CD-ROM.

How to...

Purchase Intuit software and supplies

Ask the Experts command

Ask the Experts gives you interactive video advice customized to your financial situation.

Ask the Experts is a feature of Quicken Deluxe 5 for Windows CD-ROM.

How to...

Purchase Intuit software and supplies

Load Sample Data command

This command loads a sample data file you can use for practice while you learn to use Quicken.

The sample data file is a feature of Quicken Deluxe 5 for Windows CD-ROM.

How to...

Purchase Intuit software and supplies

Deluxe Index command

This command opens the Quicken Deluxe Index, where you can search for information in any of the components on the Quicken CD-ROM, including the Onscreen Manual, Help, Finance 101, Video QuickTours, and Quicken itself.

The Deluxe Index is a feature of Quicken Deluxe 5 for Windows CD-ROM.

How to...

Purchase Intuit software and supplies

Use Personal Profile

Personal Profile is a way for you to tell Quicken information about your financial situation. Quicken uses this data to tailor the way Ask The Experts and Finance 101 offer you advice.

Personal Profile is a feature of Quicken Deluxe 5 for Windows CD-ROM.

Click Personal Profile to enter or update the information stored in your Personal Profile. Finance 101 bases the worksheet analysis on the information you record here.

To enter information into Personal Profile:

1. Open the Quicken Deluxe Gateway:

    -   From Program Manager --   Double-click its icon in Program Manager. Or, you can click the Deluxe Gateway icon in the HomeBase window and choosing Gateway.

    -   From HomeBase --   Click the Deluxe Gateway icon, and choose Gateway from the drop-down list.

2. Click Personal Profile.

3. Enter information in the fields on the General page.

    An employer sponsored retirement plan includes a 401(k) plan, a 403(b) plan, or a pension plan.

4. Click the Next Tab button or the Financial tab to switch to the Financial page. Then enter information in the fields on that page.

    To fill in the fields from TurboTax or Quicken data, click Update Data From Quicken. Click the update option you want in the window that opens, and click OK.

6. Click Save from the Personal Profile window.

If your personal data changes, you can repeat these steps and enter new data. The worksheets in Finance 101 and the questions in Ask The Experts will reflect the changes you make.

Writing and printing checks

Overview

Why it saves you time to print checks with Quicken.

How to...

Write checks
Print checks
Print a logo on your checks

Frequently asked questions

Answers and tips about printing checks.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

[How do I print a sample check?](#)

[How do print a partial page of checks?](#)

[Can I write a postdated check?](#)

[Can I be reminded that I have checks to print?](#)

[Can I change the onscreen background on my checks?](#)

[How can I print duplicate vouchers on a laser printer?](#)

[Why do I get the message, "No checks to print."?](#)

[Why do I get the message, "Does not support full range of fonts."?](#)

Write checks

[Write checks](#)

[Revise checks you've written](#)

[Delete a check](#)

[Void a check](#)

[Write online checks](#)

Print checks

[Print checks](#)

[Set up a printer to print checks](#)

[Change check options](#)

[Print a partial first page of checks](#)

Print a logo on your checks

[Create a logo for your checks](#)

[Print a logo on your checks](#)

Overview: Writing and printing checks

You can have Quicken prepare and print checks for you. When Quicken prints your checks, you avoid the extra work of writing checks by hand and then recording them in Quicken.

You can order checks directly from Intuit. Intuit checks are accepted everywhere. For details, consult the check catalog in your Quicken package or choose Intuit Marketplace from the Online menu. You don't have to have a modem -- you can fill out a form in Intuit Marketplace, print the form, and then mail or fax the form to the Intuit address provided in Intuit Marketplace.

Use the Write Checks command (on the Activities menu) to fill out checks that you plan to print with Quicken.

Enter other transactions, such as checks you've written by hand, deposits, or bank fees in the check register. When you record a check in the Write Checks window, Quicken adds it automatically to the check register.

Can I write a postdated check?

Quicken allows you to write checks for future payments. You can then forecast how much money you'll need in the coming weeks. Except for changing the date, writing postdated checks is the same as writing regular checks with Quicken.

To postdate a check:

1. If you are not in the Write Checks window, choose Write Checks from the Activities menu.
2. In the Write Checks window, change the current date to the date in the future when you plan to print the check.
   Shortcut>
3. Fill out the check.
4. Click Record to record the check. When you have postdated checks in your account, Quicken calculates a Current Balance and an Ending Balance and displays them both at the bottom of the Write Check window.

How to...

Write a check

Shortcut

To enter a date quickly, click the Calendar button or press the right mouse button. Click a date on the pop-up calendar. You can also change the date by placing the insertion point in the Date field and pressing one of these keys:

Press	To get this date
+	Next day
-	Previous day
t	Today
m	Beginning of month
h	End of month
y	Beginning of year
r	End of year

Write checks

In the following steps, you can use the Tab or Shift-Tab keys to move the insertion point from field to field.

1. From the Activities menu, choose Write Checks. The Write Checks window appears.

2. Use the **account selection bar** to select the account you'd like to record the payment in.

3. Enter the payee name as you want it to appear on the check.

4. Enter the amount of the check on the $ (amount) line. When you tab to the next line, Quicken spells out the amount of the check.

5.

6.   (Optional) Enter a note on the Memo line.

7.   Enter a category on the Category line.

8.   If you've checked the Allow Entry of Extra Message on Check setting of **Check options**, enter a message if necessary.

9. If you plan to pay the check electronically with online bill payment or CheckFree, select the Online Payment checkbox.

10. Click Record to enter and save the check in the register.

How to...

Print checks

Write online checks

Revise checks you've written

Change the onscreen check artwork

Change check options

Delete a transaction

Make a credit card payment

Memorize and recall transactions manually

Split a transaction

Assign a category to a transaction

Assign a class to a transactions

Void a transaction

Address

If you make changes to an address that is used in another part of Quicken, you can keep the addresses synchronized. For details, **click here**.

If you plan to mail the check in an Intuit window envelope, enter the payee name and mailing address in the Address box. To enter the payee name on the first address line, press the single quote key (').

Can I change the onscreen background on my checks?

You can select the artwork to display on the check image in the Write Checks window. The artwork is not printed when you print your checks.

1. From the Activities menu, choose Write Checks.

2. Click Options from the Write Checks button bar.

3. Select the Artwork on Check Entry Screen checkbox, and then select the artwork you want to display from the drop-down list.

Splits in voucher checks

Voucher checks have a perforated attachment. If the setting for printing category information on voucher checks is turned on in **Checks options** , you can print category information from split checks on the attachment. Quicken prints up to 15 lines of split information on the perforated voucher attachment.

Revise checks you've written

Overview

To revise checks from the Write Checks window:

1. If you are not in the Write Checks window, choose Write Checks from the Activities menu.

2. From the account selection bar, select the account from which you wrote the checks.

3. Press Page Up or scroll up in the scroll bar until the check appears in the window.

4. Make any changes. If you change a check by mistake, click Restore. This removes your changes and restores the check as you originally wrote it.

5. Click Record.

To revise checks from the register:

1. Open the register for the account from which you wrote the checks.

2. Scroll through the register to find the checks you want to revise. You can identify unprinted checks by looking for the word Print in the Num field.

3. For each check, change the date, payee, amount, memo, category, or split information as needed. Then click Record.

How to...

Find a transaction in the register

Delete a transaction

Void a transaction

Overview

Once you have written and recorded checks, you can change them prior to printing them. You can do this from either the Write Checks window or your checking account register.

What happens

Changes you make will appear on the checks when you print them. Note that if you need to change address or message information on a check, you must do that from the Write Checks window.

Write Checks

This is where you fill out new checks. You can also revise checks at this window if you haven't printed or transmitted them yet.

How to...

Write checks

Print checks

What you see

Write Checks button bar

Address

Account selection bar

Record, Restore, Split, Print (or Send) buttons

Checks to Print (or Send) balance

Ending Balance/Current Balance

Troubleshooting

Solutions to problems you may be having.

Help on...

Writing and printing checks

Write Checks button bar

This button	Does this
Delete	Deletes the current check.
Find	Displays the Find window, which helps you locate specific transactions.
Options	Displays the Options window.
Report	Creates a Register Report.
Close	Closes the Write Checks window.

Record, Restore, Splits, Print (or Send) buttons

This button	Does this
Record	Enters the check in the register. After you print or transmit the check, it appears only in the Register, not in the Write Checks window.
Restore	Removes any changes you have made to a check. If the check was blank when you started, Restore makes the check blank again. If the check was filled in when you started, Restore puts back the information that originally appeared on the check.
Splits	Displays a window where you split the check as you would split a register transaction. Splitting a check lets you assign it to multiple categories.
Print (or Send)	Displays a window where you can choose to print any checks you've written. If this is an account set up for online payment, this button is the Send button.

Checks to Print

Shows the total of all checks written and not yet printed. Checks to Send appears when Online Payment is checked.

Ending Balance/Current Balance

The Ending Balance is the balance in your account resulting from all recorded transactions. A Current Balance appears if you have postdated checks or other transactions.

How can I print duplicate vouchers on a laser printer?

Specify the number of additional check copies to be printed in the Print Checks window.

1. From the File menu, choose Print Checks. Or, if the Write Checks window is already open, click Print.
2. Enter the number of extra copies you want in the Additional Copies field.
3. Click OK.

Why do I get the message, "No checks to print."?

Check your register. Does each transaction you want to print contain the word Print in the **Num field?** Print in the Num field tells Quicken this is a check to print.

- Enter the transaction on the **Write Checks** window.

    When you're finished, Quicken automatically puts Print in the Num field.

    After you print your checks, Quicken changes Print to a sequential check number.

Why do I get the message, "Does not support full range of fonts."?

If your checks print correctly, you can disregard this message.

Quicken is printing directly to the printer port, bypassing your printer driver. This is necessary for Quicken to print checks correctly with some printers.

Paying bills online with CheckFree

How to...

Stop an online payment

Get information about an online payment

Set up a modem for CheckFree

Frequently asked questions

Set up your modem for CheckFree

Before you can send online payment instructions directly to CheckFree, you must set up your modem for CheckFree.

1. From the Activities menu, choose CheckFree, and then choose Set Up Modem.
2. Under Dial Type, indicate the type of phone line you have:
   - For a touch-tone line, click Tone.
   - For a rotary-dial line, click Pulse.
3. From the Port drop-down list, select the address of the port your modem is connected to. If you don't know which port to select, try COM2 first. If you have a mouse that uses COM2, try COM1 for your modem.
4. From the Speed drop-down list, select the baud rate of your modem.
5. In the CompuServe Local Access Number box, enter the telephone number you received in your CheckFree welcome kit.

   Call waiting. If your phone line supports call waiting, you should disable this feature when calling CheckFree. To disable call waiting, enter these codes in front of the local access phone number. Note the comma that goes between the code and your phone number:

For this type of phone line	Insert
Touch tone	*70,
Rotary dial	#1170,

   Note: The prefix to disable call waiting may be different in your area. Call your phone company if the prefixes given above do not work.
6. If the default codes in the Initialization String box don't work with your modem, look in your modem user's manual to find the codes you need. (Most modem commands begin with the prefix AT.)
7. Click OK.

Street Address

Enter the street address on the first line and the apartment or suite address, if any, on the second line.

State

Enter the first letter of your state name. If the correct postal abbreviation does not appear, enter the first letter again to see the next state in the list that begins with that letter, or select the state from the drop-down list.

Zip

Enter your zip code. You can use either the 5-digit format or the 9-digit format.

Home Phone

Enter your telephone number, starting with the area code. You can enter the number without punctuation and let Quicken format the number for you. For example, if you enter 4157678900, Quicken formats it as (415) 767-8900.

CheckFree Account Number

Enter your nine-digit CheckFree account number as indicated in your "welcome" letter.

CheckFree Security Code

Enter the four-digit CheckFree personal security code you selected when you signed up for CheckFree.

Name, Street, City

Enter the payee's name and street address accurately. CheckFree uses this information to ensure your payment is routed to the correct online payee.

State

Enter the first letter of the payee's state name. If the correct postal abbreviation does not appear, enter the first letter again to see the next state in the list that begins with that letter, or select the state from the drop-down list.

Zip

Enter the payee's zip code. You can use either the 5-digit format or the 9-digit format.

Phone

Enter the phone number you usually call if you have a billing question. CheckFree may need the phone number to contact the payee on your behalf if there are any problems.

When you enter the number, include the area code. You can enter the number without punctuation and let Quicken format the number for you. For example, if you enter 4157678900, Quicken formats it as (415) 767-8900.

Account

Enter the number that the payee uses to identify you. This could be an account number, a loan number, or a policy number. If you don't know the number to use, enter your last name. The online payee uses the number (or your name) to credit your account with the payment, make sure you enter it accurately.

Bank account

If you have more than one online payment account, use the drop-down list to choose the account from which CheckFree draws the payments.

If you have only one online payment account, Quicken automatically lists it for you (you don't have to select it from the list).

Amount

Enter the amount of your regular payment.

You can enter any amount from $.01 to $9,999,999.99. Negative amounts are not allowed.

Frequency

From the drop-down list, choose how often CheckFree should make the payments.

Date

Enter the date you want CheckFree to make the first fixed payment.

Timing is important. To give the payee adequate time to process the payment from CheckFree, enter a date that is at least five business days before the payment is due.

Duration of Payments

Specify the length of time you want the payments to continue:

- If you want the payments to continue indefinitely, click Unlimited. CheckFree will make the payments until you stop them (either by deleting the payee from the Online Payee list or by using the Stop Payment command).
- If you want the payments to stop after a certain number of payments, click Stop After and enter the total number of payments you want CheckFree to make.

Change the loan payment for a CheckFree fixed payment

1. From the Activities menu, choose CheckFree, and then choose Online Payee List.
2. Select the Payee for the loan you want to change.
3. Click Loan Info.
4. Make any changes to the information displayed. For example, you can change the interest rate, add a split transaction to cover an insurance payment, or change the next payment date.
5. Click OK.

Get information about an online payment

Each time you transmit a payment to CheckFree, CheckFree sends a confirmation number back to Quicken. You can display the confirmation number, as well as other information about the payment.

1. Select the transaction in the check register.

2. From the Activities menu, choose CheckFree, and then choose Online Payment Info. The window that appears shows the transmission date of the transaction, the payment date of the transaction, the transmission status of the payment, and the confirmation number.

3. Click OK.

Stop online payments

If it isn't too late, you can transmit a message to CheckFree requesting that they stop a payment you have previously transmitted. Payment can be stopped if the payment date is at least five business days from the current date.

How to...

Stop normal online payments

Stop a sequence of fixed payments

Find out when you transmitted a payment

Obtain the confirmation number for a payment

Stop normal online payments

To stop normal, individual online payments:

1. Select the payment transaction in the register.

2. From the Activities menu, choose CheckFree, and then choose Stop Payment.

    Timing is important. Quicken determines whether there is time to stop the payment, taking into account the five business days it takes CheckFree to process the payment. If there is enough time to stop the payment, Quicken asks you if you want to do so.

3. If there is time to stop payment, click OK to stop it. Quicken records the confirmation number and marks the transaction as VOID in the register.

    If it is too late to stop payment through Quicken, you may be able to stop payment by calling **CheckFree Corporation Technical Support.**

How to...

Stop a sequence of fixed payments

Stop a sequence of fixed payments

When you stop the fixed payments, you can retain the information you entered about the payee or have Quicken delete the payee information. Either way, all future payments in the series are stopped.

To retain information about the payee:

1. In the check register, select the most recent transaction for that fixed payment.
2. From the Activities menu, choose CheckFree, and then choose Stop Payment.
3. Click OK.
4. Transmit your changes to CheckFree.

   When you transmit this change, CheckFree stops all future fixed payments to the payee but leaves the payee on the Online Payee list. (In the list, the payee type changes from FIXED to INACTIVE.) If you need to, you can use the payee or payment information in a future inquiry or to start payments again.

To delete all information about the payee:

1. From the Activities menu, choose CheckFree, and then choose Online Payee list.
2. Select the payee.
3. Click Delete.
4. Transmit your changes to CheckFree.

   This stops all future fixed payments. It also deletes all information you entered for the payee and deletes any confirmation number history that Quicken has stored about the payee.

How to...

Stop normal online payments

Contact CheckFree

There are several ways to get in touch with CheckFree. You can:

Send an inquiry about a payment

Send online mail to CheckFree

Call CheckFree Corporation Technical Support

Inquire about online payments

You can get information about an online payment: the scheduled payment date, the payee's account number, whether or not the payment has been transmitted to CheckFree, and the confirmation number if it has been transmitted.

To inquire about online payments:

1. In the check register, select the payment transaction.

2. From the Activities menu, choose CheckFree, and then choose Inquiry. The Online Payment Inquiry window appears. It shows the date the transaction was transmitted, the payment date, the account number, and the confirmation number. Quicken asks if you would like to transmit a message to CheckFree regarding this transaction.

3. Check to make sure this transaction is the one you want to inquire about. If it is, click OK to send an inquiry. The Transmit Payment Inquiry to CheckFree window appears.

4. Enter information in the boxes. After the date, the reference to the payee, and the salutation, you can enter three lines of text. Quicken supplies the signature line.

5. Click Transmit to send the message to CheckFree.

Send online mail to CheckFree

You can send CheckFree a message that is not specific to a payment. When CheckFree replies to your message, you can read the reply in Quicken.

To send CheckFree online mail:

1. From the Activities menu, choose CheckFree, and then choose E-Mail.
2. Click Create.
3. Enter your message in the text area. You can enter 10 lines of up to 60 characters each. The words wrap from line to line automatically.
4. Click Transmit to transmit the message.

How to...

Receive online mail from CheckFree

Call CheckFree Corporation Technical Support

Receive online mail from CheckFree

When you send an online mail message or an online payment inquiry to CheckFree, they send you an online reply.

To receive online mail from CheckFree:

1. From the Activities menu, choose CheckFree, and then choose E-Mail.
2. Click Retrieve. The messages you've received from CheckFree appear in chronological order.
3. Select the message you want to read. The text of the message appears in the Message window.

How to...

Send online mail to CheckFree

Call CheckFree Technical Support

CheckFree Corporation provides all customer service and support regarding payments, inquiries, online payee problems, and CheckFree billing. CheckFree also helps you with modem problems, phone lines, and other communications concerns.

To obtain the CheckFree Technical Support phone number:

- **Click here**

Note

The CheckFree service is a product of CheckFree Corporation, not of Intuit. Intuit answers questions about using Quicken, not about using CheckFree.

How to...

Send online mail to CheckFree

Online Payment Setup

This window lists the bank accounts in the **current file**, indicates which are enabled for online payment, and sets up other bank accounts for online payment.

To set up a bank account for online payment:

1. Select the account.
2. Click Set Up.
3. Fill in the window that appears, and click OK.

   The account must be a bank account, and it must be one you have authorized CheckFree Corporation to make payments from. You provide this authorization when you fill out the form for registering with CheckFree Corporation.

What you see

Set Up button

Set Up button

Clicking Set Up displays a window where you list your name, address, phone, CheckFree account number, and CheckFree personal security code.

Online Payment Account Settings

This is where you set up an account for online payment through CheckFree. You enter your name, address, phone number, CheckFree account number, and CheckFree personal security code.

To set up an account for online payment through CheckFree:

- Fill in the boxes provided.

What you see

Street Address

State

Zip

Home Phone

CheckFree Account Number

CheckFree Security Code

Set Up / Edit Online Payee

This is where you set up a new online payee, or edit information about an existing online payee.

To set up or edit a payee:

- Complete or change the boxes as necessary, and then click OK. If you make changes to an address that is used in another part of Quicken, you can keep the addresses synchronized. For details, **click here**.

What you see

Name, Street, City

State

Zip

Phone

Account

In addition, if you are setting up a series of fixed, recurring payments to the payee, these boxes also appear:

Bank Account

Amount

Frequency

Date

Duration of Payments

Online Payee List

This window lists each online payee in the **current file**. Payees listed as FIXED in the Type column are payees for whom you have set up a series of fixed, recurring payments.

Payees listed as INACTIVE are former FIXED payees to whom you are no longer making fixed payments, either because you finished making all the payments, or because you stopped making payments before the last payment was due.

How to...

Print this list

What you see

New, Edit, Delete, Close buttons

Buttons in the Online Payee list

This button...	Does this...
New	Adds a new online payee to the list. Before you can make an online payment, you must add the payee who will receive the payment to the list.
Edit	Allows you to edit information about a payee, as long as you do not have pending or untransmitted payments to that payee.
Delete	Deletes the payee. You cannot delete payees to whom you have pending or untransmitted payments.
Close	Closes the Online Payee list.

Online Payment Inquiry

This window provides information about the selected online payment the scheduled payment date, the payee's account number, whether or not the payment has been transmitted to CheckFree Corporation, and the confirmation number if it has been transmitted.

You can transmit an inquiry about this payment to CheckFree and receive a response via regular U.S. mail or online mail. The inquiry automatically includes the confirmation number and other information about this transaction. There is also room for you to enter a message.

To transmit an inquiry:

1. Click OK.
2. Fill out the window that appears.
3. Click Transmit.

Transmit Payments

This window tells you how many transactions in the current account are ready to be transmitted to CheckFree. The number shown includes all untransmitted online payments, as well as all recent changes to your Online Payee list.

To preview the transactions first:

- Click Preview. This displays a list of the transactions (you still need to transmit them after you check the list).

To transmit the transactions without previewing:

- Click Transmit. Quicken transmits the transactions immediately.

Preview Transmission to CheckFree

This window lists all the transactions that are ready to be sent to the CheckFree Processing Center. All payments to be transmitted appear above the line in the list; changes to your Online Payee list appear below the line.

To transmit the transactions:

- Click Transmit. All transactions are transmitted exactly as shown on the list.

If you need to make a change:

1. Click Close.
2. Go to the appropriate register or window to make the change. For example, if a payment shows the wrong amount, go to the window where you entered the payment and change the amount.

Problem in Transmitting

If Quicken is unable to transmit your instructions, wait a short time and try transmitting again.

If you still can't transmit, try the following suggestions one by one. After each step, try transmitting until you transmit successfully. If you're still unable to transmit, call **Intuit Technical Support for CheckFree.**

Possible solutions:

1. Have you correctly filled in all the boxes in the Online Payment Setup window? If you're not sure, look at each box and verify that the information is correct.

2. Check all connections at both ends (modular phone plugs, RS-232-C cable, power cords) to make sure they are securely plugged in and the power is on.

3. If you have an older modem, check the modem switch settings. The modem manual describes the function of each switch. With the modem turned off, set the switches to originate a message (not to transmit), to respond to DTR, and to recognize commands.

4. Dial the phone yourself to be sure that you're getting a dial tone and that the processing center answers with a high-pitched tone. When you dial yourself, do you have to wait to get an outside line? Do you have to add extra digits?

5. Choose Set Up Modem under CheckFree on the Activities menu. Try changing the settings.

   - Change the setting for the serial port from its current setting to another one to see if that port is active. If the setting is COM2 (as it typically is), change it to COM1.

   - Change the setting for modem speed and change the phone number accordingly.

   - Change the Dial Type setting. Select Pulse if you have a rotary-dial line or Tone if you have a touch-tone phone line.

   - Click OK to save the new settings.

Transmit Stop Payment Request

Informs you when CheckFree Corporation is scheduled to make a payment you have already transmitted to it, and lets you stop the payment if time allows. Payment can be stopped if the payment date is at least five business days from the current date.

To stop a payment:

• Click OK.

   If the request is transmitted successfully, the stopped payment is marked VOID in the register and the confirmation number recorded.

How to...

Get information about an online payment

Transmit Payment Inquiry

This is where you transmit an inquiry about a payment to CheckFree. The inquiry can include up to three lines of your personal message.

To transmit an inquiry:

1. Select a type of inquiry.
2. Check the boxes that apply if you've already contacted your bank or the payee.
3. Enter a message to CheckFree.
4. Click Transmit.

    CheckFree will send you a reply via e-mail or regular U.S. mail.

Transmit Message to CheckFree

This is where you send a message to CheckFree. CheckFree sends you an online reply to the message.

To transmit a message:

1. Enter the message in the box.

   You can enter up to 10 lines of 60 characters each.

2. Click Transmit.

Read E-Mail

This is where you retrieve and read online messages that you have received from CheckFree and create new messages to CheckFree. The messages are listed in chronological order.

To read a message:

- Select the message title in the list.

  The text of the message appears in the Message Content box.

To delete a message:

- Select the message title in the list and click Delete.

  This removes the message from the list.

To create a new message:

1. Click Create.
2. Enter your message in the box that appears.
3. Click Transmit to send the message to CheckFree.

Choose Type of Online Payee

This is where you select how you want to make payments to an online payee. Quicken gives you two options:

Normal Payee

Select this option if you intend to transmit the online payments yourself.

Fixed, Recurring Payee

Select this option if you want CheckFree to automatically send payments when they are due. This option is useful when you make regular payments at fixed intervals (such as loan payments).

How do I confirm that a CheckFree payment has been made?

Your bank statement will list the payee name, the payment amount, and the transaction date. In addition, you may receive a returned check if your payee is paid by check.

Set Up Modem - CheckFree

This is where you set up your modem so that you can transmit online payments to the CheckFree Processing Center.

To set up your modem:

- Fill in the boxes provided.

What you see

Dial Type

Port

Speed

CompuServe Local Access Number

Initialization String

Dial Type

Select Tone if you have a touch tone phone. Select Pulse if you have a rotary dial phone.

Port

Select the address of the COM port you have your modem connected to. If you have only one serial port, the address is COM1. If you have a mouse that uses COM1, try COM2 for your modem.

Speed

From the Speed drop-down list, select the number that corresponds to the modem speed (baud rate) required by CheckFree and your modem.

2400 baud is the most common speed, but many older modems support only 1200 baud.

CompuServe Local Access Number

Enter the CompuServe access phone number for your local area. You should find the number in your CheckFree confirmation package.

If you need a special prefix to obtain an outside line, include the prefix. If you need a pause after the prefix, add a comma before you type the phone number.

Initialization String

Enter any special letters, digits, and other characters to be sent to the modem. To find out what codes you need, look in the modem's user's manual. (Most modem commands begin with the prefix AT.)

Frequently asked questions

[How do I confirm that a payment has been made?](#)

[How do I contact CheckFree?](#)

[How do I permanently turn off CheckFree?](#)

Quick Tips:

Creating your first account

We recommend that you create a bank account for your first Quicken account.

How to...

Create a new account

Quick Tips:

Using date keys

Using the + and - keys to change the date will save you time.

How to...

Enter dates in the register and use the pop-up calendar

Quicken Tips

Each time you start Quicken, you can get a tip on a useful feature of Quicken.

What you see

Next Tip

Contents

More Info

Show Quicken Tips at Quicken Startup

Next Tip

Click this button to read another tip.

You can read all the tips this way if you want. When you reach the end of the list, you can start over.

Contents

Click this button to see a list of all the tips available from the Quicken Tips window.

More Info

Click this button to open the Help system to a topic that's related to the tip you're reading about.

Show Quicken Tips at Quicken Startup

If this option is checked, the Quicken Tips window will open the next time you start Quicken.

You can open the Quicken Tips window at any time: open the Help menu, and choose Quicken Tips.

Contents of Quicken Tips

This is a list of tips available from the Quicken Tips window.

Using Quicken HomeBase

HomeBase provides easy access to Quicken's most commonly used features.   To use a Quicken feature, click its icon.   To return to HomeBase, click the HomeBase button at the left of the screen.

Quicken automatically saves your data

There is no Save command in Quicken.   Quicken automatically saves transactions to your hard drive when you click Record, exit Quicken, or switch to a different program.

Get instant Help on any icon

To find out what a Quicken icon does, leave your cursor on the icon for a couple of seconds.

Set up accounts easily

Quicken's EasyStep walks you through setting up new accounts. Just choose Create New Account from the Activities menu, and then choose the account type.

Get Help on any screen, any time

Press the F1 key, or click the Help button to get onscreen Help for the window you're working in.

Troubleshooting Help

Get answers to the most frequently asked questions about Quicken. Just press F1, click Contents, and then click Troubleshooting.

Enter the details of your paycheck

You can use a split transaction to enter the details of your paycheck.   This gives you more accurate reports, and lets you see what taxes and other deductions you are paying.

Recall a recently used Quicken file

To recall one of the last four Quicken files you used, click on the File menu and select a file name from the bottom of the menu.

Save time, register Quicken online

If you have a modem, you can register online.   From the Online menu, choose Software Registration and follow the directions.

Move around quickly in the Quicken register

To move to the first field in a transaction, press the Home key twice.   To move to the last field in a transaction, press the End key twice.

Get the big picture on common Quicken tasks

For a graphical overview of any task in Quicken, choose QuickTours from the Help menu.

Create a report in seconds

QuickReports save you time.   For example, with the Category & Transfer list displayed, select a category and click the Report button for quick listing (a QuickReport) of all transactions assigned to that category.

Do your banking from your computer

Online banking saves you time and lets you transfer money between accounts, pay your bills with a touch of a button, and more.

Point and click answers to your questions

Quicken's EasyAnswer reports let you get answers to common financial questions.   Just choose EasyAnswers from the Reports menu, point to the question you want answered, and then click Create.

Jump to a date in the register quickly

Press Crtl+G to go to a specific date in the register.

Print reports on a single page

You can easily fit a report to a single page width when printing.   While the report is on your screen, click the Print button and then select the "Fit to one page wide" checkbox.

Back up your Quicken data

You put a lot of care into keeping your finances up to date in Quicken. Backing up your file each time you finish using Quicken takes only a few moments and ensures that you'll always have a copy of your data, even if something happens to your current data file.

Fast access to your last four reports

To recall one of the last four reports you created, click on the Reports menu and select a report from the bottom of the menu.

Reach your savings goals

A Quicken savings goal lets you "hide" money for something you want to save for -- such as a vacation or a new car -- and track your goal using an onscreen progress bar.

Enter check information only once

If you print checks, enter the information once in the Write Checks window and click Record.   Your register will be automatically updated.

Hide inactive accounts

Quicken lets you hide inactive accounts without deleting them.   Just choose Account from the Lists menu, select an account, and then click Hide.

Print the contents of any Help screen

Click the Print button at the top of the Help window.   Quicken prints the entire contents of the Help screen, including any text that may be scrolled out of view.

Fast access to your Category & Transfer list

To quickly call up your Category & Transfer list, press Ctrl+C.

Get an instant overview of your finances

Quicken Snapshots summarize different aspects of your finances on a single screen.   Snapshots are fully customizable and can be printed.

Set up loans quickly and easily

Quicken's EasyStep walks you through setting up a new loan.   Just choose Loans from the Activities menu, and then click New.

Help us make Quicken even better

Quicken is designed with the input of customers like you.   If you have a suggestion on how we can improve Quicken, please use the postage-paid Customer Communication Card in your Quicken User's Guide to tell us about it.

See more register lines onscreen

If you are in a Register window and want to see more transactions on the screen at one time, just select the "1-Line

Display" checkbox at the bottom of the window.

Transfer money between accounts

You can transfer money from one Quicken account to another.   To do so, just click the Transfer button on the Register button bar.

Customize your Quicken categories

You can add and delete categories from the Category & Transfer list.   For example, depending on your situation, you could delete the Childcare category or add a Home Furnishings category.

Assign a single transaction to multiple categories

For example, you can write a single check to a department store and then "split" the amount between two or more categories, such as Clothing and Gifts.

Use the Enter key instead of the Tab key

You can use the Enter key instead of the Tab key to move between fields in the Register and the Write Checks windows.   Just choose Options from the Edit menu, and then click the Register button.

Rearrange your QuickTabs

Just click on a QuickTab with the mouse, hold down the mouse button, and then drag the QuickTab to a new location. Let go of the mouse button and you're done!

Print checks when you want

If you print checks you can have the date when you actually print them appear on the check, rather than the date on which you filled them out.   Just choose Options from the Edit menu, and then click the Checks button.

Set up your investments with ease

If you've never used Quicken to track investments, EasyStep helps you get started.   To learn more about tracking investments, click More Info.

Show or hide report columns

Before or after you run a report, click Customize. Under "Show Columns," mark the columns you want to display on the report; unmark the ones you want to hide.

Change or combine Quicken categories

Quicken lets you change a category into a subcategory, or a subcategory into a category.   You can also move a subcategory to a different category, or combine (merge) two categories.

Tax-free gifts to children

Gifts of up to $10,000 per year can be given to children without paying gift tax.

Put your bill paying on autopilot

You can choose to have Quicken remind you when your bills are due, and you can tell Quicken how may days in advance you would like to be reminded.

Change the orientation of printed reports

Switch between landscape and portrait orientation when you print a report.   Just create a report, click the Print button, and then select the orientation.

Enter additional loan payments

If you want to make an additional payment on a loan you track with Quicken, choose Loans from the Activities menu, and then click Make Payment.

Automatically display a calculator

The pop-up calculator appears when you press a math key.   For example, if you're in the Deposit field of a register, type 100+50.   When you type "+" the pop-up calculator appears.

Enter a payee name only once

If you're in the Write Checks window, enter the payee name in the "Pay to the Order of" field.   In the Address field, press the Quote key (') to automatically copy the payee name to the first address line.

Leave yourself reminders in Quicken

Use the Financial Calendar to add notes like "Call tax accountant" or "Buy Mom's birthday present."   You can read the notes directly from the Financial Calendar or from the Quicken Reminders window.

Print confidential messages on checks

You can add a message to a check that is not visible when you mail it in a window envelope.   This lets you put confidential information such as a credit card number on your Quicken checks.

See more detail in reports and graphs

Move your cursor over an item in a graph or report.   When the cursor changes into a magnifying glass, you can double-click the mouse button to see more detailed information about that item.

Print the contents of a Quicken window

Click in the window you want to print (make it active).   Then, from the File menu, choose Print.

File multiple copies of a tax form

If you file multiple copies of a tax form (for example, if you own two businesses and file two copies of Schedule C), you can specify which copy of the tax form a transaction should be assigned to.

Create comparison reports in an instant

Quicken's comparison report compares your income and expenses from any two time periods.   For example, you can compare this month to last month, or this year to last year.

Customize your Quicken check screen

You can change the artwork that appears in the Write Checks window.   Pick a seascape, a forest, a windsurfer or other design.   This artwork will not show up when you print your checks.

Memorize reports you use often

Once you set up a report just the way you want it, you can have Quicken memorize it.   Then, when you want to look at it again, just recall it.

Find and replace information fast

You can use Quicken's Find and Replace feature to find transactions matching certain criteria, and then replace that information in some or all of the transactions.

Create a QuickReport on a single payee

To review all the transactions involving a single payee, just select any transaction involving that payee, and then click the Report button in the register button bar.

Display exact graph values

In a graph window, whenever the cursor turns into a magnifying glass, you can see the exact value of the item below the magnifying glass by holding down the mouse button.

Update your security prices in an instant

If you have a modem you can try Quicken's Portfolio Price Update, for FREE, three times.   The Portfolio Price

Update service automatically updates the prices of your stocks and mutual funds in your Quicken investment portfolio.

Enter check numbers quickly

When you enter a check number you can press the '+' key to increase the check number, or the '-' key to decrease the check number.   Use the '+' and '-' keys on the numeric keypad.

Rearrange icons on the iconbar

Just click on an icon with the mouse, hold down the mouse button, and then drag the icon to a new location.

Display graphs faster

Three-dimensional graphs take longer to display than two-dimensional graphs. To reduce the time it takes to create a graph on your computer, display a graph, click Options on the button bar, and then select the Draw in 2D checkbox.

Track securities that you don't own

You can track the price history of an investment you don't own, and add it to your personal Watch list.   From the Portfolio View window, click Options, and then click Securities. Next, select a security and then click Watch list.

Create and save multiple budgets

To create and save more than one budget, choose Budgeting from the Plan menu, and then click Budgets on the button bar.

Enter payee names quickly

If you have two payees that share the same initial characters, just press the '+' key in the payee field to get the next payee, or press the '-' key to get the previous payee.   Use the '+' and '-' keys on the numeric keypad.

Customize the Quicken iconbar

You can create an icon for any Quicken menu command or account.   You can even launch other programs from the iconbar, such as TurboTax and QuickBooks.   To find out how, click More Info.

Automatically enter your future bills

If you have recurring bills, you can schedule them in the Financial Calendar and have Quicken enter them for you automatically each time they are due.

Create your own custom reports

With Quicken it's easy to create reports that look the way you want them to.   You can adjust column widths, specify date ranges, change report titles, and so on.

Customize your Quicken register

You can change the appearance of your register.   For example, you can turn off the beep or change the register color.   With your register on the screen, just click Options on the button bar.

View the details behind a graph

Move the cursor over an item in a graph, such as a pie slice or legend item.   When the cursor changes into a magnifying glass, you can double-click the mouse button to "QuickZoom" and see more detailed information about that item.

Save customized reports for future use

If you create a customized report, you can have Quicken memorize it for future use.   This is most useful for reports that filter out transactions.

Change your report fonts

You can change the fonts used for the headings and text of your reports.   While a report is on the screen, click Print

on the button bar, and then click either the Head Font or Body Font button.

Moving Quicken data between computers

If you need to move a Quicken file from one computer to another, you can use Quicken's Restore command to restore files on one computer that you've backed up on another.

Use classes to complement categories

You can use classes to specify where, to what, or to whom your transactions apply.   Classes complement categories by adding a second dimension to reports, graphs, and budgets.

Change QuickFill options

Quicken's automatic entry features are called QuickFill.   They can be adjusted to meet your needs.   For example, you can turn off the option to have your register drop-down lists automatically.

Find transactions in your register fast

When you drag the scroll box in the scroll bar, you'll see a date and check number appear and change as you scroll. These represent the date of the transaction, and check number that will be at the top of the Register window when you release the scroll box.

Get ready for tax time

Quicken comes with preset home and business category lists.   Each category on these lists that is marked as tax-related also has a preset link to a tax schedule line item.

Sort your scheduled transactions

You can sort your Scheduled Transaction list by description, amount or next date.   From the Lists menu, choose Scheduled Transaction.   Under "Sort by," choose your preference.

Preview your report before printing

The Print Preview window shows your report as it will be printed.   Click on any part of the report to see more detail. To get to Print Preview, create a report, click Print on the button bar, and then click Print Preview.

Save time preparing taxes

Some of Quicken's home and business categories are preassigned to line items on tax forms.   To see a list of these categories and their assignments, click the Tax Link button on the Category & Transfer list.

Automate your loan tracking

Quicken's loan feature automatically calculates your principal and interest every time you make (or receive) a payment on a loan.   Just set up your loan and Quicken does the rest.

Automatically create a budget

If you've been using Quicken for at least a year, it can create an accurate budget with very little help from you.

Get a simple picture of your income and expenses

You can group categories together into supercategories to get a high-level overview of your income and expenses.

Print your financial "what-if" scenarios

Display any of Quicken's financial planning calculators.   Then, from the File menu choose Print Planner.

Switch between fiscal and calendar years

To switch between fiscal and calendar years, just choose Options from the Edit menu and then click General.

Move from one side of a transfer to another

Press Ctrl+X in a transfer transaction to go to the other side of that transfer.   For example, from a checking

withdrawal to a savings deposit.   To learn more about transfers, click More Info.

Use subcategories for more detail in reports

Just enter a category, type a colon (:), and then enter the subcategory.   For example, Utilities:Water.

Sort the Portfolio View

You can sort the Portfolio View window by any of the columns that appear on your screen.   Just click on the column header and Quicken will automatically sort your data by that column.

Hide data on a graph

To hide a pie slice or bar from the graph, hold down the Shift key and click the slice or bar with the mouse button.   To unhide an item, create the graph again.

Choose a different Portfolio View layout

If you have a portfolio set up in Quicken, you can choose from one of five preset views: Holdings, Performance, Valuation, Price Update, and Quotes; or, you can set up your own custom layout.   Just select the view you want from the View drop-down list at the top of the window.

Separate your Quicken graphs

Quicken displays two graphs in one window. To view the graphs in separate windows, click Options on the button bar while the graph is displayed on your screen.

Plan for tax time

Quicken Tax Planner helps you estimate the amount of tax you will owe at year end, evaluate the impact of major decisions such as buying a home, and more.

Customize the Portfolio View layout

If you are using Quicken's Portfolio View, you can choose which accounts and securities to display, hide the type and symbol columns, and more.

Plan for the future with Quicken's financial planning calculators

Quicken can run various what-if scenarios to help you plan for the future.   There are financial planning calculators for loans, savings, college, retirement, and refinancing.

Simplify tax preparation time

If you plan to export your Quicken data to a tax software program, like TurboTax, you can save time by setting up your categories so they are linked to tax schedule line items.

Clean up your Memorized Transaction list

Quicken can automatically delete memorized transactions that haven't been used in a specified number of months. From the Edit menu, choose Options and then click General.

Get the big picture

You can get a high-level overview of your finances by organizing your cash flow and summary reports by supercategories.

Create an account during a transfer

If you want to transfer money out of an account to a new account which doesn't exist yet, you can create the account during the transfer.

Use a linked checking account

If you track investments in Quicken, you can link a checking account to your investment account.

Zoom in on found transactions

From the Find window, you can QuickZoom on a transaction by selecting the transaction and clicking the QuickZoom button.

Quicken menus

Quicken menus

> **File**
> **Edit**
> **Activities**
> **Lists**
> **Reports**
> **Plan**
> **Add-Ons**
> **Online**
> **Window**
> **Help**

How to...

> **Choose menu commands**
>
> **Use Quicken HomeBase**
>
> **Use shortcut menus**

Troubleshooting

Find solutions to common Quicken problems.

Use shortcut menus

Shortcut menus are pop-up menus that contain commands directly related to where you are working in Quicken.

To open a shortcut menu:

- Click the right mouse button. Then select a command from the list.

Shortcut menus are available in many windows, including the QuickTabs desktop, Portfolio View, Financial Calendar, Budget and Register windows.

File menu

Commands

New

Open

File Operations

Year-End Copy

Passwords

Backup

Restore

Import

Import Prices

Export

Save Desktop

Printer Setup

Print Checks

Print

1 to 4 most recently opened files

Exit

File Operations commands

[Copy](#)

[Delete](#)

[Rename](#)

[Validate](#)

Passwords commands

[File](#)

[Transaction](#)

Printer Setup commands

Report/Graph Printer Setup

Check Printer Setup

Edit menu

Commands

Undo

Cut

Copy

Paste

New

Edit

Delete

Insert Transaction

Void Transaction

Copy Transaction

Paste Transaction

Stop Payment

Payment Inquiry

Memorize Transaction, Report, or Graph

Find/Replace

Find

Go To Date

Replace

Go To Transfer

Options

Activities menu

Commands

> **HomeBase**
> **Create New Account**
> **Set Up Investment**
> **Write Checks**
> **Use Register**
> **Reconcile**
> **Update Balances**
> **Financial Calendar**
> **Loans**
> **Set Up Investment**
> **Portfolio View**
> **Recategorize**
> **Use Calculator**
> **Reminders**
> **Order Checks**

Commands added in
> **Quicken Deluxe 5 for Windows:**
> **Manage Financial Address Book**

Update Balances commands

[Update Cash Balance](#)

[Update Share Balance](#)

Commands

Account
Category & Transfer
Class
Memorized Transaction
Scheduled Transaction
Security
Security Type
Investment Goal
Memorized Investment Transaction
Online Payees

Reports menu

Commands

EasyAnswer Reports
Home
Investment
Business
Other
Memorized Reports
Graphs
Memorized Graphs
Snapshots
Reconciliation
1 to 4 most recently created reports

Graphs commands

Income and Expense

Budget Variance

Net Worth

Investments

Plan menu

Commands

Forecasting
Financial Planners
Tax Planner
Savings Goals
Progress Bar

Financial Planners commands

[Loan](#)

[Savings](#)

[College](#)

[Retirement](#)

[Refinance](#)

Add-Ons menu

Commands

TurboTax
ExpensAble
Quicken Home Inventory
QuickInvoice
QuickPay
Pocket Quicken Connect

Commands added in
Quicken Deluxe 5 for Windows:

Mutual Fund Finder

Online menu

Commands

Online Banking
Online Bill Payment
Portfolio Price Update
Financial Directory
Intuit Marketplace
Quicken Financial Network
Software Registration
Intuit Membership
Membership Password
Set Up Modem

Commands added in
Quicken Deluxe 5 for Windows:

Investor Insight

Intuit Membership commands

Set up

View Detail

Change

Membership Password commands

[Change](#)

[Store](#)

Window menu

Commands

    Cascade

    Arrange Icons

    Close All Windows

Help menu

Commands

Quicken Help

How to Use Help

QuickTours

Quicken Tips

Windows Tutorial (in Windows 3.1 only)

Show Qcards (not in Quicken CD-ROM)

About Quicken

Commands added in
Quicken Deluxe 5 for Windows CD-ROM:

Video QuickTours

Deluxe Index

Onscreen Manual

Ask the Experts

Finance 101

Load Sample Data

Guide Card Settings (replaces Show Qcards)

New command

Either creates and opens a **Quicken file**, or creates a new account in the **current file.**

How to...

Create a new Quicken file

Set up an account

Open command

Opens an existing **Quicken file** so that you can work with the accounts in it.

Important: After you update a file, you will no longer be able to use it in the previous version of Quicken.

How to...

Open a Quicken file

Create a new Quicken file

Updating files from previous versions of Quicken

File Operations: Copy command

Copying a file takes all or part of your **current file** and creates a new file with a different name. This condenses the file by removing unused and deleted records.

You can limit the copy to transactions from a range of dates, such as the previous year or the year to date, and you can exclude prior uncleared or investment transactions.

How to...

Copy a Quicken file

Back up a Quicken file

Restore a Quicken file

File Operations: Delete command

Deletes a **Quicken file** and all of its accounts and transactions.

Caution! Once you delete a Quicken file, you cannot recover the file's accounts and transactions unless you have a backup copy of the file.

How to...

Delete a Quicken file

File Operations: Rename command

Changes the name of a **Quicken file.**

How to...

Change the name of a Quicken file

Validate command

Checks the integrity of your data and rebuilds your data file, if necessary. Use this command if you're experiencing problems with your Quicken data.

How to...

Check the integrity of a Quicken file

Year-End Copy command

Either saves an archive file containing last year's transactions from the **current file,** or creates a new file for this year with last year's transactions removed.

More about...

Year end procedures

How to...

Archive a Quicken file
Create a new-year file

Passwords: File command

Provides, changes, or removes the **file password** to the **current file.**

How to...

Provide a file password

Change a file password

Remove a file password

Provide a transaction password

Passwords: Transaction command

Provides, changes, or removes the **transaction password** to the **current file.**

How to...

Provide a transaction password

Change a transaction password

Remove a transaction password

Provide a file password

Backup command

Backs up all accounts in a **Quicken file** for safekeeping.

If your data fits on one disk, Backup creates a normal DOS copy of your file. If your data doesn't fit on one disk, the backup file created by this command is a special compound file that you need to "restore" in order to use it again.

How to...

Back up a Quicken file

Restore a Quicken file

Change the frequency of automatic backups

Common Question

Why does Quicken create a BACKUP directory?

Restore command

Copies a previously backed-up **Quicken file** onto your main disk. Can be used with files backed up with the Copy or Backup commands on the File menu.

How to...

Restore a Quicken file

Back up a Quicken file

Copy a Quicken file

Import command

Imports data from an QIF file into an account.

How to...

Learn more about QIF files

Import data from a QIF file

Import Prices command

Imports price data from an ASCII file and updates the market values of the securities in the Portfolio View window. Appears only when the Portfolio View window is **active.**

How to...

Import security prices from an ASCII file

Export command

Exports data from an account in the **current file** to an ASCII file. The data is in Quicken Interchange Format (QIF).

How to...

Export data to a QIF file

Import data from a QIF file

Save Desktop command

Controls the way Quicken remembers windows to reopen each time you start Quicken.

By default, Quicken reopens the same windows you were using when you exited Quicken. You can make Quicken remember a specific set of windows to reopen.

How to...

Save your Quicken Desktop

Printer Setup: Report/Graph Printer Setup command

Set up your printer for printing reports and graphs. Depending on the capabilities of your printer, you can select several printing options, including fonts, paper size, and page orientation.

How to...

Set up your printer to print reports and graphs

Printer Setup: Check Printer Setup command

Sets up your printer for printing checks. Through this command, you print a sample check to make sure that all printed information appears in the correct position on the check. You can also select the font that you want the printer to use when it prints the checks.

How to...

Set up your printer to print checks

Print Checks command

Prints checks you have written on the account you've selected. Uses the check printer. You can select which checks to print and the type of checks to print on. You can also print a sample check for alignment.

How to...

Write checks

Print checks

Print a logo on your checks

Print [ ] command

Prints the register, report, summary, or list in the **active window** on the report printer selected or to a disk. When a printable window is active, appears as Print Register, Print Report, Print Summary, Print Graph or Print List.

When the Portfolio View window is active, prints data for the date displayed in the window.

How to...

How to print...

Print to a file

Preview on the screen before printing

Recent File opened

Opens a file you opened recently. To open one of your last four files, choose the name of the file from the File menu.

Exit command

Saves your data and closes Quicken.

Undo command

Reverses the last text-editing action. Unavailable if there is no previous text-editing action or if reversing the previous action is impossible.

How to...

Edit text

Cut command

Removes the selection and copies it to the **Clipboard.** Unavailable if nothing is selected.

How to...

Edit text

Copy command

Copies the selection onto the **Clipboard.** Unavailable if nothing is selected.

How to...

Edit text

Paste command

Inserts a copy of the **Clipboard** contents at the insertion point. Unavailable if nothing is on the clipboard.

How to...

Edit text

New (item) command

Creates a new **transaction** or a new item in a list.

Depending on the **active window**, the command appears as New Transaction or "New" plus the name of a type of list such as "Account" or "Class."

How to...

Add a transaction to the register

Setting up a new Quicken account with online banking

Set up a category

Set up a class

Set up a security type

Set up a security

Set up a transaction group

Set up an account

Set up a payee on your Online Payee list

Related topics

About classes

About categories

About securities

About transaction groups

Account types

Edit (item) command

Makes changes to an item in either a list or a price history.

Depending on the **active window,** the command name appears as Edit Price History or "Edit" plus the name of a type of list such as "Account" or "Class."

How to...

Edit a category

Edit a class

Edit an account

Edit or delete online payees

Edit a security

Edit the price history of a security

Rename a memorized report

Delete (item) command

Permanently removes an item. You can delete selected **transactions** in the register, checks in the Write Checks window, and selected items in lists.

Depending on the **active window,** the command name appears as Delete Transaction or "Delete" plus the name of a type of list such as "Account" or "Class."

How to...

Delete a category or class

Delete a transaction

Insert Transaction command

Inserts a new transaction above the selected one.

How to...

Insert a transaction

Void Transaction command

Voids the selected transaction. Quicken inserts the word "VOID" before the payee name, deletes the amount, and marks the transaction as cleared with an R.

How to...

Void a transaction

Copy Transaction command

Copies the selected transaction to the Windows Clipboard.

How to...

Find a transaction in the register

Paste Transaction command

Pastes a copied transaction from the Windows Clipboard to the selected transaction in the register. If the selected transaction isn't empty, the pasted transaction replaces the selected one.

How to...

Add a transaction to the register

Memorize Transaction, Graph, or Report commands

Memorizes the current transactions, graph, or report, depending on the type of window that's open.

- If a register or the Write Checks window is open, the command (Memorized Transaction) memorizes the current transaction.
- If a graph window is open, the command (Memorized Graph) memorizes the settings of a graph.
- If a report window is open, the command (Memorized Report) memorizes the settings of a report.

How to...

Memorize and recall transactions manually

Memorize a report

Use a memorized report

Memorize a graph

Recall a memorized graph

Find command

This command searches your records to find a specific transaction. You set the criteria for the search.

How to...

Find a transaction in the register

Replace command

Finds transaction data and replaces it according to criteria you set.

How to...

Find and replace transaction information

Go To Transfer command

When you have selected a transaction that transfers money to or from another account, this command displays the transaction in the second account that records the other end of the transfer.

How to...

Go to the other account involved in a transfer

Go To Date command

Displays market value information about your securities as of the date you specify. If there is no information for that date, displays data for the closest matching date.

Appears only when the Portfolio View window is **active.**

How to...

Display prices and market value as of a given day

Go To Date

To go to a specific date:

- Type the date you want to go to. To enter a date quickly, click the Date drop-down list button, then click a date on the calendar. If there is no information for the date you choose, information for the closest matching date is displayed.

Options command

Lets you change various Quicken settings.

How to...

Change Quicken's general options

Change options for printing checks

Change Quicken's register options

Change Quicken's report options

Turn Billminder and Reminder off and on

Use the iconbar

HomeBase command

Displays the Quicken HomeBase, which provides easy access to the most popular Quicken activities and features.

Create New Account command

This command creates a new account and adds it to your Quicken file. When you create a new account, you choose one of these eight account types: checking, savings, credit card, cash, money market, investment, asset, or liability.

How to...

Create a new account

Write Checks command

Opens the **Write Checks window** for the **current account**. Use the window to write and print checks or to make online payments.

How to...

Write checks

Use Register command

Displays the register of the **current account** in a window. The register lists the **transactions** in your accounts. You can enter transactions in a register directly. Transactions are entered automatically in the register when you transfer funds from another account or use the Write Checks window to write a check.

Depending on the current account, this command opens one of two windows, the **register** or the **investment register.** The register is used for the various kinds of **non-investment accounts.**

How to...

Use the register

Enter a transaction

Change a transaction

Reconcile command

You use this command to balance an account with the statements you receive from your bank, investment company, or other provider of financial services.

How to...

Reconcile a bank account statement

Reconcile a credit card statement

Reconcile a mutual fund account statement

Reconcile an investment account statement

Update Balances: Update Cash Balance command

Updates the cash value of an account without using the **reconciling** process. This command works with cash, asset, and liability accounts, and all investment accounts except single mutual fund accounts.

How to...

Match the balance of a cash account to the cash on hand

Update the balance of an investment account

Update the value of your assets or liabilities

Update Balances: Update Share Balance command

Updates the share value of an investment account without using the **reconciling** process.

How to...

Update the balance of an investment account

Financial Calendar command

Opens the Financial Calendar. For an overview of the Financial Calendar, **click here.**

How to...

Use the Financial Calendar

Loans command

Opens the View Loans window. This is the starting point for setting up a loan. You can also view your previous loan payments and see future payments.

How to...

Set up a loan and make loan payments

Handle different kinds of loans

Change a loan

Set Up Investment command

Starts EasyStep Investment Setup. EasyStep guides you through the process of creating a new investment account by asking a series of questions.

Help on...

Overview of tracking investments

Portfolio View command

Opens the **Portfolio View window.** The Portfolio View window shows a complete picture of your investments.

How to...

Set up investment accounts

Set up a security

Track and update security prices

Update your portfolio prices online

Handle transactions and use the investment forms

Manage your securities

Recategorize command

Finds and changes category assignments for non-investment transactions.

How to...

Recategorize a transaction

Manage Financial Address Book

Opens the Financial Address Book, which makes it easy to manage, sort and print all your addresses stored in Quicken.

Financial Address Book is a feature of Quicken Deluxe 5 for Windows.

How to...

Purchase Intuit software and supplies

Use Calculator command

You can use Quicken's calculator to do standard mathematical calculations.

To use the calculator:

1. From the Activities menu, choose Use Calculator.
2. Click the calculator buttons (or use the number keys on your keyboard) to calculate amounts.
3. Select the field where you want to place the amount, and then click Paste in the Quicken Calculator window.

Quicken also provides financial planning calculators that perform various types of financial calculations.

How to...

Use Quicken's financial planning calculators

Reminders command

Opens a window where you can specify reminders to be displayed if you have checks to print, scheduled transactions due, online payments to send, or a credit card statement to download. It also displays any notes you've added to your Financial Calendar.

How to...

Use Reminders

CheckFree: Transmit command

Transmits payments to the CheckFree Processing Center. Used only with accounts you have set up for online payment.

CheckFree: Inquiry command

Transmits an inquiry about an online payment previously transmitted to CheckFree Corporation. Select the payment transaction from the register of the current bank account before using this command.

How to...

Send an inquiry about a payment

Payment Inquiry command

Transmits an inquiry about an online payment previously transmitted to the online bill payment center. Select the payment transaction from the register in the **active window** before using this command.

How to...

Get information about a payment

CheckFree: Stop Payment command

Transmits a message to CheckFree Corporation to stop payment on a payment previously sent. Select the payment transaction from the register in the **active window** before using this command.

How to...

Stop online payments

Stop Payment command

Transmits a message to the online bill payment center to stop payment on a payment previously sent. Select the payment transaction from the register in the **active window** before using this command.

How to...

Stop online payments

CheckFree: E-Mail command

Transmits a message on any subject to CheckFree Corporation.

How to...

Contact CheckFree

CheckFree: Online Payment Info command

Provides information about the selected online payment: the scheduled payment date, the payee's account number, whether or not the payment has been transmitted to CheckFree Corporation, and the confirmation number (if the payment has been transmitted).

How to...

Get information about an online payment

CheckFree: Online Payee List command

Opens the Online Payees list and makes the online payees you have set up available. Payees are also listed at the CheckFree Processing Center. You can add payees to the list or change information about existing payees.

CheckFree: Set Up Account command

Sets up accounts for payment to the CheckFree online bill-payment service.

CheckFree: Set Up Modem command

Use this command to set up your modem so that you can transmit online payments to the CheckFree Processing Center.

How to...

Set up your modem for CheckFree

Order Checks command

Use the Order Checks command to access Intuit Marketplace. Intuit Marketplace provides an easy way to order checks, software, and other products for use with Quicken 5 for Windows. In addition to checks, you can order deposit slips, envelopes, stamps, forms leaders for printers, and stationery.

Note

You can also order checks by choosing Intuit Marketplace from the Online menu.

More about...

Intuit Marketplace

Account command

Opens the **Account list** where you can add accounts or change information about existing accounts.

How to...

Create a new account

Select an account to use

Edit account information

Delete an account

Setting up a new Quicken account with online banking

Setting up an existing Quicken account for online banking

Category & Transfer command

Opens the **Category & Transfer list** so you can add, edit, or delete the categories and accounts you can apply to transactions. Applying an account to a payment transaction transfers the payment to that account.

You can also manage supercategories, edit tax form line assignments, or add home or business categories from the Category & Transfer list.

How to...

Use the Category & Transfer List

Class command

Opens the **Class list** where you can add, change, or delete the classes you can apply to transactions.

How to...

Set up and use classes

Memorized Transaction command

Opens the **Memorized Transaction list** where you can add, edit, or delete the transactions you've memorized. You can also immediately post a transaction to the register from here by clicking the Use button.

How to...

Memorize transactions

Set up and use memorized transaction groups

Scheduled Transaction command

Opens the Scheduled Transaction list where you can add, edit, or delete transactions you've set up for scheduled payment or deposit. You can also pay a scheduled transaction before it comes due.

Note. This list contains any **transaction groups** you created using a previous version of Quicken. You can add more groups to the list (up to a total of 12) and change information about existing groups.

How to...

Set up and use scheduled transactions

Set up and use memorized transaction groups

Security command

Opens the **Security list** where you can add or change securities you have set up for investment account transactions.

How to...

Set up a security

Security Type command

Opens the **Security Type list** where you can add or change the types used to classify your securities. Quicken starts with the types Bond, CD, Mutual, and Stock.

Quicken sorts securities alphabetically by type and within type in the Update Prices window. This makes it easy for you to enter prices from the newspaper. You can group securities by type in investment reports.

How to...

Set up a security type

Investment Goal command

Opens the Investment Goal list where you can add or change the goals you can use to group your investments in investment reports. Quicken starts with the goals College Fund, Growth, High Risk, Income, and Low Risk.

How to...

Set up an investment goal

Assign an investment goal to a security

Memorized Investment Transaction command

Opens the **Memorized Investment Transaction list** where you can delete or use investment transactions you've memorized.

To replace the selected transaction in the active investment register with a memorized transaction, double-click the memorized transaction in the list.

How to...

Use a memorized investment transaction

Memorize a non-investment transaction

Online Payees command

Opens the Online Payees list where you can add, change, or delete payees you want to receive online bill payments. Quicken sends your changes to the online bill payment center the next time you transmit online payments.

How to...

Add payees to your online payee list

Change or delete a payee

EasyAnswers command

Opens the Create Report window to the EasyAnswers page, where you can create quick reports that answer questions about your data.

How to...

Create an EasyAnswer Report

Memorized Reports command

Opens the Create Report window to the Memorized page, where you can edit, delete, or recall reports you've memorized.

You can also customize a report so that it includes only the transactions, accounts, and other specialized information you want.

How to...

Use a memorized report

Customize a memorized report

Memorize a report

Graphs: Income and Expense command

Creates a graph that compares your income against expenses for the period of time you select.

How to...

Graph income and expenses

Graphs: Budget Variance command

Creates a graph that compares your actual income and expenses to the amounts that you budgeted.

How to...

Graph how much you are over or under your budget

Graphs: Net Worth command

Creates a graph that shows how your net worth has changed over the period of time that you select.

How to...

Graph your net worth

Graphs: Investments command

Creates a graph that shows the performance of your investments over the period of time that you select.

How to...

Graph investment performance

Memorized Graphs command

Opens the Memorized Graphs window where you can change, delete, or recall a graph you've memorized.

How to...

Memorize a graph

Snapshots command

Opens the Quicken Snapshots window. Snapshots are miniature versions of Quicken's graphs, reports, calendar notes, and progress graphs toward savings or budget goals.

How to...

Display Snapshots

Print snapshots

Reconciliation command

Opens the Reconciliation Report Setup window. Quicken uses the information you enter here to create a reconciliation report.

How to...

Reconcile your balance with your bank statement

Budgeting command

Displays a window that you use to set up budgets for your income, expenses, and transfers.

You can have more than one budget. When you create each budget, you can either enter the budget amounts individually, or have Quicken compute the amounts for you by using your actual income and expenses over a specific period of time.

How to...

Set up a budget

Create budget reports and graphs

Print and export a budget

Forecasting command

Displays the Forecasting window. With forecasting, you can project your financial state into the future and see the effect of different possible events.

How to...

Create a forecast

Create a forecast from your budget

Change a forecast

Compare different forecast scenarios

Financial Planners: Loan command

This command displays Quicken's Loan Planner, a financial planning tool that you can use to evaluate the payment terms of a loan.

How to...

Calculate loan amounts

Calculate loan payments

Financial Planners: Savings command

This command displays Quicken's Investment Savings Planner, a financial planning tool that you can use to plan the growth of your savings.

How to...

Calculate a starting amount for your savings

Calculate your regular savings contribution

Calculate how much you can save

Financial Planners: College command

This command displays Quicken's College Planner, a financial planning tool that you can use to plan for your children's college education.

How to...

Calculate a starting amount for your college savings

Calculate your annual contribution

Calculate how much your college savings will provide

Financial Planners: Retirement command

This command displays Quicken's Retirement Planner, a financial planning tool that you can use to project your retirement income and plan how you will meet your retirement goals.

How to...

Calculate a starting amount for your retirement savings

Calculate your annual contribution

Calculate how much retirement income you'll have

Financial Planners: Refinance command

This command displays Quicken's Refinance Planner, a financial planning tool that you can use to calculate the break-even point if you are thinking about refinancing your home.

How to...

Calculate the break-even point for a new loan

Tax Planner command

Opens the Tax Planner. Quicken's Tax Planner can help you estimate your taxes at any time during the year.

How to...

Estimate your taxes

Savings Goals command

Opens the Savings Goals window. A Quicken savings goal lets you "hide" money for something you want to save for -- for example, a vacation or a new car. Although the money is really in your bank account, you mark it as unavailable for other spending purposes.

How to...

Set up a savings goal

Contribute to a savings goal

Withdraw from a savings goal

Report on a savings goal

Progress Bar command

Displays or removes the progress bar at the bottom of the Quicken window. The progress bar can show up to two budget, savings, or supercategory budget goals of your choice.

How to...

Display and change the Progress Bar

Set up a savings goal

Last Report

Displays a report you created recently. Quicken automatically memorizes the last four reports you create and adds them to the Reports menu. To display one of your last four reports, choose the name of the report from the Reports menu.

To memorize a report permanently, use the Memorized tab of the Create Report window.

How to...

Memorize a report

TurboTax command

Runs TurboTax if you have it installed on your computer. TurboTax, the world's leading tax software, makes preparing your taxes fast and easy.

TurboTax is an add-on program that you purchase separately from Quicken 5 for Windows.

How to...

Purchase Intuit software and supplies

Quicken Home Inventory command

Runs Quicken Home Inventory if you have it installed on your computer. Quicken Home Inventory accurately organizes all records of your personal possessions in one place.

Quicken Home Inventory is a feature of Quicken Deluxe 5 for Windows.

How to...

Purchase Intuit software and supplies

Mutual Fund Finder command

Select this command to start Mutual Fund Finder, which helps you find the mutual funds that are best for you. Mutual Fund Finder is a feature of Quicken Deluxe 5 for Windows.

How to...

Purchase Intuit software and supplies

ExpensAble command

Runs ExpensAble if you have it installed on your computer. ExpensAble tracks your business expenses and generates expense reports for reimbursement or tax purposes. It's the next best thing to having your expense reports write themselves.

ExpensAble is an add-on program that you purchase separately from Quicken 5 for Windows.

How to...

Purchase Intuit software and supplies

QuickPay command

Runs QuickPay if you have it installed on your computer. QuickPay is the perfect payroll solution for any small business that runs a payroll. QuickPay works with both Quicken and QuickBooks.

QuickPay is an add-on program that you purchase separately from Quicken 5 for Windows.

How to...

Purchase Intuit software and supplies

QuickInvoice command

Runs QuickInvoice if you have it installed on your computer. QuickInvoice organizes and speeds your invoicing. QuickInvoice is an add-on program that you purchase separately from Quicken 5 for Windows.

How to...

Purchase Intuit software and supplies

Pocket Quicken Connect command

Runs Pocket Quicken Connect if you have it installed on your computer. Pocket Quicken Connect lets you transfer data from Pocket Quicken to Quicken for Windows.

Pocket Quicken runs on various hand-held computing devices, in addition to running on your desktop computer.

Pocket Quicken Connect is an add-on program that you purchase separately from Quicken 5 for Windows.

How to...

Purchase Intuit software and supplies

Investor Insight

Opens Investor Insight, which gives you up-to-date stock prices and news on the stocks you're tracking. Investor Insight is a feature of Quicken Deluxe 5 for Windows.

How to...

Purchase Intuit software and supplies

Financial Directory

Opens the Financial Directory window, where you can access information about Intuit's participating financial institutions (banks, credit and charge card companies, and other financial institutions that offer online access through Quicken). You can also obtain information about Intuit's products and services from the Financial Directory window.

Intuit Marketplace command

Use the Intuit Marketplace command to order checks, software, and other products for use with Quicken 5 for Windows. In addition to checks, you can order deposit slips, envelopes, stamps, forms leaders for printers, and stationery.

More about...

Intuit Marketplace

Note

You can also order checks from Intuit Marketplace by choosing the Order Checks command from the Activities menu.

Cascade command

Arranges Quicken windows in an overlapping pattern within the main Quicken window. The title bar of each window remains visible.

How to...

Work with windows

Arrange Icons command

Arranges icons in the main Quicken window in rows. You can shrink any window in the Quicken window to an icon by minimizing it.

How to...

Work with windows

Close All Windows command

Closes all the windows and minimized icons in the Quicken main window.

How to...

Work with windows

Quicken Help command

Displays information about the **active window.**

How to...

Use Help

How to Use Help command

Displays information about how to use the Help system.

How to...

Use Help

QuickTours command

Starts Quicken's QuickTours, where you can get the big picture on common Quicken tasks.

Show Qcards/Guide Card Settings command

In Quicken Deluxe 5 for Windows CD-ROM, this command is the Guide Card Settings command. In other versions of Quicken, this is the Show Qcards command.

Quicken's Qcards or Guide Cards provide you with onscreen directions when you use certain Quicken features. If you no longer need to use the Qcards or Guide Cards, you can turn them off. Later, if you need to use them again, you can turn them back on.

How to...

Turn Qcards or Guide Cards off and on

Quicken Tips

Opens a window that provides useful suggestions about how to use Quicken.

Windows Tutorial

Starts the Microsoft Windows Tutorial, where you can learn skills standard to all Windows applications, such as how to use the mouse and how to choose menu commands.

This command appears only if you're running Quicken in Windows 3.1.

About Quicken command

Displays the Quicken version number and copyright notice. Before contacting Intuit Technical Support, make a note of this information. For a complete set of Intuit phone numbers, **click here**.

Edit text

You use the standard **Clipboard** commands Cut, Copy, and Paste to remove, duplicate, and move selected strings of characters -- letters, numbers, or symbols. You can undo your previous editing action.

The commands you use for these actions are active only when you can use them: Undo when there is an action to undo, Cut and Copy when there is a selection to put on the clipboard, and Paste when there is something on the clipboard.

To undo the last editing action:

- From the Edit menu, choose Undo.

To remove text and put it on the Clipboard:

- Select the text and choose Cut from the Edit menu.

To place a copy of text on the Clipboard:

- Select the text and choose Copy from the Edit menu.

To insert a copy of the Clipboard contents at a specific spot:

- Place the insertion point at the spot choose Paste from the Edit menu.

Work with Quicken windows

The Quicken window title bar always displays the name of the Quicken file you are currently working with.

How to...

Shrink a window to an icon

Choose buttons in windows

Make a window larger or smaller

Enter data into fields in windows

Close all the windows in the Quicken window

Arrange icons in the Quicken window in rows

Activate a window and bring it to the top layer in the Quicken window

Arrange the windows open in the Quicken window in an overlapping pattern

To shrink a window to an icon on the Quicken desktop:
- Click the minimize button in the upper right corner of the window. To restore a minimized icon, double-click it.

To choose buttons in windows:

Use any of the following methods:

- Click the left mouse button on the button you want to choose.
- Press the Enter key to choose the button with a dark outline around it.
- Each Quicken button contains an underlined letter. To choose that button, press the Alt key while you press the underlined character. For example, to record a transaction while working in the register, press Alt+C.

To make a window larger or smaller:

- Maximize it, or minimize it using the buttons in the upper right corner of the window, or drag the window corners in or out.

To enter data into boxes in windows:

A field (or box) is an area in a window where you can enter text (characters, numbers, or symbols).

- Click the mouse in the field that you want to enter text into, then type the text. You can also press the Tab key to move from field to field. Press Shift+Tab to move backward one field at a time.

To close all the windows in the Quicken window:

- Choose Close All Windows from the Window menu.

To arrange icons in the Quicken window in rows:

- Choose Arrange Icons from the Window menu.

To activate a window and bring it to the top layer in the Quicken window:

- Choose it from the Window menu.

To arrange the windows open in the Quicken window in an overlapping pattern:

- From the Window menu, choose Cascade.

Use Quicken Help

To display onscreen Help about the active window:

- Press F1.

To get information about using the Help window:

- From the Help menu, choose How to Use Help.

Exit Quicken

When you exit Quicken, your data is saved automatically.

To exit Quicken:

- From the File menu, choose Exit, or double-click the Control-menu box.

Choose menu commands

You can use any of these methods to choose a command from a Quicken menu.

To use a mouse:

• Click the left mouse button on a menu name to display its commands, and then click the command you want to use. To learn more about using the mouse in Windows, choose Windows Tutorial from the Help menu.

To use the Alt key on your keyboard:

• Each Quicken menu contains an underlined letter. To choose a menu from the keyboard, press the Alt key while you press the underlined character. For example, to display the Acti**v**ities menu, press Alt+V.

To use Quick Keys:

• Quick Keys appear to the right of many menu commands. To choose a menu command using a Quick Key, hold down the Ctrl key while you press the Quick Key indicated on the menu. For example, press Ctrl+W to display the Write Checks window.

To use the iconbar:

• You can select many of Quicken's most commonly used menu items by clicking icons on the iconbar.

How to...

Make the iconbar appear
Use Quicken menus

Customizing Quicken

Overview

The parts of Quicken that you can tailor to your preferences.

How to...

Use QuickTabs

Change Quicken options

Use the iconbar

Change colors and fonts

Frequently asked questions

Answers and tips that will help with customization.

Help Contents

Frequently asked questions

[Can I add customized icons for specific tasks?](#)

[Are there shortcuts for customizing the iconbar?](#)

Use the iconbar

[Make the iconbar appear](#)

[Add an icon to the iconbar](#)

[Change an icon on the iconbar](#)

[Add customized icons for specific tasks](#)

[Delete an icon from the iconbar](#)

[Change how the iconbar appears](#)

Change Quicken options

[Change general options](#)

[Change check options](#)

[Change register options](#)

[Change report options](#)

[Change graph options](#)

[Change Financial Calendar options](#)

[Change how QuickFill behaves](#)

[Turn Qcards or Guide Cards off and on](#)

[Turn automatic memorization of transactions off and on](#)

[Change Reminders and Billminder options](#)

[Save your Quicken desktop](#)

Change colors and fonts

[Change the colors used in registers](#)

[Change the font and font size used in registers](#)

Overview: Customizing Quicken

There are various ways you can customize Quicken to suit the way you prefer to work.

Some examples

- Turn Quicken's automatic reminder features on or off.
- Change how accounts, categories, and dates appear in reports.
- Turn on Quicken's iconbar.
- Change display and printing options for graphs.
- Determine how your Quicken desktop will appear the next time you open the current file.
- Turn Qcards or Guide Cards off and on.
- Change the colors and fonts used in your registers.

Make the iconbar appear

When you first start Quicken, the menu bar is at the top of the screen with Quicken windows below it. If you want, you can add the Quicken iconbar just below the menu bar. The iconbar contains a group of buttons that give you quick access to the most frequently used features of Quicken.

To make the iconbar appear if QuickTabs are on:

- Click the Iconbar button at the top right of the Quicken window. Click the button again if you want to switch the iconbar off.

To make the iconbar appear if QuickTabs are off:

1. From the Edit menu, choose Options, and then click Iconbar.
2. Under "Iconbar Display," check both Show Icons and Show Text.
3. Click Done.

How to...

Add an icon to the iconbar

Change an icon on the iconbar

Add customized icons for specific tasks

Delete an icon from the iconbar

Change how the iconbar appears

Add an icon to the iconbar

You can add additional icons to Quicken's iconbar. Each icon that you add performs a specific action when you click it.

1. From the Edit menu, choose Options, and then click Iconbar.

2. Click New.

3. From the Icon Action list, select the action that you would like the new icon to perform. When you select an action, a picture of the icon appears next to the list.

4. If you would like to change the graphic or the text label that appears on the icon, or if you would like to assign a **speed key** to the icon, click Change. After you've indicated the changes you want, click OK.

5. Click Done. For most icons this is all you need to do.

Exceptions to this procedure

If you chose one of the actions in the list below, another window appears. You use this window to customize the action so that the icon works with a specific item in your Quicken file. For example, if you chose Use an Account as the action, you would use the window to indicate which account you would like Quicken to open when you click the icon.

These are the actions you can customize:

Use a specific Account...

Use a specific Memorized Txn...

Use a Memorized Report...

Print Checks...

Send Payments...

File Backup...

How to...

Change an icon on the iconbar

Add customized icons for specific tasks

Delete an icon from the iconbar

Change how the iconbar appears

Can I add customized icons for specific tasks?

You can add customized icons to the iconbar that work with particular items in your Quicken file.

1. From the Edit menu, choose Options, and then click Iconbar.

2. Click New.

3. From the Icon Action list, select one of these actions, and then click OK.

   Use a specific Account...

   Use a specific Memorized Txn...

   Use a Memorized Report...

   Print Checks...

   Send Payments...

   File Backup...

4. Customize the icon by entering the information requested by the window, and click OK.

5. Click Done.

How to...

Delete an icon from the iconbar

Change how the iconbar appears

Change an icon on the iconbar

Once you've added an icon to the iconbar, you can change it by adding a different graphic to the icon, by putting a different text label under the graphic, or by setting up a **speed key** that activates the icon from the keyboard. You can also change any of the icons that Quicken originally put on the iconbar.

1. From the Edit menu, choose Options, and then click Iconbar.
2. In the Customize Iconbar window, scroll the row of icons until you see the icon you want to change. Then click that icon.
3. Click Edit, then click Change.
4. Indicate the changes that you want to make, and click OK.
5. Click Done.

How to...

Add an icon to the iconbar

Add customized icons for specific tasks

Delete an icon from the iconbar

Change how the iconbar appears

Delete an icon from the iconbar

You can delete any icon from the iconbar. This is useful when you don't use particular icons, or you need to make room to add new icons.

1. From the Edit menu, choose Options, and then click Iconbar.

2. In the Customize Iconbar window, scroll the row of icons until you see the icon you want to delete. Then click that icon.

3. Click Delete.

4. Click OK to confirm that you want to delete the icon. After you have deleted an icon, you can add it back at a later time if you need to use the icon again.

5. Click Done.

How to...

Add an icon to the iconbar

Change an icon on the iconbar

Add customized icons for specific tasks

Change how the iconbar appears

Change how the iconbar appears

The icons on the iconbar normally have both a picture graphic and a text label. If you want, you can remove the graphics or the text from the icons. Either action reduces the height of the iconbar on your screen.

You can also change the order of the icons on the iconbar by dragging and dropping icons on the iconbar.

If you have a lot of icons on the iconbar (so many that you can't see them all on the screen at one time), use the scroll button at each end of the iconbar to view the icons that don't fit on the screen.

To remove the icon graphics or text:

1.   From the Edit menu, choose Options, and then click Iconbar.
2.   Under "Iconbar Display," clear Show Icons or Show Text.
3.   Click Done.

To change the order of the icons on the iconbar:

1.   Place the mouse cursor on the icon you want to move to a different spot on the iconbar.
2.   Holding down the mouse button, drag the icon to the spot you want to place it.
3.   Release the mouse button.
4.   Click Done.

To turn off the iconbar:

1.   From the Edit menu, choose Options, and then click Iconbar.
2.   Under "Iconbar Display," clear both Show Icons and Show Text.
3.   Click Done.

If you work with QuickTabs on, you can switch the iconbar on and off by clicking a button. For more information, **click here.**

How to...

Add an icon to the iconbar

Change an icon on the iconbar

Add customized icons for specific tasks

Delete an icon from the iconbar

Assign an account to an icon

Starting from the Add Action to Iconbar window, follow these steps to indicate which account you would like Quicken to open when you click the icon:

1. Select the account you want Quicken to open.

2. Select the window (the register, the Reconcile or Pay Credit Card window, the Write Checks window, or for investment accounts, the Portfolio View) you want Quicken to open when it loads the account.

3. Click OK.

Assign a memorized transaction to an icon

Follow these steps to indicate which memorized transaction you would like Quicken to use when you click the icon:

1. Select the memorized item that you want Quicken to use.

2. Select the target account where you would like Quicken to enter the transaction.

3. Select the Automatically Record Item checkbox if you want Quicken to record this transaction in your register without prompting you for confirmation.

4. Click OK.

Assign a memorized report to an icon

Follow these steps to indicate which memorized report you would like Quicken to display when you click the icon:

1. Select the report that you want Quicken to use.
2. Click OK.

Set up an icon to print checks

Follow these steps to indicate which account you would like Quicken to print checks from when you click the icon:

1. Select the account you would like Quicken to use.
2. Click OK.

Set up an icon to send payments

Follow these steps to indicate which account you would like Quicken to send online bill payments from when you click the icon:

1. Select the account from which you want Quicken to send the payments.

2. Click OK.

Set up an icon to back up a file

Follow these steps to indicate how you want Quicken to perform the backup when you click the icon:

1. If you want Quicken to skip the window that Quicken normally displays when you back up a file, select the Skip Initial Dialog checkbox.

   If you select the checkbox, Quicken uses the location of your last backup as the backup location when you click the icon. For example, if your last backup was to drive B, Quicken backs up your data to drive B. If you have never performed a backup before, Quicken assumes that drive A is the backup drive.

2. Click OK.

Turn Qcards or Guide Cards off and on

Quicken's Qcards provide you with onscreen directions when you use certain Quicken features. (In the CD-ROM version of Quicken, these are called Guide Cards.)

You can turn off Qcards or Guide Cards for any part of Quicken by clicking the Close box in the Qcard or Guide Card window. Then click Yes when you're asked to confirm that you want to turn off the Qcards or Guide Cards for that part of Quicken.

If you no longer need to use the Qcards or Guide Cards, you can turn them off for all areas of Quicken. Later, if you need to use them again, you can turn them all back on.

To turn Qcards off or on:

- From the Help menu, choose Show Qcards. A check mark next to the command indicates that the Qcards are turned on.

To turn Guide Cards off or on (Quicken CD-ROM only):

From the Help menu, choose Guide Card Settings.

- Select the option corresponding to the combination of audio and text that you want the Guide Cards to include. Then click OK.

To change all Guide Cards back to their original settings (Quicken CD-ROM only):

- Click Reset Guide Cards, and click OK.

Change reminders and Billminder options

Reminders and Billminder keep you informed about upcoming bills, checks to print, scheduled transactions and transaction groups, investment reminders, and, if you use online bill payment or CheckFree, online payments to send.

1. From the Edit menu, choose Options, and then click General. Or from the Reminders window, click Options.

2. From the Options window, clear the Turn on Billminder checkbox.

3. (Optional) Enter the number of business days in advance that you would like Quicken to remind you of upcoming bills.

   The entry you make here is added to any days in advance setting you make for scheduled or online transactions. For example, if you set Days in Advance to 3 for scheduled transactions, and Days in Advance to 5 in Billminder, Billminder will remind you eight days in advance.

4. (Optional) If you want the Reminders window to appear when you start Quicken, click the Show Reminders on Startup checkbox.

5. (Optional) If you want to show calendar notes in the Reminders window, click the Show Calendar Notes checkbox.

6. Click OK.

Save your Quicken desktop

By default, Quicken reopens the same windows you were using when you exited Quicken. You can make Quicken remember a specific set of windows to reopen.

If you work with **QuickTabs** off, saving your desktop also stores the positions and sizes of windows. Quicken doesn't save reports or graphs as part of your desktop.

To save a specific set of windows for your desktop:

1. Arrange your desktop the way you want Quicken to remember it.
2. From the File Menu, choose Save Desktop.
3. Select Save Current Desktop, and click OK.

To return to the default, where Quicken remembers a new version your desktop every time you exit, choose Save Desktop on Exit instead.

Why does the HomeBase window always appear on top?

Your desktop setting has no effect on the position of the HomeBase window. If you want to make the HomeBase window not always be "on top," **click here**.

Can I save a different desktop for each file I use?

Yes. Quicken will remember the layout you saved for each file. When you open a particular file, Quicken restores the layout for that file.

Save Desktop

This window lets you change the way Quicken stores the windows on your Quicken desktop. By default, Quicken reopens the same windows you were using when you exited Quicken. You can make Quicken remember a specific set of windows to reopen.

If you work with **QuickTabs** off, saving your desktop also stores the positions and sizes of windows. Quicken doesn't save reports or graphs as part of your desktop.

To save a specific version of your Quicken desktop:

• Select Save Current Desktop,and then click OK.

To save a new version of your Quicken desktop each time you exit Quicken:

• Select Save Desktop on Exit,and then click OK.

Why does the HomeBase window always appear on top?

Your desktop setting has no effect on the position of the HomeBase window. If you want to make the HomeBase window not always be "on top," **click here**.

What you see

Save Desktop on Exit

Save Current Desktop

Help on...

Customizing Quicken

Save Desktop on Exit

Select this option to make Quicken save your desktop each time you exit.

Save Current Desktop

Select this option to take a "snapshot" of your current desktop layout. Then, each time you start Quicken, you'll see this layout.

Change the colors used in the registers

You can change the colors Quicken uses in your account registers. After you change an option, your change remains in effect until you change the option again.

1. Display any register.
2. Click Options on the Register button bar.
3. Click Colors.
4. For any account type, select the register color you want to use.
5. Click OK. If you want to change the colors back to their original state, click Reset.

Change the font and font size used in registers

You can change the font and font size Quicken uses to display your registers and lists. After you change an option, your change remains in effect until you change the option again.

1. Display any register.
2. Click Options on the Register button bar.
3. Click Fonts.
4. Select the font you want to use in your registers and lists.
5. Select the font size you want to use to display text in your registers and lists.
6. Click OK.

Change general options

1. From the Edit menu, choose Options, and then click General.
2. Change any of the options in the window. Click an option below for more information.

   Show HomeBase on Top at Startup

   Use Quicken's Custom Colors

   Confirm Investment Transactions from Forms

   Use Tax Schedules with Categories

   Use Bold Text in Dialogs

   Show Flyover Help in Toolbars

   Remove Memorized Transactions Not Used in Last...

   QuickTabs

   Mappings for Ctrl key combinations

   Working Calendar

   Starting Month for Fiscal Year

3. Click OK.

Change register options

1. Display any register, then click Options on the Register button bar. Or from the Edit menu, choose Options, and then click Register.

2. As necessary, click the tabs at the top of the Register Options window.

3. Change any of the following options:

Display

Miscellaneous

QuickFill

4. Click OK.

Overview

You can change any of the options that control how the register appears and behaves. Once you change an option, your change remains in effect until you change the option again.

Register Display options

Show Account Selector

Show Description Bar

Date in First Column

Memo before Category

Color Shading

Transaction Toolbar

Fonts

Colors

Show Account Selector
Click to hide/show the account selection bar, which lets you click an account name to display its register.

Show Description Bar

Click to hide/show the description bar, which labels the fields in a register.

Date in First Column

Click to switch the positions of the Date and Num fields.

Memo before Category

Click to switch the positions of the Memo and Category fields.

Color Shading

When this option is on, the Register window appears with color shading in each transaction. A different color may be used for each account type.

Transaction Toolbar

When this option is on, Record, Edit and Split buttons appear next to the current transaction in the register. Clear this option to turn the buttons off.

Fonts

Click to change the font used in your registers.

Colors

Click to change the colors of your registers.

Miscellaneous Register options

Date Style

Enter Key Moves Between Fields

Beep When Recording and Memorizing

Use a Single Check Register Window

Warn Before Recording Uncategorized Transactions

Request Confirmation Before Changes

Warn When Recording Out of Date Transactions

Date Style

This option determines how dates are displayed. If you prefer the Canadian and European style (day/month/year), choose DD/MM/YY.

To change how the date is printed on checks, **click here**.

Enter Key Moves Between Fields

When this option is on, you can use the Enter key as well as the Tab key to move between fields in any account register and in the Write Checks window.

Beep When Recording and Memorizing

When this option is on, Quicken beeps when you record, delete, or memorize a transaction, or memorize a report.

Use a Single Check Register Window

When this option is off, a new register window is created for each register you use. When this option is on, the same register window is used for all your registers.

Warn Before Recording Uncategorized Transactions

When this option is on, Quicken warns you when you are about to record an uncategorized transaction. This helps you remember to categorize all your transactions for complete information in your reports, graphs, and budgets.

Request Confirmation Before Changes

When this option is on, Quicken asks you to confirm changes you've made to a transaction when you go to another transaction or a new window without first recording the changes.

Warn When Recording Out of Date Transactions

When this option is on, Quicken warns you when you are about to record a transaction for a different year.

QuickFill options

Automatic Memorization of New Transactions

Automatic Completion of Fields

Automatic Recall of Transactions

Drop Down Lists Automatically

Buttons on QuickFill Fields

Auto Memorize to the Calendar list

Add Financial Address Book items to QuickFill list

Automatic Memorization of New Transactions

Memorizes each transaction you enter for a new payee (except investment transactions) and adds it to the Memorized Transaction list.

Automatic Completion of Fields

Automatic completion fills in each field in a transaction as you type it. Works with check number (Num field in the register), payee, category, subcategory, class, subclass, security names, investment actions, and transfer account names.

If you turn off this option, then "Automatic Recall of Transactions" is not available.

Automatic Recall of Transactions

Automatic recall recalls a memorized transaction when you press Tab to leave the Payee field.

If you turn off "Automatic Completion of Fields," then the automatic recall feature is not available.

Drop Down Lists Automatically

Opens a drop-down list when you tab to a field, or place the insertion point in a field.

Buttons on QuickFill Fields

Adds buttons to the register for QuickFill fields that display information from your memorized transactions. For example, when you click the Payee button, a drop-down list of memorized payees appears. To copy one of the memorized payees to the current transaction, select it from the drop-down list.

Auto Memorize to the Calendar list

Adds automatically memorized transactions to the Financial Calendar's Transaction list.

This feature is not available if you turn off "Automatic Memorization of New Transactions."

Add Financial Address Book items to QuickFill list

Adds names and addresses from Financial Address Book to the Memorized Transaction list.

Financial Address Book is a feature of Quicken Deluxe 5 for Windows.

Customize the iconbar (shortcuts)

Action	Shortcut
Delete an icon	Press Shift+click the icon on the iconbar.
Edit an icon	Press Ctrl+click the icon on the iconbar. The Edit Action on Iconbar window appears.
Add an icon	Press Ctrl+click an empty space on the iconbar. The Add Action to Iconbar window appears.
Move an icon	Click the mouse button. While you are holding down the button, drag the icon to the place you want to move it to. Release the mouse button.

Change graph options

1. Display any graph, and then click Options on the graph button bar.
2. Change any of the options in the window. Click an option below for more information.

   Display patterns on screen

   Create all graphs in separate windows

   Draw in 2D
3. Click OK.

Change how QuickFill behaves

1. Display any register or the Write Checks window.
2. Click Options on the button bar.
3. Click the QuickFill tab at the top of the window.
4. Change the **QuickFill options,** as necessary.
5. Click OK.

Overview

QuickFill is Quicken's automatic data entry feature. You can customize QuickFill so that it gives you just the degree of automation that you need.

Turn automatic memorization of transactions off and on

Overview

1. Display any register or the Write Checks window.

2. Click Options on the button bar.

3. Click the QuickFill tab at the top of the window.

4. Select the Automatic Memorization of New Transactions checkbox. When the check mark appears, automatic memorization is on.

5. Click OK.

Overview

Once you have memorized your most frequently entered transactions, you may want to turn off automatic memorization to keep your Memorized Transaction list to a reasonable length.

Display more columns onscreen

To see more columns on a summary report (such as a cash flow report), change your report options so that Quicken displays only the names of categories and accounts rather than their descriptions. Since account and category names are usually shorter than their descriptions, Quicken can show more report columns on each screen.

1. Display any report.
2. Click Options on the Report button bar.
3. Change the Account Display and Category Displays settings to Name.
4. Click OK.

How to...

Adjust report column widths

Change report options

1. From the Edit menu, choose Options, and then click Reports. Or, while looking at a report, click Options on the Report button bar.
2. Change any of the options in the window. Click an option below for more information.

   Account/Category Display

   Default Report/Comparison Report Date Range

   Skip Create Report Prompt

   QuickZoom to Investment Forms

   Use Color in Report

3. Click OK.

How to...

Change the font for printed reports

Change check options

1. From the Edit menu, choose Options, and then click Checks. Or, while in the Write Checks window, click Options on the button bar.

2. As necessary, click the tabs at the top of the Check Options window.

3. Change any of the following options:

   Checks

   Miscellaneous

   QuickFill

4. Click OK.

Options

This window lets you change various Quicken settings.

How to...

[Change general options](#)

[Change check options](#)

[Change register options](#)

[Change report options](#)

[Change Reminders and Billminder options](#)

[Use the iconbar](#)

Help on...

[Customizing Quicken](#)

Customize Iconbar

This window is your starting point for making changes to Quicken's iconbar. You can add new icons; customize icons to work with specific accounts, transactions, groups, and reports; delete icons you no longer need; and change how the iconbar appears on your screen.

How to...

Add an icon to the iconbar

Change an icon on the iconbar

Add customized icons for specific tasks

Delete an icon from the iconbar

Change how the iconbar appears

Customize the iconbar (shortcuts)

What you see

New, Edit, Delete, Reset buttons

Iconbar Display

Help on...

Customizing Quicken

Customize Iconbar buttons

This button	Does this
New	Displays a window that you use to add a new icon to the iconbar.
Edit	Displays a window that you use to change an existing icon on the iconbar.
Delete	Deletes an icon from the iconbar.
Reset	Restores the iconbar to its original state when you created your Quicken file. This button will undo all the changes you made by using the New, Edit, or Delete buttons.

Iconbar Display

To remove the images from the icons on the iconbar, clear Show Icons.

To remove the text from the icons on the iconbar, clear Show Text.

To remove the iconbar completely, clear both options.

Add Action to Iconbar/Edit Action on Iconbar

If you are adding an icon to the iconbar, you use this window to select the action you want the icon to perform. If you are changing an icon that is already on the iconbar, use this window to select the new action you want the icon to perform.

How to...

Add an icon to the iconbar

Change an icon on the iconbar

What you see

Change button

Help on...

Customizing Quicken

Change button

Displays a window that you use to change the graphic that appears on the icon, change that text label that appears under the graphic, or assign a **speed key** to the icon.

Change Iconbar Item

You use this window to (1) change the graphic that appears on an icon, (2) change the text label that appears under the icon, or (3) assign a **speed key** to the icon.

How to...

Add an icon to the iconbar

Change an icon on the iconbar

Help on...

Customizing Quicken

Assign Account to Icon

You'll click the icon you are adding to the iconbar to open a Quicken account. Here, you select the account you want Quicken to open when you click the icon.

To assign an account to an icon:

1. Select the account you want Quicken to open.

2. Select the window (the register, the Reconcile or Pay Credit Card window, the Write Checks window, or for investment accounts, the Portfolio View) you want Quicken to open when it loads the account.

3. Click OK.

Help on...

Customizing Quicken

Assign File Backup to Icon

You'll click the icon you are adding to the iconbar to create a backup file of your Quicken data. Here, you indicate whether you want Quicken to let you select a drive for the backup disk when you click the icon.

If you want to select the drive yourself:

- Clear the Skip Initial Dialog checkbox (the box should be empty).

If you want Quicken to select the drive:

- Select the Skip Initial Dialog checkbox (the box should have a checkmark in it).

Help on...

> **Customizing Quicken**

Assign Memorized Report to Icon

You'll click the icon you are adding to the iconbar to display the memorized report of your choice. Here, you select the memorized report you want Quicken to display when you click the icon.

To select the memorized report

- Select the report from the Report Name drop-down list and click OK.

Help on...

Customizing Quicken

Assign Memorized Transaction to Icon

You'll click the icon you are adding to the iconbar to enter the memorized transaction of your choice. Here, you select the memorized transaction you want Quicken to enter when you click the icon.

To select the memorized transaction:

1. Select the memorized item that you want Quicken to use.

2. Select the target account where you want Quicken to enter the transaction.

3. Select the Automatically Record Item checkbox if you want Quicken to record this transaction in your register without prompting you for confirmation.

4. Click OK.

Help on...

    Customizing Quicken

Assign Transaction Group to Icon

You'll click the icon you are adding to the iconbar to enter the transaction group of your choice. Here, you select the transaction group you want Quicken to enter when you click the icon.

To select the group:

- Enter the number of the group. Then choose the account where you would like Quicken to enter the transactions, and select one of the three options for entering the date of the transactions. If you would like the account register to appear after Quicken enters the transactions, select the Display Register checkbox.

Help on...

Customizing Quicken

Print Checks

You'll click the icon you are adding to the iconbar to print the checks you have written. Here, you select the account you want Quicken to print the checks from when you click the icon.

To select the account:

- Select the account from the Account drop-down list and click OK.

Help on...

Customizing Quicken

Send Payments

You'll click the icon you are adding to the iconbar to send your online payments to the online bill payment center or CheckFree. Here, you select the account from which you want the payments to be made.

To select the account:

- Choose the account from the Account drop-down list and click OK.

Help on...

Customizing Quicken

Setting Up Iconbar Button to Use Specific Account

To assign an account to the UseAcct icon on the iconbar:

- Click OK, then complete the information in the window that appears.

Help on...

Customizing Quicken

Register Options

This is where you change the way your register looks and behaves. After you change an option, it remains in effect until you change the option again.

To change register options:

1. As necessary, click the tabs at the top of the window.
2. Change any of the following options:

     Display

     Miscellaneous

     QuickFill

3. Click OK.

How to...

     Change the font and font size in registers

     Change the colors used in registers

Help on...

     Customizing Quicken

Choose Register Font

This is where you choose the font and font size used in registers. After you change an option, your change remains in effect until you change the option again.

To change the register font and font size:

1. Select the font you want to use in your registers and lists.

2. Select the font size you want to use to display text in your registers and lists.

3. Click OK.

How to...

Change the colors used in registers

Help on...

Customizing Quicken

Choose Register Colors

This is where you choose the colors used in registers. After you change an option, your change remains in effect until you change the option again.

To choose register colors:

1. For any account type, select the register color you want to use.

2. Click OK. If you want to change the colors back to their original state, click Reset.

Help on...

Customizing Quicken

Printed Check Information

The address you enter here will appear on all checks that you print for this transaction.

To enter the address:

- Type the address on the lines provided. If you want a message to appear on each check, enter the message in the Message box.

If you use this address in other lists in Quicken:

You can keep addresses synchronized in other parts of Quicken. For details on recommended address formats, **click here**.

Help on...

   Customizing Quicken

Recommended address formats

Quicken includes new features that synchronize changes you make to addresses.

If you have identical addresses for the same payees in the Memorized Transaction list, Scheduled Transaction list, or Financial Address Book, changes you make to the payee name or address are made in all three places.

To ensure that addresses stay synchronized, follow these formatting rules:

- The address may not be longer than five lines.
- The last line in the address must contain the zip code, postal code or one of these phrases:
  - US, USA, United States of America, United States, America
  - Canada

If an address has any other text after the zip code or postal code, Quicken cannot synchronize the lists or send the address record to Financial Address Book.

For example, if you have **ATTN: John** as the last line of the address, Quicken cannot update your lists or send the address to Financial Address Book. (You can put ATTN: John on a line before the City line in the address.)

Here are some examples of formats that work correctly:

(Optional) Name
Street Address 1
City, State/Province, Zip Code/Postal
Code

Name
Street Address 1
(Optional) Street Address 2
City, State/Province, Zip Code/Postal
Code

Name
Company Name
Street Address 1
Street Address 2
City, State/Province, Zip Code/Postal
Code

Note: Financial Address Book is a feature of Quicken Deluxe 5 for Windows.

How to...

Purchase Intuit software and supplies

Reminder Options

To set the Reminder options:

- Select or clear the checkboxes as necessary, enter the number of days in advance you would like to be reminded of upcoming bills, then click OK.

What you see

Turn on Billminder

How many days in advance...

Show Reminders on Startup

Show Calendar Notes

Help on...

Customizing Quicken

Turn on Billminder

Select this checkbox to turn Billminder on. Billminder is Quicken's automatic reminder feature. It reminds you of upcoming bills, checks to print, and scheduled transactions.

How many days in advance...
Enter the number of business days
in advance that you want Quicken
to remind you of upcoming bills.

If you use Quicken...	Set the number to...
Daily (except weekends)	0 days
At least every other day	1 day
At least once every three days	2 days
At least weekly	5 days
At least once every two weeks	10 days
At least once a month	30 days

Show Reminders on Startup

Click this checkbox if you want the Reminders window to appear when you start Quicken.

Show Calendar Notes

Click this checkbox if you want to show calendar notes in the Reminders window. You create calendar notes at the Financial Calendar window.

Graph Options

This window lets you control how Quicken displays graphs on your screen, and how it prints graphs on your printer.

To change an option:
- Click a checkbox. When an option is in effect, a check mark appears in its checkbox. When an option is turned off, its checkbox is empty.

What you see

> **Display patterns on screen**
>
> **Create all graphs in separate windows**
>
> **Draw in 2D**

Help on...

> **Customizing Quicken**

Display patterns on screen

Displays graphs on your screen by using black and white texture patterns instead of solid colors. When this option is turned off, graphs appear in solid colors on your screen.

If you have a color printer, graphs may print in black and white if this option is selected.

Create all graphs in separate windows

Each graph consists of two parts. When this option is selected, Quicken displays each part in a window of its own. When this option is turned off, Quicken displays both parts in a single window.

This option is helpful if you want to print only one of the two graph parts.

Draw in 2D

Draws the elements of a graph in two dimensions. When this option is turned off, Quicken draws all graphs in three dimensions.

This option is useful if your computer takes a long time to draw a graph in three dimensions. When a graph is displayed in two dimensions, Quicken also prints it that way.

General Options

These options control a variety of Quicken features.

To change an option:

- Click a checkbox. When an option is in effect, a check mark appears in its checkbox. When an option has been turned off, its checkbox is empty.

What you see

Show HomeBase on Top at Startup

Use Quicken's Custom Colors

Confirm Investment Transactions from Forms

Use Tax Schedules with Categories

Use Bold Text in Dialogs

Show Flyover Help in Toolbars

Remove Memorized Transactions Not Used in Last...

QuickTabs

Mappings for Ctrl key combinations

Working Calendar

Starting Month for Fiscal Year

Help on...

Customizing Quicken

Show HomeBase on Top at Startup

When this option is checked, HomeBase always appears on top of other windows when you start Quicken. If you clear this checkbox, the HomeBase window will still open, but it will be on top only if you saved your desktop that way.

For information on saving your desktop, **click here**.

Use Quicken's Custom Colors

When this option is on, Quicken displays its windows with a gray background to give them a three-dimensional effect. This overrides the background color option in the Windows Control Panel.

Note: You cannot use Quicken's custom colors on a monochrome or EGA display.

Confirm Investment Transactions from Forms

When this option is on, Quicken asks you to confirm a transaction you've entered on an investment form before the transaction is recorded in your investment register.

Use Tax Schedules with Categories

When this option is on, Quicken allows you to assign a tax schedule form to each tax-related category you set up.

Use Bold Text in Dialogs

Select this option if you want all Quicken windows to show text in bold font instead of normal.

Show Flyover Help in Toolbars

With this option checked, you can see a short description of what each icon in Quicken does by moving the mouse pointer over the icon for a few seconds.

Remove Memorized Transactions Not Used in Last

When this option is on, Quicken removes unlocked memorized transactions from the Memorized Transaction list if they've not been used for the number of months you specify.

What is a locked transaction?

Locking and unlocking transactions

QuickTabs

You can change the way you access QuickTabs, or turn them off. QuickTabs make it easy to move between open windows within Quicken. Just click a tab on the left side of the screen.

- Full-Window mode adds a tab to each window you have open.
- Turn QuickTabs Off removes the tabs.
- Alt-key Access to QuickTabs adds numbered accelerator keys to each tab. With this option checked, you can select a tab by holding down the Alt key and pressing the number on the tab.

Mappings for Ctrl key combinations

When you hold down the Ctrl key and press Z, X, C, or V, you choose commands from the Edit menu in standard Windows applications. These same combinations choose different commands in Quicken as described in the table.

If you prefer to use the Windows assignments, choose Windows. This doesn't affect other Ctrl key combinations (called Quick Keys) in Quicken.

Ctrl key +	Quicken	Windows
X	Go to Transfer (Edit menu)	Cut
C	Category & Transfer (Lists menu)	Copy
V	Void Transaction (Edit menu)	Paste
Z	QuickZoom a report amount (Report window)	Undo

Working Calendar

Select whether you want your working calendar based on the calendar year or your fiscal year. To learn more about the fiscal year option, **click here.**

Starting Month for Fiscal Year

Select the first month of your fiscal year. To learn more about the fiscal year option, **click here.**

The Fiscal Year

You may define a fiscal year that begins on any month of the year. When you do so, any "yearly" or "quarterly" options in Quicken will be offset, based on the first month of your fiscal year. For example, if your fiscal year started in April 1995, and it's now January 1996, then "last year" is April 1, 1994 to March 31, 1995.

To find out how to change the fiscal year option, **click here.**

Report Options

These options control the appearance of your reports.

To change an option:

- Click one of the options shown. For dates, either select a preset date range or select Custom Date from the drop-down list. Then select the starting and ending dates from the lists Quicken displays.

What you see

    Account/Category Display

    Default Report/Comparison Report Date Range

    Skip Create Report Prompt

    QuickZoom to Investment Forms

    Use Color in Report

Help on...

    Customizing Quicken

Account/Category Display

Quicken's preset reports display the names of account or categories.

You can have Quicken display the description, name, or both name and description. Select an option to have Quicken show accounts and categories the way you like.

Default Report/Comparison Report Date Range

Select a preset date range or select Custom Date to set your own starting and ending dates for all reports.

For memorized reports, this option is very useful. In the Memorize Report window, select the None, Use Report Default checkbox. This option handles "floating" date ranges.

For comparison reports, select a preset date range or select Custom Date to set a second date range for the period you want to use in your analysis.

Skip Create Report Prompt

When you open the Reports menu, choose Home, Investment, Business, or Other, and then choose a report name, Quicken ordinarily displays the Create Report window, where you specify the report's starting and ending dates.

Select this checkbox if you want commands from the Reports menu to create reports **without** first displaying the Create Report window. Quicken will create the report, using the dates currently specified in the Report Options window. If you need to make changes, click Customize on the Report button bar after Quicken creates the report.

QuickZoom to Investment Forms

When this checkbox is selected, Quicken takes you from a specific transaction you've selected in an investment report to the investment form you completed for that transaction.

If this checkbox is cleared, Quicken takes you from a specific transaction in an investment report to the entry in the investment register for that transaction.

Use Color in Report

Select whether to display negative amounts and report titles in color.

Check Options

This is where you customize how your checks are printed. You do this by choosing which options you want to be in effect when you print your checks.

To change register options:

1. As necessary, click the tabs at the top of the window.

2. For information on what you see in each tabbed page, click the corresponding tab name below:

    Checks

    Miscellaneous

    QuickFill

3. Click OK.

Help on...

Customizing Quicken

Check options

Printed Date Style

Allow Entry of Extra Message on Check

Print Categories on Voucher Checks

Warn if a Check Number is Re-used

Change Date of Checks to Date When Printed

Artwork on Check Entry Screen

Printed Date Style
Click one of these four options to select a date format for your printed checks:

This option	Prints a date like this
MM/DD/YEAR	1/19/1996
MM/DD/YY	1/19/96
DD/MM/YEAR	19/1/1996
DD/MM/YY	19/1/96

Allow Entry of Extra Message on Check

Adds an extra message line to the check and prints it where it can't be seen from the transparent window on the envelope. You can use it to enter information such as account numbers.

If you add a message and then clear the Allow Entry of Extra Message on Check checkbox, Quicken saves the text of the message. You can restore the text by selecting the Allow Entry of Extra Message on Check checkbox.

The extra message can only be edited from the Write Checks window.

Print Categories on Voucher Checks

Voucher checks have a perforated attachment. With this setting, you can print category information from split checks on the attachment. Quicken can print up to 16 lines of split information on the attachment.

Warn if a Check Number is Re-used

Displays a warning message if you enter a check number that is already entered in the register.

Change Date of Checks to Date When Printed

Changes the date of your checks to the date when you print them. This is useful if you typically print your checks on a different day than when you write them.

Artwork on Check Entry Screen

Select the checkbox, and then, from the drop-down list, select the artwork you would like to display on the check image in the Write Checks window. The artwork is not printed when you print your checks.

You can print a **logo** on checks, however.

Miscellaneous Check options

Date Style

Enter Key Moves Between Fields

Beep When Recording and Memorizing

Warn Before Recording Uncategorized Transactions

Request Confirmation Before Changes

Financial Calendar Options

To change an option:

1. As necessary, click the tabs at the top of the window.

2. For information on what you see in each tabbed page, click the corresponding tab name below:

Accounts

QuickFill

3. Click OK.

Help on...

Customizing Quicken

Change Financial Calendar options

1. From the Financial Calendar window, click Options. Quicken displays the Financial Calendar Options window.

2. Click the tabs at the top of the Options window, as necessary.

3. Change any of the following options:

   Accounts

   QuickFill

4. Click OK.

Accounts options

Select which accounts are represented on the bar graph and in the **Transaction list.**

Click Mark All to select all the accounts.

Click Clear All to deselect all accounts.

Use QuickTabs

As you work with Quicken, each window you open adds a QuickTab at the left of the screen. The QuickTab contains the window's name.

To display a window, click its QuickTab.

When you exit Quicken and start it again, the same QuickTabs reappear. This makes it easy to start working again where you left off.

Other things you can do if you keep QuickTabs on:

- Open a list of commonly used features of Quicken by clicking the Go To button.
- Open the Options window by clicking the Options button. This is the same window you open by choosing Options from the Edit menu.
- Open a Help topic about the current window by clicking the Help button.
- Switch the iconbar on and off by clicking the Iconbar button.
- See Quicken reminders. If a To Do! button appears at the lower left of the Quicken window, you have checks to print, or other things to do. Double-click the button to open the Reminders window.

To turn off QuickTabs:

1. Right-click any one of the QuickTabs.
2. From the shortcut menu that opens, choose QuickTabs Off.

To QuickTabs back on, or change the way they work:

1. Open the Edit menu, choose Options, and click General.
2. Select Full-Window Mode.
3. To be able to switch between QuickTabs windows using Alt-key combinations, choose the Alt-key Access to QuickTabs option.
4. Click OK.

If you chose the Alt-key Access to QuickTabs option, underlined numbers appear on the QuickTabs. To select a QuickTab, hold down the Alt key and press its number.

How to...

Turn off the To Do! button

Turn off the To Do! button

The To Do! button appears at the lower left of the Quicken window if you have things to be reminded to do, such as checks to print, or scheduled transactions to pay.

You can change the way the To Do! button works in two ways: you can change it so it never blinks, or you can turn it off so it never appears at all.

You make these changes in the QUICKEN.INI file.

1. Quit Quicken.
2. In **Windows 3.1**, start Windows Notepad by double-clicking its icon in Program Manager.

   In **Windows 95**, start the Notepad applet by clicking Start on the taskbar, and choosing Programs on the Start menu, Accessories, and then Notepad.
3. From the File menu, choose Open.
4. Select QUICKEN.INI in the File Name box. You may need to change the directory to \WINDOWS. Make sure that the List Files of Type drop-down list is set to All Files (*.*).
5. Click OK. Notepad displays the QUICKEN.INI file.
6. To turn off the To Do! button, find the ReminderPopup line in the QUICKEN.INI file. The word ON following the equal (=) sign means that the To Do! button is set to appear when you have reminders waiting. Replace the word ON with OFF.

   Or, to prevent the To Do! button from blinking, find the ReminderBlink line in the QUICKEN.INI file. Replace the word ON with OFF.
7. From the Notepad File menu, choose Save.
8. Quit Notepad, and then restart Quicken.

How to...

Use QuickTabs

Changing the HomeBase graphic

If you want to speed up the time that it takes for HomeBase to display, you can change its graphic to display the 16-color version. This also makes Quicken use up less memory.

You make this change in the QUICKEN.INI file.

1. Quit Quicken.

2. In **Windows 3.1**, start Windows Notepad by double-clicking its icon in Program Manager.

   In **Windows 95**, start the Notepad applet by clicking Start on the taskbar, and choosing Programs on the Start menu, Accessories, and then Notepad.

3. From the File menu, choose Open.

4. Select QUICKEN.INI in the File Name box. You may need to change the directory to \WINDOWS. Make sure that the List Files of Type drop-down list is set to All Files (*.*).

5. Click OK. Notepad displays the QUICKEN.INI file.

6. Find the HomeBaseUse16Color line in the QUICKEN.INI file. The word OFF following the equal (=) sign means that the 16-color graphic is not being displayed. Replace the word ON with OFF.

7. From the Notepad File menu, choose Save.

8. Quit Notepad, and then restart Quicken.

Note:

By default, the HomeBase window is on top whenever you start Quicken. You can change that setting. For details, **click here.**

Managing Quicken files

Overview

When you should consider using more than one file in Quicken.

How to...

Work with Quicken files

Backup and restore Quicken files

Close out your accounts at year end

Use passwords to keep your data secure

Updating files from previous versions of Quicken

Frequently asked questions

Answers and tips that will speed your work with files.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

Work with Quicken files

[About Quicken data files](#)

[Create a Quicken file](#)

[Open a Quicken file](#)

[Copy a Quicken file](#)

[Rename a Quicken file](#)

[Delete a Quicken file](#)

[Check the integrity of a Quicken file](#)

Backup and restore Quicken files

Back up a Quicken file

Restore a Quicken file

Change the frequency of automatic backups

Why does Quicken create a BACKUP directory?

Close out your accounts at year end

[Year-end procedures](#)

[Archive a Quicken file](#)

[Create a new year file](#)

Use passwords to keep your data secure

Provide a file password

Provide a transaction password

Change a file password

Change a transaction password

Remove a file password

Remove a transaction password

Overview: Managing Quicken files

If you use Quicken for personal finances, you probably need only one file. When you store all your accounts in just one file, Quicken provides special benefits that it cannot provide for separate files.

With all your accounts in one file, Quicken can:

- Keep one list of income and expense categories for all your accounts.
- Combine data from all accounts in a single report or graph to track your income and expenses, net worth, and other information.
- Transfer money from one account to another in the same file.

With separate files, no connection exists between the accounts in one file and the accounts in another.

Of course, there are good reasons for setting up more than one Quicken file:

- To keep information separate for business purposes, if your personal and business finances are kept completely separate and have different checking accounts.
- To keep a separate file for each year's accounts.

With any Quicken file you can:

- Copy all or part of a file.

  [More detail]

- Copy data (transactions) from one account to another.

  [More detail]

- Set up passwords to secure your data.

  [More detail]

Copying all or part of a file

You might need to copy part of a file for one of these reasons:

- You want to copy transactions within a certain date range to start a new file for a new fiscal year.
- Your data disk is full.
- You want to copy your memorized transactions, transactions groups, and categories to a new file without copying any transactions.

For instructions about copying a file, see: **Copying a Quicken file.**

Copying data from one account to another

You cannot directly copy or move multiple transactions from one Quicken account to another. You can do this indirectly, however, using Quicken's Export and Import commands. You can export transactions within a date range only; you cannot specify individual transactions for export.

Tip: You can copy and paste transactions one by one to and from the Windows Clipboard using the Copy Transaction and Paste Transaction commands from the Edit menu.

For instructions on exporting and importing transactions between Quicken files, see:

    Information about QIF files
    Exporting data to a QIF file
    Importing data from a QIF file

Setting up passwords to secure your data

You might want to protect some or all of your transactions in a Quicken file from unauthorized changes. You can set up two different types of passwords in Quicken:

• A file password, which must be correctly entered before a Quicken file can be opened.
• A transaction password, which must be correctly entered before transactions recorded before a certain date can be changed.

For information about passwords, see:

Providing a file password
Providing a transaction password

Create a Quicken file

1. From the File menu, choose New.

2. Select New Quicken File. If you select New Quicken Account instead, Quicken creates a new account and adds it to the current file.

3. Click OK.

4. In the File Name box, enter the name of the new file. If you want the file to be in a different directory, double-click the directory in the list of directories shown. Or, you can include the directory path when you type the filename.

5. (Optional) If you don't want to use the standard home and business categories in the new file, clear the Home and Business checkboxes.

6. Click OK.

See also ...

About Quicken data files

About Quicken data files

Each time you create a new file in Quicken, Quicken creates a **set of five files.** These files compose your "data set."

To make it easier to manage your data set, Quicken requires only the name of the transaction file (*.QDB) for all file operations (e.g. opening a file). This single filename actually refers to your entire data set, which Quicken manages for you automatically.

How to...

Work with Quicken files

Backup and restore Quicken files

Close out your accounts at year end

Use passwords to keep your data secure

Updating files from previous versions of Quicken

Quicken Files

File	Purpose
<filename>.QDB	Data file: contains all your transactions. Also contains a dictionary of addresses of unprinted checks and descriptions in split transactions.
<filename>.QMD	Contains all the items that Quicken memorizes for you (categories, classes, memorized transactions, etc.).
<filename>.QSD	Contains investment price history, your custom icons, Financial Calendar notes, extra account information, and information about your loans.
<filename>.QEL	Contains your electronic banking data. Appears only if you use online banking or online bill payment.
<filename>.QTX	Contains your tax planning data. Appears only if you use Quicken's Tax Planner.

Open a Quicken file

Open a **Quicken file** when you want to look at data in an existing file other than the **current file**. You can work with only one file at a time.

You can open files from previous versions of Quicken. For details, **click here.**

1.   From the File menu, choose Open.

2.   In the File Name box, enter the name of the file.

   [More detail]

3.   Click OK.

You can also open any of the last four Quicken files you've used by choosing the name of the file you want from the File menu.

More about...

Quicken data files

More detail

Include the directory path if the file is not in the directory where you installed Quicken. To display the files in a particular directory, double-click the directory name in the Directories list. To select a particular file, click its name in the list under the File Name box.

Copy a Quicken file

Copying a file takes all or part of your **current file** and creates a new file with a different name. This condenses the size of the file by removing unused and deleted records from the file.

You can limit the copy to transactions from a range of dates such as the previous year or the year to date, and you can exclude prior uncleared or investment transactions.

The copy will contain all the accounts in the original file.

1. From the File menu, choose File Operations, and then choose Copy.

2. Enter a name for the new file. An example of a new name would be something like QDATA95, for the file named QDATA.

3. If you want to copy the file to a different directory, enter that location (drive and directory name) in the Location of New File field.

4. If you are copying the entire file, make sure the date range is correct. If you are copying part of the file, set the date range to the dates you want.

5. If you do not want to copy all prior uncleared transactions, clear the first checkbox.

6. If you do not want to copy all prior investment transactions, clear the second checkbox.

7. Click OK. Once it has copied successfully, click Load New Copy, and then click OK. This will load the new file and place it onto the Quicken desktop.

Delete a Quicken file

Caution! You cannot undo this operation. When you delete a file, you permanently remove all of its records.

1. From the File menu, choose File Operations, and then choose Delete.
2. In the File Name box, enter the name of the file.

   [More detail]

3. Click OK.
4. Type YES to confirm that you want to delete the file.
5. Click OK.

Check the integrity of a Quicken file

If you're experiencing problems with Quicken data, you can check its integrity. If Quicken finds problems with the file it may rebuild it.

1. From the File menu, choose File Operations, and then choose Validate.

2. In the File Name box, enter the name of the file.

More detail

3. Click OK.

Rename a Quicken file

1. From the File menu, choose File Operations, and then choose Rename.

2. In the File Name box, enter the name of the file.

More detail

3. Enter the new filename in the box below New Name for Quicken File, and then click OK. You do not need to enter the .QDB extension as part of the new filename.

Back up a Quicken file

Overview

1. Place a formatted disk in a drive. If you are using a disk you have previously used to back up your Quicken data, Quicken will overwrite any files with the same name.

   Important: When you back up your work, use a separate floppy disk, even if you have plenty of space on your hard disk. Hard disks can fail. The first time you make a backup copy, you should have two sets of blank, formatted disks on hand before you begin. For subsequent backups, alternate between the two sets of backup disks.

2. From the File menu, choose Backup.

3. Select the drive containing the backup disk, and select an option for File to Back Up.

   More detail

4. Click OK.
5. If you chose the Select From List option, select the Quicken file you want to back up, and then click OK.

6. If the file is larger than the space available on the backup disk, select the backup option you want. Then replace the backup disk with another disk, and click OK.

7. When Quicken tells you that the backup is complete, click OK and remove the backup disk. Store the disk (or disks) in a safe place.

8. Repeat steps 1 through 7 to create a second backup copy. You should make new backups at least once a month. Alternate between the two sets of backup disks each time you back up your work.

How to...

Restore a Quicken file

Change the frequency of automatic backups

Why does Quicken create a BACKUP directory?

Overview

Because your Quicken data is so important, Quicken regularly prompts you to back up your current file when you exit the program. We highly recommend that you do so. In addition, you can back up your data at any time you want.

More detail

Current File: The file you are currently in.

Select From List: Lets you choose the file to back up
                           from the list of filenames.

Backup Tips

We recommend that you back up your data just before you exit Quicken after making any changes to your data.

Some people use a method where they backup to disk 1 (or a set of disks, if necessary), and the next time to disk 2 (or a second set), and rotate the sequence so that neither disk set is more than one backup behind the current data.

Quicken automatically prompts you to back up your Quicken data files to disk on a regular schedule determined by a setting in the QUICKEN.INI file (which is in the \WINDOWS directory). Initially, the setting in QUICKEN.INI is: AutoBackup=3. This tells Quicken to prompt you to back up every third time you exit from Quicken. You can change this setting   for example, you could change it to AutoBackup=2. We recommend that you back up according to the preset schedule, or even more often.

How to...

Change the frequency of automatic backups

Restore a Quicken file

Restore a **Quicken file** when you want to put a file you previously backed up or copied onto your hard disk.

1. Insert the disk that contains the file.

2. From the File menu, choose Restore.

3. Enter the letter of the drive.

4. Click OK.

5. In the File Name box, enter the name of the file.

6. Click OK.

How to...

Back up a Quicken file

Change the frequency of automatic backups

Why does Quicken create a BACKUP directory?

Year-end procedures

Many people like to "close out accounts" before continuing to the new year, and many accounting packages require it. It means you save all the information about completed transactions from the previous year in one file, and continue to the new year with only those transactions that are still uncleared.

Quicken does not require you to close out an account at the end of the year, or at the close of any fiscal period. In fact, if you do "close out" a Quicken file, you forgo easy access to reports covering several years. However, if you still want to close out a file, Quicken offers two options, depending on how you want to organize your historic files: Archive and Start New Year.

How to...

Archive a Quicken file

Create a new-year file

Archive a Quicken file

Archive a **Quicken file** after the end of the year to save a copy of last year's (and earlier) records for safekeeping. The **current file** retains all **transactions**, so your reports can include last year's transactions.

1. From the File menu, choose Year-End Copy.

2. Click Archive and then click OK.

3. If necessary, change the Quicken-generated filename for the archive file.

4. If you want the archive file to be in a different directory than the directory where you installed Quicken, change the directory path shown in the window.

5. If you want to archive transactions from only part of last year, change the date shown in the window.

6. Click OK. Quicken creates the archive file and copies the historic transactions to it. When it finishes, Quicken asks you which file you would like to use the current file, or the archive file.

Note: You should never need to make changes to the archived file. To ensure that changes are not made inadvertently, you can set either a file or transaction password for the file.

How to...

Provide a file password

Provide a transaction password

Create a new-year file

You can start a new file each year, so that your **current file** contains only this year's **transactions**. It will contain only the new year's transactions, all uncleared transactions, and all investment transactions. The Start New Year option saves a copy of your current file, and then deletes any transactions in the current file that are not for the current year.

Important: This procedure will work properly only if you reconcile your accounts faithfully.

To create a new-year file:

1. From the File menu, choose Year-End Copy.

2. Click Start New Year, and then click OK.

3. Enter a filename for the new Quicken file.

4. If you want the new file to begin at a date other than January 1 of this year, change the date shown in the window.

5. Click OK. After the new-year file has been created, you have a choice of using the old file or the new one. Click OK to use the new-year file.

If Start New Year didn't work as you expected, it could be because you haven't reconciled your previous year's transactions. Since Quicken made a complete copy of your data file, load that file, reconcile your accounts, and then create another new-year file.

Provide a file password

A file password prevents unauthorized access to the current file.

1. From the File menu, choose Passwords, and then choose File.
2. Enter the password in the Password box.
3. For confirmation, re-enter the password in the Confirm Password box.
4. Click OK.

How to...

Use passwords to keep your data secure

Change a file password

If you need to, you can change the password for the **current file.** To change a password, you must know the old password.

1. From the File menu, choose Passwords, and then choose File.

2. Enter the existing password in the Old Password box.

3. If you want to add a new password, enter it in the New Password box. Then for confirmation, re-enter the new password in the Confirm Password box.

    If instead you want to remove password protection from this file, leave the New Password and Confirm Password boxes empty.

5. Click OK.

How to...

Use passwords to keep your data secure

Remove a file password

If you need to, you can remove the file password from the current file. To remove a password, you must know the old password.

1. From the File menu, choose Passwords, and then choose File.
2. Enter the old password.
3. Leave the New Password and Confirm Password boxes blank.
4. Click OK.

How to...

Use passwords to keep your data secure

Provide a transaction password

A transaction password prevents unauthorized changes to transactions in the current file. When you set up the password, you can also specify a date prior to which all transactions are protected by the password. You may want to set the date at the close of your accounting period as a reminder not to change transactions for that period.

1. From the File menu, choose Passwords, and then choose Transaction.

2. Enter the same password in the Password and Confirm Password boxes.

3. (Optional) Enter the date of the last transaction you want the password to apply to. By default, Quicken shows today's date.

4. Click OK.

How to...

Use passwords to keep your data secure

Change a transaction password

If you need to, you can change the transaction password for the current file.

1. From the File menu, choose Passwords, and then choose Transaction.
2. Enter the old password.
3. Enter the new password in the New Password and Confirm Password boxes.
4. (Optional) Change the date. All transactions prior to the date will be protected by the password.
5. Click OK.

How to...

Use passwords to keep your data secure

Remove a transaction password

If you need to, you can remove the transaction password for the current file.

1. From the File menu, choose Passwords, and then choose Transaction.
2. Enter the old password.
3. Leave the New Password and Confirm Password boxes blank.
4. Click OK.

How to...

Use passwords to keep your data secure

Creating new file: Are you sure?

To create a new Quicken file:

- Select New Quicken File, and then click OK.

To create a new account in the current Quicken file:

- Select New Quicken Account, and then click OK.

Tip:

A quicker way to create a new account is to choose Create New Account from the Activities menu.

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Create Quicken File

This is where you create and open a new **Quicken file.**

To create a file:

- Enter a filename, select Home or Business categories (or both), and then click OK.

Filename

Enter a name for the file -- up to eight characters. Filenames must meet the criteria for DOS filenames, but without an extension. They may not include any of these characters:

,   . "   /   \   [   ]   :   <   >   +   =

See a list of...

> **Quicken's standard home categories**
>
> **Quicken's standard business categories**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Managing Quicken files**

Open Quicken File

This is where you open an existing **Quicken file** so that you can work with the accounts in it.

To open a file:

1. Double-click a directory name in the Directories list to display the files in a particular directory.

2. Click the file's name in the list under the File Name box. If you already know the name and location of the file, you can type the path and filename directly into the File Name box.

3. Click OK.

You can also open any of the last four Quicken files you've used by choosing the name of the file you want from the File menu.

How to...

Updating files from previous versions of Quicken

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Problem with Quicken file

The category and memorized transaction list file (.QMD extension) of this **Quicken file** is internally inconsistent.

If you have a backed-up copy of this .QMD file, use DOS to make another backup of the current version of the .QMD file -- the damaged version. Then use the DOS copy command to copy the backed-up .QMD file over the damaged file. If you have not added many categories, classes, securities, or memorized items since backing up, stop at this point. If you have made many changes, or if you don't have a backup copy, see **Checking the integrity of a Quicken file.**

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Copy File

This is where you can make a copy of all or part of the **current file.**

To copy a file:

- Enter a name for the new Quicken file, and then click OK.

To copy part of a file:

- Enter a name for the new Quicken file. Then either reduce the date range, or clear one or both of the "Prior Transactions" checkboxes, and click OK.

What you see

> **Name of New Quicken File**
>
> **Location of New File**
>
> **Copy Transactions From/To**
>
> **Copy All Prior Uncleared Transactions**
>
> **Copy All Prior Investment Transactions**

Troubleshooting

Solutions to problems you may be having.

Help on...

> **Managing Quicken files**

Name of New Quicken File

The name must meet the requirements for an eight-character DOS filename, without an extension.

Location of New File

You can change the preset drive and directory if you don't want to copy the file to this location. Enter the drive and directory.

Copy Transactions From/To

Enter the date of the first transactions to be copied and the date of the last transactions to be copied. Quicken inserts the first and last dates used in the current file.

If you don't change these dates, all the transactions will be copied. If you change both dates to one day after the last date used in these files, only the lists of categories and memorized transactions will be copied to the new account.

Copy All Prior Uncleared Transactions

Prior uncleared transactions are dated before the date range specified but not yet cleared. You must include these in order to continue to **reconcile** your account accurately.

Copy All Prior Investment Transactions

Prior investment transactions are dated before the date range specified. You must include these if you want the new account to reflect the prior performance of your investments.

This option appears only if there is an investment account in the current file.

Delete Quicken File

Caution! You cannot undo this operation. When you delete a file, you permanently remove all of its records.

To delete a Quicken file:

1. In the File Name box, enter the name of the file. Include the directory path if the file is not in the directory where you installed Quicken. To display the files in a particular directory, double-click the directory name in the Directories list. To select a particular file, click its name in the list under the File Name box.

2. Click OK. The Deleting File window appears:
    *   To cancel the delete, click Cancel.
    *   To confirm that you want to delete the file, type YES, and then click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Rename Quicken File

This is where you rename a Quicken file.

To rename a Quicken file:

1. Double-click a directory name in the Directories list to display the files in a particular directory.

2. Click the file's name in the list under the File Name box. If you already know the name and location of the file, you can type the path and file name directly into the File Name box.

3. Enter the new name in the box under New Name for Quicken File. The new name must be eight characters or less (it must meet the requirements for a DOS filename). Do not include a filename extension.

4. Click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Select Backup Drive

This where you select the file and disk drive for a backup. For some tips on backing up your data, **click here.**

If you are backing up to a floppy disk, place a formatted disk in a drive. If you are using a disk you have previously used to back up your Quicken data, Quicken will overwrite any files with the same name.

To complete the window:

1. Change the drive letter, if necessary.

2. Select either Current File or Select From List, and click OK.

What you see

> **Backup Drive**
>
> **Current File**
>
> **Select From List**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Managing Quicken files**

Current File

If you select this option, Quicken backs up the **current file.**

Select From List

If you select this option and click OK, you can choose another file to back up from the list.

Backup Drive

Select a disk drive to back up to.

Restore Quicken File

This where you select the file you want to **restore**.

To restore a Quicken file:

1. Double-click a directory name in the Directories list to display the files in a particular directory.

2. Click the file's name in the list under the File Name box. If you already know the name and location of the file, you can type the path and file name directly into the File Name box.

3. Click OK.

How to...

Back up a Quicken file

Change the frequency of automatic backups

Why does Quicken create a BACKUP directory?

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Year-End Copy

This is where you save an archive file containing last year's transactions, or create a new-year file with last year's transactions removed. To help you decide which option to use, **click here**.

To save an archive file (containing only last year's transactions):

•	Select Archive, and then click OK.

To create a new-year file (with last year's transactions removed):

•	Select Start New Year, and then click OK.

What you see

>	**Archive**
>	**Start New Year**

Troubleshooting

>	Solutions to problems you may be having.

Help on...

>	**Managing Quicken files**

Archive

Archive saves a file containing only last year's transactions. The current file remains intact.

Start New Year

Start New Year saves the current file under a different name and removes last year's transactions from the current file.

Start New Year

This is where you create a new-year file by removing last year's cleared **non-investment** transactions from the **current file**.

The new-year file retains all investment transactions and any prior uncleared transactions. Quicken saves a complete copy of the current file (under a different name) before removing the transactions from last year.

To create a new-year file:

- Complete the window, and then click OK.

What you see

> **Copy All Transactions to File**
>
> **Delete Transactions From Current File Older Than**
>
> **Move Current File to**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Managing Quicken files**

Start New Year

This is where you create a new-year file by removing last year's cleared **non-investment** transactions from the **current file**.

The new-year file retains all investment transactions and any prior uncleared transactions. Quicken saves a complete copy of the current file before removing the transactions from last year.

To create a new-year file:

- Complete the window, and then click OK.

What you see

Copy All Transactions to File

Delete Transactions From Current File Older Than

Move Current File to

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Copy All Transactions to File

Enter the name of a DOS file to copy your current file to. The name must meet the requirements for an eight-character DOS file name, without an extension.

Delete Transactions From Current File Older Than

Enter the date prior to which all cleared **non-investment** transactions are to be removed from the current file. The preset date is the first day of the current year.

The new-year file you create retains all investment transactions and any prior uncleared transactions.

Move Current File to

Quicken saves a complete copy of the current file before removing the old transactions.

You can change the preset drive and directory if you don't want to move the file to this location.

Archive File

Saves a copy of your **Quicken file** with last year's transactions from the **current file**. Your current file remains intact.

To save an archive file:

- Enter a name for it and click OK.

What you see

> **Archive Old Quicken data to**
>
> **Location of Archive File**
>
> **Archive Transactions Prior to and Including**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Managing Quicken files**

Archive Old Quicken data to

Quicken appends a two-digit year designation to the current filename. If the filename you enter is longer than six characters, Quicken shortens it to six to append the year designation. For example, if you enter HOME, the filename becomes HOME95, but if you enter BUSINESS, the filename becomes BUSINE95 (assuming last year was 1995).

Location of Archive File

You can change the default drive and directory where Quicken copies the archive file.

Archive Transactions Prior to and Including

By default, Quicken archives transactions through the last day of the previous year.

File Copied Successfully

Your file has been copied. This is where you reload the original **Quicken file** or the copy of it you just made.

To reload the original file:

•   Select Reload original file, and then click OK.

To load the copy you just made:

•   Select Load new copy, and then click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

File Copied Successfully

This is where you reload the original **Quicken file** or the archive copy of it you just made.

To reload the original file:

- Select Use Current File, and then click OK. You might do this if you made a copy of the file for someone else (perhaps your accountant) or plan to put the copy away for safekeeping.

To load the archive copy you just made:

- Select Use Archive File, and then click OK. You might do this if the new copy contains only recent data and you want to use the new, clean copy for this year.

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

File Copied Successfully

This is where you reload the old **Quicken file** or the new-year file you just created.

To reload the original file:

- Select Use Old File, and then click OK.

To load the new-year file you just made:

- Select Use File for New Year, and then click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Set Up Password

This is where you provide a **file password** for the **current file.**

To provide a password for the current file:

- Enter a password in the Password box, and then enter the same password again in the Confirm Password box. Click OK.

What you see

> **Password**
>
> **Confirm Password**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Managing Quicken files**

Password

You can type up to 16 characters, including spaces. Quicken doesn't distinguish between upper- and lower-case characters.

Confirm Password

Type the same password you typed in the first Password box. You need to type the password a second time to make sure there's no confusion.

Change Password

This is where you change or remove the **file password** for the **current file.**

To change the password:

- Enter the old password, and enter the new password. In the Confirm Password box, enter the new password again. Then click OK.

To remove the password:

- Enter the old password (leave the New Password and Confirm Password boxes blank), and then click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Password to Modify Existing Transactions

This is where you provide a **transaction password** for the **current file.**

To provide a transaction password:

- Enter a password in the Password box, and then enter the same password in the Confirm Password box. Enter a date, and then click OK.

What you see

Password

Confirm Password

Required For Dates Through

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Required For Dates Through

The password will be required before changes can be made to any transaction dated on or before this date. By default, today's date appears in the box.

Change Transaction Password

This is where you change or remove the **transaction password** for the **current file**. You can enter a new password, or change the date of the last transaction for which the password is required.

To change the password:

- Enter the old password. Then enter the new password in the New Password and Confirm Password boxes. Click OK.

To change the date:

- Enter the old password, and enter a new date. Leave the New Password and Confirm Password boxes blank, and the click OK.

To remove the password:

- Enter the old password (leave the New Password and Confirm Password boxes blank), and then click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Quicken Password

The file or transaction you are about to access requires a password.

To supply a password:

- Enter it, and then click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Back Up Quicken File

This is where you select the file you want to back up.

To select the file you want to back up:

1. Double-click a directory name in the Directories list to display the files in a particular directory.
2. Click the file's name in the list under the File Name box. If you already know the name and location of the file, you can type the path and file name directly into the File Name box.

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Backup Directory

This is where you specify a directory on your hard disk for the backup file. If you don't specify a subdirectory, Quicken copies the backup file in the root directory of the backup drive. For some tips on backing up your data, **click here.**

To specify a backup directory:

- Enter the directory path, and then click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Updating files from previous versions of Quicken

Important: When you update a file, you will no longer be able to use it in the previous version of Quicken. As a safeguard, Quicken automatically backs up your data files. If ever needed again, you can find them in the \OLDFILES subdirectory, which is located within the directory in which you installed Quicken.

To open a file from Quicken for DOS versions 1 or 2, contact Technical Support for upgrade solutions. For the phone number, **click here**.

To open a file from Quicken for Macintosh versions 1, 2, 3, 4, 5, or 6, **click here**.

To open a file from Quicken for Windows 1, 2, 3, or 4, or Quicken for DOS versions 3, 4, 5, 6, 7, or 8:

1. From the File menu, choose Open.

2. In the File Name box, enter the name of the file.

More detail

3. Click OK.

Note

By default, Quicken 5 for Windows is set for automatic memorizing and recalling of checks and non-investment transactions. When you open a file from a previous version of Quicken into Quicken for Windows, this default setting is changed. This lets you start using Quicken 5 for Windows on more familiar ground.

About to update data

The file you are opening is a file from a previous version of Quicken. Before you can use this file in Quicken 5 for Windows, Quicken must convert it to a different format.

Once the file has been converted, you won't be able to use it again with a previous version of Quicken. As a safeguard, Quicken automatically backs up your data file. If ever needed again, you can find it in the \OLDFILES subdirectory, which is located within the directory in which you installed Quicken.

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Current file too large for a single backup disk

The file you are backing up is too large to fit on the disk you inserted. This window gives you two ways to complete the backup. You can:

Option 1: Start over

To do this, click "Insert another disk." Then replace the original disk with one that has more unused space and click OK. If it can, Quicken backs up the entire file on the new disk.

Option 2: Continue

To do this, click "Back up onto multiple disks." Then replace the original disk with a second disk and click OK. Quicken backs up the remainder of the file, placing it on the second disk. The result is that the backup file spans both disks.

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Automatic backup

Quicken regularly prompts you to back up the current file when you exit the program. Backing up your Quicken data is one of the most important things you can do to help prevent the loss of this important information. For some tips on backing up your data, **click here.**

How to...

Change the frequency of automatic backups

Back up a Quicken file whenever you want

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Change the frequency of automatic backups

Because your Quicken data is so important, Quicken regularly prompts you to back up the current file when you exit the program. For some tips on backing up your data, **click here.**

1. Quit Quicken.

2. In **Windows 3.1**, start Windows Notepad by double-clicking its icon in Program Manager.

    In **Windows 95**, start the Notepad applet by clicking Start on the taskbar, and choosing Programs on the Start menu, Accessories, and then Notepad.

3. From the File menu, choose Open.

4. Select QUICKEN.INI in the File Name box.   You may need to change the directory to \WINDOWS. Make sure that the List Files of Type drop-down list is set to All Files (*.*).

5. Click OK.   Notepad displays the QUICKEN.INI file.

6. Locate the AutoBackup line in the QUICKEN.INI file. The number following the equal (=) sign indicates how often Quicken will prompt you to backup your data. For example, a 3 means that you'll be prompted to back up every third time you quit Quicken; a 7 means every seventh time.

7. Change the AutoBackup number to whatever you would like. If you change the number to 1, Quicken will prompt you to back up every time you exit the program; if you change the number to 0, Quicken will never prompt you to back up.

8. From the Notepad File menu, choose Save.

9. Quit Notepad, and then restart Quicken.

How to...

Back up a Quicken file whenever you want

Frequently asked question:

Why does Quicken create a BACKUP directory?

Why does Quicken create a BACKUP directory?

Because your Quicken data is so important, every seven days Quicken makes a copy of your current file. It places this copy in a subdirectory named BACKUP in the directory where you keep your Quicken data files. If the BACKUP directory doesn't exist, Quicken creates it.

Quicken keeps two historical copies of your data in the BACKUP directory. If you want to change the number of copies Quicken keeps in the BACKUP directory, or turn the feature off completely, see below.

What happens

Each time Quicken copies your current file, it renames the historical copies as follows:

Original file name	Copied file name
MYFILE	MYFILE1 (always the most recent file)
	MYFILE2 (renamed MYFILE1)

To change the number of copies Quicken keeps in the BACKUP directory:

1. Quit Quicken.
2. In **Windows 3.1**, start Windows Notepad by double-clicking its icon in Program Manager.

    In **Windows 95**, start the Notepad applet by clicking Start on the taskbar, and choosing Programs on the Start menu, Accessories, and then Notepad.
3. From the File menu, choose Open.
4. Select QUICKEN.INI in the File Name box. You may need to change the directory to \WINDOWS. Make sure that the List Files of Type drop-down list is set to All Files (*.*).
5. Click OK. Notepad displays the QUICKEN.INI file.
6. Locate the AutoCopy line in the QUICKEN.INI file. The number following the equal (=) sign indicates how many copies of your data Quicken will keep in the BACKUP directory.
7. Change the AutoCopy number to a value from 0 to 9. If you change the number to 0, Quicken will never copy your data to the BACKUP directory.
8. From the Notepad File menu, choose Save.
9. Quit Notepad, and then restart Quicken.

Caution! You cannot undo this operation!

To cancel this operation:

• Click Cancel.

To confirm this operation:

• Type YES, and then click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Caution! You cannot undo this operation!

You are about to copy over (and erase) a backup copy of the current file that is more recent than the current file itself. Perhaps you entered transactions, or otherwise made changes to the backup file inadvertently.

To cancel this operation:

- Click Cancel.

To copy over (and erase) the newer backup:

- Type YES to confirm the operation, and then click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Validate window

Use this window to check the integrity of your data and rebuild your data file, if necessary. This can be useful if you're experiencing problems with your Quicken data.

Troubleshooting

Solutions to problems you may be having.

Help on...

Managing Quicken files

Forecasting your financial future

Overview

How you can estimate the future with forecasts.

How to...

Create a forecast

Create a forecast from your budget

Change a forecast

Compare different forecast scenarios

Print a forecast

Frequently asked questions

Answers and tips that will speed your work with forecasts.

Help Contents

Frequently asked questions

[Where do the amounts in my forecast come from?](#)

[What's the difference between forecasting and budgeting?](#)

[Can I create a budget from my forecast?](#)

[What's the difference between forecasting and the account balances graph?](#)

Change a forecast

[Change your forecast amounts](#)

[Change the forecast time period](#)

[Select accounts for your forecast](#)

[Create a new forecast item](#)

[Change an Estimated Item to a Known Item](#)

[Change a Known Item to an Estimated Item](#)

[Delete a forecast item](#)

Compare different forecast scenarios

[Create multiple forecast scenarios](#)

[Compare two forecast scenarios](#)

[Save a forecast projection line](#)

Overview: Forecasting your financial future

Forecasting projects forward the balances of your accounts, based on **Known Items** (scheduled transactions) and **Estimated Items** (estimated average amounts). Forecasting doesn't affect your real data, so use it to experiment with different possibilities.

Use forecasting to:

• See when you'll be able to afford the new jacuzzi, motorbike, or skiing trip.
• Plan your spending and map out your savings more clearly.
• Experiment with Quicken's projections to do "what-if" planning. For example, to find out what level of rent you can afford, you can alter the rent amount and see what happens to your account balance over the next six months.
• Compare different possible outcomes by creating multiple forecast scenarios.

How to...

Create a forecast

Create a forecast from your budget

Change a forecast

Compare different forecast scenarios

What's the difference between forecasting and budgeting?

Forecasting and budgeting are two of Quicken's tools for planning your spending. Budgeting allows you to create budget amounts and track how well you are staying within those amounts. Forecasting allows you to project your cash flow for the future, based on scheduled transactions and estimated amounts.

You can **use your budget to create a forecast**, and you can also **use your forecast to create a budget**.

What's the difference between forecasting and the account balances graph?

The account balances graph on the Financial Calendar is similar to forecasting in that it can help you predict your cash flow. However, the account balances graph includes only your actual scheduled transactions, postdated transactions, and transactions in your register. Forecasting data can include those things, plus your estimated average amounts.

Use forecasting to do long-term, "what-if" planning, such as determining what would happen to your finances if you took out a car loan. Use the account balances graph to answer short-term cash flow questions, such as "Is my checking account in danger of being overdrawn this month?"

Where do the amounts in my forecast come from?

If you use AutoCreate to create your forecast, you may not know where all the amounts come from.

Forecasting data includes income and expense Items, which are divided into Known Items and Estimated Items.

- **Known Items** are regularly scheduled items that occur on a particular date. When you create a forecast automatically, Quicken gets them from your Scheduled Transaction list and from **regularly occurring transactions** in your register.
- **Estimated Items** are average amounts spread out over a period of time. When you create a forecast automatically, Quicken gets them from either your budget or your register. If you have a Known Item with a certain category, Quicken won't create an Estimated Item for that category, even if it occurs in your budget or register.

Quicken will not get these amounts from your data unless you click Create in the Forecasting window.

Regularly occurring transactions

Quicken creates **Known Items** for any transactions in your register that:
- Occur at least three times within 120 days of today's date.
- Have the same payee, category, and account.
- Occur about every two weeks (within two days) or every month (within four days).

Known Items

Known Items are regularly scheduled items that occur on a particular date. When you create a forecast automatically, Quicken gets them from your Scheduled Transaction list and from **regularly occurring transactions** in your register.

You can also create and change Known Items manually.

Estimated Items

Estimated Items are average amounts spread out over a period of time. When you create a forecast automatically, Quicken gets them from either your budget or your register.

You can also create and change Estimated Items manually.

Compare two forecast scenarios

You can create different scenarios and then compare them.

1. **Create the two scenarios** and save them.
2. Display the first scenario.
3. Click Scenario.
4. Under Display Options, select Compare Current Scenario with.
5. Select the second scenario from the drop-down list.
6. Click Done.

Quicken displays the second scenario in green, on top of the first scenario.

Creating a forecast from a budget

1. From the Plan menu, choose Forecasting.
2. Click Create.
3. Click Advanced.
4. Under Create Estimated Amounts, select From Budget Data.
5. Click Done.
6. Click OK to create the forecast.

Note

If you later make changes to your budget, the changes will not affect Forecasting unless you click Create again.

Create a forecast

1. From the Plan menu, choose Forecasting.
2. Click Create.
3. If necessary, change the date range you want Quicken to look in for your forecast amounts.
4. (Optional) Click Advanced to change the Advanced AutoCreate options.

   You can choose whether you want Quicken to create only **Known Items,** only **Estimated Items,** or both. You can also choose whether you want Quicken to get Estimated Items from your register or from your budget. Click Accounts or Categories to include only certain accounts and categories in your forecast.

   Select the options you want, and then click Done.
5. Click OK to create the forecast.

Frequently asked question

Where do the amounts in my forecast come from?

Overview

Quicken can automatically create forecast amounts for you from information already entered. After you automatically create amounts, check the amounts to make sure they are reasonable for your financial situation and **change them** if necessary.

Note

If you later make changes to your register, budget, or Scheduled Transaction List, the changes will not affect Forecasting unless you click Create again.

Change the forecast time period

Overview

1. From the Plan menu, choose Forecasting.
2. Select a date range from the drop-down list at the bottom of the forecasting graph.
3. Click < or > to see the previous or next time period.

Overview

You can display your forecast for the periods of one month, six months, one year, or two years.

Select accounts for your forecast

1. Click Accounts on the Forecasting button bar.

2. Mark the accounts to include:

   To mark or unmark an account, click it, or select it and then press the spacebar. Click Mark All or Clear All to mark or clear all accounts.

   To exclude hidden accounts, clear the Show Hidden Accounts checkbox. For more information on hidden accounts, **click here.**

3. Click OK.

Overview

You can select which account balances you want to include in your forecast.

If you select accounts before you **automatically create your forecast**, Quicken looks for transactions only in those accounts. However, changing the accounts selected after you create a forecast does not affect which items are included in your forecast.

Change your forecast amounts

1. Click the Income button at the lower right of the main Forecasting window to display income amounts, or click the Expense button to display expense amounts.

2. Click in the Amount field of the item you want to change.

3. To change the amount, type directly in this field.

4. To change other information, click Edit.

5. (Optional) Change the description, frequency, or date.

6. (Optional) Click Average Amount to make this an **Estimated Item**, or click Next Scheduled to make this a **Known Item.**

7. (Optional) Click More to change the category or number of payments.

   Include category information for Estimated Items if you want use the Track feature **to create a budget from your forecast.**

   Include category information for Known Items to avoid counting amounts twice when you create a forecast automatically: if a Known Item has a category assigned to it, an Estimated Item will not be created for that category, even if it is in your budget or register.

8. Click OK to get back to the Income or Expense Items window, and then click Done.

Overview

Your forecast amounts are based on the calculations Quicken made from your historical data. You can tell Quicken explicitly about particular amounts that you want to forecast.

Note

You see the changes immediately in the forecast graph. These changes don't affect scheduled transactions or any of your real data.

Change an Estimated Item to a Known Item

Forecasting data includes income and expense Items, which are divided into **Known Items** and **Estimated Items.**

1. Click the Income button at the lower right of the main Forecasting window to display income amounts, or click the Expense button to display expense amounts.

2. Click in the Amount field of the item you want to change.

3. Click Edit.

4. Click Next Scheduled to make this a Known Item, and then select a date from the drop-down list.

5. Click OK to get back to the Income or Expense Items window, and then click Done.

Change a Known Item to an Estimated Item

Forecasting data includes income and expense Items, which are divided into **Known Items** and **Estimated Items.**

1. Click the Income button in the lower right corner of the main Forecasting window to display income amounts, or click the Expense button to display expense amounts.

2. Click in the Amount field of the item you want to change.

3. Click Edit.

4. Click Average Amount to make this an Estimated Item.

5. Click OK to get back to the Income or Expense Items window, and then click Done.

Create a new forecast item

Overview

1. To add an income item, click the Income button in the Forecasting window. To add an expense item, click the Expense button, and then click New. Or, click the grey line below the forecasting graph.

2. Enter a **description, amount, and frequency**.

3. Select an **Item Date** option.

   To create a **Known Item,** select Next Scheduled Date. To create an **Estimated Item,** select Average Amount.

4. Click More to enter a category or number of payments. (Category information is necessary only if you want to **use your forecast to create a budget**, or to avoid counting amounts twice if you create new Estimated Items from your budget or your register.)

5. Click OK. Quicken adds the new item to your forecast.

Overview

Forecasting data includes income and expense Items, which are divided into **Known Items** and **Estimated Items.**

Note

Remember that items created here are for planning only and are never actually entered in your register.

Delete a forecast item

1. From the main Forecasting window, click the Income button or the Expense button.

2. Select the item you want to delete by clicking in the Amount column.

3. Click Delete.

   Quicken deletes the item from Forecasting. Deleting an item here does not affect any other part of Quicken, even if you created the item automatically from real data.

Create multiple forecast scenarios

Overview

To save a scenario:

1. Create the forecast amounts you want.

2. Click Scenario on the Forecasting button bar.

3. Click New.

4. Enter a name for the scenario and click OK.

To edit a scenario name:

1. Click Scenario on the Forecasting button bar.

2. Select the scenario you want to rename, and then click Edit.

3. Enter the new name and click OK.

To delete a scenario:

1. Click Scenario on the Forecasting button bar.

2. Select the scenario you want to delete.

3. Click Delete.

Overview

You can create forecast scenarios with different amounts. This lets you see the effects of different possibilities.

Save a forecast projection line

Overview

1. With the forecast displayed, click Scenario.

2. Under Display Options, select Show How Forecast Looked on.

3. Click Update. This updates the saved projection line to the current graph.

Quicken saves the projection. When you click Done, notice the additional line on the graph -- this is your saved projection. To remove the line from your graph, click Scenario, select Current Scenario Only under Display Options, and click Done.

How to...

Compare two scenarios

Overview

As well as saving different scenarios, you can save a forecast graph so that you can:

- Compare what has actually happened to what you thought was going to happen.
- Compare two scenarios, so that you can do "what-if" analysis.

Create a budget from your forecast

Once you've set up a forecast that you like, you can use the **Estimated Items** to create a budget. Do this if you want to know what kind of budget you'll have to stick to in order to achieve your forecast.

Caution: Creating a budget from your forecast overwrites your current budget.

1. With the forecast displayed, click Track.

2. Click OK to overwrite your current budget.

3. Assign categories to all your estimated forecast items.

   If not all items have categories assigned to them, Quicken displays the Assign Categories window. To assign a category to an item, select the item, and then select a category from the drop-down list. Click OK when you're done.

   You can also assign categories to forecast items by clicking More in the **Edit Item** window.

4. If you have created a budget from your forecast before, Quicken asks if you want to replace the existing Forecast Snapshot page. Click Yes to replace the page, or click No to save the old page.

5. Click Done to return to the Forecasting window, or click Snapshot to see the Snapshot page Quicken created for your six biggest budget goals.

Automatically Create Forecast

This is where you create a forecast from data that you have already entered in Quicken.

Quicken creates **Known Items** from your Scheduled Transaction list and your register, and **Estimated Items** from your register or your budget. If Quicken finds a category in your Scheduled Transaction list, it will create a Known Item for it, but not an Estimated Item, even if the category appears in your budget or register. This way, Quicken won't count amounts twice.

After Quicken creates your forecast automatically, check it to make sure the amounts are realistic and that all the amounts you want to include are there.

If you later change amounts in your register, budget, or Scheduled Transaction List, the changes will not affect Forecasting unless you click Create again.

To automatically create a forecast:

1. If necessary, change the date range you want Quicken to look in for your forecast amounts.

2. Click OK to create the forecast.

What you see

> **Date Range to Read**
>
> **Advanced**

Help on...

> **Forecasting your financial future**

Date Range to Read

The date range that Quicken will look at for forecast amounts.

Advanced

Opens the Advanced AutoCreate window, where you can make changes to the way Quicken creates your forecast.

Advanced AutoCreate

This window lets you make changes to the way Quicken creates your forecast.

To change the AutoCreate settings:

1. Select a Forecast Items to Create option.

2. Select a Create Estimated Amounts option.

3. Click the Accounts and Categories buttons and make changes, as necessary.

What you see

Forecast Items to Create

Create Estimated Amounts

Accounts, Categories buttons

Help on...

Forecasting your financial future

Forecast Items to Create

This option	Does this
Known Items (from Scheduled Txns)	Updates only income and expense **Known Items** from your Scheduled Transaction list.
Estimated Items	Updates only **Estimated Items,** from either your register or your budget.
Create Both	Create new Estimated and Known Items.

Create Estimated Amounts

Create Estimated Amounts	Does this
From Register Data	Gets the **Estimated Items** by looking back through your register and averaging what you've spent or earned in each category during the time period selected.
From Budget Data	Gets the Estimated Items from your budget. Only use this option if you have already set up a budget.

Accounts, Categories buttons

This button	Does this
Accounts	Lets you select the accounts to create the forecast from.
Categories	Lets you select the categories Quicken will create **Estimated Items** from.

Create/Edit Item

This is where you create and edit your forecast items. Note that changes made here don't affect your real data.

How to...

Create a new forecast item

What you see

Income Item / Expense Item

Description, Amount, Frequency

Item Date

More button

Help on...

Forecasting your financial future

Income Item / Expense Item

Select Income Item to create a new income item or to change the item you are editing to an income item.

Select Expense Item to create a new expense item or to change the item you are editing to an expense item.

Description, Amount, Frequency

In this field	Enter this
Description	A name for the item, such as "Hawaii Vacation" or "Food."
Amount	The amount of the item.
Frequency	A frequency selected from the drop-down list.

Item Date

This option	Does this
Average Amount	Enters the item as an Estimated amount, spread out over the entire period.
Next Scheduled Date	Enters the item as a Known (scheduled) amount on the date you select from the drop-down list.

More button

Opens the Edit Advanced Info window, where you can specify a category and the number of payments for this item.

Include category information for **Estimated Items** in order to create a budget from your forecast.

Include category information for **Known Items** to avoid counting amounts twice when you create a forecast automatically: if a Known Item has a category assigned to it, an Estimated Item will not be created for that category, even if it is in your budget or register.

Edit Advanced Info

To complete the window:

• Select a category, enter the number or payments, and then click OK.

Include category information for **Estimated Items** in order to create a budget from your forecast.

Include category information for **Known Items** to avoid counting amounts twice when you create a forecast automatically: if a Known Item has a category assigned to it, an Estimated Item will not be created for that category, even if it is in your budget or register.

What you see

Category (for tracking)

Number of Payments

Help on...

Forecasting your financial future

Category (for tracking)

Select a category from the drop-down list.

Number of Payments

To make this payment (or deposit) an indefinite number of times, enter 999. If you know exactly how many payments (or deposits) you'll be making, enter that number.

Manage Forecast Scenarios

Quicken lets you create different forecast scenarios and compare them. You can also compare your current forecast to a past forecast.

How to...

Compare different forecast scenarios

What you see

Scenario Data

New, Edit, Delete buttons

Display Options

Update button

Help on...

Forecasting your financial future

Scenario Data

Displays the name of the current forecast scenario. To display a different scenario, select it from the drop-down list and click Done.

New, Edit, Delete buttons

This button	Does this
New	Creates a new forecast scenario using the current set of forecast data.
Edit	Lets you rename the selected scenario.
Delete	Deletes the selected scenario.

Display Options

This option	Does this
Current Scenario Only	Displays only the current forecast scenario.
Show How Forecast Looked On:	Displays the current scenario and the saved forecast graph from this date.
Compare Current Scenario With	Displays the current scenario and the scenario selected in the drop-down list.

Update button

Updates the saved projection to the current date.

Create New Scenario

To save the current forecast scenario:

- Enter a name, and then click OK.

What you see

    Scenario Name

    Copy Current Scenario

Help on...

    Forecasting your financial future

Scenario Name

Enter a name for the forecast scenario.

Copy Current Scenario

Select this option to create a new forecast scenario using the current set of forecast data.

Edit Scenario Name

To change the name of the selected scenario:

- Enter a new name, and then click OK.

What you see

Scenario Name

Help on...

Forecasting your financial future

Forecast Income or Expense Items

This window displays a list of your forecast items. You can create, edit, and delete any of the forecast items, as necessary.

How to...

Create a new forecast item

Edit an existing item

Delete an item

Change an Estimated Item to a Known Item

Change a Known Item to an Estimated Item

What you see

Income/Expense Items

Known and Estimated Items

Average Monthly Income or Expense

New, Edit, Delete buttons

Help on...

Forecasting your financial future

Income/Expense Items

Select Income Items to display income forecast items, or select Expense Items to display expense forecast items.

Known and Estimated Items

This is a list of all your forecast items. Income and expense Items are divided into Known and Estimated Items. Known Items are regularly scheduled items that Quicken can get from your Scheduled Transaction list or from your register if you create your forecast automatically. Estimated Items are average amounts that Quicken can get from either your register or your budget. You can also add amounts for the purposes of forecasting only.

For each item, Quicken displays the description, amount, frequency, and next date (Known Items only).

Average Monthly Income or Expense

Displays your average monthly income or expense, based on the items in your forecast.

For each item, Quicken projects it forward for one year from today and divides by 12 to get the average monthly amount for that item. The total Average Monthly Income or Expense is the sum of the average monthly amounts for all items.

New, Edit, Delete buttons

This button	Does this
New	Lets you create a new forecast item.
Edit	Lets you edit the selected item.
Delete	Deletes the selected item.

Forecasting window

Forecasting projects forward the balances of your accounts, based on **Known Items** (scheduled transactions) and **Estimated Items** (estimated average amounts). Forecasting doesn't affect your real data, so use it to experiment with different possibilities.

Use forecasting to:

- See when you'll be able to afford the new jacuzzi, motorbike, or skiing trip.
- Plan your spending and map out your savings more clearly.
- Experiment with Quicken's projections to do "what-if" planning. For example, you can alter the rent amount and see what happens to your account balance over the next six months, to find out what level of rent you can afford.
- Compare different possible outcomes by creating multiple forecast scenarios.

How to...

    Create a forecast

    Create a forecast from your budget

    Change a forecast

    Compare different forecast scenarios

    Print a forecast

What you see

    Forecasting button bar

    Forecasting graph

    Date Range field

    < and > buttons

    Events on Graph

    Income and Expense

Help on...

    Forecasting your financial future

Forecasting button bar

This button	Does this
Scenario	Allows you to save different forecast scenarios, as well as the current projection line, for comparison.
Accounts	Allows you to select which account balances to include in the graph. Selecting different accounts does not affect which forecast items are included.
Create	Automatically creates a forecast from data that you have already entered in Quicken.
Track	Creates a budget based on the **Estimated Items** in your forecast.
Close	Closes the Forecasting window.

Forecasting graph

The forecasting graph projects forward the balances of the accounts included in the forecast. Projected future balances are shown in blue (positive) or red (negative), and past balances are shown in yellow. To see the exact balance for a particular date, click and hold down the mouse button on the graph.

The green and red triangles at the bottom of the graph represent scheduled income and expense items in your forecast. Click them to see the details.

To create a new item for your forecast, click the gray line below the graph.

Date Range field

Displays the date range for your forecasting graph. You can forecast your financial state for the next month, six months, year, or two years. To change the date range, select it from the drop-down list.

< and > buttons

Click < or > to see the next or previous time period.

Events on Graph

You can display all your regularly scheduled events (**Known Items**) on the graph, or only annual and one-time events. Forecast events show up as red and green triangles at the bottom of the graph. If you are looking at a longer period, such as one year, you probably want to display only annual and one-time events.

Select Show All to display all events, or select Annual, One-Time to display only those.

Income and Expense

Displays your total forecast income and expense for the month, and your net savings. The total income and expense amounts are **monthly averages**.

Click the Income or Expense buttons to see and edit the items that make up your forecast.

Assign Categories

Quicken displays this window if not all your forecast items have categories assigned to them. Quicken can't create a budget amount for an item that doesn't have a category assigned to it.

To assign a category to a forecast item:

1. Select the forecast item in the list on the left, and then select a category for it from the drop-down list.

2. When you are done assigning categories to forecast items, click OK.

What you see

Forecast items

Category

Assigned Category

Help on...

Forecasting your financial future

Forecast items

Lists the estimated income and expense items that make up your forecast.

Category

Displays the category assigned to each forecast item.

Assigned Category

Lists the categories that you can assign to your forecast items.

Created Budget

A budget has been created from your **Estimated Items.** Quicken has also created a **Snapshot** page displaying budget goals for your six biggest budget categories.

To display the newly created budget:

- From the Plan menu, choose Budgeting.

To display the newly created Snapshot page:

- Click Snapshot.

How to...

> **Create a budget report**
> **Graph your budget variance**

Help on...

> **Forecasting your financial future**

Select Accounts to Include

This is where you select which account balances you want to include in your graph.

If you select accounts before you **automatically create your forecast**, Quicken looks for transactions only in those accounts. However, changing the accounts selected after you create a forecast does not affect which amounts are included in your forecast.

To select which account balances to include in your graph:

1. Mark the accounts to include:

   To mark or unmark an account, click it, or select it and then press the spacebar. Click Mark All or Clear All to mark or clear all accounts.

2. Click OK.

Help on...

Forecasting your financial future

Overwrite existing budget?

Quicken is about to create a budget based on your current forecast.

Click OK and Quicken will:

- Automatically create a budget based on the **Estimated Items** in your forecast.
- Automatically create a **Snapshot** page to show you how well you are meeting your top budget goals.

Caution! Clicking OK in this window will overwrite your current budget.

Help on...

    Forecasting your financial future

Replace existing Snapshot page?

If you click Yes, Quicken will create a new **Snapshot** page with your six biggest budget goals.

Click No to keep your existing Forecast Snapshot page.

Help on...

Forecasting your financial future

Glossary

A-H I-R S-W

401(k)

A

Account

Account selection bar

Accounts payable

Accounts receivable

Accrued interest

Active window

Aligning checks

Amortization

Annualized tax data

Annuity

Archive

ASCII

Assets

Asset accounts

Autoconfigure

Average annual total return

Average cost per share

B

Backup

Balance

Billminder

Bond

Broker

Brokerage account

Budget report

C

Calculators (financial)

Capital

Capital gains distribution

Cash-basis accounting and accrual-basis accounting

Categorize

Category

Category & Transfer list

Certificate of deposit (CD)

Character

Characters per inch (cpi)

Chart of accounts

CheckFree

Class

Cleared item

VGA

Voucher checks

W

Wallet checks

401(k) or 403(b)

A retirement account arranged by an employer. Money is deducted from the employee's paycheck and reduces the employee's taxable income. The money you invest does not generate any taxable income as long as it is in the 401(k) or 403(b).

Account

In Quicken, the term "account" refers to:

- A bank account -- checking, money market, or savings.
- A cash account in which you record cash expenditures.
- A credit or charge card account.
- An other asset account in which you keep track of assets such as your home.
- An other liability account in which you keep track of liabilities such as loans.
- An investment account in which you keep track of investments such as mutual funds and securities.

Usually, you keep all your Quicken accounts in a single file.

Account selection bar

A set of buttons representing each of your accounts that runs across the bottom of each account register. You can use these buttons to move between accounts.

Accounts payable

Outstanding bills that you need to pay in the future.

Accounts receivable

Outstanding invoices for which you haven't received payment.

Accrued interest

Interest a bond has already earned but not yet paid out. When you buy a bond after its original date of issue, you usually have to pay accrued interest to the previous owner.

Active window

The window that keystrokes and mouse actions apply to. Its title bar is highlighted.

Aligning checks

Adjusting Quicken's print settings so that it prints check information properly in the checks you put in your printer. You test printing on a sample check and then refine the position of the text.

How to...

Print a sample check

Amortization

Division of a loan payment into principal and interest. As the balance (outstanding principal) declines, the amount of each payment that goes toward interest declines and the amount that goes toward principal increases.

Annualized tax data

Partial year amounts projected to the entire year. For example, if a tax schedule item totalled $10,000 through April 30, 1995, annualizing this amount gives a year-end estimate of $30,000.

Annuity

An investment, often with an insurance company, that does not generate any taxable income as long as it is in the annuity. Fixed annuities guarantee a fixed rate of interest one year at a time (the rate varies from year to year). Variable annuities offer fluctuating interest. The insurance company may be investing your money in real estate or bonds or stocks.

Archive

To store a backup copy of your Quicken file and keep working with your current file. The backup copy is sometimes called an "archive."

ASCII

American Standard Code for Information Interchange. Set of standard character codes used by many computers. When you print to disk, Quicken puts the data onto the disk in ASCII format so it can be read by other programs, such as word processors.

Assets

Items that you own, such as your home, shares of stock, real estate, and other valuables. When Quicken calculates your net worth, it counts your checking, cash, asset, and investment accounts as assets.

Asset accounts

In Quicken, these are checking, savings, cash, money market, investment, and asset accounts.

Autoconfigure

The process by which Quicken automatically sets up your modem to use Intuit online services. During Autoconfigure, Quicken queries your modem and makes the modem settings it determines are correct. This process takes about 20 seconds.

Average annual total return

Often called the internal rate of return (IRR), the average annual total return is a percentage equal to the interest rate on a bank account that would give you the same total return on your investment. It takes into account money earned by the investment (interest, dividends, capital gains distributions) as well as changes in share price. Since it is an annual rate, it acts like a bank interest rate that compounds annually.

For example>

The formula>

Average annual total return

For example

If you invest $10,000 and get an average annual total return of 12.0% over two years, you'd have $12,544 (an increase of $2544, or 25.4%) at the end of the two years.

Quicken displays the average annual total return in the investment performance report. A negative value indicates a loss, which can be either paper or real. If the return seems surprisingly high, it could be because you have set a short date range.

The formula>

Average annual total return

The formula Quicken uses is:

$$\sum_{i=0}^{n-1} cf_i \bullet (1+r)^{((t_i - t_o)/365)} - 1$$

Average cost per share

Equals the total cost of all shares of this security divided by the total number of shares. For example, if you own 52.5 shares of stock with a cost basis of $1251, the average cost per share is $1251 divided by 52.5 shares, or $23.83 per share. Quicken displays the average cost per share in the AVG COST column in the Portfolio View window.

Backup

Important: A spare copy of a disk to be used in case of the accidental loss or destruction of the original disk. Intuit strongly recommends that you make frequent backups of your data.

How to...

Back up a Quicken file

Balance

The difference between payments and deposits in an account (or the amount of money in your account). Quicken calculates your balance each time you record a transaction and displays your balance near the bottom of the Write Checks and Register windows.

Billminder

A Quicken reminder program that reminds you of upcoming bills to pay, online payments to send, investment actions to take, and so on.

Bond

Issued by a company or a government unit (state, US, water district, and so on) that borrows your money and pays you interest at a fixed rate. Bonds have a stated redemption date, although many bonds can be redeemed earlier by the issuer. After a bond is issued, its current value depends on current interest rates offered by new bonds. (If new bonds are paying higher interest, the value of the old bond drops, and vice versa.)

Broker

A person who sells securities to the public.

Brokerage account

An account that contains securities you bought through a broker. The broker keeps track of the securities and sends you a statement. In Quicken, you use a regular investment account to record these activities.

Budget report

A report comparing planned income and expense with actual income and expense.

Calculators (financial)

Quicken's self-contained planning tools for trying out different variations of your financial future.

Quicken also provides a pop-up calculator in any field in which you enter an amount. To use the pop-up calculator, click the calculator button in the amount field.

Capital

Same as principal, which is the original amount of a loan, excluding interest. **_Return of capital_** is a term used by unit trusts for payments of principal.

Capital gains distributions

Money paid to shareholders by a mutual fund. It comes from sales by the fund of some of its underlying securities for more than their cost. The distributions you receive are a distribution of the fund's own capital gains.

Cash-basis accounting and accrual-basis accounting

In **cash-basis accounting**, you recognize an expense when you pay a bill. You recognize an item of income when you receive payment from a customer.

In **accrual-basis accounting**, you recognize an expense when you incur the obligation for which you will pay a bill. You recognize an item of income when you bill the customer.

Linked checking account

A checking account that is associated with an investment account. Use this type of account if your brokerage account includes a check writing feature.

When you enter Buy actions in the investment account register, Quicken automatically transfers funds from the linked checking account to pay for the security.

How to...

Handle funds in a brokerage account

Categorize

To assign a transaction to an income or expense category.

Category

A specific way of identifying your transactions by income and expense item; for example, Utilities, Groceries, and Salary. You can then use Quicken to create reports and graphs of various aspects of your finances. **More detail>**

Category & Transfer list

A list of all the income and expense categories and transfer account names for the current Quicken file.

Certificate of deposit (CD)

Issued by a bank that borrows your money for a specified time and pays you interest at a fixed rate. The value does not fluctuate, but you pay penalties if you redeem it before its due date.

Characters

Any letter, numeral, punctuation mark, or other symbol (such as a dollar sign or asterisk) that a computer can read, write, and record.

Characters per inch (CPI)

The number of characters of type a printer prints per inch. Most printers print at either 10, 12, or 17 (compressed mode) characters per inch. Also called "pitch."

Chart of accounts

Balance sheet accounts (your business assets, liabilities, and capital) are equivalent to Quicken bank, cash, credit or charge card, other asset, other liability, and investment accounts.

Income statement accounts (your business revenue and expenses) are equivalent to Quicken income and expense **categories.** Income statement accounts are also called profit and loss accounts.

For more information, contact Intuit Direct Sales and ask for a copy of the *Quicken Business User's Guide*. **Click here** for the phone number.

CheckFree

An online bill-paying service. If you used CheckFree in previous versions of Quicken, you can continue to use it in Quicken 5 for Windows.

To set up a new online bill-paying service in Quicken 5 for Windows, use online bill payment instead.

How to...

Sign up for online bill payment

Class

Classes are another way of labeling your transactions in Quicken. You use classes to specify where, to what, or to whom your transactions apply.

For example, classes let you use your personal checking account for business and personal expenses. Leave your personal transactions unclassified, but assign the class name "Business" to your business transactions.

More about...

Classes

Cleared item

Any transaction (payment, charge, deposit, or security action) that has been processed by the bank or financial service. Cleared items appear on your monthly statement. When you reconcile your Quicken account, the items you clear are marked in the Cleared (Clr) column of the register.

Clipboard

A temporary storage area in memory, used to transfer information. You can cut or copy information onto the Clipboard and then paste it into another document or application.

Coarse alignment

A way to have Quicken automatically move your checks to the proper starting position. This applies only to continuous-feed printers.

Continuous-feed printer

A printer that prints on a continuous sheet of paper. A tractor mechanism engages the holes along the edge of the sheet and pulls the paper through the printer. You tear off individual pages as the paper comes out of the printer.

Most dot matrix printers are continuous-feed printers. Some dot matrix printers, however, are **page-oriented printers** because they print on individual sheets of paper that are fed in from a paper tray.

Control-menu box

If you're running Quicken in Windows 3.1, there is a **Control-menu box** at the upper left corner of the Quicken window and another at the upper left corner of every window that opens within the Quicken window. Double-clicking the box closes the window. Clicking the box opens the Control-menu.

If you're running Quicken in Windows 95, each window has a **Control Menu** with similar features.

Cost basis

Cost basis equals the total cost to you of a security you purchased. It includes commissions, fees, and mutual fund loads. It also includes all purchases, even reinvestments of dividends and capital gains distributions. However, it excludes the cost of any shares you have sold or given away. Also, it is reduced in a return-of-capital transaction.

For example>

Cost basis example

Suppose you buy 100 shares of stock for $2402, including the commission. The cost basis of the stock is $2402.

You reinvest a total of $50 of dividends in 2.5 new shares. The total cost basis increases by $50 to $2452, but the cost basis of the original 100 shares is unchanged.

The stock goes up in price, and you sell 50 shares for $2000. The selling price doesn't affect the cost basis. The original cost of those 50 shares was $1201 (or half of $2402), so the cost basis of the remaining 52.5 shares is now $2452 less $1201, or $1251.

Note>

Cost basis note

Quicken assumes, unless you tell it otherwise, that the shares you sell are the ones you've had the longest. You can tell Quicken which lots (or portions of lots) to sell when you enter a Sell transaction.

After you set up a Quicken investment account, Quicken keeps track of the cost basis of each security. It takes the dollar amount you enter for the first transaction involving a given security and uses this as the cost basis as of the date of the first transaction. Subsequent purchase costs are added to the cost basis; the cost of shares subsequently sold and any return of capital are subtracted from it.

Credit

An item that increases the balance of an asset account (bank, cash, investment, or other asset). For liability accounts (credit or charge cards or other liabilities), a credit decreases the balance you owe.

Current account

The account appearing in the active Account Register window or Write Checks window is the **current account**.

If no window of either type is active, the current account is the one appearing in the open window most recently activated. If no window of either type is open, it is the one that appeared most recently in an open window.

Current file

The open Quicken file is the **current file**. Its name appears in the title bar of the Quicken window. You can have many different **accounts** in a single file.

Debit

An item that decreases the balance of an asset account (bank, cash, investment, or other asset). For liability accounts (credit or charge cards or other liabilities), a debit increases the balance you owe.

Deposit

Any transaction that is added to your account. Deposits include interest earned and checks you deposit in your account. Deposits are also called "credits."

Dialing prefix

Any combination of numbers and characters that that should be sent to your modem before it dials the phone number. You can either type a dialing prefix or select it from the drop-down list in the Set Up Modem window. Some common dialing prefixes are listed below.

Dialing prefix	What it does
9,	Often used to obtain an outside line from a business office.
***70,**	Disables "call waiting" service for a touch-tone phone. Prevents an incoming call from disrupting your modem session.
1170,	Disables "call waiting" service for a rotary (pulse) phone.

Directory

A portion of a disk that you've set aside and labeled with a name. (Most people use directories on hard disks; some people also use directories on floppy disks.)

Disk drive

A device that reads and records data on a disk. Typically named by a letter such as drive A or C.

Dividend

Money paid to shareholders by stock, mutual fund, or money fund. It comes out of earnings or interest.

EasyAnswer reports

Reports that answer common questions. You can substitute a word or two in the question to make it ask exactly what you want. For example, "How much did I spend (fill in the time period) on (fill in the category)?"

How to...

Create an EasyAnswer report

EasyStep

A series of Quicken windows that guide you, step by step, through creating an account.

You can use EasyStep Investment Setup to create an investment account and set up its securities at the same time. From the Activities menu, choose Set Up Investment.

EasyStep Loan Setup helps you create a loan and set up its associated principal account at the same time. From the Activities menu, choose Loans. Then click New.

To create all other types of accounts, use EasyStep Account Setup. From the Activities menu, choose Create New Account.

EGA

Enhanced graphics adapter. A kind of color monitor or video card.

Online payment

A payment that you send from Quicken through your modem to the online bill payment center or the CheckFree Processing Center for payment to a merchant (online payee).

Ending balance and current balance

The **ending balance** is the balance of all transactions entered in the account register including postdated transactions. The **current balance** is the balance of all transactions entered as of today.

Equity

Total assets minus total liabilities (also, the value of the owner's or owners' stake in the business).

Export

To save your data in ASCII format so that you can import it to another Quicken file or program. For more information, see **Transferring data to and from Quicken.**

File password

A password that restricts access to the accounts in a Quicken file. Once you have assigned a password to a file, no one can view the accounts in the file without first entering the password.

Financial Calendar

A calendar within Quicken used to schedule upcoming transactions. For example, if you enter your mortgage payment on the calendar as a recurring scheduled transaction, Quicken will regularly enter the payment on its scheduled day and remind you ahead of time.

Financial Calendar Notes

Notes can be attached to dates on the Financial Calendar. Quicken Reminders can display the notes for the current week when you start up Quicken. For example, you can remind yourself of someone's birthday or an appointment that needs to be kept.

Find and Replace

Allows you to search for transactions that match specific criteria and replace selected information by field.

Fine alignment

A way to make small adjustments to the position of the text on checks you want to print.

Forecasting

A feature in Quicken's planning system that allows you to project your future account balances and cash flow based upon past spending trends and other estimated amounts.

Forecasting scenarios

Enable you to simulate the impact of important financial events. Setting up multiple scenarios allows you to compare your current financial situation with what-if scenarios such as buying a house or getting a raise.

Ginnie Mae

Popular name for an investment issued by Government National Mortgage Association. An investment backed by a group of mortgages owned by this association. The homeowners who are paying their mortgages each pay principal and interest every month. The investors get their share of the principal and interest from all mortgages. Since investors are getting back principal every month, the Ginnie Mae's remaining value decreases.

Graph

A visual representation of data; for example, the investment performance of your 5 top securities for the month.

Graph legend

In a Quicken graph, the legend is the boxed area that explains what each bar or pie wedge in the graph represents.

Hidden account

An account that exists in your Quicken data file, but that you have chosen to mark as hidden. You can then choose whether to exclude hidden accounts from the Account list, reports, graphs, or forecasts.

Hiding an account is useful when you no longer want to see obsolete accounts, or if you want to see the effect of removing particular accounts from your portfolio.

How to...

Hide an account

HomeBase

One way to reach the most commonly used Quicken features. Each time you start Quicken, the HomeBase window is on top. You can control the way HomeBase works. For details, **click here**.

Import

To use data in Quicken that was created in a different Quicken file or account. Also, to use data in Quicken that was created and exported from another program. For more information see: **Transferring data to and from Quicken.**

Individual Retirement Account (IRA)

An account that meets government regulations for individual investment of money for retirement. The money you invest does not generate any taxable income as long as it is in the IRA.

Initialization string

A series of special letters, digits, and other characters that are used to customize your modem for your preferences (such as modem volume) and your system.

During Autoconfigure, Quicken creates an initialization string that sets up your modem to fit Quicken's requirements. You should not delete any characters from the initialization string unless you have problems going online. However, you can add characters to the initialization string.

Refer to your modem documentation for codes specific to your modem.

Intuit Marketplace

Use Intuit Marketplace to order supplies or software directly from Intuit. Intuit Marketplace guides you through the ordering process and then prints your order form so you can mail it. Or, if you have a modem, you can use Intuit Marketplace to send your order form online.

More about...

Intuit Marketplace

Intuit Membership

A master account that establishes a private online relationship between you and Intuit. You must set up an Intuit Membership to use the following Intuit online services: online banking, online bill payment, and Portfolio Price Update. The Membership has a number and password associated with it.

The Intuit Membership is free, and you can set one up online in minutes.

More about...

Setting up an Intuit membership

Investment account

An **investment account** is any collection of securities you decide to track as a group. Quicken supplies information about the group as a whole as well as about the individual securities within the group. The account can be a real brokerage account, a single security, or a collection of securities that have a common purpose.

Investment goal

Quicken lets you classify securities by **investment goal**. If you use goals, you can sort and subtotal by goal on investment reports. Quicken's preset goals are college fund, growth, high risk, income, and low risk. You can modify this list.

Keogh

A retirement account for self-employed individuals. The money you invest does not generate any taxable income as long as it is in the Keogh.

Liabilities

Debts that you owe. When Quicken calculates your net worth, it counts your credit or charge card accounts and liability accounts as liabilities.

Liability accounts

Accounts that reflect the debts you owe. In Quicken, these are credit card and liability accounts.

Market value

The **market value** of a security equals the market price per share times the number of shares.

Memo

A note in a transaction that is unrelated to the income or expense category; for example, an account number or the location where you purchased an item.

Memorized transaction

A transaction that Quicken has saved so that it can fill the same information again for you on a similar transaction. This is useful for payments that you made repeatedly, such as rent, or utilities.

For more information see **Using QuickFill and memorizing transactions.**

Modem

A device that lets your computer send and receive information over a telephone line. A modem can be either internal (inside your computer) or external (outside your computer).

Money market

In general, the market for short-term cash investments. These investments tend not to fluctuate very much in value.

Money market fund

A special mutual fund that invests only in **money market** investments. Most money funds allow limited check writing (usually with a minimum of $500 per check) and keep your principal constant but vary the interest rate.

Monochrome

A monitor that does not display more than one color.

Mutual fund

A managed portfolio that sells shares of its own portfolio. The portfolio may include stocks, bonds, and money market investments.

Net savings

In an income and expense graph, net savings is the amount of money you saved over a specific interval of time. Quicken calculates this amount by subtracting your total income from your total expenses. In the graph, net savings is shown as a percentage of your total income for the period.

For example, if the graph shows your net savings as 13.5%, that means that you saved 13.5% of what you earned during that time period.

Net worth

The total that remains after you subtract your liabilities from your assets.

Quicken calculates your net worth by adding the balances of your checking, cash, asset and investment accounts (these are your "assets"), and then subtracting from that total the balances of your credit or charge card and liability accounts (your "liabilities").

Non-investment account

Bank accounts and cash, credit card, other asset, and other liability accounts are all **non-investment accounts**. With a few variations, Quicken uses the same register for all non-investment accounts. It uses a different register for investment accounts.

Option

An option to buy or sell a stock at a stated price before a stated date. The options themselves are bought and sold in the options market.

Options

In Quicken, you can set options for various program options, such as reports, graphs, registers, icons and much more.

You may want to experiment with the various options. To find out how, see **Customizing Quicken.**

Page-oriented printer

A printer that prints on individual sheets of paper that are fed in from a paper tray. All laser printers and most inkjet printers are page-oriented printers. Dot matrix printers that have a paper tray are also page-oriented printers.

Partial page

Regular checks for laser printers and other kinds of page-oriented printers come three to the page. When you print a set of regular checks that isn't a multiple of three (for example, five checks), you are left with a **partial page** of one or two unprinted checks. You can use this partial page the next time you print checks. If you have enough checks to print to require a full page as well as the partial page, put the partial page on top so that it prints first.

Voucher checks for page-oriented printers come one to the page. Using voucher checks avoids partial pages entirely.

Payments

Transactions that are subtracted from your account. Payments include service charges and automatic teller machine withdrawals. Payments are also called "debits."

Pathname

The location, or directory on a disk where files may be found.

The disk drive is designated by a letter followed by a colon. For example, A: or C:

The directory or directories are indicated by the backslash (\). For example, if your Quicken data files are on the C: drive, in the QUICKENW directory, the pathname would be C:\QUICKENW.

Directories can have subdirectories. If you had a subdirectory of QUICKENW called DATA and kept your Quicken data files in that directory, the pathname would be C:\QUICKENW\DATA.

Percent unrealized gain or loss

The **percent unrealized gain or loss** of a security is its current price per share less its average cost per share divided by its average cost per share and multiplied by 100%.

$$\text{Percent unrealized gain or loss} = \left[\frac{\text{Current price per share} - \text{Average cost per share}}{\text{Average cost per share}} \right] \cdot 100\%$$

More detail>

Percent unrealized gain or loss

Equivalently, the percent unrealized gain equals the unrealized gain divided by the cost basis, and multiplied by 100%.

$$\text{Percent unrealized gain or loss} = \left[\frac{\text{Unrealized gain or loss}}{\text{Cost basis}} \right] \cdot 100\%$$

For example>

Percent unrealized gain or loss

For example

If the stock in the previous examples is now worth $40.00 per share, the percent unrealized gain is $40.00 less $23.83, divided by $23.83, or 67.9%.Quicken displays the percent unrealized gain or loss in the %GAIN column in the Update Prices and Market Value window. A negative value indicates a (paper) loss.

Planning graph

A forecasting feature that displays your past and future account balances by month. The graph is based on your past spending trends, scheduled transactions from the Financial Calendar and any "what if" scenarios that you set up.

Portfolio Price Update

An online financial service that updates the prices of the stocks and mutual funds (up to 200 in each update) in your Quicken investment portfolio. The service can update prices of all stocks and mutual funds traded on the New York Stock Exchange, American Stock Exchange, and NASDAQ.

You can use the service three times at no charge. Then you need to sign up for the service to continue using it.

Postdate

To date a transaction with a date in the future. Postdating is used to write a check that you intend to print and pay at a later date.

Principal account

The liability or asset account associated with a loan. If you're borrowing money, the principal account is a liability account. If you're lending money, the principal account is an asset account.

When you set up a loan with **EasyStep loan setup,** you don't need to create the account yourself. Quicken creates it for you.

Progress bar

A gauge which can appear at the bottom of your Quicken window. Set up a savings goal account or budget and view your progress towards meeting your goal or budget at any time.

Port

The connector on the computer used to attach the cable from an external device, such as a printer. Each port has a name; Quicken comes adjusted to print to a parallel printer connected to LPT1.

Printer driver

A program file that controls your printer. You install the driver for your printer model using Windows Control Panel.

Microsoft Windows supplies printer drivers for most printers. Printer drivers may also be available directly from the printer manufacturer.

How to...

Install a printer driver

Print to disk

Creates an ASCII file that you can read into your word processing or other program.

QIF file

Quicken Interchange Format. QIF is one of the formats that Quicken can export data to, and it is the only format that Quicken can import data from.

How to...

Transfer data to and from Quicken

Quicken file

A collection of Quicken accounts. When you create accounts in the same file, you can easily create transfer transactions between accounts, and you can include any or all accounts in the same file in reports.

More about...

Quicken data files

QuickFill

Quicken has several automatic features for data entry. Together, these features are called QuickFill.

With QuickFill, you can have Quicken memorize each new transaction that you enter. When you are entering data in the Register, Write Checks, or Split Transaction windows, QuickFill will complete each field after you type a few letters. QuickFill also provides drop-down lists so that you can find items like payee names and categories quickly.

How to...

Change how QuickFill behaves

QuickTabs

A Quicken feature that keeps open the Quicken windows you use most often. Every time you open a new window, Quicken adds a QuickTab at the left of the screen. You can switch between windows by clicking a QuickTab.

How to...

Use QuickTabs

QuickZoom

A Quicken feature that displays more detail about a graph or report.

When used in a graph, QuickZoom creates either a second graph that shows more detail about an element in the original graph, or it creates a transaction report that lists the transactions that the report represents.

When used in a non-transaction report, QuickZoom displays a transaction report that lists all the transactions that the report represents. When used in a transaction report, QuickZoom takes you directly to the transaction that a line item represents.

How to...

Use QuickZoom

To use QuickZoom:

Whenever you see the mouse pointer turn into a QuickZoom magnifying glass, double-click:

- In a graph, you can QuickZoom on a bar, pie wedge, or legend entry. You can see the exact value of an element in the graph by holding down the right mouse button.
- In a report, you can QuickZoom on a line item.

Realized gain or loss

The difference between the selling price of a security and the cost basis. If you sell it for more than you paid, there is a (real) gain. If you sell it for less, there is a (real) loss.

For example, when you sell 50 shares for $2000, and the cost basis of those shares is $1201, your realized gain is $799.

Quicken displays realized gain or loss in the capital gains report under the heading Gain/Loss. A negative value indicates a (real) loss.

Reconciled item

A transaction that has been reconciled through Quicken's Reconcile command. (The command has different names depending on the account type.) If you complete reconciliation by clicking Finished from the Reconcile window, Quicken marks all reconciled transactions with a "R" in the Clr (Cleared) field of the register.

The Opening Balance transaction that Quicken creates when you set up an account is also marked with an "R" because it represents the last reconciled balance of the account on the day you started it in Quicken.

Reconciling

Making sure that there is agreement between the statement you receive from your bank or financial service and your Quicken register.

Record

To save the check or transaction in the register to become a permanent part of your records.

Register

The window where you enter transactions in a Quicken account. It looks like a checkbook register.

Reminders

A window that pops up in Quicken reminding you of Calendar Notes, checks to print, scheduled transactions, investment or online transactions.

Report printer and check printer

You set up a **report printer** for printing reports, graphs, registers, lists, and market value summaries.

If you print checks with Quicken, you also set up a **check printer**. For most users, the report printer and check printer are a single printer configured in two ways.

Reports

Quicken reports summarize or list transaction information. Quicken has many different report types, and you can limit the information included in a report or change its format with customization options.

Reset string

A group of characters that can reset your modem to its factory settings or to the "power on" settings (settings that take effect when your modem is turned on). Quicken sets the reset string automatically during Autoconfigure, but you can change it in the Advanced Modem Setup window.

Restore

To use a backup file created with the Quicken Backup command.

Return of capital

Money paid to you as total or partial repayment of the money you invested. 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 when the underlying mortgages pay off principal, which is passed on to you.

A **unit trust** returns capital as it sells the bonds within the trust.

Savings goal account

A special savings account to track money you'd like to put aside for a special purpose.

Example: You are saving for a trip to Hawaii. You can transfer money periodically from your checking account into this special asset account. You can use this account to gauge how much and how often you should put money aside in order to achieve your financial goal. You can create reports and graphs to check the progress toward your savings goal.

The money never really leaves your checking account; it is just accounted for in this special account. When you reconcile your checking account, these transfers do not appear.

Scenarios

Quicken allows you to create what if scenarios for planning and comparing the impact of financial events. For example, you can simulate the effect that purchasing a new car would have on your financial status.

Scheduled transaction

By scheduling a transaction ahead of time you can have Quicken remind you before it is due or automatically record it. You can schedule transactions by adding them to the Scheduled Transaction list or to the Financial Calendar.

Security

In Quicken, a **security** is a single investment with a value and (usually) a share price. A stock, a group of bonds from one corporation, or a mutual fund is a security when it has a share price and you own a specified number of shares.

If you draw checks on a money market fund whose price never changes, you may wish to track it as a bank account.

Security type

Quicken classifies all securities by **type**. It displays them by type in the Portfolio View window to help you enter prices from the newspaper. Quicken's preset security types are bonds, CDs, mutual funds, and stocks. You can modify this list.

Snapshots

Snapshots summarize different aspects of your finances on a single screen. For example, these aspects could include your net worth, monthly income or progress toward meeting a savings goal.

Speed key

This is a key that you use to activate an icon from the keyboard. For more information, see **Adding an icon to the iconbar.**

Split

To allocate a payment or deposit to more than one category or account. For example, to split a mortgage payment into interest and principal, or to split portions of a payment to a department store into clothing, household, furnishings, or toys, for more accurate reporting.

Other reports

Reports you can create from standard templates. From the Reports menu, Quicken report types are divided into families: EasyAnswers, Home, Investment, Business, and Other. For more information, see **Creating reports about your finances.**

Standard checks

Checks with a tractor feed for a continuous printer.

Start new year

To save a backup copy of your entire file and delete old transactions from your current file.

Any uncleared transactions will be copied to the new file. If you do not want these transactions to appear in the new file, they must first be cleared in the register.

Stock

A piece of a company, sold in units called shares.

Subcategory

A further breakdown of an income or expense category. For example, the expense category Auto breaks down into Fuel and Service subcategories.

Subcategories are indicated and separated by a colon (:). For example:

Auto:Fuel

Subclass

A further breakdown of a class. For example, if you owned rental property, a class created for one of your property names might break down into subclasses such as Unit 1 and Unit 2. For example:

Rental Income/Property Name/Unit 1

Subclasses are indicated and separated by a slash (/). In this case, Rental Income is the income category, Property Name is the class, and Unit 1 is the subclass.

Supercategory

A group of categories used for budgeting purposes. For example, you can assign the categories Movies and Books to the Supercategory Discretionary and assign a budget amount to track your discretionary expenses. **More detail>**

Symbol

A combination of letters that uniquely identifies a security in your Quicken investment portfolio. Also known as a ticker symbol. Often, it is the truncated or abbreviated name of the company, fund, or group issuing the security. Examples: INTU, FMAGX, NOVL (symbols for Intuit, Fidelity Magellan, and Novell).

Ticker symbol

A combination of letters that uniquely identifies a security in your Quicken investment portfolio. Often, it is the truncated or abbreviated name of the company, fund, or group issuing the security. Examples: INTU, FMAGX, NOVL (ticker symbols for Intuit, Fidelity Magellan, and Novell).

Transaction

In Quicken, a transaction is any item that affects the balance in an account register. Common types of transactions include:

- Checks written by hand or printed
- ATM transactions
- Deposits
- Online payments
- Checking account fees and interest
- Bank service charges

Transaction group

A group of memorized transactions that you pay or add to an account at the same time. An example could be the phone, electricity, and mortgage bills that you always pay at the same time each month.

Transaction password

A transaction password protects a Quicken file from unauthorized changes to its records. Once you assign a transaction password to a file, you must enter the password before you can add or modify transactions in any account prior to and including the date specified when setting up the password.

Transfer

A transaction that transfers money from one account to another. Transfers record two parallel transactions: one in the register from which the money will be drawn and one in the register that will be receiving the money. The transfer appears in the Category field, with the account name in brackets. For example, [Savings], or [Checking].

Unit trust

Special kind of mutual fund invested only in bonds. Pays principal and interest.

Treasury bill

A short-term investment (usually maturing in 3, 6, or 12 months). These bills are usually issued in amounts of $10,000, but can be issued in amounts up to $1 million.

Unrealized gain or loss

The difference between the current market value of a security and the cost basis. If the current market value is greater, there is a (paper) gain. If the cost basis is greater, there is a (paper) loss.

For example, if your 52.5 shares of stock have a cost basis of $1251, but they're now worth $2100, you have an unrealized (paper) gain of $849.

Quicken displays unrealized gains or losses in the portfolio value report under the heading Gain/Loss. A negative value indicates a (paper) loss.

Voucher checks

A business check with an attached voucher page that allows room for more descriptive memos or itemized breakdown of the payment.

VGA

Video graphics array. A kind of color monitor.

Wallet checks

Checks that have a check stub on the left side.

Graphing your finances

Overview
What you can learn from Quicken graphs.

How to...
Create a graph

Memorize and recall a graph

Customize a graph

View more detail in a graph

Print a graph

Frequently asked questions
Answers and tips that will speed your work with graphs.

Troubleshooting
Solutions to problems you may be having.

Help Contents

Frequently asked questions

[How can I view more detail in a pie chart or bar graph?](#)

[How can I speed up graph printing on a PostScript printer?](#)

[How can I speed up graph printing on a laser printer?](#)

Create a graph

[Graph income against expenses](#)

[Graph your budget variance](#)

[Graph your net worth](#)

[Graph your investments](#)

Customize a graph

[Customize a graph](#)

[Customize a memorized graph](#)

[Change graph options](#)

Memorize and recall a graph

[Memorize a graph](#)

[Recall a memorized graph](#)

[Rename a memorized graph](#)

[Delete a memorized graph](#)

Overview: Creating graphs

Quicken graphs are a visual summary of your finances. You can use them to spot trends in your spending patterns, evaluate how well you are meeting your budget, show how your net worth is changing, and analyze your investment portfolio.

Quicken creates four types of graphs:

Income and expense graph

Budget variance graph

Net worth graph

Investment performance graph

See also ...

Changing graph options

Bar graphs

Pie charts

Bar graphs

Graphs with bars compare how two or more items change over a period of time. You can make a rough estimate of the dollar amounts that the bars represent by looking at the numbers along the y-axis (the vertical axis on the left side of the graph). To see the exact value of a bar, click it and hold down the mouse button.

If there are more than five items to show in a budget variance graph, a Next 5 button appears on the graph. Clicking Next 5 displays bars for the next five items in the graph. When you reach the last five items, clicking Next 5 displays the first five again.

Pie charts

The circular graphs with pie slices compare how much each item contributes to the whole.

If there are more than 10 items to show in a pie chart, the 11th slice is labeled "Other." You can see the composition of this slice by clicking the Next 10 button, or by moving the mouse to the "Other" item in the graph legend and double-clicking the left mouse button. When you reach the last 10 items, clicking Next 10 displays the first 10 again.

How can I view more detail in a pie chart or bar graph?

You can "hide" one of the largest slices of the pie so you can see other slices in the pie more clearly.

To hide a pie slice in a pie chart (or bar in a bar graph):

- Press the Shift key while clicking the slice or bar you want to hide with the left mouse button. After hiding a slice, Quicken displays a subtotal instead of a total at the bottom of the graph legend. To "unhide" an item, create the graph again.

Note: Hiding categories (slices in a pie chart) isn't the same as filtering them. When you filter categories, Quicken doesn't include them in its analysis. When you hide them, Quicken still calculates their value in the graph, but doesn't display the value.

How can I speed up graph printing on a PostScript printer?

If it is taking you several minutes to print a graph on a PostScript printer, follow these steps:

1. Create the graph.
2. From the File menu, choose Printer Setup, and then choose Report/Graph Printer Setup.
3. Click the Print Reports and Graphs in Color checkbox. Do this even if you don't have a color printer. PostScript translates colors into shades of gray faster than it can draw patterned graphs. Click OK.
4. In the Graph window, click Options. Click the Draw in 2D checkbox and click OK.
5. Try printing your graph again. Your graph should print much faster.

How to...

Print a graph

How can I speed up graph printing on a laser printer?

Some printers and **printer drivers** handle graphics slowly. One way to speed them up is to print at a lower resolution.

1. From the File menu, choose Report/Graph Printer Setup.
2. Click Settings.
3. You'll see the controls for your printer. Look for one called Resolution. You may have to click anohter button called Options, or Advanced to find the resolution setting.
4. In the Resolution box, you may be able to change the number to a lower value, for example, from 300 to 150 (this number setting may not be available with your printer). This reduces the printed dots-per-inch.
5. Click OK. Try printing your graph again; it should print faster.

How to...

Print a graph

Graph income against expenses

1. From the Reports menu, choose Graphs, and then choose Income and Expense.

2. Enter the beginning and ending dates for the period of time you want the graph to cover.

3. To include subcategories in this graph, select Show Subcategories in Graph.

4. To limit your graph to certain accounts, click Accounts. Then choose which accounts to include. Similarly, to limit to certain categories, click Categories, or to choose only certain classes, click Classes.

5. Click Create.

More about...

What your graph shows

How to...

View more detail in a graph

Print a graph

Graph your budget variance

Budget variance graphs compare actual spending and income with budgeted spending and income. Quicken calculates the difference in dollars between the two so you can see how you are actually doing compared to the budget.

Before you create this graph you must first set up a budget. If you haven't done this yet, see instead: **Setting up a budget.**

1. From the Reports menu, choose Graphs, and then choose Budget Variance.

2. Enter the beginning and ending dates for the period of time you want the graph to cover.

3. To include subcategories in this graph, select Show Subcategories in Graph. Or, to include supercategories instead, select Graph Supercategory Budgets.

4. To limit your graph to certain accounts, click Accounts. Then choose which accounts to include. Similarly, to limit to certain categories, click Categories, or to choose only certain classes, click Classes.

5. Click Create.

More about...

What your graph shows

How to...

Create your first budget

View more detail in a graph

Print a graph

Graph your net worth

1. From the Reports menu, choose Graphs, and then choose Net Worth.
2. Enter the beginning and ending dates for the period of time you want the graph to cover.
3. To limit your graph to certain accounts, click Accounts. Then choose which accounts to include. Similarly, to limit to certain categories, click Categories, or to choose only certain classes, click Classes.
4. Click Create.

More about ...

What your graph shows

How to...

View more detail in a graph
Print a graph

Graph your investments

1. From the Reports menu, choose Graphs, and then choose Investments.

2. Enter the beginning and ending dates for the period of time you want the graph to cover.

3. To limit your graph to certain accounts, click Accounts. Then choose which accounts to include. Similarly, to limit to certain securities, click Securities.

4. Click Create.

To change how the graph shows your portfolio:

• When the graph appears, you can change how the graph breaks down the value of your investment portfolio by clicking one of these buttons:

    Type

    Goal

    Sec (this is the default)

    Account

More about...

What your graph shows

How to...

View more detail in a graph

Print a graph

View more detail in a graph

Once you have created a graph, you can display more detail about an individual bar or pie slice using **QuickZoom.** You can also suppress individual bars and pie slices.

QuickZoom for graphs:

- To see the next level of detail in a bar or pie slice, double-click it.

To display the exact value of a bar or pie slice:

- Click the bar or pie slice and hold down the mouse button.The value remains displayed until you release the mouse button.

To hide a bar or pie slice so that it doesn't show in the graph:

- Move the mouse to the bar or pie slice; then, while pressing the Shift key, click the left mouse button. This is useful if you need to rescale the graph to see more detail in the smaller bars or slices.

Income and Expense Graph

Income and expense graphs help you answer these questions:
- Is my income changing over time?
- Is my income covering my expenses?
- Where does my money come from?
- Where does my money go?

What you see
- The upper part (Monthly Income and Expenses) compares your total income against your total expenses over time. Each bar represents either a month's income or a month's expenses.   **More detail>**
- The bottom part (Expense Comparison) shows your total income, broken down by what you spent and what you didn't spend. **More detail>**

How to...

View more detail in a graph

Print a graph

Troubleshooting

Solutions to problems you may be having.

Help on...

Graphing your finances

Monthly Income and Expenses

This bar chart compares your total income against your total expenses over time. Each bar represents either a month's income or a month's expenses.

How to...

> **View more detail in a graph**
>
> **Print a graph**

Expense Comparison as a Percentage of Total Income

The pie chart shows your total expenses as a percentage of your total income for the period of time you specified. The slices in the pie represent the amounts you assigned to each expense category.

- If your expenses were less than your income, another slice appears in the pie, labeled "Net Savings." This slice represents the difference between your total income and what you actually spent.
- If you have more than 10 expense categories, the top 10 categories are shown, while the remaining categories are represented by "Other."

  To see the next 10 categories, click Next 10.

How to...

View more detail in a graph

Print a graph

QuickZoom: Expense comparison

This new graph provides more detail about the month's expenses.

The pie represents your total expenses for the month. The slices in the pie represent the amounts you assigned to each expense category during the month. The size of a slice indicates the proportion of your expenses represented by that category. The **legend** for the graph shows what percentage of your total expenses went to each category.

To display the exact value of a bar or pie slice:

- Click that bar or slice and hold down the mouse button.. The Data Label shows you how much you spent for that category during the month.

To display a Quicken report listing individual transactions represented in a slice:

- Double-click that category's slice in the pie or its entry in the legend.

Troubleshooting

Solutions to problems you may be having.

Help on...

Graphing your finances

QuickZoom: Income comparison

This new graph provides more detail about the month's income.

The pie represents your total income for the month. The slices in the pie represent the amounts you assigned to each income category during the month. The size of a slice indicates what proportion of your income falls under that category. The **legend** for the graph shows what percentage of your income came from each category.

To display the exact amount that a slice or an entry in the legend represents:

- Click the item and hold down the mouse button. The Data Label shows you how much you earned under that category during the month.

To display a Quicken report that lists the individual transactions that a slice represents:

- Double-click either the category's slice in the pie or the category's entry in the legend.

Troubleshooting

Solutions to problems you may be having.

Help on...

Graphing your finances

QuickZoom: Monthly Expenditures

This new graph provides additional detail about this expense category.

The bars show how your expenditures for that category varied during the time period covered by the original graph. Each bar represents a month's expenditures.

To display the exact amount that a bar represents:

- Click the bar and hold down the mouse button. The Data Label shows you how much you spent for that category for that month.

To display a Quicken report that lists the individual transactions that a bar represents:

- Double-click the bar.

Troubleshooting

Solutions to problems you may be having.

Help on...

Graphing your finances

QuickZoom: Net Income by Month

This new graph provides more detail about your **net savings.** The bars show how your savings varied during the time period covered by the original graph. Each bar represents a month's savings.

Bars that extend above the horizontal axis of the graph represent positive savings. During those months, your income was greater than your expenses. Bars that extend below the axis represent the opposite: in those months, your expenditures were greater than your income.

To display the exact amount that a bar represents:

- Click the bar and hold down the mouse button. The Data Label shows you how much you saved during that month.

To display a Quicken report that lists the individual transactions that a bar represents:

- Double-click the bar.

Troubleshooting

Solutions to problems you may be having.

Help on...

Graphing your finances

Budget Variance Graph

Budget variance graphs help you answer these questions:
- Am I staying within my budget from month to month?
- How well do I estimate what I will earn and spend?
- In what categories do I overspend or underspend?

What you see

This graph shows how much you were over or under your budget each month during the time period you specified.
- The top part of the graph (Actual vs. Budgeted Net Income) shows the total variance from your budget. **More detail>**
- The bottom part of the graph (Actual vs. Budgeted Categories) compares directly what you budgeted for a given category against what you actually spent. **More detail>**

How to...

> **View more detail in a graph**
>
> **Print a graph**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Graphing your finances**

Actual vs. Budgeted Net Income

This graph shows how much you were over or under your budget each month during the time period covered by the graph.

- Each bar represents the amount you were over or under your budget for a particular month.
- Bars that extend above the horizontal axis represent months you were under your budget; bars that extend below the axis represent months you were over your budget.

How to...

View more detail in a graph

Print a graph

Actual vs. Budgeted Categories

This graph compares your actual income and expense amounts against the amount you budgeted for each category in your Quicken file.

- Only the first five categories are shown in the graph. Click Next 5 to display the next five categories in the graph.
- When you reach the last five categories, clicking the button displays the first five again.

How to...

View more detail in a graph

Print a graph

QuickZoom: Actual vs. Budgeted Categories

This new graph provides more detail about your budgeting for the month. The bars show how much you were over or under your budgeted amount for each budget category during the month.

If you have more than five categories in your budget, the remaining categories are represented by a bar labeled "Other." To display a graph of the next five categories, double-click the "Other" bar.

To display the exact amount that a bar represents:

• Click the bar and hold down the mouse button.

To display a Quicken report that lists the individual transactions that a bar represents:

• Double-click the bar.

How to...

Print a graph

Troubleshooting

Solutions to problems you may be having.

Help on...

Graphing your finances

QuickZoom: Monthly Budget vs. Actual

This new graph provides additional detail about the category represented by the bar you double-clicked. The bars compare the actual amount for the category against your budgeted amount. Each pair of bars (Budget and Actual) represents a single month.

To display the exact amount that a bar represents:

- Click the bar and hold down the mouse button.

To display a Quicken report that lists the individual transactions that a bar represents:

- Point to the bar and double-click.

How to...

> **Print a graph**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Graphing your finances**

Net Worth Graph

Net worth graphs help you answer these questions:

- Do I own more than I owe?
- In which assets do I have most of my money?
- What are my largest debts?
- How is my net worth changing over time?

What you see

This graph shows your **assets**, **liabilities**, and **net worth** during the period of time you specified. Each month has two bars in the graph.

- Each bar that extends above the horizontal axis represents the value of your assets on the last day of the month.
- Each bar that extends below the axis represents the value of your liabilities on the last day of the month.
- The line that connects the square points on the graph represents your net worth as it changes from month to month.
- Each point on the line is your net worth on the last day of a particular month.

How to...

View more detail in a graph

Print a graph

Troubleshooting

Solutions to problems you may be having.

Help on...

Graphing your finances

QuickZoom: Asset Comparison

This new graph provides more detail about the month you double-clicked. The pie represents the total value of your assets on the last day of the month. Each slice in the pie represents the value of one of your **asset accounts** in your Quicken file.

To display the exact value of an account:

- Click the account's slice in the pie or entry in the legend and hold down the mouse button. The Data Label displays the balance of the account as of the last day of the month.

To display a Quicken report that lists the individual transactions in the account:

- Double-click either the account's slice in the pie or its entry in the legend.

How to...

Print a graph

Troubleshooting

Solutions to problems you may be having.

Help on...

Graphing your finances

QuickZoom: Liability Comparison

This new graph provides more detail about the month you double-clicked. The pie represents the total value of your liabilities on the last day of the month. Each slice in the pie represents the value of one of your **liability accounts** in your Quicken file.

To display the exact value of an account:

• Click the account's slice in the pie or entry in the legend and hold down the mouse button. The Data Label displays the balance of the account as of the last day of the month.

To display a Quicken report that lists the individual transactions in the account:

• Double-click either the account's slice in the pie or its entry in the legend.

How to...

   Print a graph

Troubleshooting

   Solutions to problems you may be having.

Help on...

   Graphing your finances

Investment Performance Graph

Investment performance graphs help you answer these questions:

- Is my portfolio value increasing?
- How are my stocks and bonds doing?

What you see

- The upper graph (monthly portfolio value) shows how the value of your investment portfolio has changed over time. **More detail>**
- The lower graph (average annual total return) shows how well each part of your portfolio has performed compared to the average return of your portfolio as a whole. **More detail>**

How to...

Display a different breakdown of your portfolio

Display the exact value of an item in the graph

Display graphs that show additional detail

Print a graph

Troubleshooting

Solutions to problems you may be having.

Help on...

Graphing your finances

Display a different breakdown of your portfolio

To display a different breakdown of your portfolio:

- Near the top of the Investment Performance Graph, **click the button** that represents what you want the graph to show. When you click the button, Quicken redraws the graph.

Investment Performance Graph buttons

This list shows what each
button does. If you need more
information about a button,
click its name in the list:

This button	Does this
Type	Breaks your portfolio down by the types of investments you have made.
Goal	Breaks your portfolio down by your investment goals.
Sec	Breaks your portfolio down by the individual securities you hold.
Account	Breaks your portfolio down by your individual investment accounts.

Monthly Portfolio Value

This graph shows what your portfolio was worth over the specified time period.

Each bar represents the value of your portfolio on the last day of the month. (The month is shown below the bar.) The relative heights of the bars indicate how your portfolio value has changed from month to month.

The segments in the bars break down the value of your portfolio depending upon the type of view you have chosen (Type, Goal, Sec, or Account). For example, if you chose Goal from the **buttons across the top of the graph,** each segment would represent one of your investment goals.

How to...

    Display a different breakdown of your portfolio

    Display the exact value of an item in the graph

    Display graphs and reports that show additional detail

    Print a graph

Troubleshooting

    Solutions to problems you may be having.

Help on...

    Graphing your finances

Average Annual Total Return

The heavy black line running across the graph represents the **average annual return** of your securities during the period of time covered by the graph. The value takes into account dividends, interest, and other payment you receive, including increases and decreases in the market value of your securities.

The bars that run above and below the heavy black line measure how well your securities are performing. Taller bars indicate better performance.

How to...

    Display a different breakdown of your portfolio

    Display the exact value of an item in the graph

    Display reports that show transaction details

    Print a graph

Troubleshooting

    Solutions to problems you may be having.

Help on...

    Graphing your finances

Display exact amounts (Data Label)

To display an exact amount:

• Click the item for which you want to display an exact amount, and hold down the mouse button.

What does an amount represent?

If you don't know what an amount represents when you display it, click in the list below:

A bar in the monthly portfolio value graph

A legend entry in the monthly portfolio value graph

Either end of the average annual return line

A bar in the average annual return graph

Display more detail

To display more detail:

- Double-click the item for which you would like to see more detail.

Double-click this	To display this
Monthly bar	A pie chart that shows what percentage of the total market value each part of your portfolio makes up.
Return line (either end)	A report that lists the transactions from which Quicken calculated the average return of your portfolio.
Return bar	A report that lists the transactions from which Quicken calculated the average return of the items in your portfolio that the bar represents.

Monthly portfolio value bar

The amount you display from one of these bars is the value of your entire portfolio at the end of the month represented by the bar.

Legend entry

The amount you display from a legend entry in the monthly portfolio value graph is the value of a particular part of your portfolio at the end of the last month shown on the graph.

What the legend entry represents depends on which button is selected at the top of the graph. For example, if the Sec button is selected, the amount you display by selecting a legend entry will be the value of a particular security.

Average annual return line

The amount you display from either end of this line is the rate of return for your entire portfolio during the period of time that the graph represents.

The amount shown is adjusted for an annual basis. For example, if the graph covers the first 6 months of the year and the rate of return shown is 12%, that is what your portfolio would earn by the end of the year if it performs as well during the second half of the year as it did the first.

Annual return bar

The amount you display from one of these bars is the rate of return earned by a particular part of your portfolio.

What the bar represents depends on which button is selected at the top of the graph. For example, if the Sec button is selected, the amount you display by selecting a bar will be the rate of return for a particular security.

QuickZoom: Portfolio Value

This graph provides more detail about the composition of your portfolio, or about the composition of part of your portfolio. It shows the composition of your portfolio on the last day of a particular month (the month represented by the bar you double-clicked in the original graph). The pie slices are the parts that make up your portfolio. What the slices represent depend on which **button you have clicked** at the top of the graph:

To display the exact amount that a particular slice in the graph represents

• Click the slice and hold down the mouse button.

Zooming for more detail

From this graph, you can use **QuickZoom** to display more information:
• If the graph shows all of your portfolio, you can display another graph that shows detail about a specific part of your portfolio. Simply double-click the slice that represents that part.
• If the graph shows securities, you can display a graph that shows the price history of a particular security. Simply double-click the slice that represents the security.

How to...

Print a graph

Troubleshooting

Solutions to problems you may be having.

Help on...

Graphing your finances

QuickZoom: Price and Value History

This new graph provides details about the value and price history of the **security** you double-clicked. The bars represent the value of your shares as of the dates that appear under the bars. The line connecting the square points on the graph represents the share price of the security. Each point on the line is the share price as of the date that appears below.

To display the exact value of your shares on a particular date:

• Click the bar for that date and hold down the mouse button.

To display the exact price of the security on a particular date:

• Click the square for that date and hold down the mouse button.

To display a Quicken report listing the individual transactions from which Quicken calculated the value of the security:

• Double-click the bar for that value in the graph.

How to...

Print a graph

Troubleshooting

Solutions to problems you may be having.

Help on...

Graphing your finances

Type

Clicking this button changes the graph so that the graph shows the types of investments you have made. In this graph, each bar segment or pie slice represents a particular type of investment, such as stocks, bonds, or CDs.

Goal

Clicking this button changes the graph so that the graph shows the investment goals you have made. In this graph, each bar segment or pie slice represents a particular goal, such as income, growth, or college savings.

Sec

When you first create an investment performance graph, this button is selected.

When you click this button, the graph shows individual securities. In this graph, each bar segment or pie slice represents a specific security.

Account

Clicking this button changes the graph so that the graph shows individual investment accounts. In this graph, each bar segment or pie slice represents a specific investment account.

Memorized Graphs

Use this window to recall, edit, or delete graphs that you have already memorized.

To recall a memorized graph:

1. Select a graph in the list.

   Upgraders from a DOS version of Quicken

2. Click Use.

3. Make any changes you want to the date range or filters. These changes will not be saved unless you rememorize the graph after you create it.

4. Click OK. Quicken creates and displays the graph.

How to...

   Customize a memorized graph

   Rename a memorized graph

   Delete a memorized graph

   Memorize a graph

What you see

   Edit, Delete and Use buttons

Troubleshooting

   Solutions to problems you may be having.

Help on...

   Graphing your finances

Memorize a graph

1. Create the graph you want to memorize.
2. Click Memorize on the Graph button bar, or choose Memorize Graph from the Edit menu.
3. Enter a name for the graph, and then click OK.

How to...

Create a graph

Memorize and recall a graph

Customize a graph

Rename a memorized graph

1. From the Reports menu, choose Memorized Graphs.
2. Select the graph you want to rename from the list.
3. Click Edit.
4. Enter a new name for the memorized graph and then click OK.

How to...

Create a graph

Memorize and recall a graph

Customize a graph

Recall a memorized graph

1. From the Reports menu, choose Memorized Graphs.
2. Select the graph you want to recall from the list.

   Upgraders from a DOS version of Quicken

3. Click Use.
4. Make any changes you want to the date range or filters. These changes will not be saved unless you rememorize the graph after you create it.
5. Click OK. Quicken creates and displays the graph.

How to...

Create a graph

Memorize and recall a graph

Customize a graph

Upgraders from a DOS version of Quicken

If a graph you memorized in a DOS version of Quicken isn't on the list, it may be a graph type that isn't available in the Windows version.

Check the list of graphs available in the Create Graph window to see the ones that are available in Quicken for Windows.

Customize a memorized graph

Quicken gives you great flexibility in creating a graph. You can change a graph's date range, as well as the accounts, categories, and classes it includes.

If you customize a memorized graph after recalling it, Quicken will not save the changes unless you rememorize the graph.

1. From the Reports menu, choose Memorized Graphs.

2. Select the graph you want from the list.

3. Click Use.

4. Make any changes you want to the date range or filters, and then click OK.

5. Click Memorize on the Graph button bar. If you've already memorized a graph under the name that appears, type a new name. Click OK.

How to...

Create a graph

Memorize and recall a graph

Customize a graph

Customize a graph

Quicken gives you great flexibility in creating a graph. You can change a graph's date range, as well as the accounts, categories, and classes it includes.

1. First, **create a graph.**

2. Click Customize on the graph button bar.

3. Make any changes you want to the date range or filters. These changes will not be saved unless you memorize the graph.

4. Click OK. Quicken creates and displays the customized graph.

How to...

Memorize and recall a graph

Delete a memorized graph

1. From the Reports menu, choose Memorized Graphs.
2. Select the graph you want to delete from the list.
3. Click Delete.
4. Click Yes to delete the graph.

How to...

Create a graph

Memorize and recall a graph

Customize a graph

Edit, Delete, and Use buttons

This button	Does this
Edit	Lets you rename the selected memorized graph.
Delete	Deletes the selected memorized graph.
Use	Recalls the selected memorized graph.

Edit Memorized Graph

Use this window to change the name of a graph you've already memorized.

To change the name of a memorized graph:

- Enter a new name in the Graph Name box, and then click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Graphing your finances

Memorize Graph

Use this window to memorize a graph you've already created.

To memorize a graph:

- Enter a name for the graph in the Graph Name box, and then click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Graphing your finances

**Customize Graph or Snapshot /
Recall Memorized Graph**

If you customize a memorized graph after recalling it, Quicken will not save the changes unless you rememorize the graph.

What you see

> **From...To**
>
> **Date Range**
>
> **Show Subcategories in Graph**
>
> **Graph Supercategory Budgets**
>
> **Accounts, Categories, and Classes buttons**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Graphing your finances**

From...To

These boxes show the current date range of the graph. Click in the boxes and type to change the date range. To keep the graph easy to read, limit the period of time covered by the graph to one year or less.

This option appears only if you are customizing or recalling a regular Quicken graph, not a Snapshots graph.

Date Range

If necessary, change the date range to include the dates you want the graph to include.

This option appears only if you are customizing a Snapshots graph.

Show Subcategories in Graph

Select to show the extra detail that subcategories provide.

This option appears only if you are creating an income and expense or budget variance graph.

Graph Supercategory Budgets

Select to show supercategories in the graph.

This option appears only if you are creating a budget variance graph.

Accounts, Categories, and Classes buttons
Click to customize the
graph filters. A check
mark on the button tells
you that some items are
being excluded.

This button	Does this
Accounts	Lets you select accounts to include in the graph.
Categories	Lets you select categories to include in the graph.
Classes	Lets you select classes to include in the graph.

Create Graph

Quicken can create different kinds of graphs to give you insight into your finances.

How to...

Create a graph

What you see

From...To

Income and Expense Graph

Budget Variance Graph

Net Worth Graph

Investment Performance Graph

Show Subcategories in Graph

Graph Supercategory Budgets

Memorized button

Accounts, Categories, and Classes buttons

Troubleshooting

Solutions to problems you may be having.

Help on...

Graphing your finances

Income and expense graph

Income and expense graphs can help you spot spending patterns, highlight your top ten expenses, warn about overspending, and provide comparisons of historical data.

These graphs use the categories you assigned when you entered transactions.

How to...

Graph income against expenses

Budget variance graph

Budget variance graphs compare actual spending and income with budgeted spending and income. Quicken calculates the difference in dollars between the two so you can see how you are actually doing compared with your budget.

How to...

Graph your budget variance

Net worth graph

Net worth graphs are similar to income and expense graphs, except they use account balances rather than category data. Net worth graphs are also similar to account balance reports.

Create net worth graphs to show the balance of your credit cards or other debts and your bank accounts or other assets over time, or to show if your net worth is changing.

How to...

Graph your net worth

Investment Performance Graph

Investment graphs help to evaluate your investment portfolio and the price history of your securities.

Four portfolio value graphs summarize the market value of each security you own, either by type, goal, security, or Quicken investment account.

How to...

Graph your investments

Memorized button

Click to select a previously memorized graph.

How to...

Memorize a graph

Use and control HomeBase

HomeBase provides easy access to the most commonly used Quicken commands and features.

To open Quicken features from HomeBase:

1. Click the Feature Explorer button.

Or, if you already know what part of Quicken you want to use, click one of the icons.

2. To return to HomeBase from wherever you are in Quicken, click the HomeBase button.

To control the appearance of HomeBase:

Normally, the HomeBase window appears in front of other windows each time you start Quicken. You can change this so that HomeBase is available, but not always in front.

1. From the Edit menu, choose Options, and then click General.

2. Clear the Show HomeBase on Top at Startup checkbox, and click OK.

The next time you start Quicken, your windows will open according to the way your desktop is saved. For more information on saving your desktop, **click here**.

To turn off HomeBase:

If you work with QuickTabs off, you can turn off the HomeBase window.

1. To turn off QuickTabs, right-click any one of the QuickTabs. From the shortcut menu that opens, choose QuickTabs Off.

2. To close the HomeBase window, double-click its control-menu box, or choose Close from its Control menu.

HomeBase

HomeBase provides easy access to the most commonly used Quicken commands and features.

To open Quicken features from HomeBase:

1. Click the Feature Explorer button.

   Or, if you already know what part of Quicken you want to use, click one of the icons.

2. To return to HomeBase from wherever you are in Quicken, click the HomeBase button.

How to...

Use and control HomeBase

HomeBase: Feature Explorer

The Feature Explorer gives you an easy way to access important Quicken features.

- Click a button to start using a feature. Then if you want to return to the Feature Explorer, click the Close button in the window that opens.
- Click a tab to open another page of buttons.

You also can get to these features from Quicken menus. The Feature Explorer gives access to them all from one place.

What you see

QuickTours button

Troubleshooting button

QuickTours button

QuickTours introduce you to the ways Quicken can help you with your personal finances. You page through illustrated screens that give you the big picture on common Quicken tasks.

Troubleshooting button

Troubleshooting is a feature of Quicken Help that gives you quick solutions to problems you may be having. Before you call Intuit Technical Support, try looking in Troubleshooting for the solution first.

QuickTours

QuickTours introduce you to the ways Quicken can help you with your personal finances. You page through illustrated screens that give you the big picture on common Quicken tasks.

To start a QuickTour:
- Click one of the eight buttons. We recommend you start with Organizing Your Finances.
- To get a summary of Quicken's features, click Quicken Overview at the bottom of the window.

QuickTour:Quicken Overview

You've just opened the Quicken Help system where you can get in-depth information about anything in Quicken.

To learn more about Quicken features, click a choice below:

Using the register to enter transactions

Balancing your accounts

Creating reports about your finances

Writing and printing checks

Setting up categories with tax time in mind

Scheduling transactions & using the calendar

Setting up and scheduling loan payments

Tracking investments

Setting up a budget

Using financial planning calculators

Using Quicken with a modem

Troubleshooting

To return to using the QuickTours:

• Click Done in the QuickTour window, and then choose another QuickTour.

QuickTour: Seeing Where Your Money Goes

You've just opened the Quicken Help system where you can get in-depth information about anything in Quicken.

To learn more about seeing where your money goes, click a choice below:

Setting up accounts

Using the register to enter transactions

Categories, classes, and supercategories

Creating reports about your finances

Graphing your finances

To return to using the QuickTours:

• Click Done in the QuickTour window, and then choose another QuickTour.

QuickTour: Balancing Your Checkbook

You've just opened the Quicken Help system where you can get in-depth information about anything in Quicken.

To learn more about balancing your checkbook, click below:

Balancing your accounts

To return to using the QuickTours:

- Click Done in the QuickTour window, and then choose another QuickTour.

QuickTour: Organizing Your Finances

You've just opened the Quicken Help system where you can get in-depth information about anything in Quicken.

To learn more about organizing your finances, click a choice below:

Setting up accounts

Using the register to enter transactions

Creating reports about your finances

Backing up and managing Quicken files

To return to using the QuickTours:

• Click Done in the QuickTour window, and then choose another QuickTour.

QuickTour: Planning For Taxes

You've just opened the Quicken Help system where you can get in-depth information about anything in Quicken.

To learn more about planning for taxes, click a choice below:

Setting up categories with tax time in mind

Estimating your taxes

Creating reports about your finances

Transferring tax schedule report data to a tax program

To return to using the QuickTours:

- Click Done in the QuickTour window, and then choose another QuickTour.

QuickTour: Tracking Your Investments

You've just opened the Quicken Help system where you can get in-depth information about anything in Quicken.

To learn more about tracking your investments, click a choice below:

Tracking investments

Creating reports about your finances

Updating portfolio prices

To return to using the QuickTours:

- Click Done in the QuickTour window, and then choose another QuickTour.

QuickTour: Planning For The Future

You've just opened the Quicken Help system where you can get in-depth information about anything in Quicken.

To learn more about planning for the future, click a choice below:

Setting up a budget

Forecasting your financial future

Using financial planning calculators

Setting up savings goals

To return to using the QuickTours:

• Click Done in the QuickTour window, and then choose another QuickTour.

QuickTour: Paying Bills In Less Time

You've just opened the Quicken Help system where you can get in-depth information about anything in Quicken.

To learn more about paying bills in less time, click a choice below:

Scheduling transactions & using the calendar

Writing and printing checks

Paying bills electronically

To return to using the QuickTours:

• Click Done in the QuickTour window, and then choose another QuickTour.

QuickTour: Using Quicken With A Modem

You've just opened the Quicken Help system where you can get in-depth information about anything in Quicken.

To sign up for online banking or online bill payment:

Click here for financial institution phone numbers.

To learn more about using Quicken with a modem, click a choice below:

Banking online
Paying bills electronically
Accessing Quicken Financial Network
Updating portfolio prices
Using Intuit Marketplace

To return to using the QuickTours:

• Click Done in the QuickTour window, and then choose another QuickTour.

Qcards Options window

This is where you can choose how much information you want the Guide Cards to give you.

To change the settings:

- Select the option corresponding to the combination of audio and text that you want the Guide Cards to include. Then click OK.

To change all Guide Cards back to their original settings:

- Click Reset Guide Cards, and click OK.

Tracking investments

Overview

The best ways to set up your investment accounts.

How to...

Set up investment accounts
Set up a security
Track and update security prices
Update your portfolio prices online
Handle common investment transactions
Manage your securities

Frequently asked questions

Answers and tips that will speed your work with investment accounts.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

[What type of Quicken account should I use for my investment?](#)

[What do the tildes (~) mean on my account balances?](#)

[How do I handle cash balances in my brokerage account?](#)

[When I sell shares, what do I do if my broker holds part of the cash for 30 days?](#)

[Can I customize the Portfolio View?](#)

[What's the best way to group my securities within my accounts?](#)

Set up investment accounts

[Set up a regular investment account](#)

[Set up a single mutual fund account](#)

Set up a security

[About securities](#)

[Set up a security](#)

[Set up an investment goal](#)

[Assign an investment goal to a security](#)

[Set up a security type](#)

Track and update security prices

[View prices and market value for accounts](#)

[View prices and market value as of a given day](#)

[Track indexes and securities you don't own](#)

[View the price history of a security](#)

[Add to the price history of a security](#)

[Edit the price history of a security](#)

[Update security prices](#)

[Save security prices from Prodigy's Quote Track](#)

[Import price data from an ASCII file](#)

Update your portfolio prices online

[Overview: Portfolio Price Update](#)

[Sign Up for Portfolio Price Update](#)

[Use Portfolio Price Update](#)

Handle common investment transactions

[Buy a security](#)

[Sell a security](#)

[Enter investment income](#)

[Enter reinvestments](#)

[Enter a stock dividend](#)

[Enter a stock split](#)

[Transfer shares between accounts](#)

[Handle corporate mergers and spinoffs](#)

[Buy on margin](#)

[Buy and redeem US Savings Bonds](#)

[Redeem Treasury bills](#)

[Record zero-coupon bonds](#)

[Sell short](#)

[Enter options](#)

[Handle a Ginnie Mae or other bond](#)

[Enter a return of capital](#)

[Track 401(k) Information in Quicken](#)

Manage your securities

[Customize the Portfolio View](#)

[Change the type of a security](#)

[Delete a security](#)

[Delete a security type](#)

[Change a security](#)

Overview: Tracking investments

Quicken's regular investment accounts and mutual fund accounts help you track your investments in **stocks, bonds, mutual funds,** and other **securities** that fluctuate in price. These accounts are designed for investors who want to:

• Track their investment transactions.
• See the performance of investments.
• Update current market values.
• Create reports and graphs about their investments.

When you record investment transactions in a regular (portfolio) investment account or a single mutual fund account, and enter the current prices from time to time, Quicken shows you how much your investments are worth. If you don't have price information, use an asset account instead.

More about...

What type of Quicken account to use for an investment

Regular vs. single mutual fund investment accounts

Best ways to group securities within regular investment accounts

How to...

Set up a regular investment account

Set up a single mutual fund investment account

Set up an asset account

Buy a security

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View. The Portfolio View window appears.

    Make sure the account containing the security is displayed. If this is a new security, see **Setting up a security.**

2. Select the security from the list. Use the Up or Down Arrow key to locate the security.

3. Click Action on the button bar, and then choose Buy.

4. Fill in the Buy investment form. For details about filling in the form, **click here.**

5. Click OK to record the transaction.

Sell a security

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View. The Portfolio View window appears. Make sure the account containing the security is displayed.

2. Select the security from the list. Use the Up or Down Arrow key to locate the security.

3. Click Action on the button bar, and then choose Sell.

4. Fill in the Sell investment form. For details about filling in the form, **click here.**

5. Click OK to record the transaction.

Enter investment income

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View. The Portfolio View window appears. Make sure the account containing the security is displayed.
2. Select the security from the list. Use the Up or Down Arrow key to locate the security.
3. Click Action on the button bar, and then choose Income.
4. Fill in the Record Income form. For details about filling in the form, **click here.**
5. Click OK to record the transaction.

Enter reinvestments

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View. The Portfolio View window appears. Make sure the account containing the security is displayed.

2. Select the security from the list. Use the Up or Down Arrow key to locate the security.

3. Click Action on the button bar, and then choose Reinvst.

4. Fill in the Reinvest Income form. For details about filling in the form, **click here.**

5. Click OK to enter the transaction.

Enter a stock dividend

A stock dividend, which is rare, is a dividend in the form of additional shares instead of cash. Most stock dividends are nontaxable. The company issuing the stock dividend will inform you whether it is taxable.

A stock dividend isn't the same as a cash (normal) dividend issued by a company nor is it the same as a reinvested cash dividend.

Click Action, choose Advanced, and then choose 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 as the ratio of new shares to old shares.

Enter a taxable stock dividend as a **reinvested dividend.**

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View. The Portfolio View window appears. Make sure the account containing the security is displayed.

2. Select the security from the list. Use the Up or Down Arrow key to locate the security.

3. Click Action on the button bar, choose Advanced, and then choose Stock Dividend.

4. Fill in the Stock Dividend form. For details about filling in the form, **click here.**

5. Click OK to record the transaction.

Transfer shares between accounts

Transferring shares from one account to the other is ordinarily a two-step process. Quicken has a form to handle this in one step.

Note: Although you can keep track of a true **IRR** with this action, it doesn't report your long-term capital gains correctly. If long-term capital gains is important to you, do the following: Enter every transaction for the particular security in the new account, and then delete each transaction for that security from the old account.

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View. The Portfolio View window appears. Make sure the account containing the security you're transferring from is displayed.
2. Select the security from the list. Use the Up or Down Arrow key to locate the security.
3. Click Action on the button bar, choose Advanced, and then choose Transfer Shares Between Accounts.
4. Fill in the form. For details, **click here.**
5. Click OK to record the transaction.

Handle corporate mergers and spinoffs

When corporations make changes, a variety of actions can occur to the stocks of these companies.

- A corporate name change can cause the name of the security to change.
- A corporate spinoff can require shares of the original company to be transferred to the new company name.
- A corporate acquisition can involve stock swaps.

You can handle all of these activities in Quicken.

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View. The Portfolio View window appears. Make sure the account containing the original corporation's security is displayed.

2. Select the security from the list. Use the Up or Down Arrow key to locate the security.

3. Click Action on the button bar, choose Advanced, and then choose Corporate Name Change, Corporate Securities Spinoff, or Corporate Acquisition (Stock for Stock).

4. Fill in the form. For details, click it from the list below.

    Corporate Name Change

    Corporate Securities Spinoff

    Corporate Acquisition (Stock for Stock)

5. Click OK to record the transaction.

Enter a stock split

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View. The Portfolio View window appears. Make sure the account containing the security is displayed.

2. Select the security from the list. Use the Up or Down Arrow key to locate the security.

3. Click Action on the button bar, and then choose StkSplit.

4. Fill in the Stock Split form. For details about filling in the form, **click here.**

5. Click OK to record the transaction.

Buy 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.) Alternatively, you may want to set up a liability account for the loan.

To record the interest you pay on a margin loan:

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View. The Portfolio View window appears. Make sure the account containing the security is displayed. If this is a new security, see **Setting up a security.**
2. Select the security from the list. Use the Up or Down Arrow key to locate the security.
3. Click Action on the button bar, and then choose Margin Interest Expense.
4. Fill in the Margin Interest Expense form. For details about filling in the form, **click here.**
5. Click OK to record the transaction.

If you have set up a liability account for the margin loan:

1. Follow steps 1 and 2 above.
2. Click Action on the button bar, then choose Transfer Cash In.
3. Fill in the Transfer Cash In form. For details about filling in the form, **click here.**
4. Click OK to record the transaction.

Buy and redeem 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. Interest is paid only when a 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.

To buy U.S. Savings Bonds:

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View.
2. Click Action on the button bar, and then click Buy.
3. In the Security box, enter a meaningful name, such as **US $1000 6% 1/23** for the purchase of a bond with a face value of $1000, series EE bond, maturity date 1/20/23. If you have more than one savings bond, make sure the name you enter here is unique.

    The Set Up Security window appears.
4. Enter the setup information about the bond, and then click OK. The Buy investment form redisplays.
5. In the Number of Shares box, enter the number of bonds you bought multiplied by 10. This is to match the way prices are quoted. In this example, you'd enter 10.
6. In the Price box, enter the purchase price divided by 10. This is to match the way bond prices are quoted. In this example, the purchase price of the bond was $500, so you'd enter 50 in the box. The Total of Sale is $500.00.
7. Click OK.

To redeem U.S. Savings Bonds (at or before maturity):

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View.
2. Select the bond from the list. Use the Up or Down Arrow key to locate the bond.
3. Click Action on the button bar, and then click Sell.
4. In the Number of Shares box, enter the face value of the bond divided by 100. For example, for a $250,000 bond, enter 2500.
5. Leave the Price box empty.
6. In the Total of Sale box, enter the actual cost excluding commission and **accrued interest** (this is the purchase price). The difference between the purchase price and the redemption price is taxable interest.
7. (Optional) Select the account you'd like the amount of the sale deposited in.
8. (Optional) Enter a memo.
9. Click OK. In this example Quicken enters a price of approximately $100 if you bought the bond when it was first issued, but if you bought it after it has been returning principal, the amount may be much less.
10. 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 receive it. Use the Record Income form to record the remainder of the proceeds as interest income. For details, **click here.**

    If you use the accrual method of accounting, you must report interest on U.S. Savings Bonds each year as it accrues. For details, **click here.**

Handle a Ginnie Mae or other bond

As in investor in a **Ginnie Mae** bond, you buy the bond, and receive interest income or **return of capital**. Later you sell the Ginnie Mae, or hold it until it retires.

To buy a Ginnie Mae (or other bond):

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View. Make sure the account containing the bond is displayed.
2. Select the bond from the list. Use the Up or Down Arrow key to locate the bond.
3. Click Action on the button bar, and then click Buy.
4. In the Number of Shares box, enter the face value of the bond divided by 100. For example, for a $250,000 bond, enter 2500.
5. Leave the Price box empty.
6. In the Total of Sale box, enter the actual cost excluding commission and **accrued interest.**
7. (Optional) Select the account you'd like the amount of the purchase deducted from.
8. (Optional) Enter a memo.
9. Click OK. In this example Quicken enters a price of approximately $100 if you bought the bond when it was first issued, but if you bought it after it has been returning principal, the amount may be much less.

How to...

Enter a return of capital

Sell a Ginnie Mae or other bond

Retire a Ginnie Mae bond

Redeem Treasury bills

You purchase **Treasury bills** at a discount from their face value. When you sell the bill or bond, part of the proceeds is interest income. To record this in your investment account, you must record the investment income and the sale of the bill.

To record the income interest:

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View. Make sure the account containing the bill or bond is displayed.
2. Select the bill or bond from the list. Use the Up or Down Arrow key to locate the security.
3. Click Action on the button bar, and then click Income.
4. Fill in the Record Income form. For details about filling in the form, **click here.**
5. Click OK to record the transaction.

To record the sale:

1. Click Action on the button bar, and then click Sell.
2. Fill in the Sell form. For details about filling in the form, **click here.**
3. Click OK to record the transaction.

Record zero-coupon bonds

You buy zero-coupon bonds at a discount. During the time you hold them, their value increases, due to the interest they earn. Although you don't receive this interest until you sell the bonds, the interest is reported to you every year on Form 1099 OID as taxable interest income.

To record the interest income:

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View. Make sure the account containing the bill or bond is displayed.
2. Select the bill or bond from the list. Use the Up or Down Arrow key to locate the security.
3. Click Action on the button bar, and then click Income.
4. Fill in the Record Income form. For details about filling in the form, **click here.**
5. Click OK to record the transaction.

To record the increase in the value of the bond:

1. Click Action on the button bar, and then choose Return of Capital.
2. Enter a dollar amount equal to the negative value of the interest. (The negative return of capital increases your **cost basis**. It thus reduces realized gain if you sell the bond or update the current market price of the bond.)
3. (Optional) Enter a memo.
4. Click OK.

Notes

Return of capital is **not** the same as **capital gains distribution.**

Your cash balance is increased by the interest income and then decreased by the return of capital. It should be unchanged after the two transactions.

How to...

Update security prices

Update your portfolio prices online

Sell short

When you "sell short," you sell a security you don't own. You borrow the shares from your broker and deliver these shares to the purchaser. You hope to buy the security later at a lower price to pay back your broker.

To sell short:

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View. Make sure the account containing the security is displayed.
2. Select the security from the list. Use the Up or Down Arrow key to locate the security.
3. Click Action on the button bar, and then click Sell.
4. Enter the number of shares and the price.
5. Confirm that you do wish to make a short sale.
6. Click OK.

To buy the security later:

1. From the Activities menu, choose Portfolio View.
2. Select the security from the list. Use the Up or Down Arrow key to locate the security.
3. Click Action on the button bar, and then click Buy.
4. Fill in the form. If you're selling short a security you already own in the same account (with the intention of buying additional shares), create different lots for the security.

How to...

Buy or Sell Shares

Enter options

You treat an **option** like a **security**.

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View.
2. Click Action on the button bar, and then click Buy.
3. For the security name, enter a descriptive phrase, such as: **CALL IBM May 100** (to represent the call, ticker symbol, exercise month, strike price).
4. For the number of shares, enter the actual number of shares you are entitled to buy on the call.
5. Enter the purchase price of the call.
6. Enter any fees.
7. Click OK. For additional details about filling in the form, **click here.**

Sell a Ginnie Mae bond

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View. Make sure the account containing the bond is displayed.

2. Select the bond from the list. Use the Up or Down Arrow key to locate the bond.

3. Click Action on the button bar, and then click Sell.

4. In the Number of Shares box, enter the face value of the bond divided by 100. For example, for a $250,000 bond, enter 2500.

5. Leave the Price box empty.

6. In the Total of Sale box, enter the actual cost excluding commission and **accrued interest.**

7. (Optional) Select the account you'd like the amount of the sale deposited in.

8. (Optional) Enter a memo.

9. Click OK. In this example Quicken enters a price of approximately $100 if you bought the bond when it was first issued, but if you bought it after it has been returning principal, the amount may be much less.

Record a return of principal or capital

A "return of capital" is money paid to you as total or partial repayment of the money you invested. 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 when the underlying mortgages pay off principal, which is passed on to you.

A **unit trust** returns capital as it sells the bonds within the trust.

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View.   Make sure the account containing the security is displayed.

2. Select the security from the list. Use the Up or Down Arrow key to locate the security.

3. Click Action on the button bar, then choose Return of Capital.

4. Enter the amount.

5. (Optional) Enter a memo.

6. Click OK.

Notes

Return of capital, which isn't a taxable event, is **not** the same as **capital gains distribution.**

Recording a return of capital lowers the **cost basis** of the security by the amount of the return of capital. If you enter a negative amount in the Return of Capital form, you raise the cost basis and decrease the cash balance in your account.

To ensure that the market value also declines with a return of capital, you must update the price of the security. This new price equals the current price times the FACTOR (which is supplied in your statement).

How to...

Update security prices

Update your portfolio prices online

Retire a Ginnie Mae bond

If you hold a **Ginnie Mae** until it returns all its principal, it becomes worthless. You need to record this information in your investment account.

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View. Make sure the account containing the bond is displayed.

2. Select the bond from the list. Use the Up or Down Arrow key to locate the security.

3. Click Action on the button bar, and then click Sell.

4. In the Number of Shares box, enter the face value of the bond divided by 100. For example, for a $250,000 bond, enter 2500.

5. In the Price box, enter 0.

Notes

If the bond was purchased at face value and the return of principal was accurately recorded, you have no capital gains or losses (except for commissions).

If the bond was purchased after issue, there may be a gain or loss.

Set up a single mutual fund account

A mutual fund account tracks a single **mutual fund** with no cash balance.

If you want to track more than one security in an account instead, **click here.** If you're not sure which kind of account you want to set up, **click here.**

1. From the Activities menu, choose Create New Account.

2. Click Investment. The EasyStep Account Setup window opens.

3. Answer the question in each window, and then click Next. Be sure to click Yes in response to the question, "Are you using this account to track a single mutual fund?"

4. Click Done to set up the account.

5. Enter information in the Set Up Mutual Fund Security window. For more information, **click here**.

6. Click OK. Quicken opens the Create Opening Share Balance window.

7. We recommend that you enter every transaction you've made for the fund, starting with your initial purchase or acquisition. If you enter all transactions, Quicken can report accurate **unrealized** and **realized gains**. This is the only way to report an accurate capital gain when you sell shares from the fund. For details, **click here.**

    If you have time to enter historical data now, click Cancel. Then for information on entering the transaction history, **click here.**

    However, if you don't have time now, enter the number of shares and the price per share as of today or as of the end of last year. Change the date if necessary, and then click OK.

How to...

Enter the opening balance of the mutual fund account

Enter the transaction history for a security

We recommend that you enter every transaction you've made for the fund, starting with your initial purchase or acquisition. If you don't enter all transactions, Quicken cannot report accurate **unrealized** or **realized gains**. For details, **click here.**

1. Open your new mutual fund account. From the Lists menu, choose Account, and then choose your mutual fund account.

2. In the account register (or in Portfolio View) click Action on the button bar at the top of the window. Then choose to Acct. **More detail>**

3. Enter the date. **More detail>**

4. Enter the name of the mutual fund.

5. Enter the number of shares (up to four decimal places) you owned on the date you entered in the Date box.

6. In the Price Per Share field, enter a share price in fractions or decimals. **More detail>**

7. In the Total Cost Basis field, enter a dollar amount, including commission, fees, and load, if you did not enter a price per share.

8. (Optional) Enter a memo in the Memo box.

9. Click OK to record the transaction.

10. Repeat steps 3 through 10 for each security in the account.

11. If you are entering all historical data, or setting up for this year, use the buttons on the button bar to enter all subsequent transactions for each security (such as purchases, sales, dividends, reinvestments).

Decide how much historical detail to set up

When you set up a new investment account, you have three options for creating your opening balance, depending on how much historical data you want to include, as shown in the following table. We recommend the first option.

Options	Advantages	Disadvantages
Enter all historical data	**Click here.**	**Click here.**
Set up for this year	**Click here.**	**Click here.**
Set up from today	**Click here.**	**Click here.**

Enter all historical data - Advantages

All Quicken reports are complete and accurate.

If you sell a security, the capital gains report includes information that you can use to prepare Schedule D tax information.

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.

Enter all historical data - Disadvantages

You have to locate data for transactions that occurred in the past.

You must spend time entering all prior transactions.

Set up for this year - Advantages

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.

Set up for this year - Disadvantages

If you sell the security, the capital gains report doesn't display an accurate purchase date.

Because the cost basis dates back only to the beginning of the year, the realized gain isn't subtotaled short vs. long term.

Set up from today - Advantages

You can start using the account right away to see whether you think it's worthwhile to gather and enter more information. (If you set up quickly using this option, you can go back later and enter historical data.)

Set up from today - Disadvantages

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 your investment data is in the range where you can display a valid investment performance report.

If you sell the security, the capital gains report doesn't display an accurate purchase date. Also, the realized gain isn't subtotaled short vs. long term.

What do the tildes (~) mean on my account balances?

If you see a tilde (~) next to a balance, it means you haven't updated your security prices as of today (the market value may be inaccurate), or you've updated your prices, but Quicken has not recalculated the market value yet.

To have Quicken recalculate the market value of an account, open the account (display its register), or press Alt+Z at the Account list.

When I sell shares, what do I do if my broker holds part of the cash for 30 days?

First **sell the security**. Then if you don't mind waiting, you can leave the cash balance in the account until you actually receive it. Otherwise, do the following:

Enter a Transfer Cash Out transaction for the security:

1. From the Activities menu, choose Portfolio View. Or from an investment register, click Port View. Make sure the account containing the security is displayed.
2. Select the security from the list. Use the Up or Down Arrow key to locate the security.
3. Click Action on the button bar, and then select Transfer Cash Out.
4. Enter the dollar amount held by the broker, and select the account to deposit the cash in.
5. Click OK.

Later, when you receive the rest of your money:

- Enter another Transfer Cash Out transaction and transfer out the remaining funds as described above.

Overview: Tracking 401(k) Information in Quicken

If your 401(k) gives you a statement that shows every purchase, with the number of shares and price for that purchase, you can use a tax-deferred investment account to track the 401(k).

If your 401(k) does not give you a detailed statement, you don't have enough information to use an investment account. Instead, use a tax-deferred asset account and update its value when you get your statement. If you want to keep track of different funds that make up your 401(k), use a separate tax-deferred asset account for each fund.

Assigning 401(k) transactions to tax schedules:

Quicken lets you assign tax schedules for transfers into and out of accounts. When you set up your 401(k) account(s), select "W-2 Salary" as the tax schedule for Transfers In. Doing so ensures that your tax schedule reports, your Tax Planner data, and any transfer of tax information to a tax program (such as TurboTax) will be accurate.

How to...

Enter a 401(k) deduction from your paycheck

Track company matching funds for a 401(k)

Enter a 401(k) deduction from your paycheck

1. Set up an investment or asset account if you haven't already done so. To determine the type of account you should set up, **click here.**

2. Open the account in which you deposit your paycheck.

3. In a blank transaction in your register, enter the word "Paycheck" in the Payee field.

4. Click Splits. On the first line of the split, enter "Salary" in the Category field and enter the gross amount of the paycheck in the Amount field. The gross amount is the amount of your paycheck before deductions are taken.

5. Enter the deductions from your pay on the following lines as **negative** amounts. Assign them to the expense categories Tax:Fed, Tax:State, and Tax:Soc Sec. Enter one deduction per line. You may also have deductions for items such as local withholding, medical insurance, and state disability insurance. Set up new expense categories for these as needed.

6. Enter your 401(k) account name in the Category field and enter the amount of the contribution as a **negative** number. Quicken transfers the money to the 401(k) account, where it increases the account balance.

7. When you've entered all your deductions, check the amount in the Splits Total field at the bottom of the Splits window. It should equal the net amount of your paycheck, which is the amount you actually receive.

8. Click OK to close the Splits window.

9. In the Payment or Deposit window, click Deposit.

10. Click Record.

11. (Optional) Choose Memorize Transaction (Ctrl+M) from the Edit menu to memorize this deposit. If you memorize this paycheck deposit, the next time you need to record your paycheck you'll save time. You won't need to start from scratch, entering all the categories and amounts. Instead, you can recall the memorized transaction, make needed changes to amounts or categories, and record it.

How to...

Memorize an existing transaction

Buy a security

Create a new account

What happens

If you set up the account as a single mutual fund account, Quicken automatically creates a Buy transaction in the amount of the transfer (you will probably have to fine tune the price and share amounts after you receive your statement). For a regular investment account, you need to enter the appropriate Buy transaction yourself. You may want to wait until you receive your statement to enter these transactions.

Track company matching funds for a 401(k)

Many companies contribute matching funds to their employees' 401(k) plans. You can track these contributions separately from your own contributions in an investment or asset account. To determine the type of account you should set up, **click here.**

If you are using an asset account, you need to enter only a split line in your paycheck transaction or one transaction in your asset account (depending upon how you learn about your company's contribution). If you are using an investment account to track your company's contributions, do the following:

For each contribution, enter three transactions in your investment account register:

1.   Enter your company's contribution as a MiscInc action.

2.   Enter your company's contribution as a Buy action.

3.   Enter your own contribution as a Buy action.

Track company matching funds for a 401(k)

Many companies contribute matching funds to their employees' 401(k) plans. You can track these contributions separately from your own contributions in an investment or asset account. To determine the type of account you should set up, **click here.**

If you are using an asset account, you need to enter only a split line in your paycheck transaction or one transaction in your asset account (depending upon how you learn about your company's contribution). If you are using an investment account to track your company's contributions, do the following:

For each contribution, enter three transactions in your investment account register:

1.   Enter your company's contribution as a MiscInc action.

In this register field	Do the following
Date	Enter the date the contribution was made.
Action	Select **MiscInc** (miscellaneous income) from the **Action list**.
Security	Leave blank.
Amount	Enter the dollar amount of your company's contribution.
Category	Enter **Comp401k** as the category.

2.   Enter your company's contribution as a Buy action.

3.   Enter your own contribution as a Buy action.

Track company matching funds for a 401(k)

Many companies contribute matching funds to their employees' 401(k) plans. You can track these contributions separately from your own contributions in an investment or asset account. To determine the type of account you should set up, **click here.**

If you are using an asset account, you need to enter only a split line in your paycheck transaction or one transaction in your asset account (depending upon how you learn about your company's contribution). If you are using an investment account to track your company's contributions, do the following:

For each contribution, enter three transactions in your investment account register:

1.   Enter your company's contribution as a MiscInc action.

2.   Enter your company's contribution as a Buy action.

In this register field	Do the following
Date	Enter the date the contribution was made.
Action	Select **Buy** from the **Action list**.
Security	Enter the name of the security for your 401(k) plan.
Price	Enter the price from your statement.
Shares	Enter the number of shares shown on your statement.
Amount	Should be automatically calculated for you if the price and shares are entered. However, if the price or shares are unknown, then enter the amount paid by your company, the price or shares, and Quicken will calculate the third amount for you.

3.   Enter your own contribution as a Buy action.

Track company matching funds for a 401(k)

Many companies contribute matching funds to their employees' 401(k) plans. You can track these contributions separately from your own contributions in an investment or asset account. To determine the type of account you should set up, **click here.**

If you are using an asset account, you need to enter only a split line in your paycheck transaction or one transaction in your asset account (depending upon how you learn about your company's contribution). If you are using an investment account to track your company's contributions, do the following:

For each contribution, enter three transactions in your investment account register:

1. **Enter your company's contribution as a MiscInc action.**
2. **Enter your company's contribution as a Buy action.**
3. **Enter your own contribution as a Buy action.**

In this register field	Do the following
Date	Enter the date the contribution was made.
Action	Select **Buy** from the **Action list**.
Security	Enter the name of the security for your 401(k) plan.
Price	Enter the price from your statement.
Shares	Enter the number of shares shown on your statement.
Amount	Should be automatically calculated for you if the price and shares are entered. However, if the price or shares are unknown, then enter the amount paid by your company, the price or shares, and Quicken will calculate the third amount for you.

What type of Quicken account should I use for my investment?

The table below suggests what type of Quicken account to use with different types of investments.

It is easier to use an asset account if an investment has a constant share price. However, you may want to use an investment account to use Quicken's ability to calculate return on investment.

If you invest in...	Use this type of account
One or more securities (stocks, bonds, and mutual funds) for which you want to track a cash balance in addition to the security (for example, a collection of investments through a brokerage firm)	Regular investment
Mutual fund accounts that have no cash balance	Single mutual fund investment (a **separate** account for each mutual fund)
Employer retirement plans (401(k))	Regular investment or asset. For more information, **click here**.
IRA or Keogh accounts	Regular investment
Variable annuities	Regular investment
Money market funds	Money market (if you write checks); mutual fund investment (if you are interested in tracking rate of return)
CDs or Treasury bills	Regular investment or asset
Fixed annuities	Regular investment or asset
Collectibles and precious metals	Regular investment or asset
Real estate	Asset
Real estate investment trusts (REITs) or partnerships	Regular investment
Unit trusts	Regular investment
A brokerage account with an associated checking, cash, or interest-earning fund	Regular investment account for the securities, and either a linked checking account or an additional investment account for the cash balance. For more information, **click here.**

More about...

Regular vs. single mutual fund investment accounts

Best ways to group securities within regular investment accounts

How to...

Set up a regular investment account

Set up a single mutual fund account

Set up an asset account

Upgrade a bank account used for brokerage cash balances

In a previous version of Quicken, if you've already created a checking account for check writing, you can convert that checking account to a linked checking account. You can do this as long as the investment account contains transfers only to the checking account you select.

To convert an existing bank account to a linked checking account:

1. **Back up** your Quicken data file.
2. In the Account list, select the investment account, and then click Edit.
3. Select the Include a Linked Checking Account for Cash Management checkbox, and click OK.
4. In the Linked Bank Account window, select Existing Account. Then choose the checking account from the Name drop-down list.
5. Click OK. Then, Quicken converts certain types of transactions for you:
   - Investment income transactions are moved from the investment account to the linked checking account.
   - Buy transactions are converted to BuyX transfer transactions. In like manner, all other types of transactions (such as Sell and Div) that have transfer equivalents are converted (to SellX and DivX, for example).

How to...

Use a linked checking account

Track the performance of funds in a brokerage account

If your brokerage account offers a cash balance in addition to the securities you purchase, or if the cash is used to purchase shares in a money market fund, you can track the performance of these funds in three ways in Quicken. (If you need to write checks from these funds, however, set up a **linked checking account** instead.)

For each of these methods, **set up a security** called, say, MMF at $1/share to represent the cash or money market fund.

Option 1: Use a single investment account. Keep the cash balance at zero by buying and selling shares of the MMF to pay for purchases of securities.

For example, to represent a stock purchase, enter a Buy action of the security along with a Sell action of the MMF. When you receive a dividend from the security, enter a Div action in the security, and also enter a Buy action in the MMF.

To see an example, **click here**.

When reconciling this account, reconcile to the (typically zero) cash balances in your brokerage statement.   As part of reconcile, verify that the new balance for the money market fund is correct.

Pros and cons:

This method may make your register look closest to the statement you receive from your brokerage account. However, it's the most time-consuming method.

Option 2: Set up a separate investment account for the cash or money market fund.

Enter transfer actions between the accounts to buy and sell securities and receive dividends.

To see an example, **click here**.

When reconciling, first reconcile the investment account with a starting and ending balance of zero.   Then reconcile the money market fund account to the new balance in the fund.

Pros and cons:

This method is a only a little less time-consuming, but it does make it easy to compute the **internal rate of return** of the money market fund.

Option 3: Use a single investment account. Treat the cash balance as the money market fund.

The cash balance fluctuates as you buy and sell securities. Enter actions in the MMF itself only to represent changes directly to the cash amount, such as dividends or withdrawals.

To see an example, **click here**.

When reconciling, reconcile the account's starting and ending cash balances to the starting and ending cash balances in the money market fund.

Pros and cons:

This method is the simplest and easiest, but you must follow these steps to compute the **internal rate of return** of the money market fund.

1.   From the Reports menu, choose Investment, and then choose Investment Performance.
2.   Choose Customize and click the Display tab. Set Subtotal By to one of the date choices or to Account.
3.   Click the Include tab and clear all securities from the Select to Include list except the interest-earning fund.
4.   Click Create.

Option 1 - Example:

12/31/95	Xin		$5,000	
		[BANK]		
12/31/95	Buy	MMF	$5,000	
1/1/96	Buy	Intuit	$1,500	
1/1/96	Sell	MMF	$1,500	
2/1/96	Div	Intuit		
			$5	
2/1/96	Buy	MMF		
			$5	
2/15/96	ReinvDiv	MMF		$12
3/1/96	Sell	Intuit	$2,000	
3/1/96	Buy	MMF	$2,000	

Option 2 - Example:

12/31/95	Xin		$5,000	
		[BANK]		
12/31/95	Xout		$5,000	
		[MMF]		
1/1/96	BuyX	Intuit, [MMF]	$1,500	
2/1/96	DivX	Intuit, [MMF]		$5
2/15/96	ReinvDiv	MMF		$12 (in the MMF acct)
3/1/96	SellX	Intuit, [MMF]	$2,000	

Option 3 - Example:

12/31/95	Xin			$5,000	
		[BANK]			
1/1/96	Buy	Intuit		$1,500	
2/1/96	Div	Intuit			
			$5		
2/15/96	Div	MMF			$12
3/1/96	Sell	Intuit		$2,000	

Handle funds in a brokerage account

All brokerage accounts allow you to buy and sell securities. However, some brokerages offer accounts that also allow check writing, earn interest on the cash balance, or put the cash balance in a money market fund. There are several ways you can track these funds in Quicken.

- If your brokerage account includes check writing, you can set up a **linked checking account**. This is the easiest type of account to set up and use. Don't use this method, though, if you want to track the performance of the cash portion of your brokerage account.

    To set up a linked checking account with a new investment account, use EasyStep Investment Setup to **create a regular investment account**. When the EasyStep window asks if you want to link the account to a checking account, click Yes.

- If, in a previous version of Quicken, you've used a checking account to track funds in a brokerage account, you can convert it to a linked checking account. For details, **click here**.

- To track the performance of the cash or money market fund portion of your brokerage account, **click here**.

How to...

Use a linked checking account

Use a linked checking account

Once you've set up a **linked checking account**, you can accurately track the balances of the investment portions of your brokerage account separately from the checking account balance.

To make switching between the accounts easier, your investment account register has a Checking Account button at the bottom. In like manner, the bottom of the checking account register has an Investment Account button.

To buy securities from the cash portion of the account:

- In the investment account register, enter a Buy action. Quicken automatically enters a transaction in the linked checking account to pay for the security.

To post interest earned in the cash balance:

- In the linked checking account, enter a deposit transaction each time interest is posted to your account. Use the _IntInc category for each transaction so that you can include them in **investment Income reports**.
  Ordinarily, non-investment accounts aren't included in investment income reports. To include the linked checking account, click Customize from the Create Report window, and then click the Accounts tab. Select the linked checking account in the Selected Accounts list, and then click OK.

To reconcile the accounts:

- Reconcile the linked checking account. The investment account maintains a cash balance of zero, so you can't reconcile it.

How do I decide between a regular or mutual fund investment account?

Quicken has two types of investment accounts: the regular investment account and the single mutual fund investment account. When you set up an investment account, you designate the type.

The main difference between regular and single mutual fund investment accounts is that a cash balance appears in the register for a regular account, and a share balance appears for the single mutual fund account.

You can track income, capital gains, and performance of individual securities in either type of account. If you wish, you can track several mutual funds in one regular investment account.

Once a regular account, always a regular account.

Once you have set up an account as a regular investment account, you can't change it to be a mutual fund account. However, you can change a mutual fund account to a regular investment account.

Type of account	Advantages and Disadvantages
Regular investment account Designed for one or more than one security.	May have a cash balance, as in a brokerage account, or no cash balance.
Single mutual fund investment account Designed for a single mutual fund.	It has no cash in it, only shares of the security.

If you choose a regular investment account:

Best ways to group securities within regular investment accounts

How to...

Set up a regular investment account

Set up a single mutual fund account

Regular investment account

Its register displays the cash balance after every transaction and the current market value of the account. It doesn't display the share balance (total number of shares) of individual securities within the account. (Quicken displays share balances of individual securities in the Portfolio View window, which you access directly from the register.)

The advantage of a regular investment account is flexibility. You can change the securities in it and leave cash in it.

Single mutual fund investment account

Its register displays the share balance (total number of shares) of the single security and the current market value of the security.

The name of the security and the most recent price, if you enter no new price, appear automatically in the register when you enter a new transaction.

The advantage of a mutual fund investment account is that certain procedures are streamlined. For example, when you write a check from your Quicken checking account to the mutual fund account, the transaction appears automatically in the investment register as a purchase of shares.

The disadvantage is that you can't record interest income, miscellaneous income, or miscellaneous expense.

Create an asset account

Overview

1. From the Activities menu, choose Create New Account.

   The EasyStep account setup window opens. EasyStep guides you, one question at a time, through creating an account.

2. Click the Asset button.

3. Answer each question EasyStep asks you, and then click Next.

How to...

Set up a regular investment account

Set up a single mutual fund account

Overview

You should you an asset account for the following types of investments:

- Real estate.
- Securities for which you don't know the share price and dollar amount of each purchase or sales transaction.

An asset account may be suitable for the following types of investments:

- CDs
- Treasury bills
- Fixed annuities
- Collectibles
- Precious metals
- Employee retirement plans (401(k), 403(b), pension) - For more information, **click here.**

It is easier to use an asset account if an investment has a constant share price. However, you may want to use an investment account to use Quicken's ability to calculate return on investment.

Add a transaction to the investment account register

To enter an investment transaction using forms:

- Click Action on the register button bar. Choose a transaction (such as Buy, Sell, Income, or Reinvst), and then fill in the form. Or choose Advanced to open a list of five additional transaction types.

To add a transaction directly into the investment account register:

1. Scroll to the end of the register to select a blank **transaction**. Or, from the Edit menu, choose New Transaction.

   If a blank transaction is already selected, this step is unnecessary. In the following steps, you can use the Tab key to move the insertion point from field to field.

2. Change the date if you need to.

3. Click in the Action field and select an action from the **Action drop-down list.** Or enter the name of the action as it appears on the list.

4. Select a security from the Security drop-down list. Or enter the name of the security as it appears on the list.

5. Enter the price per share.

6. Enter the number of shares.

7. (Optional) Enter a memo.

8. Click Record.

How to...

Change a transaction in the register

Delete a security

You can delete a **security** only if you have no transactions for it.

1. From the Lists menu, choose Security.
2. From the Security list, select the security you want to delete.
3. Click Delete.
4. Click OK to confirm that you want to delete the security. Quicken removes the security from the Security list.

Delete a goal from the Investment Goal list

You cannot delete an **investment goal** if it is being used for any **security.**

1. From the Lists menu, choose Investment Goal.

2. Select the goal you want to delete.

3. Click Delete.

4. Click OK to confirm that you want to delete the goal. Quicken removes the goal from the Investment Goal list.

Delete a type from the Security Type list

You cannot delete a **security type** if it is being used for any security.

1. From the Lists menu, choose Security Type.

2. Select the security type you want to delete.

3. Click Delete.

4. Click OK to confirm that you want to delete the security type. Quicken removes the security type from the Security Type list.

Set up a regular investment account

A regular investment account tracks more than one security and can contain a cash balance.

If you want to track a single mutual fund in its own account instead, **click here.** If you're not sure which kind of account you want to set up, **click here.**

1. From the Activities menu, choose Set Up Investment. The EasyStep Investment Setup window opens.

2. Answer the question in each window, and then click Next.

How to...

Enter the opening balance of each security within the account.

What happens

Your new investment account is set up now.

In addition, Quicken added special investment categories to the Category & Transfer list. These categories all begin with an underline (for example, _DivInc or _IntInc). You can't delete these categories or edit their names.

Enter the opening balance of a security

We recommend that you record every transaction you've made for each **security** in the account, starting with your initial purchase or acquisition. If you don't enter all transactions, Quicken cannot report accurate **unrealized** or **realized gains.** For details, **click here.**

1. Open the register for your new investment account. From the Lists menu, choose Account, and then choose your investment account.

2. Click Action on the button bar. Then choose Add Shares to Acct. **More detail>**

3. Enter the date. **More detail>**

4. Enter the name of the security.

5. Enter the number of shares (up to four decimal places) you owned on the date you entered in the Date box. **More detail>**

6. In the Price per share box, enter a share price in fractions or decimals. **More detail>**

7. In the Total Cost Basis field, enter a dollar amount, including commission, fees, and load, if you did not enter a price per share.

8. (Optional) If the current market value of the shares is different from the **cost basis**, you can enter the market value. This way, investment performance reports will reflect the change in value of the security starting from this point.

9. (Optional) Enter a memo in the Memo box.

10. Click OK to record the transaction.

11. Repeat steps 2 through 9 for each security in the account.

12. If you are entering all historical data, or setting up for this year, use the buttons on the button bar to enter all subsequent transactions for each security (such as purchases, sales, dividends, reinvestments).

13. When you have entered all historical transactions for every security in this account, determine whether or not the ending cash balance in this account is correct.

If the ending cash balance is correct:

•   Your investment account is now set up.

If the ending cash balance is not correct:

•   See **Updating or entering the beginning cash balance for a regular investment account**

Entering shares in this way allows you to:

- Add shares you already own to your Quicken investment account.
- Enter a purchase of shares for a date prior to when you started using Quicken, without deducting the money from a Quicken account.

If you are:
- Entering all historical data, enter the date of your initial purchase or acquisition of the security.
- Setting up for this year, enter 12/31 of last year.
- Setting up fast, enter today's date.

If you are:

- Entering all historical data, enter your actual initial cost (including commission, fees, and load). Leave the Price blank if you prefer to enter the total cost.

- Setting up for this year or setting up fast, enter the cost per share (including commission, fees, and load) if you purchased the security all at one time. You can leave the Price field blank if you prefer.

To learn how to enter prices for various kinds of securities, **click here.**

Security type	Number of shares to enter
Stock or mutual fund	Actual number of shares
Bonds	Ten times the actual number of bonds (to match the way prices are quoted)
	Alternatively, enter one hundredth of the total face value of the bonds. For example, if you have two bonds with a total face value of $2,000, enter 20 in the Shares field.
Money market fund or CD	The total value
Collectible	One (1)
Precious metal	Number of ounces

Security type	Price to enter
Stock or mutual fund	Actual price per share
Bonds	One-tenth the actual market value of each bond (to match the way prices are quoted)
Money market fund or CD	One dollar
Collectible	Total value
Precious metal	Price per ounce

Update or enter a beginning cash balance for a regular investment account

You might have a cash balance in your regular investment account. This balance can come from a transfer of funds from a bank account, sale of securities, or a cash dividend or interest.

If you are in the Portfolio View window, be sure that you have selected the single account you want to update.

To update or enter a beginning cash balance:

1. From the Activities menu, choose Update Balances. Then choose Update Cash Balance.
2. Enter the current cash balance and date. Quicken adds a balance adjustment that updates your cash balance.
3. Update the security prices in the Portfolio View window. **More detail>**

If you are:

- Setting up all historical transactions, or setting up since 12/31 of last year, you need to enter prices for the end of last year as well as for today. Then you can track unrealized (paper) gains or losses and performance for the current year.
- Setting up fast, you need to enter current prices for your securities.

Set up an investment goal

Assign an **investment goal** to a **security** so you can view your securities by goal in investment reports.

You may want to add goals such as Retirement, Down Payment, Remodeling, or Medium Risk. You can use goals to designate industry groups (such as technology, energy, or consumer products).

You can also set up goals as a way of remembering who suggested you purchase the security (by using the name of your broker, friend, or co-worker as the goal). Then you can create a report that tells who is giving you the best advice.

1. From the Lists menu, choose Investment Goal.
2. Click New.
3. Enter a goal in the Set Up Investment Goal window, and then click OK.

How to...

Delete an investment goal

Assign an investment goal to a security

Set up a security type

You must specify a **security type** for each **security** in the Security list.

In the Portfolio View window, Quicken sorts securities by type. You can also create investment reports that group securities by security type.

1. From the Lists menu, choose Security Type.

2. Click New.

3. Enter the security type.

4. Select whether you would like Quicken to display the prices as a decimal or a fraction.

5. Click OK.

Set up a security

Every **security** used in a transaction in an **investment account** must be in the Security list.

The following steps show you how to add a security to the Security list. If you'd rather be guided through this process, open the Activities menu and choose Set Up Investment. Then when you're asked whether to add this investment to an existing account, click Yes.

1. From the Lists menu, choose Security.

2. Click New to create a new security.

3. Enter the name of the security in the Name box.

4. (Optional) Enter a **symbol** if you plan to **update your portfolio prices online** or import price data from an ASCII file.

5. From the Type drop-down list, select the type appropriate for your security.

6. (Optional) From the Goal drop-down list, select the goal appropriate for your security.

7. (Optional) In the Estimated Annual Income box, enter the amount per share you expect to earn. This figure is displayed in some Portfolio View views.

8. Click OK to record the new security.

How to...

Import price data from an ASCII file

Learn more about ticker symbols

Learn more about securities

Delete a security

Set up a security type

Edit a security

Every **security** used in a **transaction** in an **investment account** must be in the Security list.

1. From the Lists menu, choose Security.
2. Select a security from the list.
3. Click Edit.
4. Change any of the information about the security.
5. Click OK.

How to...

Learn more about securities

Deleting a security

Update security prices

1. From the Activities menu, choose Portfolio View.

2. (Optional) If you are recording prices for a different date, click the Down Arrow next to the date to display a pop-up calendar. Use it to choose a different date.

3. Select the account or accounts you want to view (the current account, a different account, selected accounts, or all accounts).

4. From the View drop-down list, select Price Update. You can update prices in any of the views. Price Update provides the most relevant information.

5. Select the security you want to update.

6. Enter the new price in the Mkt Price column. **More detail>**

How to...

Update your portfolio prices online

Edit the price history of a security

Delete a price for a security

Display prices and market value as of a given day

Import price data from an ASCII file

Save security prices from Prodigy's Quote Track

Entering a new price

Use this key	To do this
+ or **-**	Change the price to the next 1/8 (or .0125).
* (asterisk)	When a price is unchanged, press the asterisk key (*) to indicate that the price is correct for the current date. (The "e" will disappear.)
	If you make a mistake changing a price and want to return to the estimated price previously displayed, press the asterisk (*) key.

View prices and market value for accounts

1. From the Activities menu, choose Portfolio View. The Portfolio View window lists prices and values for your securities.
   - If it lists information about the current account, the drop-down list (located below the button bar) displays the account name.
   - If it lists information about selected accounts, the drop-down list displays "Selected Accounts."
   - If it lists information about all your accounts, the drop-down list displays "All Accounts."

2. To look at a different account, or a different group of accounts, make a choice from the drop-down list (located below the button bar).

   If you choose Selected Accts, the Portfolio View Settings window opens. Click each account you want to view, or click Mark All or Clear All.

   If you choose Watch List, you can view securities you don't own along with those you do. To set up a watch list, see **Tracking indexes and securities you don't own.**

3. To look at a different account, or a different group of accounts, click the drop-down list (located below Selected Accounts in the drop-down list). Then mark the accounts you want to view in the Customize Portfolio window.

How to...

View prices and market value as of a given day

View prices and market value for a given day

In the Portfolio View window, you can view price and market value information about your **securities** as of any given day. If you haven't provided Quicken with prices for that day, it provides the most recent prices available.

Quicken provides information in the window on all securities in the selected account or accounts you've marked to include.

As of today:

1. From the Activities menu, choose Portfolio View.
2. Select the account or accounts you want to view (the current account, a different account, selected accounts, or all accounts).
3. Select Price Update from the View drop-down list.

As of a different day:

1. From the Activities menu, choose Portfolio View.
2. (Optional) If you are recording prices for a different date, click the calendar button next to the date (located just below the button bar). Quicken displays a pop-up calendar. Use it to choose a different date. You can also press Ctrl+G or click the date in the Portfolio View window.
3. Select the account or accounts you want to view (the current account, a different account, selected accounts, or all accounts).
4. Select Price Update from the View drop-down list.

While viewing the price history of a security:

- In the Price History window, double-click a date. You return to the Portfolio View window. The date is changed to the date you just selected in the Price History window.

How to...

Add to the price history of a security

Change the market prices of securities as of a given day

Edit the price history of a security

Learn more about the Security list

View prices and market value for one account or all accounts

View the price history of a security

Track indexes and securities you don't own

Overview

1. Add the index or security to your Security list.

   See **Set up a security.** For an index, you may want to set up and choose a security type called Index in the Set Up Security window. For details, **click here**.

2. In Portfolio View, click Options on the Portfolio View button bar and then click the Securities tab.

3. Select the security or index to watch, and then click Watch List.

4. Click OK.

5. In the Portfolio View window, choose Watch List from the drop-down list of accounts.

   Only the securities and indexes on the Watch List are displayed (unless the Show All Securities checkbox is selected).

Overview

You may want one or more of the popular stock indexes, such as the Dow Jones Industrial Average or Standard & Poor's 500-stock index, to appear in the Portfolio View window. Or, perhaps you'd like to follow the price of a security you don't own. You can set up these securities and indexes on a "watch list."

Note

If you watch the price of a mutual fund you don't own, be aware that the price may drop because of income or capital gains distributions. When a fund makes a distribution, the share price is reduced by an equal amount (in addition to any changes caused by changes in market value of the underlying securities in the fund).

View the price history of a security

The price history of a **security** includes prices from three sources: investment transactions that include a security price, prices you enter in the Portfolio View window, and prices you enter directly in the Price History window.

1. From the Activities menu, choose Portfolio View.

2. Select the security you want to update. Use the Up or Down Arrow key to locate the security.

3. Click Prices. Quicken displays the price history for the security you selected.

How to...

Add to the price history of a security

Edit the price history of a security

View prices and market value as of a given day

Add a price for a security

When you add a price, the new information is added to the Portfolio View window. No changes are made to **transactions** already entered in an investment register.

1. From the Activities menu, choose Portfolio View.

2. From the View drop-down list, select Price Update. You can add prices in any of the views. Price Update provides the most relevant information.

3. Select the security you want to update. Use the Up or Down Arrow key to locate the security.

4. Click Prices.

5. Click New.

6. Enter the first date for which you have a price.

7. Enter the price for that date.

8. Click OK.

9. For every other date, click New, enter the date, enter the price, and then click OK as above.

How to...

Edit the price history of a security

View prices and market value as of a given day

View the price history of a security

Edit the price history of a security

When you change or delete a price, the new information is added to the Portfolio View window. No changes are made to **transactions** already entered in an investment register.

1. From the Activities menu, choose Portfolio View.
2. From the View drop-down list, select Price Update. You can edit prices in any of the views. Price Update provides the most relevant information.
3. Select the security you want to edit. Use the Up or Down Arrow key to locate the security.
4. Click Prices.
5. Select the date that has a price you want to change.
6. Click Edit.
7. Enter another price for the date.
8. Click OK.

How to...

Add to the price history of a security

View prices and market value as of a given day

View the price history of a security

Delete a price for a security from the Price History list

When you change or delete a price, the new information is added to the Portfolio View window. No changes are made to **transactions** already entered in an investment register.

1. From the Activities menu, choose Portfolio View.
2. From the View drop-down list, select Price Update. You can delete prices in any of the views.
3. Select the security you want to update. Use the Up or Down Arrow key to locate the security.
4. Click Prices.
5. Select the date you want to delete.
6. Click Delete.
7. Click OK to confirm the deletion.

How to...

Add to the price history of a security

View prices and market value as of a given day

View the price history of a security

Change the type of a security

1. From the Lists menu, choose Security.
2. Select the security from the list.
3. Click Edit.
4. Select a different type from the Type drop-down list.
5. Click OK.

Assign an investment goal to a security

If you assign an **investment goal** to a **security**, you can subtotal investment reports by goal.

You may want to add goals such as Retirement, Down Payment, Remodeling, or Medium Risk. You can use goals to designate industry groups (such as technology, energy, or consumer products).

You can also set up goals as a way of remembering who suggested you purchase the security (by using the name of your broker, friend, or co-worker as the goal). Then you can create a report that tells who is giving you the best advice.

1. From the Lists menu, choose Security.
2. From the Security list, select the security you want to add an investment goal to.
3. Click Edit.
4. Select a goal from the Goal drop down-list.
5. Click OK.

About securities

A security in Quicken is a single investment that has a value and (usually) a share price.

These are securities:

- stocks
- bonds
- money funds
- mutual funds
- certificates of deposit (CD)
- unit trusts
- annuities
- real-estate investment trusts (REIT)

These can also be securities:

- collectibles
- precious metals

How to...

Set up a security

Delete a memorized investment transaction

1. From the Lists menu, choose Memorized Investment Trans.
2. Select a transaction from the list.
3. Click Delete. Quicken removes the transaction from the list.

Use a memorized investment transaction

1. Select the blank transaction at the bottom of the investment register (unless you want to replace an existing transaction).

2. From the Lists menu, choose Memorized Investment Trans.

3. Double-click the transaction you want to use.

   Quicken enters the transaction in the currently active investment register. If you select an existing transaction in the register, Quicken overwrites it with the memorized transaction.

Investment Account Register

This is the register for the current **investment account**. It shows, in chronological order, all of the **security transactions** you have recorded in the account.

How to...

Set up a regular investment account

Learn about the Action list

Add a transaction to the investment account register

Change a transaction in the investment account register

Delete a transaction

Print a register to a file

Print a register on a printer

Update prices and market value

Update the balance of an investment account

Remove the tilde (~) next to an account balance

What you see

Action button

Port View button

Fields in investment account registers

Record, Edit, Form buttons

Account Selector

Ending Share/Cash Bal

Market Value

Hide/Show button

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Port View button

This button takes you to the Portfolio View window, where you can compare the characteristics of this investment account with others.

Record, Edit, Form buttons

This button	Does this
Record	Records the transaction.
Edit	Opens a list of commands related to investment transactions.
Form	Displays a form you can fill out to enter the transaction.

Ending Shares/Cash Bal

Quicken automatically keeps track of your share balance in a mutual fund account and your cash balance in other investment accounts.

Market Value

The **market value** of the account, based on the most recent prices Quicken knows.

Action list

The Action list in an investment account register lists actions affecting individual securities or an entire investment account. You select an action from the list to describe each transaction in the register. You can also choose investment actions by clicking the Action button at the top of the register.

To display the Action list:

- Click in the Action field in an investment account register. Depending on the type of account, you may not see all the actions listed under "What you see."

What you see

Buy

BuyX

CGLong

CGLongX

CGShort

CGShortX

Div

DivX

IntInc

MargInt

MiscExp

MiscInc

ReinvDiv

ReinvInt

ReinvLg

ReinvSh

Reminder

RtrnCap

RtrnCapX

Sell

SellX

ShrsIn

ShrsOut

StkSplit

XIn

Xout

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Buy

Buy security with cash already in the account (regular investment accounts only).

BuyX

Buy security with cash transferred into the account from another account (regular investment accounts and mutual fund accounts).

CGLong

Receive cash from long-term capital gains distributions (regular investment accounts only).

CGLongX

Receive cash from long-term capital gains distributions, then transfer cash out of the account into another account (regular investment accounts and mutual fund accounts).

CGShort

Receive cash from short-term capital gains distributions (regular investment accounts only).

CGShortX

Receive cash from short-term capital gains distributions, then transfer cash out of the account into another account (regular investment accounts and mutual fund accounts).

Div

Receive cash from dividends (regular investment accounts only).

DivX

Receive cash from interest or dividends, then transfer cash out of the account into another account (regular investment accounts and mutual fund accounts).

IntInc

Receive cash from interest income (regular investment accounts only).

MargInt

Use cash from the account to pay for interest on a margin loan (regular investment accounts only).

MiscExp

Use cash from the account to pay for miscellaneous expenses (regular investment accounts only).

MiscInc

Receive cash in your account from a miscellaneous source (regular investment accounts only).

ReinvDiv

Reinvest in additional shares of the security with money from dividend or income distributions (regular investment accounts and mutual fund accounts).

ReinvInt

Reinvest in additional shares of the security with money from interest income (regular investment accounts and mutual fund accounts).

ReinvLg

Reinvest in additional shares of the security with money from long-term capital gains distributions (regular investment accounts and mutual fund accounts).

ReinvSh

Reinvest in additional shares with money from short-term capital gains distributions (regular investment accounts and mutual fund accounts).

Reminder

Create a reminder of some pending event associated with the account. Works with Billminder, Quicken's automatic reminder feature (regular investment accounts and mutual fund accounts).

RtrnCap

Receive cash from return of capital (regular investment accounts only).

RtrnCapX

Receive cash from return of capital (regular investment accounts and mutual fund accounts).

Sell

Sell a security and increase the cash amount in the account (regular investment accounts only).

SellX

Sell a security and transfer cash out of the account into another account (regular investment accounts and mutual fund accounts).

ShrsIn

Add shares to the account. When used in a regular investment account, ShrsIn does not affect the cash balance. When used in a mutual fund account, ShrsIn increases the share balance.

ShrsOut

Remove shares from the account. When used in a regular investment account, ShrsOut does not affect the cash balance. When used in a mutual fund account, ShrsOut decreases the share balance.

StkSplit

Change the number of shares as a result of stock split (regular investment accounts and mutual fund accounts).

XIn

Transfer cash into the account from another account (regular investment accounts only).

XOut

Transfer cash out of the account into another account (regular investment accounts only).

Create Opening Share Balance

Quicken reports performance and **unrealized gain** for the period starting with the date on which you begin tracking the mutual fund. For this reason, the best way to create an accurate **cost basis** for reports is to enter all **transactions** from the time you acquire the fund. This is the only way to report an accurate capital gain if you sell the fund.

However, if you are setting up the account in Quicken at a later time and are in a hurry, you can create an opening share balance as of today or as of the end of last year.

This window gives you both options: the more accurate way and the quicker way. If you choose the quicker way, you can enter a complete transaction history in the register later.

If you track the fund from the end of last year, your income reports for this year will be accurate. If you track it from today and you had income from the fund earlier in the year, the reports cannot be accurate. You will have to add the income received earlier to the income shown in the report.

To set up the account quickly:

•   Enter the number of shares and the price per share as of today or as of the end of last year. Change the date if necessary, and then click OK.

To set up the account more accurately:

•   Click Cancel, and then enter the transaction history of the account up to the present.

What you see

> **Create Opening Balance as of**
>
> **Number of shares**
>
> **Price per share**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Tracking investments**

Create Opening Balance as of

Type the date for which you're entering the opening balance of this investment. You can also use the **pop-up calendar** to enter the date.

Number of shares

Enter the number of shares (to the nearest 0.0001) as of the date you specified.

Price per share

Enter the price (from the newspaper or a statement) as of the date you specified.

Update Cash/Share Balance

This is where you match the balance of an **investment account** to the balance on the account statement. This window bypasses the **reconciliation** process.

To update the cash balance of an investment account:

• Enter the cash balance listed in the balance statement, and then click OK.

To update the share balance of an investment account that is not a mutual fund:

• Enter the name (or the first few letters) of the security to adjust, enter the number of shares listed in the statement, and then click OK.

To update the share balance of a mutual fund account:

• Enter the number of shares listed in the balance statement, change the date if necessary, and then click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Portfolio View

This window lists all the **securities** in the selected account or accounts. From here you can enter an investment transaction, change security prices, create a graph showing value and price history for a particular security, and create a report on all transactions related to a security.

To enter an investment transaction:

- Click Action on the button bar. Choose a transaction (such as Buy, Sell, Income, or Reinvst), and then fill in the form. Or choose Advanced to open a list of five additional transaction types.

How to...

> **Set up a security**
>
> **Track and update security prices**
>
> **Update your portfolio prices online**
>
> **Handle transactions and use the investment forms**
>
> **Manage your securities**
>
> **Change what the columns display**
>
> **Customize Portfolio View**
>
> **Group your securities within regular investment accounts**

What you see

> **The Portfolio View window**
>
> **The Portfolio View column headings**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Tracking investments**

The Portfolio View window

What you see

Action button

Update button

Register button

Options button

Report button

Close button

Prices For Date

Account

View

Columns in Portfolio View

Graph button

Prices button

Set Up Investment button

Price/Value History graph

Show All Securities

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Action button

Transaction	Description	For instructions, see
Buy	Buy shares.	**Buy/Sell shares**
Sell	Sell shares.	**Buy/Sell shares**
Income	Record an income event.	**Record income**
Reinvest	Reinvest income.	**Reinvest income**
ShrsIn	Add shares to account.	**Add shares to account**
ShrsOut	Remove shares from account.	**Remove shares from account**
MargInt	Enter a margin interest expense.	**Margin interest**
MiscExp	Record miscellaneous expense.	**Record expense**
Reminder	Enter a reminder expense.	**Reminder**
RtrnCap	Record a return on capital.	**Return of capital**
StkSplit	Record a stock split.	**Stock split**
XIn	Transfer cash in.	**Transfer cash in/ transfer cash out**
XOut	Transfer cash out.	**Transfer cash in/ transfer cash out**

Advanced actions:

Transaction	Description	For instructions, see
Transfer shares between accounts	Transfer shares from one investment account to another.	**Transfer shares between accounts**
Corporate name change	Change the name of the security when there has been a corporate name change.	**Corporate name change**
Corporate securities spinoff	Change the security name and the number and price of shares when a corporation spins off another corporation or entity.	**Corporate securities spinoff**
Corporate acquisition	Change the security name and the number and price of shares when a corporation acquires another corporation or entity.	**Corporate acquisition**
Stock dividend	Receive a stock dividend.	**Stock dividend**

Report button

Select a **security** in the Portfolio View window. Then click Report to see a listing of all transactions for that security.

Prices For Date

The preset date is today's date. To look at your portfolio as of a different date, click the calendar button next to the date, and then select the date you'd like to use from the pop-up calendar.

View

The Portfolio View window provides six ways of looking at your investments:

View	What you see
Holdings	The "big picture" of your investments.
	Choose it when you want to assess the total value of your portfolio.
Performance	How well each security is performing. Look at the ROI (return on investment) percentage.
Valuation	How much an investment is worth compared to how much it has cost you.
Price Update	The dollar gain or loss due to changes in price.
	Enter current prices here.
Quotes	The latest security price information you've retrieved online with Portfolio Price Update.
Custom 1 and 2	Specialized views you design.

For descriptions of the column headings, see **Portfolio View column headings.**

Account

You can look at your securities in one account, selected accounts, or all accounts. From the drop-down list, select the account or accounts you'd like to view.

You can also show only a Watch List, which is a list of accounts you want to track without necessarily owning. To add an account to the Watch List, see **Track indexes and securities you don't own.**

Close button
Click to close the Portfolio View window.

Options button

Click to change various settings, such as which accounts and securities to display in the Portfolio View window. For instructions, see **Customizing Portfolio View.**

Set Up Investment button

Click to start EasyStep Investment Setup. EasyStep guides you through the process of creating a new regular investment account by asking a series of questions.

Note that you can't use EasyStep Investment Setup to create a single mutual fund account. For details on the differences between regular and single mutual fund investment accounts, **click here.**

Show All Securities

If this option is checked, all securities you own appear in the view, no matter what you choose in the Account drop-down list.

Prices button

Click Prices to open the Price History list. You see all the prices you've entered for the security you selected. For instructions, see **Add a price for a security.**

Graph button

Click to show/hide the **Price/Value History graph**, which displays the changes in price and value for the current security in Portfolio View.

Register button

Click to go to the investment register for the selected account. You must have only one account selected.

Update button

Click to use the Portfolio Price Update service.

Portfolio Price Update is an Intuit online service that automatically updates the prices of all stocks, mutual funds, and market indexes (up to 200) in your Quicken investment portfolio. Prices are delayed at least 20 minutes.

Securities

A list of all the **securities** contained in this account or accounts. For each security, the first five columns show the:

- Security name.
- Security type assigned to each security.
- Symbol assigned to this security.
- Number of shares purchased.
- Latest price recorded.

These columns are the same for all views (Holdings, Performance, Valuation, Price Update, Custom 1 and Custom 2). For each view, the remaining three columns are different. For a seventh view, Quotes, the last five colums are different.) For descriptions of these views, **click here.**

How to...

Customize Portfolio View

Price History for: (selected security)

This window lists the most recent price of the selected **security** and all previous prices recorded for it by date. You can add a new price, change or delete one of the prices listed, or display updated prices and market values for your securities as of the date of a previous price.

When you add, change, or delete a price, the new information is added to the Portfolio View window. No changes are made to transactions already entered in an investment register.

To view the Portfolio View window for the date of one of the prices listed:

• Double-click the date from the list. Quicken takes you to the Portfolio View window for the date.

To add a new price:

• Click New, fill in the window that appears, and then click OK.

To change a price:

• Select a price, click Edit, fill in the window that appears, and then click OK.

To delete a price:

• Select a price, click Delete, and then click OK in the box asking you to confirm the deletion.

What you see

    Price History button bar

Troubleshooting

    Solutions to problems you may be having.

Help on...

    Tracking investments

Price History button bar

This button	Does this
New	Displays a window where you can add a new price.
Edit	Opens a window where you can edit the selected price.
Delete	Deletes the selected price. Deleting a price does not affect transactions in your register.
Print	Prints the Price History list.
Close	Closes the window.

Change Price for:

Changes the price a **security** had on the date you selected.

To change the price:

1.   Enter the price.
2.   (Optional) Enter figures for High, Low, and Volume.
3.   Click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

New Price for:

Gives the **security** listed in the title bar a new price as of any date.

To add a new price:

1. Enter the price and the date.
2. (Optional) Enter figures for High, Low, and Volume.
3. Click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Set Up/Edit Investment Goal

This is where you set up or edit an investment goal to use in an investment account. You can use a goal to indicate the industry sector of a security. You can also set up goals as a way of remembering who suggested you purchase the security (by using the name of your broker, friend, or co-worker as the goal). Then you can create a report that tells who is giving you the best advice.

To set up or edit an investment goal:

- Enter or edit a goal name, and then click OK.

What you see

Goal

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Goal

You can have up to 15 goals. Names of investment goals can be up to 15 characters including spaces -- for example, Retirement, Down Payment, Remodeling, or Medium Risk.

Set Up/Edit Security Type

This is where you set up or edit a security type to use in an investment account.

To set up or edit a security type:

- Enter or edit a security type name, select a price display format, and then click OK.

What you see

Type

Price Display

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Type

You can have up to 15 types. Names of security types can be up to 15 characters long including spaces. For example, Money Fund, T-Bill, Tax-Free Bond, Option, REIT, Unit Trust.

Price Display

Fractions are displayed as multiples of 1/16.

Set Up/Edit Security

This is where you name and describe a security you are using in an investment account. When you set up a single mutual fund account, Quicken displays the Set Up Mutual Fund Security window and fills in the Name and Type boxes.

To set up or edit a security you are using in an investment account:

- Enter or edit the name of the security, its type, a symbol and a goal (optional), and then click OK.

What you see

> **Name**
>
> **Symbol**
>
> **Type**
>
> **Goal**
>
> **Add to Watch List**
>
> **Est. Annual Income, per Share ($)**
>
> **Tax-Free**
>
> **Other Info**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Tracking investments**

Name

If you change the name, Quicken automatically makes the change in any transactions that contain it.

Symbol

Enter a **symbol** if you plan to update your portfolio prices online or import price data from an ASCII file.

Type

Select a security type. The **types** listed are Bond, CD, Mutual Fund, and Stock. For information on adding a type to the list, **click here.**

You can sort and subtotal most investment reports by type.

Goal

Select an investment goal. The **goals** listed are College Fund, Growth, High Risk, Income, and Low Risk. For information on adding a goal to the list, **click here.**

You can sort and subtotal most investment reports by goal.

Add to Watch List

Select this option to add the security to the watch list in the Portfolio View window. The watch list is a group of securities you choose to follow that you don't necessarily own.

To view the watch list:

1. From the Activities menu, choose Portfolio View.

2. Open the account drop-down list and choose Watch List.

Another way to add securities to the watch list is from the Portfolio View Options window. **Click here** for more information.

Tax-Free

Select this option if this is a tax-free security. Tax-free securities are filtered out of capital gains reports.

Est. Annual Income, per Share ($)

Enter the amount you expect to earn (the expected annual dividend per share). This figure is displayed in some Portfolio View views.

Other Info

Opens a window where you can record information about how to contact your broker, or keep track of the maturity date of a security.

Additional Security Information

You can store extra information about the security here.

- Fill in the Broker, Phone, or Comments boxes with any information useful to you.
- If the security has a maturity date, use the pop-up calculator next to the Maturity Date field to enter a future date.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Security List

This list shows the **securities** available for **investment accounts** in the **current file** by name, **type,** symbol (if known) and **goal.**

How to...

> **Set up a security**
>
> **Edit a security**
>
> **Delete a security**
>
> **Print this list**

What you see

> **New, Edit, Delete, Report, Close buttons**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Tracking investments**

Security List buttons

This button	Does this
New	Displays a window where you can set up a new security.
Edit	Displays a window where you can edit information about a security.
Delete	Removes a security from the list permanently. You cannot delete a security if Quicken has any transactions for it.
Report	Creates a report on the currently selected security.
Close	Closes the list.

Security Type List

This list shows the **types** used to classify your **securities**. It covers all accounts in the **current file.**

How to...

> **Set up a security type**
>
> **Delete a type from the Security Type list**
>
> **Print this list**

What you see

> **New, Edit, Delete, Close buttons**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Tracking investments**

Security Type List buttons

This button	Does this
New	Displays a window where you can set up new types.
Edit	Displays a window where you can edit information about a type.
Delete	Removes a security type from the list permanently. You cannot delete a security type while it is being used in a security.
Close	Closes the list.

Investment Goal List

This list shows the **goals** you can use to group your investments in investment reports. It covers all accounts in the **current file.**

How to...

> **Set up an investment goal**
>
> **Delete a goal from the Investment Goal list**
>
> **Print this list**

What you see

> **New, Edit, Delete, Close buttons**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Tracking investments**

Investment Goal List buttons

This button	Does this
New	Displays a window where you can set up new goals.
Edit	Displays a window where you can edit information about a goal.
Delete	Removes a goal from the list permanently.
Close	Closes the list.

Investment Transaction List

This list shows the memorized investment **transactions** available for the **investment accounts** in the **current file.**

How to...

> **Use a memorized investment transaction**
>
> **Delete a memorized investment transaction**
>
> **Memorize and recall transactions**
>
> **Print this list**

What you see

> **Delete, Close buttons**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Tracking investments**

Memorized Investment Transaction List buttons

This button	Does this
Delete	Removes a transaction from the list permanently.
Close	Closes the list.

Portfolio View Settings

This is where you change the Portfolio View window to display the information you need in the way you want to see it.

To customize Portfolio View:

1. As necessary, click the tabs at the top of the window.
2. Change any of the following Portfolio View settings:

   Accounts

   Securities

   Miscellaneous

   Custom Views

3. Click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Accounts

Select which accounts Quicken includes when you choose Selected Accounts from the drop-down list in the Portfolio View window.

Securities

By default, the Portfolio View displays all securities in all selected accounts, except those securities you mark Hide Always.

- **To always hide a security:** Select it and click Hide Always. Even if Show All Securities in the Portfolio View window is checked, Hide Always hides the security.
- **To always show a security:** Select it and click Show Always.
- **To change the display of a security back to the default mode:** Select it and click Clear. The default mode displays all securities in all accounts.
- **To show a security that you don't own:** Select it and click Watch List. You can also includes indexes, as well as securities that you *do own* on the watch list. For example, you might want to compare the securities you own with a popular stock index, such as the Dow Jones Industrial Average. For more details, see **Track indexes and securities you don't own.**

Miscellaneous

Return Calculations

Option	What it does
Entire history	Uses all transactions entered in Quicken.
This year	Calculates returns from this year only.
Last 365 days	Calculates returns for previous year, starting 365 days ago and ending today.
From...	Calculates returns from the date entered through today.

Layout

Normally, the Portfolio View window lists each security's name, security type, and symbol. You can hide the type and symbol columns if you want, to give more space to the other columns.

Copy Price Updates to All Securities with the Same Symbol

You may want to separate different trades in the same security. For example, you and your spouse might invest in the same security but want to keep your transactions separate. You can do this using two slightly different security names with the same symbol.

When this option is selected, if you change the price of one security, Quicken copies the price to the other security with the same symbol.

Confirm Investment Transactions from Forms

When you fill in an investment form, Quicken asks you to confirm your entries before leaving the form.

Custom Views

You can choose column headings for the last three columns in Portfolio View. **For example>**

To set up a custom view:

1. Use the drop-down lists to choose the column headings in each of the three columns.
2. In the View Name box, type a name for your view. (The name you type will be available from the View drop-down list in the Portfolio View window.)
3. Click OK.

To learn what a column heading means, **click here**.

Here are some examples:

If you want to create a "market" view:
- Choose these column headings: Gain/Loss, % Gain/Loss, and Mkt Value

If you want to create a "gain" view:
- Choose these column headings: Est Income, Yield, and Mkt Value.

Customize the Portfolio View

You can change the Portfolio View window to display the information you need in the way you want to see it.

1. From the Portfolio View window, click Custom. The Portfolio View Settings window opens.

2. As necessary, click the tabs at the top of the window.

3. Change any of the following settings:

   Accounts

   Securities

   Miscellaneous

   Custom Views

4. Click OK.

More on...

Sorting the Portfolio View

Sorting the Portfolio View

You can sort the Portfolio View by most columns (some columns don't lend themselves to sortingsuch as the Chg column). Click a column's heading to sort by that column. For example, click Security; the view is sorted by security in ascending order. The heading, Security, appears in bold type to indicate that the view is sorted by security.

Grouping your securities within regular investment accounts

Security type	Recommendation
IRAs	Use a separate investment account for your **IRA** and your spouse's IRA.
Brokerage accounts	Use a separate, regular investment account for each actual **brokerage account** or other managed account you have.
	If you have a **linked checking account** with a broker, **click here.**
Securities you hold directly	You may want to set each one up as a separate, regular investment account. Then you can easily reconcile each account with its statement.

More detail on IRAs

Even if you don't currently have securities with fluctuating prices in your IRA, it's a good idea to set up your IRA as a regular investment account, as you may want to change the investment later. This applies to other retirement plans managed directly, such as a Keogh plan.

If you have more than one security in your IRA, put them in the same regular investment account, even if the securities are managed by different mutual fund managers. If you transfer an IRA security from one manager to another, Quicken can still track the performance of your IRA as a whole.

More detail on securities you hold

You can also lump the securities into one regular investment account, especially if you have other investment accounts. Then you can subtotal these securities by account in reports and graphs and track them as a group.

Columns in Portfolio View

For six of the Portfolio Views (Holdings, Performance, Valuation, Price Update, Custom View 1 and Custom View 2) the last three column headings are different. (For a seventh view, Quotes, the last five colums are different.) You choose the column headings for the Custom Views; Quicken provides preset column headings for the other views.

To learn what a column heading means, click its name from the list below.

		Quotes View Only
Avg Cost	**Total Market Value**	**Chg**
Cost basis	**Total % Gain**	**High**
Est Income	**Type**	**Last Price**
Gain/Loss	**% Cost**	**Low**
Inv. Yield	**% Gain Loss**	**Volume**
Mkt Price	**% Income**	
Mkt Value	**% Invested**	
MktVal Chg	**% MktVal**	
ROI	**% Yield**	
Security	**$ Income**	
Shares	**$ Invested**	
Sym	**$ Return**	

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Shares

The number of shares you hold in the security.

Chg

If today's price has not been entered, Quicken puts an "e" (for estimated) in the Chg column. If the price has gone up since the previous price was entered, Quicken puts an Up Arrow here. If the price has gone down since the previous price entered, Quicken puts a Down Arrow in this column.

For Quotes view only, this column shows the change from yesterday's closing price. A plus (+) or minus (-) sign indicates whether the price has gone up or down. If you change the date for which prices are displayed, the value in this column is computed from the last price available, regardless of how old that price is. Computed prices are followed by an "e" (for estimated).

High/Low/Volume

These column headings appear only in Quotes view. After you retrieve security prices online with Portfolio Price Update, Quicken fills these columns with current information.

High   Shows high price for current trading session. If the market is closed, shows high price for the last trading session.

Low   Shows low price for current trading session. If the market is closed, shows low price for the last trading session.

Volume   Shows volume for current trading session. If the market is closed, shows volume for the last trading session.

Avg. Cost

Average cost of each share of the **security.**

This equals the total cost of all currently held shares of a security (the **cost basis**) divided by the number of shares currently held.

Cost basis

(This column heading appears only if you click Options, click the Custom Views tab, and select this column heading from one of the column drop-down lists.)

Total cost of all currently held shares of a **security,** including income reinvested in the security.

Est Income

Estimated annual income from each security's interest, **dividends** and **distributions.** This is the per share estimate you entered when setting up the security multiplied by the number of shares.

Gain/Loss

(This column heading appears only if you click Options, click the Custom Views tab, and select this column heading from one of the column drop-down lists.)

Gain or loss (in dollars) of all currently held shares of the **security**. This is the market value of the shares minus the **cost basis.**

Inv. Yield

(This column heading appears only if you click Options, click the Custom Views tab, and select this column heading from one of the column drop-down lists.)

Yield on investment is the estimated income (as you specified when setting up the security) divided by the dollar amount invested (including reinvestments).

Last Price

This column appears in Quotes view only. After you update security prices online with Portfolio Price Update, Quicken fills this column with the price retrieved from the exchange. The timeliness of last price information depends on the security type.

Stocks	When the market is open, price is delayed by at least 20 minutes. When the market is closed, shows most recent closing price.
Mutual Funds	Shows previous day's closing price. Prices are updated once a day at approximately 5:30 p.m. EST. After that time, shows latest closing price.
Market Indexes	When the market is open, shows the real-time price. When the market is closed, shows most recent closing price.

Mkt Price

Most recent price entered for this **security.** (If today's price hasn't been entered, Quicken puts an "e" for Estimated next to the price.)

Mkt Value

Market value of your holdings in each **security,** equal to the market price per share multiplied by the number of shares you hold.

MktVal Chg

Increase or decrease in the market value as a result of the latest price change.

ROI

Return on investment, defined as $ Return divided by $ Invested. ROI indicates how well a **security** has performed.

It is the total profit you'd make from a security if you sold your shares in it today. The amount is expressed as a percentage of the amount you invested in the security.

ROI takes account of the current market price and includes previous sales of the security and income received from the security.

For example, let's say you bought shares for $100, received $5 in dividends and today the shares are worth $120. The $ Invested is $100, the $ Return is $25 ($5 dividends plus the increase in market value). The ROI is 25/100 = 0.25, displayed as 25%.

Note. If you change the return date, the ROI will change, since either the $ Invested amount or $ Return amount will not be the same if you are using a different date.

Security

The name you gave the security when you created the account.

Sym

The security's **symbol**, which is required if you plan to update your portfolio prices online (via the Portfolio Price Update service) or import price data from an ASCII file.

Total Market Value

Total market value of all **securities** you hold in selected accounts.

Total % Gain

Percentage increase in the total market value of the selected account(s). This is the current market value less the **cost basis,** of all currently held **securities** divided by the **cost basis.**

A negative value indicates a loss.

Type

The security type, as you specified when setting up the **security.**

% Cost

(This column heading appears only if you click Options, click the Custom Views tab, and select this column heading from one of the column drop-down lists.)

Calculated by dividing the Cost Basis of a given security by the Total Cost Basis for all of the securities in the displayed account.

% Gain/Loss

Gain or loss of all currently held shares of the **security** (the market value minus the **cost basis**).

% Income

(This column heading appears only if you click Options, click the Custom Views tab, and select this column heading from one of the column drop-down lists.)

Total dollar amount received from income from a **security** (interest, **dividends, capital gains distributions,** not including reinvested income) divided by the **cost basis.**

% Invested

(This column heading appears only if you click Options, click the Custom Views tab, and select this column heading from one of the column drop-down lists.)

Amount you have invested in a **security** expressed as a percentage of what you have invested in all securities.

% MktVal

Market value of a **security** expressed as a percentage of the total market value of all your securities.

% Yield

(This column heading appears only if you click Options, click the Custom Views tab, and select this column heading from one of the column drop-down lists.)

Estimated income per share divided by the current market price per share.

$ Income

Total dollar amount received from a **security** (including reinvested income), in dollars.

$ Invested

(This column heading appears only if you click Options, click the Custom Views tab, and select this column heading from one of the column drop-down lists.)

Actual dollar amount that you have invested in a **security** to date, including any expenses for that security (but *excluding* reinvestments).

When you change the period over which Quicken calculates returns, Quicken calculates $ Invested to be the market value of the security at the starting date plus the dollar amount you have invested in the security since that date (excluding reinvestments). In this way, $ Invested indicates the total cost of the security to you since the starting date.

$ Return

The total return of a **security** since you invested in it. This is the current market value plus the income taken out as cash plus cash received from sales of shares, minus the amount invested.

For example, let's say you bought 100 shares for $5 each, for a total of $500. You later sold 50 shares for $6 each for a total of $300. Now the market price of your 50 remaining shares is $7 for a total of $350.

The $ Return is $350 (current market value) plus $300 (sales) minus the $500 you invested for a total return of $150.

Note that reinvestments are not explicitly added to $ Return, because they contribute to the market value, which is a part of $ Return.

Add Shares to Account

Use this form if you're receiving shares of a **security** and didn't use cash to purchase them. You can also use this form if you're setting up the opening balances for securities in your investment account. For information about setting up opening balances, see **Setting up the opening balance of each security.**

Add Shares to Account actions increase your number of shares without subtracting cash from any Quicken account.

To fill in the form:

1. Enter the number of shares received.

2. Enter the actual initial cost per share (including commission, fees, and load). The cost per share depends on whether you're receiving the shares as a gift or as an inheritance. **More detail>**

3. (Optional) Enter the current market value of the transaction if you want to begin tracking the performance of the security starting from this point. (If you don't enter a market value, the investment's performance will be evaluated starting from the **cost basis** shown.)

4. (Optional) Enter a memo about the transaction.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Initial cost per share

Inherited shares	The cost basis of inherited shares is generally the value of the shares on the date that the decedent died or alternative valuation date. When you receive the inherited shares, record the cost per share on that date.
Gift shares	The cost basis of shares you received as a gift depends on the value of the shares on the date of the gift and the price that the giver paid for the shares, as well as your sale price if you sell the shares.

Buy/Sell Shares

Use this form to record the cash purchase and sale of **securities**. You pay for a security either with cash in the same account or with cash you transfer in from another account, such as your checking account.

When you're selling a security, you keep the cash from the sale in the same account or transfer it to another account.

To fill in the form:

1. Enter the number of shares you bought or sold.

2. Enter the price.

3. Enter the Commission/Fee. **More detail>**

4. (Optional) Select the account you'd like the amount of the sale deducted from (for purchases) or deposited in (for sales). If you leave this box empty, Quicken deducts the cost of the security from this account (for purchases) or deposits the amount of the sale (for sales) in this account.

5. (Optional) Enter a memo about the transaction.

6. (Optional) Click Lots to select the security lot or lots you'd like to sell. If you have bought shares of the same security more than once, and now want to sell just a portion of your accumulated shares, you can choose which shares to sell. If you don't specify particular shares, Quicken assumes you're selling the first shares you purchased (known as First In, First Out or FIFO).

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Commission/Fee

Commission If an explicit commission is added to the purchase or subtracted from the sale proceeds, enter it here.

Loads A "load" (sometimes called a "front-end load") is a commission built into the purchase price of a mutual fund or other security.

A load fund has two share prices: a "Buy" or "Offer" price and a "Sell" or net asset value (NAV) price. Enter the purchase of a load fund at the "Buy" price with no additional commission. The true market value of your investment is based on the "Sell" or NAV price.

If you want to correct the market value, update the price of the fund. For information about updating prices, see **Updating security prices.**

Reinvest Income

Use this form to record purchases of additional shares of a **security** with money paid to you by that security as dividend or interest income or capital gains distribution.

Use the Reinvest Income action to enter reinvestments of dividends, interest income, and **capital gains distributions** (short or long).

To fill in the form:

1. Enter the amount (for example, the amount of the dividend, the amount of the capital gain) and the number of shares received.
2. Press Tab to move to the next field. Quicken calculates the price per share.
3. (Optional) Enter a memo about the transaction.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Remove Shares from Account

Use this form if you're giving shares that are now in a Quicken account to someone (as a gift, for example).

To fill in the form:

1. Enter the number of shares you are removing. Quicken reduces the number of shares in your account and records a sale with a capital gain of zero. No cash is added to any account.

2. (Optional) Enter the current market value of the transaction if you want to begin tracking the performance of the security starting from this point. (If you don't enter a market value, the investment's performance will be evaluated starting from its **cost basis**.)

3. (Optional) Enter a memo about the transaction.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Record Income

Use this form to record the cash received from **dividends,** interest income, miscellaneous income (such as tax-free interest), and **capital gains distributions** (long- or short-term).

For reinvested dividends or interest, including interest that stays in a **CD** or dividends that stay in a money market fund, use the Reinvestment form.

To fill in the form:

1. Enter the amount (Quicken provides five options: Dividend, Interest, Capital Gain Distribution Short, Capital Gain Distribution Long, and Miscellaneous).

2. (Optional) Select the account you'd like the funds deposited in. If you leave this box empty, Quicken deposits the income amount in this account.

   If this is a single mutual fund account, however, you must select an account in the Transfer Account box.

3. (Optional) Enter a memo about the transaction.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Miscellaneous Expense

Use this form to record an expense associated with this security.

To fill in the form:

1. Enter the amount.

2. Select a category from the drop-down list.

3. (Optional) Enter a memo about the transaction.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Stock Split

When a security splits, you are given additional shares. Use this form to record this split.

When you record a stock split, Quicken recalculates your average cost per share. Quicken doesn't recalculate the price. If you want to correct the market value, update the price. Quicken doesn't change transactions previously recorded.

For information about updating prices, see **Updating security prices.**

To fill in the form:

1. Enter numbers to express the ratio of new shares to old. For example, if the stock split is 2:1, enter 2 in the New Shares box and 1 in the Old Shares box.

2. Enter the new price per share.

3. (Optional) If you enter a miscellaneous amount, you can assign a category to it. Select a category from the Category for Misc. drop-down list.

4. (Optional) If you want to transfer the income to a different account, select an account from the Transfer Account drop-down list.

5. (Optional) Enter a memo about the transaction.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Reminder

Use this form to enter a reminder. For example, you might want to sell some shares of a particular stock next Tuesday. A reminder message is displayed each time you start Quicken.

To fill in the form:

1. Enter your reminder message (up to 18 characters).

2. (Optional) Enter a memo about the transaction.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Margin Interest Expense

Use this form to record interest you pay your broker on a margin loan. A margin loan is money you borrow to pay for a security you are buying.

To fill in the form:

1. Enter the interest amount.

2. (Optional) Enter a memo about the transaction.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Return of Capital

Use this form to record cash received from return of capital. A return of capital is money paid to you as total or partial repayment of the money you invested.

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 when the underlying mortgages pay off principal, which is passed on to you.

To fill in the form:

1. Enter the amount you received.
2. (Optional) Enter a memo about the transaction.

Notes

Return of capital is **not** the same as **capital gains distribution.**

Recording a return of capital lowers your **cost basis.**

To ensure that the market value also declines with a return of capital, you must update the price of the security. This new price equals the current price times the FACTOR (which is supplied in your statement).

How to...

> **Update security prices**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Tracking investments**

Transfer Cash In/Out

Use this form to record transfers of money in or out of this investment account.

To fill in the form:

1. Enter the amount you are transferring in or out.
2. Select the account you are either taking money out of or depositing money into.
3. (Optional) Enter a memo about the transaction.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Transfer Shares

Use this form to transfer shares from one investment account to another.

Note: Although you can keep track of a true **IRR** with this action, it doesn't report your long-term capital gains correctly. If long-term capital gains is important to you, do the following: Enter every transaction for the particular security in the new account, and then delete each transaction for that security from the old account.

To fill in the form:

1. Enter the number of shares you want to transfer.

2. (Optional) If you've purchased shares in this security more than once, you can indicate which shares to transfer. Click Lots, and specify the shares in the window that opens. If you don't specify particular shares, Quicken assumes you're selling the first shares you purchased (known as First In, First Out or FIFO).

3. Select the account you want to receive the transferred shares.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Corporate Name Change

Use this form to change the name of the security after a corporate name change.

To fill in the form:

- Enter the new name of the corporation or entity.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Spinoff of New Securities

Use this form to change security name and price information when a corporation spins off another corporation or entity.

To fill in the form:

1. Enter the name of the new corporation or entity that will receive the spin-off shares.

2. Enter the number of new shares the corporation is issuing for each old share.

3. Enter the prices of the old shares and the new shares.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Stock for Stock Corporate Acquisition

Use this form to change security name and price information when a corporation acquires another corporation or entity.

To fill in the form:

1. Enter the name of the parent company that is buying the other.

2. Enter the number of new shares that are being issued for every share of the parent company.

3. Enter the share price the parent company must pay for each share of the company it's acquiring.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Stock Dividend

Use this form to to record a stock dividend you've received.

To fill in the form:

- For the number of new shares issued per share, 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 as the ratio of new shares to old shares.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Specific Identification of Shares

This is where you choose the specific shares you want to sell. You can choose whether you want to sell all the shares in a particular lot, or just some of those shares.

To sell a particular lot (or part of a lot):

1. Select the lot from which you wish to sell shares. Lots appear in rows at the top of the window.
2. Click Use All to include all available shares from the lot, or click Use Part and, in the window that opens, specify the number shares to include. Quicken displays the number of shares you plan to sell.

What you see

    Use All, Use Part, Clear buttons

    Shares In/Gains buttons

Troubleshooting

    Solutions to problems you may be having.

Help on...

    Tracking investments

Use All, Use Part, Clear buttons

This button	Does this
Use All	Sells all the shares in the selected lot.
Use Part	Sells only a part of the shares in the selected lot. Enter the number of shares you want to sell in the Specify Quantity window.
Clear	Deselects any lots you have marked to sell in this transaction

Shares In/Gains buttons

Click the one of these four buttons to make Quicken select which shares to sell. (Don't select any lots if you use one of these buttons.) Quicken chooses the number of shares according to your entry in the Shares to Sell box.

This button	Does this
First Shares In	Sells the first shares you bought.
Last Shares In	Sells the last shares you bought.
Maximum Gain	Selects shares to give you the highest gain with this sale.
Minimum Gain	Selects shares to give you the lowest gain with this sale.

Specify Quantity

This is where you indicate how many share to sell from the selected lot.

To sell part of the shares in the selected lot:

• Enter the number of shares you want to sell, and then click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Tracking investments

Price/Value History Graph

The Price/Value History graph plots the price history and value of the selected **security** over time. To display the graph, click Graph in Portfolio View, or double-click a security in the Price History window.

What you see

> **Price (blue line)**
>
> **Value (green line)**
>
> **Start and end dates (above left and right of graph)**
>
> **Adjust for Splits**
>
> **Show Mkt Value**

To display the exact value or price of your shares on a particular date:

- Move the cursor over the lines in the graph. As with all Quicken graphs, whenever you see the QuickZoom magnifying glass you can click your mouse to show the actual price or value in the graph.

How to...

> **Print this graph**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Tracking investments**

Price (blue line)

The blue line represents the change in price over time of the currently selected security, plotted against the legend at the left of the graph.

Value (green line)

The green line represents the change in market value over time of your shares in the selected security, plotted against the legend at the right of the graph.

This line appears only if the Show Mkt Value option is selected in the Graph Price History window.

Start and end dates (above left and right of graph)

Change these dates to control the period of time plotted on the graph.

Adjust for Splits

- Selecting this option adjusts the price of the security in the graph to account for any stock splits.
- Clearing this option shows the actual market price of the security in the graph, regardless of any split activity.

Show Mtk Value

Select this option to plot the market value (green line) of the selected security. Clear this option to plot only the price history (blue line) of the selected security on the graph.

Investment Setup

This is the first window of Quicken's EasyStep Investment Setup. EasyStep guides you, one question at a time, through the setup process.

Important: Use this window only if you want to set up a regular investment account. To set up a **single** mutual fund account, you need to follow different steps. For more information, **click here.**

To complete the window:

- Click the Next button.

What you see

> **Cancel button**
> **Next button**

Cancel

Click the Cancel button at any time if you want to stop setting up this investment. When you click Cancel, everything you've entered about the investment so far is deleted.

Investment Setup

If this is your first Quicken investment account

- Click No.

If you've created an investment account previously

Consider whether you want to add new investments to an existing account, or track them separately. Click one of these topics to help you decide what's best for your situation.

What type of Quicken account to use for an investment

Best ways to group securities within regular investment accounts

- If you choose to add to an existing account, click Yes. Then choose the account name from the drop-down list that appears.

What you see

Cancel button

Back button

Next button

Investment Setup

- Type a name for your investment account. Use up to 15 letters, numbers, or spaces. This name will appear in the Account list and in the Portfolio View.

What you see

Cancel button

Back button

Next button

Investment Setup

- Indicate whether the investments in this account will be taxable or tax-deferred.

  If the earnings from this account won't be taxed until you take possession of them, then they are considered tax-deferred. Examples of tax-deferred investments are IRAs, 401(k) and 403(b) plans, annuities, and Series EE and HH U.S. Savings Bonds.

What you see

Cancel button

Back button

Next button

Investment Setup

If your **401(k)** gives you a statement that shows every purchase, with the number of shares and price for that purchase, you can set up as an investment account in Quicken.

If your 401(k) does **not** give you a detailed statement, you don't have enough information to use an investment account. Instead, use a tax-deferred **asset** account and update its value when you get your statement. If you want to keep track of different funds that make up your 401(k), use a separate tax-deferred asset account for each fund.

- Click Yes to begin setting up your 401(k) account as an investment account.
- To set up your 401(k) as an asset account, **click here.**

What you see

    Cancel button

    Back button

    Next button

To set up your 401(k) as an asset account

First finish using EasyStep Investment Setup to set up your other investments. When you're finished, open the Activities menu and choose Create New Account to set up an asset account.

However, you can stop using EasyStep Investment Setup and set up your asset account right away.

1. Click Cancel in the EasyStep window.
2. Click Yes to confirm that you want to leave Investment Setup.
3. Then **click here** for more information.

Investment Setup

If you have a brokerage account that allows check writing, Quicken lets you set up a linked checking account so you can write checks and track cash for the brokerage account.

Because the accounts are linked, you can easily transfer money between the two Quicken accounts when you buy and sell investments or receive investment income.

- Click Yes if your investment account has this type of linked account. When you complete EasyStep Investment Setup, Quicken will automatically create the linked account for you.

What you see

Cancel button

Back button

Next button

Investment Setup

Quicken confirms here the name of the investment account that you've chosen to work with now. If this is incorrect, click Back and choose another investment account, or choose to start a new account.

What you see

Cancel button

Back button

Next button

Investment Setup

1. Choose the type of investment you want to add to this account. For definitions, click one of the choices below:

    Stock

    Bond

    Mutual fund

2. Then enter a name for the stock, bond, or mutual fund you choose.

Note: If you want to add a zero-coupon bond, complete the EasyStep windows for all the stocks, mutual funds, or bonds that you **do** want to include in this account. Then after you complete EasyStep, type "zero-coupon bonds" in the Help Search window to find the "Recording zero-coupon bonds" topic. Or to see the topic now, **click here**.

What you see

   Cancel button

   Back button

   Next button

Investment Setup

Some investments produce income that is not taxed.

1. Click Yes if this is a tax-free stock.

2. Enter the annual dividend per share if you want. This is the amount of money you estimate that may be returned to stock shareholders as a dividend. This information is used for calculating yield.

What you see

Cancel button

Back button

Next button

Investment Setup

In this window, you can choose to enter information that will be useful later.

If you plan to get prices for this investment with a modem

- Type the **Ticker symbol.** (If you don't want to look it up now, you can enter it later.)

If you plan to analyze your investments

- Choose an **investment goal.** (If you don't want to use one of the choices presented, you can add other types of investment goals later.)

What you see

    Cancel button

    Back button

    Next button

Investment Setup

Some investments produce income that is not taxed.

- Click Yes if this is a tax-free investment.

What you see

Cancel button

Back button

Next button

Investment Setup

Decide how much historical data you want to enter for this investment.

We recommend that you enter every transaction you've made for the investment, starting with your initial purchase or acquisition. If you don't enter all transactions, Quicken cannot report accurate **unrealized** or **realized gains**.

For more details, **click here.**

What you see

Cancel button

Back button

Next button

Investment Setup

Now enter information about the cost of your investment as of the date you chose.

1. Enter the number of shares you bought (or already owned) on that date.
2. Enter the cost of all the shares (not cost per share).
3. Enter the broker's fee or any load you paid. Quicken computes the total amount you paid on that date (or the value of what you owned on that date). Check this against your records.

What you see

> **Cancel button**
>
> **Back button**
>
> **Next button**

Investment Setup

You need to enter some historical information about your bond.

1. Enter the date you bought the bond.

2. Enter the date the bond will mature, or become available to you.

What you see

Cancel button

Back button

Next button

Investment Setup

The following information about your bond is optional.

1. Enter the annual yield as a percentage.
2. Enter the face value of the bond, in dollars.
3. Enter the **accrued interest** so far, in dollars.

What you see

Cancel button

Back button

Next button

Investment Setup

1. Enter the number of bonds you own. Quicken will show this total later as ten times the number you enter here. This way, your values will match the way prices are quoted in the newspaper.

2. Then enter the amount you paid for those bonds. Quicken will show this number later as one-tenth of the actual market value of each bond, also to match the way prices are quoted.

What you see

Cancel button

Back button

Next button

Investment Setup

1. Enter the total amount of contributions you and your employer made to your 401(k) or 403(b) fund since the start date you entered.

2. Then enter the market value as of the start date you entered.

What you see

    Cancel button

    Back button

    Next button

Investment Setup

You can go on to add more types of investments to the investment account you're creating now. For more information on arranging investments in accounts, click a choice below.

Best ways to group securities within regular investment accounts

What type of Quicken account to use for an investment

• Click Yes to use EasyStep to help you add more investments to this account, or click No if you're finished for now. You can always use EasyStep Investment Setup again later and add more investments to this account.

What you see

    Cancel button

    Back button

    Next button

Investment Setup

This is the Summary window in EasyStep Investment Setup. The Summary window lets you check to make sure your previous entries are correct.

To complete the window:

1. If the account name is incorrect, revise the information.

2. Check each line in the Investment Information section. Each line corresponds to a stock, bond, or mutual fund you set up. If you want to change anything, click the line you want to change, and then click Investment.

What you see

> **Cancel button**
> **Back button**
> **Next button**

Investment Setup

You've finished creating your investment account. Now you have two choices:

- Take a QuickTour of Quicken investments (click the QuickTour button).
- Start using Quicken (click the Done button).

What you see

    QuickTour button

    Cancel button

    Back button

    Done button

QuickTour button

Click the QuickTour button to start the QuickTour called "Tracking Your Investments."

QuickTours introduce you to the ways Quicken can help you with your personal finances. You page through illustrated screens that give you the big picture on common Quicken tasks.

Done

Click to start using your investments in Quicken. The Portfolio View window opens with all your **securities** listed.

Investment Setup

1. Revise the investment account name or the description in this window.

    The account name and the description appear on the Account list and in the Portfolio View.

2. Click OK.

Investment Setup

The information you entered previously is reflected in this window.

1. Revise any of the entries you want. For more information on an option, click a choice in the "What you see" list below.

2. Click OK.

What you see

    Stock Name, Symbol, and Goal

    Tax-Free Stock

    Estimated Annual Dividend

    Date and Number of Shares

    Cost and Commission/Fee

Estimated Annual Dividend

- Enter the annual dividend per share if you want. This is the amount of money you estimate that may be returned to stock shareholders as a dividend. This information is used for calculating yield.

Investment Setup

The information you entered previously is reflected in this window.

1. Revise any of the entries you want. For more information on an option, click a choice in the "What you see" list below.

2. Click OK.

What you see

Mutual Fund Name, Symbol, and Goal

Tax-Free Mutual Fund

Date and Number of Shares

Cost and Fee/Load

Name, Symbol, and Investment Goal

If you plan to get prices for this investment with a modem

- Type the **Ticker symbol.** (If you don't want to look it up now, you can enter it later.)

If you plan to analyze your investments

- Choose an **investment goal.** (If you don't want to use one of the choices presented, you can add other types of investment goals later.)

Tax-Free

If earnings from the investment aren't taxed, choose this option.

Date and Number of Shares

Decide how much historical data you want to enter for this investment.

We recommend that you enter every transaction you've made for the investment, starting with your initial purchase or acquisition. If you don't enter all transactions, Quicken cannot report accurate **unrealized** or **realized gains**.

For more details, **click here.**

- Enter the date and the number of shares you bought (or already owned) on that date.

Cost and Fees

Now enter information about the cost of your investment as of the date you chose.

1. Enter the cost of all the shares (not cost per share).
2. Enter the broker's fee or any load you paid. Quicken computes the total amount you paid on that date (or the value of what you owned on that date). Check this against your records.

Investment Setup

The information you entered previously is reflected in this window.

1. Revise any of the entries you want. For more information on an option, click a choice in the "What you see" list below.

2. Click OK.

What you see

Bond Name, Symbol, and Goal

Tax-Free Bond

Face Value, Accrued Interest, and Yield

Purchase Date and Maturity Date

Number of Bonds and Cost

Face Value, Accrued Interest, and Yield

The following information about your bond is optional.

1. Enter the annual yield as a percentage.
2. Enter the face value of the bond, in dollars.
3. Enter the **accrued interest** so far, in dollars.

Purchase Date and Maturity Date

1. Enter the date you bought the bonds.
2. Enter the date the bonds will mature, or become available to you.

Number of Bonds and Cost

1. Enter the number of bonds you own. Quicken will show this total later as ten times the number you enter here. This way, your values will match the way prices are quoted in the newspaper.

2. Then enter the amount you paid for those bonds. Quicken will show this number later as one-tenth of the actual market value of each bond, also to match the way prices are quoted.

Investment Setup

The information you entered previously is reflected in this window.

1. Revise any of the entries you want. For more information on an option, click a choice in the "What you see" list below.

2. Click OK.

What you see

401(k) Fund Name, Symbol, and Goal

Date, Contribution and Market Value

Date, Contribution and Market Value

1. Enter the date your 401(k) account was started.
2. Enter the total amount of contributions you and your employer made to your 401(k) or 403(b) fund since the start date.
3. Then enter the market value as of the start date you entered.

Using QuickFill and memorizing transactions

Overview

Why you should take advantage of memorized transactions.

How to...

Use QuickFill

Memorize transactions

Set up and use memorized transaction groups

Frequently asked questions

Answers and tips that will speed your work with memorized transactions.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

Use QuickFill

Complete entries automatically

Use drop-down lists to complete an entry

Memorize transactions automatically

Recall memorized transactions automatically

Change how QuickFill behaves

Memorize Transactions

[Memorize and recall transactions manually](#)

[Change a memorized transaction](#)

[Delete memorized transactions](#)

[Turn automatic memorization of transactions off and on](#)

Overview: Using QuickFill

QuickFill is Quicken's automatic data entry feature. QuickFill let you enter and recall transactions with just a few keystrokes. With it you can:

- Memorize each new transaction.
- Recall a memorized transaction when you tab out of the Payee field in a register or check.
- Have Quicken open the drop-down list when you place the insertion point in a field.

What is a locked transaction?

Memorized transactions can be locked or unlocked. Locked transactions don't change if you enter another transaction with the same payee, but unlocked transactions do.

For example

Suppose you usually withdraw $40 from an ATM. You memorize a transaction called "ATM Withdrawal" with an amount of $40, and lock it. Then next time you type "ATM Withdrawal" in your register, QuickFill fills in the rest of the transaction, including the $40 amount. Then, even if you change the amount and record the new transaction, the memorized transaction would still retain the old amount. If the transaction were not locked, the new transaction would overwrite the old one in the Memorized Transaction list.

If you upgraded to Quicken 5 for Windows from a DOS version of Quicken, **click here**.

How to...

Lock and unlock transactions

Upgrading from DOS Quicken

Transactions that you memorize manually are locked by default. If you upgraded from a DOS version of Quicken, all your previously memorized transactions are also locked. Transactions that are memorized automatically are not locked.

Complete entries automatically

1. Begin typing in the field.

2.   If the name that Quicken adds to the field is incorrect, keep typing until the correct name appears.

3.   If you want to add a subcategory, type a colon (:) after Quicken enters the category name. Then type as many letters as you need to make Quicken fill in the correct subcategory name.

4.   If you want to include a class name, type a slash (/) after Quicken enters the category or subcategory name. Then type as many letters as you need to make Quicken fill in the correct class.

Overview

Through **QuickFill**, you can have Quicken fill in fields for you in the register or the Write Checks window. All you have to do is type the first few letters in the field and Quicken fills in the rest.

For this feature to work, the QuickFill option "Automatic Completion of Fields" must be turned on. For details, **click here.**

More detail

Automatic completion works with Num, Payee, Category, Class, Security, investment action, and transfer account names. When you enter transfer account names, you don't have to type the brackets.

Tip

Once Quicken has placed a name in a field, you can quickly see if there are any other names that begin with the letters you typed. Press Ctrl+Down Arrow to see the next matching name. To see the previous matching name, press Ctrl+Up Arrow. You can also use the plus and minus keys on the numeric keypad.

Use drop-down lists to complete an entry

For this feature to work, the QuickFill option "Drop Down Lists Automatically" must be turned on. **More detail>**

1. Tab into one of these fields:

   Num   **Action** (Investment registers only)

   Payee   **Security** (Investment registers only)

   Category   **Account** (Investment registers only)

2. When you tab into a field that has a list, the list automatically drops down. When you click a name in the list, Quicken enters the name in the field.

To turn this feature on or off:

1.   Open any Quicken register or the Write Checks window.

2.   Click Options on the button bar.

3.   Click the QuickFill tab at the top of the window.

4.   Select or clear "Automatic Completion of Fields."

5.   Click OK.

To turn this feature on or off:

1. Display any Quicken register or the Write Checks window.
2. Click Options on the button bar.
3. Click the QuickFill tab at the top of the window.
4. Select or clear "Drop Down Lists Automatically."
5. Click OK.

Memorize transactions automatically

For this feature to work, the QuickFill option "Automatic Memorization of New Transactions" must be turned on.

This feature is on by default. Here is what happens:

- If you enter a payee who is not already on the Memorized Transaction list, Quicken adds the transaction to the list when you record the transaction.
- If you enter a transaction for a payee who is already on the Memorized Transaction list, Quicken updates the memo, amount, and category with the new information you just entered.
- This feature works only for new transactions. If you are editing a transaction you entered previously, the changes aren't memorized.

To turn this feature on or off:

1. Open any Quicken register or the Write Checks window.
2. Click Options on the button bar.
3. Click the QuickFill tab at the top of the window.
4. Select or clear "Automatic Memorization of New Transactions."
5. Click OK.

Recall memorized transactions automatically

Overview

1. Begin typing in the Payee field.

2. If the name that Quicken adds to the Payee field is incorrect, keep typing until the correct name appears.

3. Press Tab. When you press Tab, Quicken's automatic recall feature fills in the rest of the transaction and places the insertion point in the Amount field. If necessary, you can change the amount of the transaction before you record it.

Overview

Through **QuickFill**, you can recall a transaction merely by typing a few letters in the Payee field.

For this feature to work, the QuickFill option "Automatic Recall of Transactions" must be turned on. **More detail>**

To turn this feature on or off:

1. Display any Quicken register or the Write Checks window.
2. Click Options on the button bar.
3. Click the QuickFill tab at the top of the window.
4. Select or clear "Automatic Recall of Transactions."
5. Click OK.

Memorize and recall transactions manually

If you have turned off **QuickFill's** automatic memorization and recall features, you can still memorize (or recall) a transaction if you need to. If you use a particular transaction frequently, you can also add an icon for the transaction to the iconbar.

How to...

Memorize an existing transaction

Memorize a new transaction

Recall a memorized transaction

Add an icon to represent a transaction

Memorize an existing transaction manually

When an existing transaction is not on the Memorized Transaction list, you can add it to the list, even when the **QuickFill** options for memorization are turned off.

1. Open the window that contains the transaction (either the register or the Write Checks window).
2. Go to the transaction you want to memorize.
3. From the Edit menu, choose Memorize Transaction.
4. Click OK. Quicken memorizes all the information in the transaction except the date.

Memorize a new transaction manually

Overview

1. From the Lists menu, choose Memorized Transaction.

2. Click New on the button bar.

3. Select the **type of payment.**

4. Enter the payee, amount, memo, and category as if you were entering the transaction in the register.

5.

6.

7. Click OK to add the new transaction to the Memorized Transaction list.

Overview

When the **QuickFill** option Automatic Memorization of New Transactions is turned off, you can still memorize new transactions on a case-by-case basis.

Optional

If you want to split the amount of the transaction between two or more categories, click Splits, enter the category information, then click OK.

Optional

If you are going to pay the transaction with Intuit checks and you want a printed address to appear on the checks, click Address. Enter the address and click OK.

If you make changes to an address that is used in another part of Quicken, you can keep the addresses synchronized. For details, **click here**.

Recall a memorized transaction manually

Overview

1. Scroll to the bottom of the register or Write Checks window and select a new, blank transaction.

   Caution! If you select a transaction you've already entered, Quicken will overwrite the transaction with the transaction you select from the Memorized Transaction list.

2. From the Lists menu, choose Memorized Transaction.

3. Select the transaction you want to use, then click Use. Quicken enters the details of the transaction in either the register, or, if you are writing checks, the Write Checks window.

   If the memorized transaction you chose is a loan payment, the Confirm Principal and Interest window appears. **Click here.**

4.
5. Click Record.

Overview

When the **QuickFill** option Automatic Memorization of New Transactions is turned off, you can manually memorize new transactions on a case-by-case basis.

Confirm Principal and Interest

Review the transaction and make any changes you want. For example, you may want to change the amount of the transaction.

If the transaction is **locked**, any changes you make won't affect the transaction in the Memorized Transaction list unless you rememorize the transaction in the register.

Optional

Review the transaction and make any changes you want. For example, you may want to change the amount of the transaction.

If the transaction is **locked**, your changes won't affect the transaction in the Memorized Transaction list unless you rememorize the transaction in the register.

Change a memorized transaction

You can edit and change memorized transactions just as you do any other kind of transaction.

1. From the Lists menu, choose Memorized Transaction.
2. Select the transaction you want to change and click Edit.
3. Make the changes you want in any of the fields.
4. Click OK.

Tip

If all you want to do is change the amount of the transaction, it's easier to edit the amount after you've recalled the transaction into the register.

Delete memorized transactions

Overview

1. From the Lists menu, choose Memorized Transaction.
2. Select the transaction or transactions you want to delete and click Delete.
3. Click OK to confirm the deletion.

Overview

You can delete memorized transactions that you no longer use. Deleting a memorized transaction removes the transaction from the Memorized Transaction list. Any transactions that used the memorized transaction remain intact.

Lock and unlock memorized transactions

Transactions that you memorized manually are locked by default, but you can change the locked status of any transaction.

1. From the Lists menu, choose Memorized Transaction. The Memorized Transaction list appears. A "locked" icon in the Locked column means the transaction is locked.

2. Click in the Locked column of any transaction to lock or unlock it.

Memorized Transaction list

This is where you recall a memorized transaction and enter it in either the register or the Write Checks window. Every non-investment memorized transaction appears in the list.

How to...

    Memorize and recall transactions manually

    Change a memorized transaction

    Delete memorized transactions

    Turn automatic memorization of transactions off and on

    Print a copy of this list

What you see

    Memorized Transaction list button bar

    Lock button

    Calendar button

    View Locked Items Only

Troubleshooting

    Solutions to problems you may be having.

Help on...

    Using QuickFill and memorizing transactions

Memorized Transaction list button bar

This button	Does this
New	Adds a new transaction to the list. A window appears where you can enter the details of the new transaction.
Edit	Edits the transaction you selected. A window appears where you can edit the details of the transaction.
Delete	Deletes the transaction you selected.
Use	Enters the details of the selected transaction in either the register, or, if you are writing checks the Write Checks window.
Report	Creates a report listing all transactions containing the payee name used in the transaction you selected.
Close	Closes the list.

Lock button

Select a transaction from the list, then click the Lock button to lock or unlock it. Locked transactions don't change if you memorize another transaction with the same payee.

More about...

Locked transactions

Calendar button

If you want a transaction included on the Financial Calendar's Transaction list, make sure it has a calendar icon in the Cal column.

To switch the calendar icon on or off:

- Select a transaction, then click the Calendar button. Or, click in the transaction's Cal column.

View Locked Items Only

Click to view only locked transactions. Locked transactions don't change if you memorize another transaction with the same payee.

To lock or unlock a transaction:

- Select a transaction, then click the Lock button. Or, click in the transaction's Lck column.

More about...

Locked transactions

Create/Edit Memorized Transaction

To create or edit a memorized transaction:

1. Enter or change the information, as necessary.

2. To split the transaction, click Splits. Enter the information as you would for a split transaction in your register.

3. To print checks with Quicken, click Address. You can enter the payee address here. When you print this check, Quicken inserts the address on the check face.

    If you make changes to an address that is used in another part of Quicken, you can keep the addresses synchronized. For details, **click here**.

4. Click OK.

What you see

> **Type**
>
> **Payee**
>
> **Memo**
>
> **Category**
>
> **Amount**
>
> **Cleared**
>
> **Splits, Address buttons**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Using QuickFill and memorizing transactions**

Cleared

If you are creating a new memorized transaction, leave it uncleared (the checkbox should be empty).

If you want to change the cleared status of an existing memorized transaction, select or clear the checkbox as necessary.

Problem with MEM_BAG

What is the MEM_BAG?

To force Quicken to recreate the MEM_BAG:

1. Press and hold down the Ctrl and Shift keys together.
2. With the keys still held down, open the File menu, choose File Operations, and then choose Delete.
3. Exit Quicken. Quicken recreates the MEM_BAG with default settings for budgets, graphs, and the desktop.

Memory Problem

Quicken for Windows needs more memory, or there is a memory conflict between applications that are currently running. Do one or more of the following:

- Quit all open applications, then restart your computer.
- Disconnect from any network connections.
- Remove any unnecessary TSRs (terminate-and-stay-resident programs) and other utilities.

How to...

Resolve TSR and device driver conflicts

Free up memory by disabling programs in the Windows Startup Group

Resolve TSR and Device Driver Conflicts

Some utilities do not work well together in memory. Sometimes DOS and/or Windows cannot properly manage the memory used by the utilities. Also some utilities are not written to operate in Windows. In the Windows directory there is a SETUP.TXT file which may list these incompatible utilities.

Running certain utilities and applications together can exhaust available memory. Turning off a TSR (terminate-and-stay-resident) program, device driver or any unused applications frees memory for other applications. Turning off all unneeded utilities can help isolate a problem to a specific area and fix the memory conflict, too.

As you upgrade your hardware and software, device drivers often have to be upgraded as well (e.g. a mouse driver or a memory manager).

If Quicken operates normally while the utilities are turned off, there could be a memory or program conflict with those utilities. You can usually resolve Quicken problems by "remarking out" TSRs or unneeded drivers in your AUTOEXEC.BAT or CONFIG.SYS files.

Procedure:

1. From the Windows Program Manager File menu, choose Run.
2. On the command line, type SYSEDIT, and then click OK.
3. Scroll through the AUTOEXEC.BAT and CONFIG.SYS FILES, remarking out any line with a potentially incompatible TSR or device driver. To do so, type REM at the beginning of the line, and then press the space bar once to put a space between REM and the next letter.

    NOTE: Do not remark out lines that will affect hard disk compression, disk partitioning, external drives, modem setup, printer setup, etc.
4. After remarks have been added, save each file by choosing Save from the File menu.
5. Exit SYSEDIT, then Windows. Reboot, then try to run Quicken again.

Free up memory by disabling programs in the Windows StartUp Group

Insufficient memory in Windows can cause General Protection Faults and lockups in Quicken for Windows. Computer users who have 4MB of RAM on their computers frequently run out of memory if too many applications are loaded in Windows.

Placing program icons in the StartUp group of Windows is an easy way to start applications every session automatically. Major Windows applications often require 2 to 3 megabytes of memory to run. Placing 3 to 4 programs in the Windows StartUp group can easily use up available memory in Windows on a 4MB computer.

Removing icons from the StartUp group gives the user the ability to start a single application with the maximum amount of memory available in Windows.

Quicken for Windows requires at least 4 megabytes of RAM, although 8 MB is recommended.

Note: Check Help About Program Manager for amount of Memory Available.

To remove applications from the StartUp Group:

1. Start Windows, then go to the Program Manager.
2. From the Window menu, select StartUp Group.
3. Drag program icons from StartUp to another program group in Program Manager.
4. Exit Windows, and then restart Windows. Windows will start without running the applications in the StartUp group.

To disable applications in the StartUp group for one session:

1. Start Windows.
2. Hold down the Shift key while Windows is loading. This will start Windows without running the applications in the StartUp group.

Memorized Transaction List Capacity

The Memorized Transaction list can hold anywhere from 1,000 to 2,000 transactions, depending on the size of the transactions. If the list becomes half-full, Quicken tells you it is turning off automatic memorization. If the list becomes completely full, you cannot memorize any more transactions until you delete existing ones.

Your list fills up like this only if you don't usually make payments to the same payees. If this is the case, automatic memorization isn't much of a benefit to you anyway, so you should consider turning it off.

How to...

Delete a memorized transaction

Turn automatic memorization of transactions off and on

Changing reconciled transactions

Changing a reconciled transaction affects future reconciliations. Quicken lets you know if you are about to change a reconciled transaction and asks you to confirm the change.

Your ability to change transactions after they are entered or even reconciled gives you complete control of your finances. However, if you want to protect your data from accidental or unauthorized changes, Quicken lets you assign passwords to keep it secure.

How to...

Use passwords to keep your data secure

Not a valid Quicken file

One of your data files may be corrupted. You should restore your data from a previous backup, or call Intuit Technical Support to discuss the possibility of data recovery.

How to...

Restore a Quicken file

No valid prices found to import

The symbols in the data file don't match those in the Security list, or the data in the import file is not correct for some other reason. See the topics below for more information.

How to...

Import security prices from an ASCII file

Save security prices from Prodigy's Quote Track

Name is in use as a category

The name you are trying to assign is the name of an existing category.

To solve this problem:

- Use a completely different name.
- Use a similar, but slightly different name. For example, if the word "House" is being used as a category name, use the name "House1" instead.
- Rename the category.

How to...

Change a category

You are about to permanently delete a category

Once you delete a category and confirm the deletion, Quicken cannot recover it. Be sure you really want to delete a category before doing so.

When Quicken deletes a category, it removes it from the category list and erases it from the Category field of any transactions to which it has been assigned.

When you delete a subcategory, Quicken deletes it from the category list and reassigns its transactions to the parent category.

Quicken won't let you delete a category that has subcategories. You need to promote the subcategories to categories or move the subcategories under another category before you can delete the category.

How to...

Turn a subcategory into a category

Move a subcategory to a different category

You are about to permanently delete a class

What happens

When you delete a class, Quicken removes the class from the Class list and erases it from the Category field of any transactions to which it has been assigned.

If this is what you want to do, click OK.

If you don't want to delete the class, click Cancel.

No checks to print

There are no checks to print in the current account. Keep in mind that Quicken prints only those checks identified by the word Print in the account register's Num field.

To solve this problem you may need to open a different account, or you may simply want to print or reprint a check you've already entered in the register.

To print or reprint a check in the account register:

1. Select the transaction for the check you want to print.
2. Select the check number in the Num field and type Print over the check number. Quicken now considers the check unprinted.
3. Click Record.
4. Print the check as usual, taking care to enter the correct first check number.

To see if there are checks to print in a different account:

1. From the Lists menu, choose Account.
2. Find the Chks column in the Account list and scroll your list of accounts, if necessary. Quicken displays a check mark if an account has checks to be printed. (You may also see a lightning bolt in the Chks column. This means an account has online payments to send.)

To open an account and print its checks:

1. Double-click an account in the Account list. Or, select an account in the Account list and click Open.
2. From the File menu, choose Print Checks. The Select Checks to Print window appears. (See below for more detail.)

How to...

Print checks

You have not selected any checks to print

To fix this problem, try the following:

- Change your print selection to **Selected Checks**, click the Choose button, and then mark the checks that you want to print. A check mark appears next to the checks that have been selected to print.

No budget amounts were found

You need to set up a budget before you can create a budget report.

If you have already set up a budget, and you still get this error message, make sure you click the Save button on the Budget button bar before you create the report.

How to...

Set up a budget

No matching transactions found

Quicken can't find any transactions that match the specified report criteria. Try changing the report settings, especially the date range, and create the report again.

How to...

Create a report on selected accounts

Limit which transactions are included in your report

Create a report on selected categories, classes, and supercategories

No reconciliation for mutual fund accounts with splits

You cannot reconcile a single mutual fund account when a stock split transaction is present. You should update your balance instead.

How to ...

Update the balance of an investment account

Error accessing disk

Quicken can't read or write to one of your data files. Possible reasons for this condition (in order of likelihood), and their solutions are listed below.

You may be out of disk space:

- Try deleting any unused programs or files on your disk.

One of your data files may be corrupted:

- Try copying your Quicken data file, then loading the new copy. For more detailed instructions, **click here.**

You may be running low on memory:

- **Resolve TSR and device driver conflicts**
- **Free up memory by disabling programs in the Windows Startup Group**

Problem with page size

Quicken can't print what you've asked it to print. Either the printer's page size is too small, or the margins are set too wide.

To select a larger page size:

1. Start Windows, then go to the Program Manager.
2. Open the Window menu, and then select Main.
3. Double-click the Control Panel icon. The Control Panel opens.
4. Double-click the Printers icon.
5. Select the printer you want to use from the list, and then click Setup.
6. Select the correct page size from the Paper Size drop-down list (such as 8.5 by 11 inches).
7. Click OK, then click Close.

To change the margins:

1. From the Quicken File menu, choose Printer Setup, and then choose Report/Graph Printer Setup.
2. Make sure the correct printer is selected (at the top of the window).
3. Change the margin settings to smaller values. Here are some suggested values:
   Left = .50
   Right = .50
   Top = .50
   Bottom = .50

Invalid password

After you set up a password, you can't open a file or make changes to its transactions unless you enter the password correctly. That's why it's especially important to write your password down and keep it in a safe place in case you forget it.

In case you forget your password:

- If possible, try restoring from a backup made before the password was assigned. If there is no such backup to restore from, you will need to create a new file and/or re-enter your transactions.

Note

Intuit has no "master password" that can access your password protected file.

How to...

Create a Quicken file

Invalid check number

The number you are trying to enter is not a valid Quicken check number. Try entering a different check number.

Note

Zero ("0") is not a valid check number.

Help for Quicken messages

Many Quicken messages have a Help button. To get more information about a message, click the Help button.

Resources are low

Important: Close any Quicken windows that you're not currently using. You should also close any other applications you're not using.

To close a Quicken window:

Select it and click its Close button.

To close another application in Windows 95:

- Look at the task bar. If applications other than the Start menu are running, click each one and then exit it.

To close another application in Windows 3.1:

1. Hold down the Ctrl key and press Esc.

   The Task List window appears. It lists the applications that are currently running. Program Manager and Quicken are the only applications you absolutely need to have running now.

2. Select any other application in the top part of the window, and then click End Task.

3. Repeat step 2 for any other applications you want to close.

4. Then select Quicken in the top part of the window, and click Switch To.

Setting up your modem

Overview

Setting up your modem to use Intuit's online services.

How to...

Let Quicken set up your modem

Change basic modem settings

Change advanced modem settings

Frequently asked questions

Answers and tips that will help you with modem setup.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

[What do I have to do to set up my modem?](#)

[Can I use a 1200 or 2400 baud modem with the Intuit online services?](#)

[Should I add "1" or an area code to the modem phone number?](#)

[What do I do if I have two modems?](#)

[Can I use my CompuServe phone number to connect to Intuit?](#)

Set up your modem

[Let Quicken set up your modem](#)

[Change basic modem settings](#)

[Change advanced modem settings](#)

Set Up Modem command

Opens the Set Up Modem window.   In this window, you make or change basic modem settings to use with the following Intuit online services: online banking, online bill payment, Portfolio Price Update, Intuit Marketplace, and online software registration.

Quicken can set up your modem automatically.   See **Letting Quicken set up your modem** .

How to...

Change basic modem settings

Change advanced modem settings

Overview: Setting up your modem to use Intuit online services

To register your Quicken software online or use the Intuit online services in Quicken, your **modem** must be set up correctly.

Quicken sets up your modem automatically:

- When you register your Quicken software online. OR
- The first time you choose Set Up Modem from the Online menu. OR
- The first time you initiate one of the following Intuit online services: online banking, online bill payment, Portfolio Price Update, or Intuit Marketplace.

If Quicken's automatic settings work for your modem:

- You can connect to Intuit, and you don't need to change your modem settings.

If Quicken's automatic modem settings don't work for your modem:

- You can't connect to Intuit.   You need to change modem settings in the Set Up Modem window (and possibly the Advanced Modem Setup window).

If you change Quicken's automatic modem settings and then wish to restore them:

- Use Autoconfigure.   (You should also use Autoconfigure when you install a new modem.)

How to...

Set up your modem

Use Autoconfigure

Modem

A device that lets your computer send and receive information over a telephone line.   A modem can be either internal (inside your computer) or external (outside your computer).

Let Quicken set up your modem

1. If you have an external modem, make sure it is plugged in and turned on.

2. From the Online menu, choose Set Up Modem.

   Note: Automatic modem setup happens only the **first** time you choose Set Up Modem.   After that, you can use **Autoconfigure** if you want to reset your modem.

To set up your modem, Quicken does the following:

- Scans your communications ports to find your modem.
- Queries your modem and then makes the modem settings.   (Setup typically takes about 20 seconds.)
- Displays a window in which you can enter a **dialing prefix,** if you need one.

Overview

Quicken sets up your modem automatically for the following Intuit online services: online banking, online bill payment, Portfolio Price Update, Intuit Marketplace, and online software registration.

For Quicken Financial Network and Investor Insight, you set up your modem as part of signup.

If the automatic settings are correct and Quicken is able to make an online connection to Intuit, you don't need to change your modem settings.

Note

To test Quicken's automatic modem settings, try **online software registration**.   If you are (or have been) able to register online, the modem settings are correct.

Use Autoconfigure

Autoconfigure is a button in the Set Up Modem window.   When you click Autoconfigure, Quicken performs its automatic modem setup procedure.

To set up your modem, Quicken does the following:

- Scans your communications ports to find your modem.
- Queries your modem and then makes the modem settings.
- Displays a confirmation message when Autoconfigure is completed.

When to use Autoconfigure

- If you change any of Quicken's automatic modem settings and then wish to restore them.
- If you install a new modem.
- If you switch your modem to another communications port.

How to use Autoconfigure:

1. From the Online menu, choose Set Up Modem.
2. In the Set Up Modem window, click Autoconfigure.

Change basic modem settings

Overview

1. From the Online menu, choose Set Up Modem.

2. Select the **port** to which your modem is connected.

3. Select the **speed** (baud rate) of your modem.

4. Skip the **access number**.   A toll-free number has already been set for use within the United States (including Alaska, Hawaii, and Puerto Rico).   Do not change it unless you're connecting from outside the U.S.

   If you need to connect to an Intuit online service while you are traveling outside the United States, you must enter a special phone number in the Access Number box.   See **International access.**

5. (Optional) In the Dialing Prefix box, enter any **prefix** (such as **9,** or ***70,**) required to reach an outside line or turn off "call waiting."   Or select a prefix from the drop-down list.

6. Select the correct **dial type**.

7. Click OK.

Overview

If Quicken's automatic modem settings are not correct and you can't make an online connection to Intuit, you must change one or more of the settings.

Check each setting and change any that may be incorrect.

Change advanced modem settings

Quicken's automatic modem setup enters advanced settings for your modem; you can change them, if necessary.

Caution!   Do not change the advanced modem settings unless you understand the changes you are making.   If you change an advanced setting and want to restore Quicken's original setting, use **Autoconfigure**.

1.   From the Online menu, choose Set Up Modem.
2.   In the Modem Setup window, click Advanced.
3.   Enter the desired characters into the **Reset String** box.   Or edit any existing characters.
4.   Enter the desired characters into the **Initialization String** box.   Or edit any existing characters.

     If your modem can accept a maximum of 40 characters and you enter more than 40, Quicken sends the string as two or more commands, each beginning with AT.
5.   Click OK.

Modem Autoconfigure

This window appears while Quicken is automatically configuring (setting up) your modem.

During Autoconfigure, Quicken does the following:
- Scans your communications ports to find your modem.
- Queries your modem and then makes the modem settings.

You can follow Quicken's progress in this status window.   Autoconfigure typically takes about 20 seconds.

When Autoconfigure is completed, Quicken displays a confirmation message.

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up your modem

Modem Autoconfigure Completed

This window appears after Quicken has completed Autoconfigure.

After you click OK to close the window, be sure to set a **dialing prefix** if you need one.

However, don't change any of the other modem settings until you test them.   If the test is successful, the modem settings are correct.

To test your modem settings:

Initiate an activity that makes an online connection to Intuit. These activities include:

- **Online software registration**.   (Choose Software Registration from the Online menu.)

  Registering your Quicken software online is the easiest way to test your modem settings.   And you enjoy the benefits of becoming a registered Quicken user.

- **Intuit Marketplace**   (Choose Intuit Marketplace from the Online menu.)

  If you want to order Quicken supplies or other Intuit software, try the convenience of online ordering with Intuit Marketplace.

- **Portfolio Price Update**.   (Choose Portfolio Price Update from the Online menu.)

  If you have a Quicken investment account, try the Portfolio Price Update service.   Your first three updates are free.

Troubleshooting

  Solutions to problems you may be having.

Help on...

  Setting up your modem

Set Up Modem - Intuit Online Services

In this window, you make (or change) the basic settings that allow your modem to connect to online banking, online bill payment, Portfolio Price Update, or Intuit Marketplace.

What you see

Port

Speed

Access Number

Dialing Prefix

Dial Type

Advanced button

Autoconfigure button

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up your modem

Port

The port (or serial port) is a connection or socket used to connect your modem to your computer.   Each port has a name.

From the Port drop-down list, select the serial port to which your modem is connected.   If you are unsure which port to select, try COM2 first.   If you have a mouse using COM2, try COM1 for your modem.   You can also ask your computer dealer which port your modem is attached to.

Speed

From the Speed drop-down list, select the number that corresponds to the modem speed (baud rate) required by your modem.   9600 and 14,400 baud are common speeds.   Many newer modems support faster speeds, up to 19,200 baud and above.

This setting represents the speed used between your computer and your modem, which may be faster than the speed used between your modem and the remote modem.   For this reason, the appropriate setting for a 9600 or 14,400 baud modem is 19,200.   If Quicken sets your modem speed to 19,200, try it to see if it works before you reset it to a lower speed.

Caution!   Do not set your modem speed above 19,200 unless you have a 16550 UART.   Setting your modem speed too high may result in communications problems.

Access Number

A toll-free phone number (represented by the text **U.S. number (free call)**) is already set in the software.   Don't change it, unless you need to connect to an Intuit online service from outside the United States.   (See **International access**.)

If this number is temporarily unavailable, Quicken automatically dials a second toll-free number.   If the number is busy or fails to answer, wait while the modem dials again. (It may take up to 60 seconds for the modem to redial.)

If you inadvertently type over any part of the access number text, you should restore it by selecting **U.S. number (free call)** again from the drop-down list.

Advanced button

Opens the Advanced Modem Setup window, where you can enter advanced settings for your modem.   Automatic modem setup enters these settings for you, but you can change them if necessary.

Caution! Do not change advanced settings unless you understand the changes you are making.

International access to Intuit online services

If you want to connect to online banking or bill payment, Portfolio Price Update, or Intuit Marketplace while you're traveling outside the United States, you must enter a series of numbers in the Access Number box.   Any (or all) of the following may be required:

- Numbers (if any) required to dial out from a hotel
- Country code or other numbers required to dial to the United States
- The Intuit international access number. **Click here** for the number.
- Your calling card number (if you are charging the call to a calling card)

To enter the international numbers:

1. Delete all the text in the Access Number box.

2. In the Access Number box, enter the numbers you need in the required order.

   Enter a comma wherever you need a "pause character." (A comma tells the modem to pause for 2 seconds before sending the next number.)

3. Click OK.

To restore the U.S. local number:

1. Click the Down Arrow to the right of the Access Number box.

2. Select **U.S. number (free call)**.

3. Click OK.

Dialing Prefix

A dialing prefix is any combination of numbers and characters that that should be sent to your modem before it dials the phone number.   You can either type a dialing prefix or select it from the drop-down list.

Prefix	What it does
9,	Often used to obtain an outside line from an office.
*70,	Disables "call waiting" service for a touch-tone phone. Prevents an incoming call from disrupting your modem session.
1170,	Disables "call waiting" service for a rotary (pulse) phone.

The comma after the dialing prefix is a "pause character."   It tells the modem to pause for 2 seconds after dialing the prefix and before dialing the phone number.

Note: The prefix to disable "call waiting" may be different in your area.   Call your phone company to confirm the correct code.

Dial Type

Select Tone if you have a touch-tone (push-button) phone. Most telephones are touch-tone. Select Pulse if you have a rotary-dial phone.

Advanced Modem Setup

In this window, you can enter advanced settings for your modem.   Automatic modem setup enters these settings for you, but you can change them if necessary.

Caution!   Do not change the advanced modem settings unless you understand the changes you are making.

To change advanced modem settings:

- Enter the desired characters into the appropriate box. Or edit any existing characters.

What you see

Reset String

Initialization String

To restore the automatic settings that Quicken made for you:

1. Click Cancel to return to the Set Up Modem window.

2. Click Autoconfigure.

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up your modem

Reset String

The reset string can reset your modem to its factory settings or to the "power on" settings (settings that take effect when your modem is turned on).   The reset string is set before the initialization string.

The reset string should probably be one of the following:

Setting	Description
AT&F	Factory default. Autoconfigure sets AT&F as a default for all modems that support it.
ATZ	Power on. There are two reasons to use this setting: • You have an older modem (1200 baud) that does not support AT&F. • You have stored settings in your modem's permanent memory that you want left unchanged. (These must be settings that do not affect Quicken.)
none (leave box blank)	You have set up your modem outside of Quicken and you want those settings left unchanged.

Initialization String

During Autoconfigure, Quicken creates an initialization string that sets up your modem to fit Quicken's requirements. You should not delete any characters from the initialization string unless you have problems making an online connection to Intuit.   However, you can add characters to the initialization string to customize your modem for your system and your preferences (such as **modem speaker volume**).

In this box, enter any special letters, digits, and other characters to be sent to the modem.   (Most modem commands begin with the prefix AT.)   Refer to your modem documentation for codes specific to your modem.

If your modem can accept a maximum of 40 characters and you enter more than 40, Quicken sends the string to the modem as two or more commands, each beginning with AT.

Change the modem's speaker volume

To adjust the volume of the modem's speaker, or to turn it off entirely, add the desired command to the end of the initialization string.

Check your modem manual to confirm that these are the correct commands for your modem.

Command	What it does
M0	Turns off the modem speaker
L0	Sets lowest speaker volume
L1	Sets low speaker volume
L2	Sets medium speaker volume
L3	Sets high speaker volume

Dialing Prefix

A dialing prefix is any combination of numbers and characters that should be sent to your modem before it dials the phone number.   Although Quicken can set up your modem automatically, it cannot tell whether a dialing prefix is required; you need to specify that information yourself.

You can either type a dialing prefix or select it from the drop-down list.

Prefix	What it does
9,	Sometimes used to obtain an outside line or dial tone.
***70,**	Disables "call waiting" service for a touch-tone phone. Prevents an incoming call from disrupting your modem session.
1170,	Disables "call waiting" service for a rotary (pulse) phone.

The comma after the dialing prefix is a "pause character."   It tells the modem to pause for 2 seconds after the dialing prefix and before dialing the phone number.

Note: The prefix to disable "call waiting" may be different in your area.   Call your phone company to confirm the correct code.

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up your modem

What do I have to do to set up my modem?

You must set up your modem before connecting to Intuit, but Quicken can probably do it for you.

Quicken attempts to set up your modem automatically:

- When you register your Quicken software online. **OR**
- The first time you connect to one of the following Intuit online services: online banking, online bill payment, Portfolio Price Update, and Intuit Marketplace. **OR**
- The first time you choose Set Up Modem from the Online menu.

If you can make an online connection to Intuit, your modem settings are correct.   You don't need to change them.

If you can't connect to Intuit, you may need to change modem settings in the Set Up Modem window (and possibly the Advanced Modem Setup window).

See **Changing basic modem settings** and **Changing advanced modem settings.**

Can I use a 1200 or 2400 baud modem with the Intuit online services?

Yes.   1200 and 2400 baud modems will work with all the Intuit online services (except Quicken Financial Network, which requires at least a 9600 baud modem).   However, these modems are extremely slow, so your online activities will take much longer to complete than they would with a faster modem.

For satisfactory performance, we recommend that you upgrade to at least a 9600 baud modem.

What do I do if I have two modems?

If you have two modems on your computer, Quicken automatically sets up the one on the lowest COM port.   If you want to use the modem on the highest COM port, you have two options:

• Switch modems and ports.   (Attach the desired modem to the lowest port.)

  OR

• Change your modem settings after you run Autoconfigure.

To change modem settings after running Autoconfigure:

1. From the Online menu, choose Set Up Modem.

2. In the Set Up Modem window, select the COM port attached to the desired modem, and then set the speed.

   For 9600 baud and higher modems, set the speed to 19,200.

3. In the Advanced Modem Setup window, leave the Reset String as AT&F.   Unless you're sure of an initialization string for your modem, leave the Initialization String blank.

4. Click OK, and then click OK in the Set Up Modem window.

Should I add "1" or an area code to the modem phone number?

No.   The toll-free phone number (represented by the text **U.S. number (free call)**) needed to call Intuit is already set in the software.   No additional prefixes or area codes are required.

As long as you are calling from within the United States, don't change the phone number!   If you add to, delete from, or change the phone number, you will not be able to make an online connection to Intuit.

If you inadvertently type over any part of the access number text, you should restore it by selecting **U.S. number (free call)** again from the drop-down list.

If you are calling from outside the United States, see **International access to Intuit online services.**

Can I use my CompuServe phone number to connect to Intuit?

No.   You cannot connect to any of Intuit's online service using a CompuServe access phone number.   You must use the phone number text that appears in the Set Up Modem window as your access number for connecting to Intuit.

If you replace the existing phone number with the CompuServe phone number, your connection will fail.

Problem occurred while logging in to Intuit Membership

Although Quicken was able to connect to the communications network, it was not able to connect to the Intuit Host.

The Intuit Host will probably be available again soon, so please try again in a few minutes.

If you continue to receive this message, call Online Services Technical Support. For the number, **click here.**

Unable to verify Intuit Membership

Your Intuit Membership number was rejected for one of two reasons:

1. If you typed it into the box, you typed it incorrectly.   Rather than typing it, select it from the drop-down list.   (Click the down arrow to the right of the box.)

2. If you are positive you typed the Intuit Membership number correctly and it was still rejected, or if you chose it from a drop-down list, an error may have occurred at the Intuit Host.   In this case, you need to call Online Services Technical Support.   For the number, **click here.**

Communications port is in use

Another program is currently using the serial port that is assigned to Quicken.   It could be a general communications program, or it might be a fax modem program that is set up to receive a fax.

Check your Windows Task List for another communication program running in the background.   (To access the Task List, press Ctrl+Esc.)   Close any communication program that may be active, and then try your online connection again.

If it still doesn't work, try the following steps in the order listed.   Between each step, try your online connection again.

1. Close Quicken.
2. Exit Windows, and then restart your computer.
3. Check the Task List again.
4. Restart Quicken and then try your online activity again.

Communications port could not be set up properly

That most likely cause of this error is that your modem is set up to use the wrong port with Quicken.

1. From the Online menu, choose Set Up Modem.

2. In the Set Up Modem window, check your Port setting and change it if it's wrong.

    (You may have selected a port that's not available on your system or that's used by another device, such as your mouse.)

3. If you're not sure which port is correct, select a different setting, and then try your online activity again.

Another possible cause is that the port might be in use by another program.   It could be a general communications program, or it might be a fax modem program that is set up to receive a fax.

1. Check your Windows Task List for another communication program running in the background.   (To access the Task List, press Ctrl+Esc.)

2. Close any communication program that may be active, and then try your online connection again.

A possible (but much less likely) cause is that the card holding your selected port may be currently inactive.   To ensure that your modem is properly installed, refer to your modem documentation, or call the Product Support number for your modem manufacturer.

If you have tried the suggestions above, try using the Windows Terminal program (with Quicken not running) to see whether your modem responds.

For instructions, **click here**.

Not enough memory to go online

Try the following steps in the order listed.   Between each step, try your online connection again.

1.   Close down any other programs that are running.
2.   Close Quicken and then restart it.
3.   Close Quicken and then restart Windows.
4.   Close down all programs, exit from Windows.   Then reboot your computer.

Your modem could not be set up properly

When Quicken sent commands to your modem, it did not respond correctly.

Try the following steps in the order suggested.   After each step, try your online activity again.

1. **Your modem may be turned off, or the modem cable may be loose.**

    If you have an external modem, check to be sure it is turned on.   If it is already turned on, turn it off, wait a few seconds, and then turn it on again.

    Check your modem cable to be certain it is securely connected at both ends.

    If you have an internal modem, exit Windows and then restart your computer.

2. **If you changed the reset and/or initialization string in Advanced Modem Setup, restore the original values.**

    From the Online menu, choose Set Up Modem.   In the Set Up Modem window, click Autoconfigure.

3. **Another communications program could have left your modem in a state that is incompatible with Quicken.**

    Close both Quicken and the other program, exit Windows, and then restart your computer.

4. **With Quicken not running, try using the Windows Terminal program to see whether your modem responds.**

    For instructions, **click here**.

Modem not responding

When Quicken sent commands to your modem, it did not respond.

Try the following in the order suggested.   After each step, try your online activity again.

1. **Your modem may be turned off, or the modem cable may be loose.**

   If you have an external modem, check to be sure it is turned on.   If it is already turned on, turn it off, wait a few seconds, and then turn it on again.

   Check your modem cable to be certain it is securely connected at both ends.

   If you have an internal modem, exit Windows and then restart your computer.

2. **Another communications program could have left your modem in a state that is incompatible with Quicken.**

   Close both Quicken and the other program, exit Windows, and then restart your computer.

3. **With Quicken not running, try using the Windows Terminal program to see whether your modem responds.**

   For instructions, **click here**.

No dial tone detected

Your modem is in the same situation you would be in if you heard no dial tone when you picked up your telephone receiver.

The most likely cause is that your phone cord is not securely connected (or not connected at all) to either your modem or the wall jack.   Was someone else using the same phone line when you attempted to connect?   Did you (or someone close to you) trip over the phone cord?   Was your cat seen slinking out of your office in a suspicious manner?

Also, check to see that the phone line is plugged into the correct socket on the back of the modem, the one labeled "Line."

Access phone number is busy

When the primary phone number is busy, Quicken automatically dials an alternate number.   If that number is also busy, you see this message.   Current usage of Intuit's online services may be unusually heavy.   If this is the case and you try again in a few minutes, you should be able to connect successfully.

There are some other possible causes:

- The access phone number in the Set Up Modem window is correct and should not be changed.   However, if you did change it, the replacement number may be busy.   Restore the original number by selecting **U.S. number (free call)** from the drop-down list.
- If you hear a fast busy signal, you may need to enter a dialing prefix to get to an outside line.   In the Set Up Modem window, enter **9,** (or whatever prefix may be required) in the Dialing Prefix box.

Access phone number not answering

If you try your online activity again in a few minutes, you should be able to connect successfully.

The access phone number in the Set Up Modem window is correct and should not be changed.   However, if you did change it, the replacement number may be busy. Restore the original number by selecting **U.S. number (free call)** from the drop-down list.

Not answered by a modem

When your modem dialed, someone (or something) answered the call--but it does not appear to be another modem.

There are two possible causes:

- The answering modem is in a "not ready" state, so it can't receive your modem's call.   Or it may be in a "ready" state, but it is unable to handshake (communicate) with your modem.

   If you wait a few minutes and then try again, this problem may correct itself.

- The access phone number in the Set Up Modem window is correct and should not be changed.   However, if you did change it, the replacement number may be busy. Restore the original number by selecting **U.S. number (free call)** from the drop-down list.   Then try your online activity again.

Unable to connect to Intuit network

The network that connects your modem to the Intuit Host did not respond.

This problem is most likely temporary and should correct itself in a few minutes.   Please wait a few minutes, then try again.

If you continue to receive this message call Online Services Technical Support.   For the number, **click here.**

Unable to log in to Intuit Host on anonymous account

When you make an online connection to Intuit that does **not** require an Intuit Membership, your access to the Intuit Host happens via an anonymous (unidentified) account. (Examples of anonymous connections include online software registration, Portfolio Price Update free trials, and Intuit Marketplace.)

Anonymous connections should never fail.   Try again in a few minutes.   If you continue to receive this message, call Online Services Technical Support.   For the number, **click here**.

Autoconfigure was not able to set up your modem

Try the following steps in the order listed.   Between each step, try Autoconfigure again.   (From the Online menu, choose Set Up Modem and then click Autoconfigure.)

1. If you have an external modem, check to be sure it is turned on.   If it is already turned on, turn it off, wait a few seconds, and then turn it on again.

    Check your modem cable to be certain it is securely connected at both ends.

    If you have an internal modem, exit Windows and then restart your computer.

2. Exit Windows and then restart it.

3. Try Windows Terminal to see if it can communicate with your modem.   For instructions, **click here**.

4. Exit Windows. Then turn your computer off and back on.

If you continue to get this error message, call Online Services Technical Support.   For the phone number, **click here.**

Please have the following information available for your support representative:

- Modem manufacturer and model
- Modem settings
- Version of Quicken and version of Windows
- Have you recently installed new communications software?
- Were you running other communications software before you started up Quicken?
- Do you have a replacement Windows comm driver? (if known)

Testing your modem with Windows Terminal

Follow these steps:

1. From the Windows Accessories group, choose Terminal.
2. From the Settings menu, choose Communications.
3. In the Communications window, select the COM port and baud rate you are using for Quicken, and then click OK.
4. In the Terminal window, type **AT** and then press Enter.

If **OK** appears on the next line, your modem is communicating with Terminal and is set up correctly.   If **OK** does not appear or if you get an error message, your modem or system settings are not set up correctly to communicate with Windows.

Unable to connect within allotted time

A number of conditions could cause this problem.   Try the following steps in the order listed.   Between each step, try your online connection again.

1. If you have an external modem, check to be sure it is turned on.   If it is already turned on, turn it off, wait a few seconds, and then turn it on again.

   Check your modem cable to be certain it is securely connected at both ends.

   If you have an internal modem, exit Windows and then restart your computer.

2. The Intuit network may be temporarily unavailable.   This problem is most likely temporary and should correct itself shortly.   Please wait a few minutes, then try again.

If you continue to get this message, call Online Services Technical Support.   For the number, **click here**.

Windows resource problem has occurred

Try the following steps in the order listed.   Between each step, try your online connection again.

1. Close down any other programs that are running.
2. Close Quicken and then restart it.
3. Close Quicken and then restart Windows.
4. Close down all programs, exit from Windows.   Then reboot your computer.

Communications error has occurred

Try the following steps in the order listed. Between each step, try your online connection again.

1. Close down any other programs that are running.

2. Close Quicken and then restart it.

3. Close Quicken and then restart Windows.

4. Close down all programs, exit from Windows. Then reboot your computer.

If the problem continues, call Online Services Technical Support. For the number, **click here**.

Please have the following information available for your support representative:

- Modem manufacturer and model
- Modem settings
- Version of Quicken and version of Windows
- Have you recently installed new communications software?
- Were you running other communications software before you started up Quicken?
- Do you have a replacement Windows comm driver? (if known)

Create a new account

Overview

1. From the Activities menu, choose Create New Account.

    The EasyStep Account Setup window opens. EasyStep guides you, one question at a time, through creating an account.

2. Click the **type of account** you'd like to create.

3. Answer each question EasyStep asks you, and then click Next.

How to...

Add a transaction to the register

Overview

You can create new accounts in Quicken whenever you need to. When you create a new account, Quicken adds it to the other accounts in the **current file.**

Tip

If you'd rather skip the questions and fill out a page of options instead, click the Summary tab.

Create New Account

This is the first window of EasyStep Account Setup. This is where you create any type of **account** in Quicken.

If you used New User Setup to create your first checking account, you don't need to create it again. Here, in EasyStep Account Setup, you'll create any **additional** checking accounts, or other types of accounts, such as a savings account.

To create an account:

1. Click the type of account you want to create.
2. Follow the EasyStep instructions in the windows that follow.

What you see

Account types

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up accounts

Account Setup

EasyStep asks you a series of questions one by one to create the right account for you. Most people find this the easiest way to create an account.

However, if you prefer to skip the questions and fill out a page full of options all at once, click the Summary tab.

To complete the window:

- Click the Next button.

What you see

Cancel button

Next button

Cancel

Click the Cancel button at any time if you want to stop creating this account. When you click Cancel, everything you've entered about the account so far is deleted.

Next button
Takes you to the next window.

Account Setup

1. Enter a name for the account. This is how the account will appear in Quicken.
2. (Optional) Enter a description of the account. You may want to put the account number or its location here.
3. Click Next.

What you see

Account Name

Description

Cancel button

Back button

Next button

Account Name

Enter a name for the account. The name you type here will appear in the Account list and other places in Quicken to distinguish this account from your other accounts.

The name can be up to 15 characters. Use any combination of letters, numbers, spaces, and other characters except these:

- **[**   (left bracket)
- **]**   (right bracket)
- **/**   (slash)
- **:**   (colon)
- **|**   (bar)
- **^**   (caret)

Description

Enter a short phrase that describes the account. Your description can have up to 21 characters. For a credit or charge card account, you may want to enter the card number here.

Entering this information is optional.

Back button

Returns you to the previous window where you can change what you entered previously.

Account Setup

1. Click Yes if you have your last account statement; click No if you want to start with a zero amount.

2. Click Next.

What you see

> **Yes, No**
> **Cancel button**
> **Back button**
> **Next button**

Yes, No

- If you select Yes, Quicken asks you to enter the balance or value of the account as of a particular date.
- If you select No, Quicken sets up the new account with a balance of $0.00 as of today's date.

Account Setup

1. Click Yes if you know how much cash you have on hand; click No if you want to start with a zero amount.

2. Click Next.

What you see

Yes, No

Cancel button

Back button

Next button

Account Setup

1. Click Yes if you know how much your asset is worth; click No if you want to start with a zero amount.
2. Click Next.

What you see

Yes, No
Cancel button
Back button
Next button

Account Setup

1. Click Yes if you know how much you owe; click No if you want to start with a zero amount.

2. Click Next.

What you see

    Yes, No

    Cancel button

    Back button

    Next button

Account Setup

1. Enter the date of your last statement, today's date, or the date on which you knew the balance or value of the account.

2. Enter the balance or value of the account as of that date.

3. Click Next.

What you see

These fields	Appear for these accounts
Statement Date, Ending Balance	Checking, savings, money market
Statement Date, Balance Due	Credit or charge card
As of Date, Amount	Cash
As of Date, Value	Asset
As of Date, Balance Due	Liability

Note

If you are entering the opening balance from a statement, use the opening date. If you are entering the closing balance from a statement, use the closing date.

Statement Date, Ending Balance

Enter the closing date and ending balance from your last bank statement.

Statement Date, Balance Due

The closing date and balance due from your last credit or charge card statement.

As of Date, Amount

The amount of cash you have on hand as of a particular date.

As of Date, Value

The current value of the asset as of a particular date.

As of Date, Balance Due

The date and current loan balance from your last statement.

Account Setup

The new account has been set up with an opening balance of $0.00, as of today.

If this is OK:

- Click Next. You can enter the correct balance later.

If you want to get your records and enter the correct balance now:

- Click Back, then choose Yes.

What you see

> **Cancel button**
> **Back button**
> **Next button**

Account Setup

1. Click Yes if this is a tax-deferred account; otherwise, click No.

2. Click Next.

What you see

> **Yes, No**
>
> **Cancel button**
>
> **Back button**
>
> **Next button**

Yes, No

Select Yes if you're setting up an account for which the amount invested and the earnings are not subject to income tax until a later time; otherwise, select No.

Account Setup

1. Click Yes if the money you transfer to or from this account should be assigned to a particular tax schedule; otherwise, click No.

2. Click Next.

What you see

> **Yes, No**
> **Cancel button**
> **Back button**
> **Next button**

Yes, No
- Select Yes if you want to choose tax schedules to associate with transfers into and out of this account.
- If not, select No.

Account Setup

This is where you choose the tax schedules to use for transfers into and out of this account. Doing so ensures that your tax schedule reports, your Tax Planner data, and any transfer of tax information to a tax program (such as TurboTax) will be accurate.

To complete the window:

- Select tax schedules from the Transfers In and Transfers Out drop-down lists, then click Next.

What you see

> **Transfers In**
> **Transfers Out**
> **Cancel button**
> **Back button**
> **Next button**

Transfers In

Specify which tax schedule line item should be assigned to transfers <u>into</u> this account.

How to...

Assign 401(k) transactions to tax schedules

Assigning 401(k) transactions to tax schedules

If you are setting up an account to track your 401(k), select "W-2 Salary" as the tax schedule for Transfers In. Doing so ensures that your tax schedule reports, your Tax Planner data, and any transfer of tax information to a tax program (such as TurboTax) will be accurate.

For more information about tracking 401(k) information, **click here.**

Transfers Out

Specify which tax schedule line item should be assigned to transfers **out of** this account.

Account Setup

1. If there are other details about this account that you'd like the chance to enter, click Yes; otherwise, click No.

2. Click Next.

What you see

> **Yes, No**
> **Cancel button**
> **Back button**
> **Next button**

Yes, No

- Select Yes if there's any other information about this account that you'd like to save in your Quicken file. Ideas include the account number, an individual's name or phone number, or any general comments you'd like to enter.
- If not, select No.

Account Setup

1. Click Yes if you plan to track a **single** mutual fund in this account; click No if you plan to track any other types of investments in this account, such as individual stocks, bonds, or a group of mutual funds.

   If you need help deciding whether to track a single mutual fund in one account, **click here**.

2. Click Next.

What you see

Yes, No

Cancel button

Back button

Next button

Yes, No

Select Yes only if you're setting up an investment account for a single mutual fund for which you are <u>not</u> tracking a cash balance.

Select No if you want to set up a regular investment account. In a regular investment account, you can track a variety of securities, including mutual funds. You can also maintain a cash balance.

Account Setup

1. Click Yes if your account will have a **linked checking account** associated with it.

2. Click Next.

What you see

> **Cancel button**
> **Back button**
> **Next button**

Account Setup

1. Click Yes for each service that applies to this account.

To use online banking or online bill payment, call your financial institution to enroll. Then wait to receive the welcome kit. The welcome kit contains an *Online services account information sheet* with all the information you need to set up your accounts.

For a list of participating financial institutions and their phone numbers, **click here.**

2. Click Next.

What you see

Cancel button

Back button

Next button

Account Setup

1. Select the name of your bank or other financial institution from the Bank Name list.

2. Enter the routing number from the *Online services account information sheet* you received from your financial institution.

3. Click Next.

What you see

> **Cancel button**
>
> **Back button**
>
> **Next button**

Account Setup

1. Enter the account number from your *Online services account information sheet*.

2. Select the account type, as indicated on your *Online services account information sheet*.

3. Click Next.

What you see

> **Cancel button**
>
> **Back button**
>
> **Next button**

Account Setup

1. Enter your Social Security Number or your Tax Identification Number. You must use the same number you used when you signed up for the online service.

2. Click Next.

What you see

Cancel button

Back button

Next button

Account Setup

1. Verify or select the name of the financial institution with which you have this account.

2. Verify or enter the routing number listed on the *Online services account information sheet* you received after you signed up for online banking.

3. Verify or enter your account number.

4. Verify that the account type is correct.

5. Verify or enter your Social Security Number or TIN (Tax Identification Number). You must use the same number you used when you enrolled in the online service.

6. Click Done.

What you see

Cancel button

Back button

Done button

Start with Summary

Done

Click Done to create the account. If you want to make changes, click Back.

Start with Summary

Check this option if you want to skip the previous tabs (and their questions) the next time you create an account.

Account Setup

1. Click Yes if you have signed up for online banking or if you have a Quicken Credit Card (previously called IntelliCharge).

   To use online banking, call your financial institution to enroll. Then wait to receive the welcome kit. The welcome kit contains an *Online services account information sheet* with all the information you need to set up your accounts.

2. Click Next.

What you see

Cancel button

Back button

Next button

Account Setup

1. Select your financial institution from the list, or if you have a Quicken Credit Card, select that.

2. Click Next.

What you see

Cancel button

Back button

Next button

Account Setup

1. Enter your credit or charge card number, exactly as it appears on your card. The number is also listed on the *Online services account information sheet* you received when you signed up for online banking.

2. If the account is for a line of credit, change the Account Type; otherwise leave it set to Credit Card.

3. Click Next.

What you see

Cancel button

Back button

Next button

Account Setup

1. Select a statement delivery method. The method you choose here must match what you have on record at your financial institution.

2. Click Next.

What you see

> **Cancel button**
>
> **Back button**
>
> **Next button**

Account Setup

1. Enter your Social Security Number or your Tax Identification Number. You must use the same number you used when you signed up for online banking.

2. Make up and enter a PIN (personal identification number) that includes up to 8 characters. You will need this PIN to get data for this account, so make sure it's something you can easily remember.

3. Click Next.

What you see

Cancel button

Back button

Next button

Account Setup

1. Enter your Social Security Number or your Tax Identification Number. You must use the same number you used when you signed up for online banking.

2. Enter the routing number from the *Online services account information sheet* you received.

3. Click Next.

What you see

    Cancel button

    Back button

    Next button

Account Setup

1. (Optional) Enter the credit limit for this account. This is the maximum amount of credit the financial institution extended to you for this account. Some charge cards don't have credit limits, so you can leave this blank.

2. Click Next.

What you see

Cancel button

Back button

Next button

Account Setup

1. Verify or enter the routing number listed on the *Online services account information sheet* you received after you signed up for online banking.

2. Verify or enter your credit or charge card number.

3. Verify that the account type is correct (Credit Card or Line of Credit).

4. Verify or enter your Social Security Number or TIN (Tax Identification Number). You must use the same number you used when you enrolled in online banking.

5. Click Done.

What you see

Cancel button

Back button

Done button

Start with Summary

Account Setup

1. Verify or enter the account name and description.
2. If this account is set up for online banking or online bill payment, make sure the appropriate option is selected.
3. Click the Info button and enter additional information about the account if you want.
4. Click the Tax button if you want to associate this account's transactions with tax schedules.
5. Click Done.

What you see

Account Name

Description

Balance...as of

Enable Online Banking

Enable Online Bill Payment

Info button

Tax button

Back button

Done or Next button

Start with Summary

Done or Next button

If you see the Next button, you chose to set up an online service with this account. Click the Next button to verify that information.

If you see the Done button, you chose not to use an online service with this account. Click the Done button to finish creating the account.

Balance . . . as of

Enter the opening balance and starting date:

For a(n) ...	Use the...
Checking account	Ending balance and date from your last bank statement.
Savings account	Ending balance and closing date from your last bank statement.
Money market account	Ending balance and date from your last bank statement.
Credit card account	Balance due and closing date from your last credit card statement.
Cash account	Amount of cash you have on hand and today's date.
Asset account	Current value of the asset and today's date.
Liability account	Current loan balance from your last statement and today's date.

Enable Online Banking

Check this box if you have already enrolled in online banking and received your welcome kit. You will need the letter from your welcome kit to complete the online banking account setup in Quicken.

To enroll, call your financial institution. For a list of participating financial institutions and their phone numbers, **click here.**

Enable Online Bill Payment

Check this box if you have already enrolled in online bill payment and received your welcome kit. You will need the *Online services account information sheet* from your welcome kit to complete the online bill payment account setup in Quicken.

To enroll, call your financial institution. Online bill payment is available with any checking account in the U.S.   If your financial institution isn't listed, enroll with Intuit Services Corporation. For a list of participating financial institutions and their phone numbers, **click here.**

Info button

Click this button if there is additional information about the account that you want to record in Quicken. You'll be able to refer to this information again later by clicking the Info button on the Account list.

Tax button

Opens the Tax Schedule Information window, where you can choose to set up a tax-deferred account (if applicable) and select which tax schedule line items you want to assign to transfers into and out of the account.

The Tax button appears only when you're creating certain account types.

Account Setup

1. Verify or enter the account name and description.

2. If this account is set up for online banking, make sure the option is checked and that the correct financial institution name is selected.

3. Click the Info button and enter additional information about the account if you want.

4. Click the Tax button if you want to associate this account's transactions with tax schedules.

5. Click Done.

What you see

Account Name

Description

Balance...as of

Enable Online Banking

Name

Credit Limit, if Applicable

Info button

Tax button

Back button

Done or Next button

Start with Summary

Name

Choose the name of the financial institution from whom you received your welcome kit from Online Services.

Credit Limit, if Applicable

When setting up a credit or charge card account, you have the option of entering the credit limit the financial institution has extended to you. If you do enter a credit limit, Quicken displays your remaining credit in the account register.

Account Setup

1. Verify or enter the account name and description.
2. Click the Info button and enter additional information about the account if you want.
3. Click the Tax button if you want to associate this account's transactions with tax schedules.
4. Click Done.

What you see

Account Name

Description

Balance...as of

Info button

Tax button

Back button

Done button

Start with Summary

Account Setup

1. Verify or enter the account name and description.

2. If the account will track only a single mutual fund, or will be linked to a checking account, make sure the corresponding options are checked.

3. Check the settings in the Tax Information box.

4. Click the Info button and enter additional information about the account if you want.

5. Click Done.

What you see

Account Name

Description

Account Contains a Single Mutual Fund

Include a Linked Checking Account for Cash Management

Tax-Deferred Account - IRA, 401(k), etc.

Transfers In

Transfers Out

Info button

Back button

Done button

Start with Summary

Account Contains a Single Mutual Fund

Select this checkbox only if you're setting up an investment account for a single mutual fund for which you are **<u>not</u>** tracking a cash balance.

If you want to set up a regular investment account, leave this checkbox empty. In a regular investment account, you can track a variety of securities, including mutual funds. You can also maintain a cash balance.

Include a Linked Checking Account for Cash Management

Select this checkbox only if you're setting up an investment account that is associated with a **linked checking account.**

Tax-Deferred Account - IRA, 401(k), etc.

Select this checkbox if you're setting up an account for which the amount invested and the earnings are not subject to income tax until a later time.

Account Setup

1. Verify or enter the account name and description.
2. Check the settings in the Tax Information box.
3. Click the Info button and enter additional information about the account if you want.
4. Click Done.

What you see

Account Name

Description

Balance...as of

Tax-Deferred Account - IRA, 401(k), etc.

Transfers In

Transfers Out

Info button

Back button

Done button

Start with Summary

Account Setup

1. Verify or enter the account name and description.

2. If this account is set up for online banking or online bill payment, make sure the appropriate option is checked.

3. Click the Info button and enter additional information about the account if you want.

4. Click the Tax button if you want to associate this account's transactions with tax schedules.

5. Click Done.

What you see

Account Name

Description

Enable Online Banking

Enable Online Bill Payment

Info button

Tax button

Back button

Done button

Account Setup

1. Verify or enter the account name and description.
2. If this account is set up for online banking, make sure the option is checked and that the correct financial institution name is selected.
3. Click the Info button and enter additional information about the account if you want.
4. Click the Tax button if you want to associate this account's transactions with tax schedules.
5. Click Done.

What you see

Account Name

Description

Enable Online Banking

Name

Credit Limit, if Applicable

Info button

Tax button

Back button

Done button

Account Setup

1. Verify or enter the account name and description.
2. Click the Info button and enter additional information about the account if you want.
3. Click the Tax button if you want to associate this account's transactions with tax schedules.
4. Click Done.

What you see

Account Name

Description

Info button

Tax button

Back button

Done button

Account Setup

1. Verify or enter the account name and description.
2. Check the settings in the Tax Information box.
3. Click the Info button and enter additional information about the account if you want.
4. Click Done.

What you see

Account Name

Description

Tax-Deferred Account - IRA, 401(k), etc.

Transfers In

Transfers Out

Info button

Back button

Done button

Account Setup

- Click Yes if you want to set up a loan; click No if you don't want to set up a loan (or if you want to set up the loan later).

If you select Yes, Quicken opens EasyStep loan setup window, where you enter information Quicken uses to calculate a payment schedule for a loan.

If you select No, Quicken creates the liability account and displays its register.

Account Setup

1. If this account contains tax-deferred funds, make sure the Tax-Deferred Account option is checked.
2. From the Transfers In list, verify or choose the tax schedule to associate with funds that are transferred into the account.
3. From the Transfers Out list, verify or choose the tax schedule to associate with transfers out of the account.
4. Click OK.

What you see

Tax-Deferred Account - IRA, 401(k), etc.

Transfers In

Transfers Out

Account Setup

1. From the Transfers In list, verify or choose the tax schedule to associate with funds that are transferred into the account.

2. From the Transfers Out list, verify or choose the tax schedule to associate with transfers out of the account.

3. Click OK.

What you see

Transfers In

Transfers Out

Additional Account Information

This is where you can record extra information about the selected account.

1. Type any information that's useful to you in any of the boxes.

2. Click Next or OK.

3. To refer to this information again later, open the Lists menu and choose Account. Then select this account from the list and click the Info button.

Account Setup

1. Verify the account name and description.
2. Check that the balance and date is correct.
3. Click Next.

What you see

Account Name

Description

Balance...as of

Back button

Next button

Start with Summary

Account Setup

1. If this account is set up for online banking or online bill payment, make sure the appropriate option is checked.

2. Click the Info button and enter additional information about the account if you want.

3. Click the Tax button if you want to associate this account's transactions with tax schedules.

4. Click Done.

What you see

Enable Online Banking

Enable Online Bill Payment

Info button

Tax button

Back button

Done button

Start with Summary

Account Setup

1. Verify the account name and description.

2. Check that the balance and date is correct.

3. Click Next.

What you see

Account Name

Description

Balance...as of

Back button

Next button

Start with Summary

Account Setup

1. If this account is set up for online banking, make sure the option is checked and that the correct financial institution name is selected.
2. Click the Info button and enter additional information about the account if you want.
3. Click the Tax button if you want to associate this account's transactions with tax schedules.
4. Click Done.

What you see

Enable Online Banking

Name

Credit Limit, if Applicable

Info button

Tax button

Back button

Done button

Start with Summary

Account Setup

1. Verify the account name and description.
2. If the account will track only a single mutual fund, or will be linked to a checking account, make sure the corresponding options are checked.
3. Click Next.

What you see

Account Name

Description

Account Contains a Single Mutual Fund

Include a Linked Checking Account for Cash Management

Back button

Next button

Start with Summary

Account Setup

1. Check the settings in the Tax Information box.
2. Click the Info button and enter additional information about the account if you want.
3. Click Done.

What you see

Tax-Deferred Account - IRA, 401(k), etc.

Transfers In

Transfers Out

Info button

Back button

Done button

Start with Summary

Account Setup

1. Verify the account name and description.

2. Check that the balance and date are correct.

3. Click Next.

What you see

Account Name

Description

Balance...as of

Back button

Next button

Start with Summary

Account Setup

1. Check the settings in the Tax Information box.
2. Click the Info button and enter additional information about the account if you want.
3. Click Done.

What you see

Tax-Deferred Account - IRA, 401(k), etc.

Transfers In

Transfers Out

Info button

Back button

Done button

Start with Summary

Linked Bank Account

You indicated that you want to link a checking account (or other bank account) with this investment account.

To use an existing bank account:

You can link to an existing bank account as long as the investment account contains transfers only to the bank account you select.

Select Existing Account, and choose the account from the Name drop-down list. When you click OK, Quicken converts certain types of transactions for you:

- Investment income transactions are moved from the investment account to the linked checking account.
- Buy transactions are converted to BuyX transfer transactions. In like manner, all other types of transactions (such as Sell and Div) that have transfer equivalents are converted (to SellX and DivX, for example).

To create a new bank account:

Select New Account. Then enter its opening date and balance. Quicken uses the same name for the bank account as you used for the investment account that it's linked to, except it adds "-Cash" to the end of the name.

How to...

Use a linked checking account

Welcome to Quicken New User Setup

New User Setup steps you through the process of creating your first Quicken account.

You need to have at least one account to work with as you use Quicken. You'll also find Quicken easier to explore and learn if you create an account right away.

When you are ready to begin:

- Click Next.

To learn more about the power of Quicken, click a topic below:

Quicken is easy to use

Quicken saves you time

Quicken gives you insight

Quicken organizes your finances

What you see

Cancel button

Next button

Quicken is easy to use

Quicken works just like your paper checkbook. Just enter checks in the Write Checks window. Quicken automatically sorts your records and updates your register and balance.

Quicken saves you time

Quicken prints checks, pays bills, updates your register, and reconciles your bank account in half the time it takes by hand.

Quicken gives you insight

Quicken automatically categorizes your spending and provides insightful reports and graphs. You'll always know where your money goes.

Quicken organizes your finances

Quicken keeps your finances complete, accurate, and up-to-date. It eliminates math errors and shows you exactly how much money you have in each account. Quicken organizes your financial records in one place and finds any transaction instantly.

Cancel

Click the Cancel button at any time if you want to stop. When you click Cancel, everything you've entered so far in New User Setup is deleted.

Set up your checking account

1. Enter a name for the account.
2. Click Next.

What you see

Account Name
Cancel button
Back button
Next button

Use your last bank statement as a starting point

- Click Yes if you have your last account statement; click No if you want to start with a zero balance.

What you see

    Yes, No buttons

    Cancel button

    Back button

    Next button

Enter the ending date and ending balance

1. Enter the ending **date** of your last account statement.
2. Enter the ending **balance** of your last account statement.
3. Click Next.

What you see

Ending Statement Date
Ending Statement Balance
Cancel button
Back button
Next button

Ending Statement Date

You'll find the ending date printed on your last account statement.

Ending Statement Balance

Enter the account ending balance, as listed on your last account statement.

You can enter a balance later

Quicken is about to create an account with placeholder settings.

If you want to make changes:

• Click Back.

If everything is OK:

• Click Next. When you use the account later in Quicken, you can change the date and the balance.

What you see

You've just created your first account

Each Quicken account has a register associated with it. On the screen, a Quicken register looks just like the register you use in your checkbook.

You use the register to record **transactions.** Each time you enter a new transaction, Quicken automatically adjusts the account balance and shows the new amount at the bottom of the register.

What you see

> **Cancel button**
>
> **Back button**
>
> **Next button**

Why are categories important?

In Quicken, categories are labels that you can apply to transactions. You use them to keep track of where your money comes from and where it goes. Examples of categories that you might use are "Salary," "Groceries," and "Utilities."

Categories extend the power of Quicken

When you categorize your transactions, Quicken reports, graphs, and budgets become much more meaningful. You can create reports and graphs that tell you how much you spend on items like food, entertainment, or mortgage interest; or how much income you receive from sources like salary, dividends, or interest.

What you see

Cancel button

Back button

Next button

Home categories are ready to use

Quicken provides a list of standard categories that you can begin using immediately for your home finances.

As you use Quicken, you'll find out which of the home categories work best for you. Then you can change them any way you like.

What you see

Cancel button

Back button

Next button

Do you run a small business?

Quicken comes with two sets of standard categories, one for home use and one for business use. You'll automatically get the home categories.

Click the option to get business categories, too, if you plan to use Quicken right away for a small business.

See a list of...

Quicken's standard home categories

Quicken's standard business categories

What you see

Cancel button

Back button

Next button

Canadian categories

You can tailor Quicken to help you pay taxes in Canada.

If you choose to get Canadian categories and tax schedules, you'll get a list of Canadian tax form assignments and links to QuickTax, Intuit's tax preparation software. You can also assign Quicken categories to specific tax schedule line items so you can easily run reports on how much taxes you owe.

If you won't be paying taxes in Canada next year, choose to set up U.S. categories and tax schedules.

What you see

Cancel button

Back button

Next button

You've just completed New User Setup

1. Check to make sure the information in the window is correct. Make any changes necessary.
2. Click Next.

What you see

Account Name

Statement Date

Ending Balance

Yes, No buttons

Cancel button

Back button

Next button

Done

Click to display HomeBase and start using Quicken. HomeBase provides easy access to Quicken's most popular activities and features.

Yes, No buttons

Confirm or change your previous choices about which categories to add.

What's Next

You've finished creating your first account. Now you have two choices:

- Take a QuickTour of Quicken (click the QuickTour button).
- Start using Quicken (click the Done button).

What you see

QuickTour button

Cancel button

Back button

Done button

QuickTour button

Click the QuickTour button to start the first QuickTour.

QuickTours introduce you to the ways Quicken can help you with your personal finances. You page through illustrated screens that give you the big picture on common Quicken tasks.

Intuit Membership

Overview

About the Intuit Membership and why you need one.

How to...

Set up an Intuit Membership

View Intuit Membership detail

Change your Intuit Membership information

Use multiple Intuit Memberships

Frequently asked questions

Answers and tips that will help you set up and use your Intuit Membership.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

[What is an Intuit Membership?   Why do I need one?](#)

[When and how do I set up my Intuit Membership?](#)

[Does an Intuit Membership cost me anything?](#)

[Where can I find my Intuit Membership number?](#)

[How do I change the address or phone number on my Intuit Membership?](#)

[How do I change or store my Intuit Membership password?](#)

Membership Password: Change command

Opens the Change Intuit Membership Password window.   In this window, you can set a new Intuit Membership password.

How to...

Change your password

Intuit Membership: Set Up command

Opens a window that describes the Intuit Membership.   From this window, you can either set up a new Membership or use an existing Membership that you set up previously.

How to...

Set up an Intuit Membership

Intuit Membership: View Detail command

Opens the Intuit Membership Detail window, which displays information about the Intuit Membership you are currently using.

In this window, you can find your Intuit Membership number and a list of the online services you have signed up for in that Intuit Membership.

Intuit Membership: Change command

Opens a window that lets you change your Intuit Membership personal information (name, address, and phone). This is the information you entered when you set up your Intuit Membership.

Membership Password: Store command

Opens a window in which you can store (or unstore) your Intuit Membership password on a service-by-service basis for online banking, online bill payment, and Portfolio Price Update.

How to...

Store your Intuit Membership password

Overview: Intuit Membership

The Intuit Membership is a master account that establishes a private online relationship between you and Intuit. Setting up an Intuit Membership is a requirement for accessing three of Intuit's online services: online banking, online bill payment, and Portfolio Price Update.   Although an online service may charge a fee, the Intuit Membership itself is free.

If you try to use online banking, online bill payment, or Portfolio Price Update before you set up an Intuit Membership, Quicken guides you automatically through the setup process.   During setup, you:

• Provide Intuit with information (name, address, etc.) it uses for your online activities.

• Set a password to provide secure access to your Intuit Membership and its associated online services.

• Go online and send your personal information and password to Intuit.

• Receive an Intuit Membership number.

How to...

Set up an Intuit Membership

View Intuit Membership detail

Change your Intuit Membership information

Use multiple Intuit Memberships

Set up an Intuit Membership

1. From the Online menu, choose Intuit Membership and then choose Set up.
2. In the About Intuit Membership window, click Set up new Intuit Membership.
3. In the Intuit Membership Setup window, enter your **name/address** and **phone** information, and then click OK.
4. In the Intuit Membership Password window, set your Intuit Membership password and then click OK.   See **Setting your password.**

Quicken goes online and sets up your Intuit Membership, then disconnects and displays a confirmation message with your new Intuit Membership number.

Change your Intuit Membership information

Overview

To change your personal information (name, address, phone):

1. From the Online menu, choose Intuit Membership, and then choose Change.

2. In the Change Intuit Membership window, change information in any of the boxes, and then click OK.

To change your password:

1. From the Online menu, choose Membership Password, and then choose Change.

2. In the first box, enter your current Intuit Membership password.

When you type into this and other boxes, you see only asterisks (for security).

3. In the second box, enter a new Intuit Membership password of your choice.

For suggestions on creating a password, **click here**.

4. In the third box, enter the new Intuit Membership password again, and then click OK.

If you lose or forget your password

Only you have access to your Intuit Membership password.   If you lose or forget your password, you must call Online Services Technical Support to have it reset.   To get the phone number, **click here.**

Overview

If you change your address, phone number, or name, you should update your Intuit Membership information. Keeping this information current ensures that you receive important correspondence from Intuit.

For maximum protection of your Intuit Membership, change your Intuit Membership password at regular intervals.

View Intuit Membership detail

The Intuit Membership Detail window displays information about the Intuit Membership you are currently using, including your Intuit Membership number and the online services you have signed up for in that Membership.

1. From the Online menu, choose Intuit Membership and then choose View Detail.

2. To close the window, click OK.

Use multiple Intuit Memberships

Important things to know about using multiple Intuit Memberships

- The only reason to have more than one Intuit Membership is to permit separate billing of Intuit online services in each Membership.
- You must have at least two Quicken files.

  (Each Quicken file can be used with only one Intuit Membership.)
- You must sign up for each Intuit online service separately from each Intuit Membership.

  For example, if you want to use Portfolio Price Update with two Intuit Memberships, you have to sign up for the service twice--once from each Intuit Membership.

To set up another Intuit Membership:

1. Open a Quicken file you haven't used with online banking, online bill payment, or Portfolio Price Update.
2. From the Online menu, choose Intuit Membership, and then choose Set up.
3. In the Intuit Membership window, click Set up new Intuit Membership.
4. Complete the Intuit Membership Setup window, and then click OK.

Quicken goes online and sends the information you entered.

When your new Intuit Membership is set up, Quicken disconnects the phone line and displays a confirmation message with the Intuit Membership number.

Overview

You need only one Intuit Membership, regardless of how many Intuit online services you use.   However, you can set up an additional Intuit Membership, if you have at least two Quicken data files.

Why set up another Intuit Membership?

If you use different Quicken data files for home and business (or for yourself and another person), and want to keep separate accounting for each file, you can to up another Intuit Membership.   Online service activity for each Intuit Membership is billed separately.

If you don't want separate billing for online services in different Quicken files, you don't need to set up an additional Intuit Membership.

Intuit Membership

Setting up an Intuit Membership is a requirement for accessing online banking, online bill payment, and Portfolio Price Update.   Membership setup begins in this window.

During Intuit Membership setup, you:

• Provide Intuit with information (name, address, etc.) it uses for your online activities.

• Set a password to provide secure access to your Intuit Membership and its associated online services.

• Go online to send your personal information and password to Intuit.

• Receive an Intuit Membership number.

What you see

Set up new Intuit Membership

Click this button to set up a new Intuit Membership in the current Quicken file.

Use existing Intuit Membership

Click this button to link the current Quicken file to an existing Intuit Membership that you set up previously.

How to...

Set up an Intuit Membership

Troubleshooting

Solutions to problems you may be having.

Help on...

The Intuit Membership

Change Name/Address

In this window, you can change the personal information you entered (name, address, and phone number) when you set up your Intuit Membership.   Keeping this information current will ensure that you receive important correspondence from Intuit.

Simply change the existing information in any of the boxes, and then click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

The Intuit Membership

Intuit Membership Setup

In this window, you provide the personal information Intuit needs to set up your Intuit Membership.

What you see

     Name/Address

     Phone

Troubleshooting

     Solutions to problems you may be having.

Help on...

     The Intuit Membership

Name/Address

Optional information

Initial and Company are optional.   All other information is required.

State

Use the two-letter abbreviation for your state.   Type it, or select it from the drop-down list.

Intuit Memberships are available only to residents of the United States (including Alaska, Hawaii, and Puerto Rico.)

Phone

At least one phone number is required.   You may enter either a day or an evening phone number.   We recommend that you enter both numbers, in case Intuit needs to contact you about your account.

Be sure to enter an area code for each phone number.

Set Intuit Membership Password

In this window, you set a password of your choice to protect access to your Intuit Membership and its associated online services. (Some individual services have their own PINs [Personal Identification Numbers] as well.)

What you see

> **Password**

> **Mother's maiden name**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **The Intuit Membership**

Intuit Membership Verification

This window appears to inform you that your existing Intuit Membership has been verified.
 Now you can continue with the online activity you started.

Intuit Membership Confirmation

After your new Intuit Membership has been set up, this window appears.   It confirms that the Membership has been set up for you, and it displays your new **Intuit Membership number**.

Intuit Membership number

After your Intuit Membership is set up, Quicken displays a message with your new Membership number, which uniquely identifies your Intuit Membership.

You may need to provide this number if you call Online Services Technical Support.

If you forget your Intuit Membership number, you can find it displayed in the View Intuit Membership Detail window. (From the Online menu, choose Intuit Membership and then choose View Detail.)

Store Intuit Membership Password

Some Intuit online services (online banking, online bill payment, and Portfolio Price Update) require an Intuit Membership password for access.   You can store the Membership password on a service-by-service basis.   If the Membership password is stored, you don't have to enter it when you access the service.

To store the Intuit Membership password for a service:

1. Check the box next to the service name, and then click OK.

    (If the box is checked, your password is already stored for the service.)

2. Enter your Intuit Membership password, and then click OK.

    Quicken goes online to store the Membership password, and then displays a confirmation message.

Troubleshooting

    Solutions to problems you may be having.

Help on...

   The Intuit Membership

Password boxes

In the first "set password" box, enter a password of your choice.   In the second box, enter the password again. When you type in these boxes, you see only asterisks (for security).

Some suggestions for creating a password:

- Your password may contain between 4 and 16 characters.

  For adequate security, we recommend that your password contain at least 8 characters, preferably a mixture of letters, numbers, and/or symbols (such as **+** or *I*).   One effective combination is two words separated by a symbol.   Blank spaces are permitted within the password.

- Don't use common words or names (especially your own name, or the names or your spouse or children).
- Passwords are not case-sensitive, so it doesn't matter whether you use uppercase or lowercase letters.

Mother's maiden name

Entering your mother's maiden name gives you another level of security for your Intuit Membership.   It provides a way to identify you if you call Intuit with a request regarding your Membership.

For example, if you lose or forget your password, you need to call Online Services Technical Support to have it reset. When you call, you provide your mother's maiden name (and your Intuit Membership number) to confirm your identity.

Set your password

The Intuit Membership password provides a first level of security for online banking, online bill payment, and Portfolio Price Update.   Unless you have stored the Intuit Membership password, you need to enter it each time you access those services that require it.

To set your Intuit Membership password:

1. In the first "set password" box, enter a password of your choice.

    For suggestions on creating a password, **click here.**

2. In the second box, enter the password again.

    Whatever you enter must match the first password exactly.

3. In the third box, enter your mother's maiden name.

4. Click OK.

If you lose or forget your password

Only you have access to your Intuit Membership password.   If you lose or forget your password, you need to call Online Services Technical Support to have it reset. To get the phone number, **click here.**

When you call, you will need to provide your Intuit Membership number and mother's maiden name to confirm your identity.

How to...

Store your Intuit Membership password

Suggestions for creating a password

When you create a password, keep the following guidelines in mind:

- Your password may contain between 4 and 16 characters.

  For adequate security, we recommend that your password contain at least 8 characters, preferably a mixture of letters, numbers, and/or symbols (such as **+** or **/**).   One effective combination is two words separated by a symbol.

- Don't use common words or names (especially your own name, or the names or your spouse or children).
- If you enter blank spaces as the leading or trailing characters of your password, Quicken removes them.   (Blank spaces are permitted within the password.)
- Passwords are not case-sensitive, so it doesn't matter whether you use uppercase or lowercase letters.

Store (or unstore) your Intuit Membership password

To store your Intuit Membership password:

1. From the Online menu, choose Intuit Membership and then choose Store.
2. To store the Intuit Membership password for a service, check the box next to its name and then click OK.

   If the box is checked, your password is already stored for the service.
3. Enter your Intuit Membership password, and then click OK.

   Quicken goes online to store the Membership password, and then displays a confirmation message.

To unstore your Intuit Membership password:

1. From the Online menu, choose Intuit Membership and then choose Store.
2. Click the box next to the service name to uncheck it, and then click OK.

   OR
1. When you are entering the Intuit Membership password to access a service, click the box in the Enter Password window to uncheck it.
2. Click OK.

Overview

When you store your Intuit Membership password for online banking, online bill payment, or Portfolio Price Update, you don't have to enter it when you access the service.

When you unstore your Membership password, you are again required to enter it when you access the service.

Note: Storing your password removes one level of security from your Intuit online services, so use this option with care.

Password Stored

When you either store or unstore your Intuit Membership password for any Intuit online service(s), this window confirms the action you just completed.

The message tells you for which online services the Membership password is still stored.   If you have unstored the password for all your online services, the message confirms that, as well.

Enter Intuit Membership Password

In this window, enter the password you set for your Intuit Membership.

If you have more than one Intuit Membership, be sure to enter the password for the correct Membership.

To enter your password:

1. Enter the password in the box.

    When you type, you see only asterisks (for security).

2. Click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

The Intuit Membership

Change Intuit Membership password

For maximum protection of your Intuit online services, we recommend that you change your Intuit Membership password at regular intervals.

To change your password:

1. In the first box, enter your old (current) Intuit Membership password.

    In this and the other boxes, you see only asterisks (for security).

2. In the second box, enter a new Intuit Membership password of your choice.

    For suggestions on creating a password, **click here**.

3. In the third box, re-enter the new Intuit Membership password.

    What you enter must match the new password in the second box exactly.

4. Click OK to go online and send the new password to Intuit.

Troubleshooting

Solutions to problems you may be having.

Help on...

The Intuit Membership

Intuit Membership Number and Password

The information you enter in this window is used to confirm that you have an existing Intuit Membership.

To confirm your Intuit Membership:

1. Enter your Intuit Membership number.

   Either type the number or select it from the drop-down list.

2. Enter your Intuit Membership password.

3. Click OK.

   Quicken can confirm your Membership information without going online, unless the information is stored on another computer.

Troubleshooting

   Solutions to problems you may be having.

Help on...

   The Intuit Membership

Intuit Membership Detail

In this window, you can find your Intuit Membership number and a list of the online services you have signed up for in that Intuit Membership.

Troubleshooting

Solutions to problems you may be having.

Help on...

The Intuit Membership

What is an Intuit Membership and why do I need one?

The Intuit Membership is a master account you set up with Intuit that establishes a private online relationship between you and the company.   To set up an Intuit Membership, you must have a modem.

The Membership is free; it costs nothing to set up or to maintain.

Setting up an Intuit Membership is a requirement for accessing the following Intuit online services: online banking, online bill payment, and Portfolio Price Update.   If you try to sign up for one of these services without an Intuit Membership, Quicken leads you through Membership setup automatically.

When and how do I set up my Intuit Membership?

You can set up an Intuit Membership at any time, but you must set one up before you use online banking or online bill payment, or before you sign up for Portfolio Price Update.   If you try to sign up for one of these services without an Intuit Membership, Quicken leads you through Membership setup automatically.

To set up an Intuit Membership:

- From the Online menu, choose Intuit Membership and then choose Set up.

During Intuit Membership setup, you provide your name, address, and phone number, and then set a password that provides security for your Intuit online services.

Intuit, in turn, sends you an Intuit Membership number, which uniquely identifies your Membership.

Does an Intuit Membership cost me anything?

No.   Although an Intuit online service may charge a fee, the Intuit Membership itself costs you nothing to set up or maintain.

Where can I find my Intuit Membership number?

You can always find your Intuit Membership number (for the Quicken data file you are currently using) displayed in the View Membership Detail window.

To display the number, choose Intuit Membership from the Online menu, and then choose View Detail.

How do I change the address or phone number on my Membership?

Keeping your address and phone number information current will ensure that you receive important correspondence from Intuit.

To change your personal information (name, address, phone):

1. From the Online menu, choose Intuit Membership, and then choose Change.
2. In the Change Intuit Membership window, change information in any of the boxes and then click OK.

   Quicken goes online to send the new information.

How do I change or store my Intuit Membership password?

To change your password:

1. From the Online menu, choose Membership Password, and then choose Change.
2. In the first box, enter your current Intuit Membership password.
3. In the second box, enter a new Intuit Membership password of your choice.
4. In the third box, enter the new Intuit Membership password again and click Connect.

   Quicken goes online to send the new information.

When you store your Intuit Membership password for online banking, online bill payment, or Portfolio Price Update, you don't have to enter the password when you access that service.   When you unstore the password, you once again have to enter it when you access the service.

Storing your password is less secure than not storing it.   If your password is stored, anyone with access to your computer can also access your Intuit online services.   If no one else has access to your computer, or if you have password-protected your Quicken data file, storing your Intuit Membership password is a reasonable option.

To store (or unstore) your Intuit Membership password for an online service:

1. From the Online menu, choose Membership Password, and then choose Store.
2. Check the box next to the service name, and then click OK.

   If the box is checked, the password is already stored for that service.   To unstore the password, click the box to uncheck it.
3. Enter your Intuit Membership password, and then click OK.

Security

The information you send online to Intuit online services is kept completely confidential and secure. When you send information, such as your credit card number, it is protected by RSA - certified encryption and authentication tools, licensed directly from RSA Data Security.

Intuit phone numbers

To see a list of Intuit phone numbers:

- **Click here**

Before you call with a question or problem:

Be at your computer with Windows and Quicken running, and have the following information handy:

- Quicken **version number** and **product name** (from the Help menu, choose About Quicken). Some telephone numbers are different depending on whether your product is:
  Quicken 5 for Windows
  Quicken Deluxe 5 for Windows
  Quicken Deluxe 5 for Windows CD-ROM
- If you receive an error message, the exact wording of the message
- Hardware type and model and amount of memory (RAM) installed
- DOS version number and Windows version number
- Monitor type
- Printer manufacturer, type, and model (if relevant to your problem)
- Network configuration, if any

General product support (Click here for the next page.)

For questions about	Contact	At this number
Quicken for Windows	**Quicken product support** Talk to a representative during our business hours.	**505-896-7219** Monday - Friday 6 am - 6 pm Mountain time
Quicken Deluxe for Windows	**Quicken product support** Talk to a representative during our business hours.	**505-896-7220** Monday - Friday 6 am - 6 pm Mountain time
Quicken Deluxe for Windows CD-ROM	**Quicken product support** Talk to a representative during our business hours.	**505-896-7221** Monday - Friday 6 am - 6 pm Mountain time
	QuickFax system Order and receive faxes about Quicken problems and solutions at any time.	**800-644-3198** Seven days a week, 24 hours a day
	Quicken online forum Use your CompuServe, America Online or Prodigy membership to send your questions to us.	For details, click here.

Signing up for online banking and online bill payment (Click here for the next page.)

To sign up for	Do this
Online banking Online banking is available with many financial institutions.	**Click here** to see if your financial institution is on the list. If so, contact them directly. If your financial institution is not listed, call our hotline for an up-to-date listing of participating financial

institutions.

**Online banking hotline
800-224-1047**
Seven days a week, 24 hours a day

Online bill payment

Online bill payment is available with any checking account at any financial institution in the U.S.

Click here to see if your financial institution is on the list. If so, call them directly to sign up for online bill payment.

If your financial institution is not listed, call Intuit Services Corporation to sign up.

**Intuit Services Corporation
708-585-8500**

Monday - Friday 7 am - 11 pm Central time
Saturday and Sunday 8 am - 5 pm Central time

Online services product support (Click here for the next page.)

For questions about	**Contact**	At this number
Modem setup Online software registration Intuit Membership Online banking Online bill payment Financial Directory Quicken Financial Network Intuit Marketplace Investor Insight (Quicken Deluxe) Portfolio Price Update Quicken Quotes Call this number if *technical problems* occur while using any Intuit online service with Quicken for	**Online Services Technical Support**	**708-585-8500** For general information about Investor Insight and Porfolio Price Update, click here.

Windows.
Tax and investment information (Click here for the next page.)

For information about	Contact	At this number
Tax Planner Call for pre-recorded information about using Quicken's Tax Planner and tax law changes.	**Quicken Tax Update Hotline**	**505-896-7259** Seven days a week, 24 hours a day
Mutual Fund Finder (Quicken Deluxe) Call for pre-recorded updated Mutual Fund Finder data.	**Mutual Fund Finder**	**800-224-0873 ext. 810353** Seven days a week, 24 hours a day
Mutual Fund Finder (Quicken Deluxe CD-ROM) Call for pre-recorded updated Mutual Fund Finder data.	**Mutual Fund Finder**	**800-224-0873 ext. 810354** Seven days a week, 24 hours a day
Investor Insight (Quicken Deluxe) and Portfolio Price Update For general information about Intuit's online services for investors.	**Investor Information**	**800-245-2164** Seven days a week, 24 hours a day

Supplies information (Click here for the next page.)

About	Contact	At this number
Ordering Intuit checks, invoices, and other supplies FAX or mail us to *order* Intuit checks, invoices, and other supplies.	**Intuit Supplies Customer Service**	**From the U.S.: FAX: 206-925-9301** **From Canada: FAX: 416-752-1140** Seven days a week, 24 hours a day Write to: Intuit Supplies P.O. Box 34328 Seattle, WA 98124-1328
General	**Intuit Supplies**	**From the U.S.:**

information on Intuit checks, invoices, and other supplies

Call this number for *information only* about Intuit checks, invoices, and other supplies.

| | Customer Service | 800-433-8810
Monday - Friday
5 am - 5 pm Pacific time |
| | | **From Canada:**
800-268-5779
Monday - Friday
8 am - 8 pm Eastern time |

To place an order (Click here for the next page.)

To order	**Contact**	At this number

Software upgrades Intuit software products
Quicken Business User's Guide
for Quicken for Windows
	Intuit Direct Sales	**From the U.S.:**
		602-295-3220
		    ext. 810342
		From Canada:
		716-871-5040
		    ext. 500084
		Seven days a week, 24 hours a day

Software upgrades Intuit software products *Quicken Business User's Guide* **for Quicken Deluxe for Windows**	**Intuit Direct Sales**	**From the U.S.:** **602-295-3220** **ext. 810344** Seven days a week, 24 hours a day

Software upgrades Intuit software products
Quicken Business User's Guide
Quicken Deluxe for Windows User's Guide
Tips for Using Quicken
for Quicken Deluxe for Windows CD-ROM
	Intuit Direct Sales	**From the U.S.:**
		602-295-3220
		    ext. 810345
		From Canada:
		716-871-5040
		    ext. 500085
		Seven days a week, 24 hours a day

Support for CheckFree users (Click here for the next page.)

For questions about	**Contact**	**At this number**
CheckFree Call this number if problems occur within Quicken **before** you transmit transactions to CheckFree.	**Intuit Technical Support for CheckFree**	**708-585-8500** Monday - Friday 7 am - 11 pm Central time Saturday 8 am - 5 pm Central time
Call this number if problems occur with payment processing **after** you	**CheckFree Corporation Technical Support**	**800-297-3180** Monday - Friday 8 am - 12 midnight Eastern

transmit transactions to
CheckFree.

time

Quicken customer forums and user groups

If you have a modem and a membership to CompuServe, America Online, or Prodigy, you can send your questions directly to Intuit support representatives online. Also, many online services have product forums where their customers can post questions and answers about software. Browsing such a forum can help you learn more about Quicken from other Quicken users. If you don't have a membership to an online service, contact the service you wish to join for membership and pricing information.

Finally, personal computer user groups are a great way to learn more about computers and software. Some user groups even have special interest groups for Quicken users.

How to...

Access the Intuit forum on CompuServe

Access the Intuit forum on America Online

Access the Intuit forum on Prodigy

Locate a personal computer user group

Locating a personal computer user group

To find a DOS or Windows computer user group in your area, contact the **Association of PC User Groups** at (914) 876-6678.

Accessing the Intuit forum on CompuServe

Using an ASCII interface:

1. Connect to CompuServe.

2. At the prompt, enter "**GO INTUIT**."

3. The message "WELCOME TO THE INTUIT FORUM" appears.

Using the WinCIM interface:

1. Connect to CompuServe.

2. Open the Services window, and choose Go.

3. Type **INTUIT** and click OK.

Accessing the Intuit forum on Prodigy

1. Enter your ID and password.
2. In the "Go to a Jumpword or Internet URL:" field, type INTUIT and press Enter.

Accessing the Intuit forum on America Online

1. Connect to America Online.
2. Open the Go To menu, and choose Keyword.
3. Type **INTUIT** and click OK.

Financial institution phone numbers

Online banking is available with the financial institutions listed below. Online bill payment is available with any checking account at any financial institution in the U.S.

To sign up for either service, call the financial institution directly.

If your financial institution is not listed, **click here**.

American Express	**800-AXP-7500**
Bank of Boston	**800-476-6262**
Centura Bank	**800-721-0501**
Chase Manhattan Bank	**800-CHASE24**
Chemical Bank	**800-CHEMBANK**
Citibank	**800-446-5331**
Compass Bank	**800-COMPASS**
CoreStates Bank	**800-562-6382**
Crestar Bank	**800-CRESTAR**
First Chicago	**800-800-8435**
First Interstate Bank	**800-YOU AND I**
Home Savings of America (Savings of America)	**800-310-4932**
M&T Bank	**800-790-9130**
Marquette Banks/E Direct	**800-708-8870**
Michigan National Bank	**800-CALL-MNB**
Quicken Credit Card (Travelers Bank)	**800-772-7889**
Sanwa Bank California	**800-23SANWA**
Smith Barney	**800-221-3636**
SunTrust Bank	**800-382-3232**
Texas Commerce Bank	**800-235-8522**
Union Bank	**800-796-5656**
U.S. Bank	**800-422-8762**
Wells Fargo	**800-423-3362 ext. Q**

Intuit Financial Professional Network

Let the Intuit Financial Professional Network help you

Occasionally you may require tax or accounting advice from a financial professional. Call **800-765-2894** and let Intuit provide you with a list of financial professionals in your area.

What is the Intuit Financial Professional Network?

We have over 10,000 participating independent financial professionals available to discuss your tax or accounting concerns.

How can a financial professional help me?

IFP Members can provide you with:

- Tax planning or tax preparation assistance
- Financial planning
- Answers to accounting and bookkeeping questions
- Intuit product setup, installation and training

How does it work?

When you call **800-765-2894**, a representative will ask you a few questions about the type of help you need and where you are located. You will then be provided a list of up to three financial professionals in your area.

Fees for services are determined between you and the professional you choose.

International access to Intuit online services

For international access to the Intuit online services, enter this number **415-328-1725** in your modem setup information. This is a toll call to Intuit.

Banking online

Overview
How you can use Quicken to communicate electronically with a bank or other financial institution.

Getting Started

Signing up for online banking

Setting up an existing Quicken account for online banking

Setting up a new Quicken account for online banking

How to...

Get data from your financial institution

Get data for your Quicken Credit Card

Review your transactions

Update your register

Transfer funds

Frequently asked questions
Answers and tips that will speed your work with online banking.

Troubleshooting
Solutions to problems you may be having.

Help Contents

Frequently asked questions

[How current is the online data from my financial institution?](#)

[What are the benefits of online banking?](#)

[Can I transfer funds between financial institutions?](#)

[How does Quicken add categories to my credit card transactions?](#)

[What should I do if I think there's a mistake in my online data?](#)

[Can I use online banking to enter data in Quicken?](#)

[How can I get my current account balances?](#)

Overview: Banking online

If you sign up for online banking, you can use Quicken and a modem to get data about your accounts, automatically update your Quicken registers, and transfer funds between accounts at the same financial institution.

Before you can use online banking from Quicken:

- Call your financial institution to enroll. **Click here for a list of participating institutions.**
- Make sure your computer is equipped with a Hayes-compatible modem.
- Enable online banking in your Quicken account setup.

Online banking provides convenience and security:

- It is convenient because you can get online statements at any time, directly from your financial institution.
- You have a password and a PIN for your account, so you control access to it.

How to...

Sign up for online banking

Set up a Quicken account for online banking

Set up an account for online banking

Before you can use online banking, you must tell Quicken which account to use.

1. From the Lists menu, choose Account.

2. In the Account List, select the account you want to use with online banking.

3. Click Edit.

4. Select the Enable Online Banking checkbox.

5. Click Next.

6. In the Edit Bank Account window, enter the information from your *Online services account information sheet*.

7. Click Done.

See also...

Setting up a new Quicken account with online banking

Sign up for online banking

Before you can set up accounts for online banking within Quicken, you must enroll with your bank or other financial institution. Call the institution to enroll or for pricing information. **Click here for phone numbers.**

A few days after you enroll, you'll receive a welcome kit, which includes the information you need to set up your accounts within Quicken.

How to...

Set up an account for online banking

Get new online data

When you get new data from your financial institution, Quicken retrieves the data for all the online banking accounts you have at that institution.

1. From the Online menu, choose Online Banking.

2. In the Online Banking window, choose your financial institution from the drop-down list.

3. Click Get Online Data.

    Quicken connects to the online banking center and gets data for all your accounts at the chosen institution.

4. Review the Transmission Summary window if it appears, and then click OK.

How to...

Review your transactions

Update your register

Review your transactions

To review transactions for a specific account:

1. **Get new online data**, if you haven't already.
2. Select an account from the list at the top of the Online Banking window.

   The data for that account appears in the transaction list at the bottom of the Online Banking window.

   Transactions in the list are sorted by date, with the newest transactions at the bottom of the list.   These transactions represent unaltered data from your financial institution.   Service charges are labeled **EFT**.

How to...

Update your register

Update your register

1. **Get new online data**, if you haven't already.
2. Select an account from the list at the top of the Online Banking window.
3. Click Update Register.

   Quicken compares your register to the financial institution's data.
4. In the Update Register window, add payee and category information to your new transactions as necessary.
5. Click Add to Register.

Transfer funds

1. From the Online menu, choose Online Banking.

2. In the Online Banking window, select the financial institution where the two accounts are located.

3. Click the Transfer Funds button.

4. In the Transfer Funds Between Accounts window, enter the amount of the transfer.

5. Select accounts in the Transfer Money From and To fields.

6. Click Send.

   Quicken dials your institution and submits a transfer funds request. The online banking center uses your last posted balance and the transfer limit on your account to determine whether or not to allow the transfer.

7. Review the Transmission Summary window if it appears, and click OK.

Caution! Transfers typically take place the business day after you submit a transfer request. If you don't have the funds to cover the transfer when the transfer request is processed at your financial institution, they will notify you by mail or phone that they did not do the transfer. You must then delete the transfer transaction in your Quicken register, so your account shows the correct balance.

Overview

You can use online banking to transfer money between two accounts at the same financial institution if you signed up for online banking for both accounts.   You can even transfer funds between a checking account and a credit card account if your institution allows this.

Check the balance due on your credit card

When the online banking center gets your statement data, it gets all the data available at that financial institution, including the balance due on your credits cards.

1. **Get new online data**, if you haven't already.

2. Find your account in the list at the top of the Online Banking window.

   If your credit card balance appears in red, you owe that amount on your credit card.   If the balance appears in black, you have a credit on your account.

See also...

How current is the online data?

Paying your credit card bill

Pay your credit card bill

Overview

1. **Get new online data**, if you haven't already.

2. In the account list at the top of the Online Banking window, select your credit card account.

3. Click Payment Info. (This button won't appear until your first monthly statement is available.)

4. In the Credit Card Payment Information window, click Make Payment.

5. In the Make Credit Card Payment window, choose an amount to pay.

6. Choose a payment method.

7. Select the account from which to pay the credit card bill.

    The balance available appears next to the account name.

8. Click OK.

9. Complete the Write checks window, and then click Record.

Overview

Every time you get online data, Quicken shows the current balance due on your credit card.   Once each month, your bank or credit card company calculates the minimum payment due and sends that to Quicken with the payment due date.

The first time you update your credit card register after this information becomes available, Quicken asks if you want to pay your credit card bill.

How current is the online data?

For most financial institutions, the data you retrieve is the closing data from the day before. Institutions typically post new data Tuesday through Saturday, except on holidays.

What are the benefits of online banking?

You can use online banking with your modem to get data directly from your financial institution. You can then use this data to quickly and accurately update your Quicken registers.

If you have two online banking accounts at the same institution, you can use your modem to transfer funds between the two accounts.

Can I transfer funds between financial institutions?

No.   Currently, financial institutions only allow transfers between accounts at the same institution.   But most institutions do allow you to transfer money from a checking account into a credit card account to pay the credit card bill or transfer money from a credit card to a checking account to do a cash advance.

Contact your financial institution for the charges related to cash advances.

How to...

Transfer funds

What should I do if I think there's a mistake in my online data?

If you believe that there is a mistake in your online data, contact your financial institution directly.   Instructions for contacting your institution are printed on the back of your paper statement.

Use online banking to enter data in Quicken

Overview

1. **Get new online data**, if you haven't already.

2 Select the account to update.

3 Click Update Register.

   Quicken compares the financial institution's data to the data in your register and tells you how many of the transactions in the institution's data are not in your register.   These are considered new transactions.

4 In the Update Register window, add payee and category information to the new transactions.

5 Click Add to Register.

   All new transactions are added to your register and marked as cleared. All the matching transactions are also marked as cleared.

Overview

You can use online banking's Update Register process to enter your transactions for you.   When you receive data for debit, credit, and charge cards, the transaction data already contains payee and category information.

If you've written a check but haven't yet recorded it in your Quicken register, you can automatically add it to your register from the Update Register window. Since financial institutions do not send payee and category information for checks, you can enter that information in the Update Register window.

See your current account balances

If you have more than one account at the same institution, the online banking center downloads data for all the enabled accounts at the same time.

1.   **Get new online data**, if you haven't already.

2   Look at the account list at the top of the Online Banking window.

     The list of account balances shows the number of new transactions that have been posted to each account since the last time you got data.

See also...

How current is the online data?

Online Banking

This window gives you access to all your online banking accounts.   From this window you can get data from your financial institution, review your transactions, update your register, transfer funds, check your account balances, and even pay your credit card bill.

What you see:

Financial institution list

Get Online Data

Transfer Funds

Update Register

Payment Info

Account list

Transaction list

Troubleshooting

Solutions to problems you may be having.

Help on...

Banking online

Update Register

The Update Register window shows the results of comparing the data from the financial institution with the data in your register.

During the comparison, Quicken looks at each transaction in the institution data and determines whether it matches something in your register.

If the institution transaction doesn't match anything in your register, based on the date, the amount, and the check number (if there is one), the institution transaction is considered a new transaction.

To continue updating your account:

1. Add payee and category information for new transactions as needed.
2. Click Add to Register. All your new transactions are added to your register and all new and matching transactions are marked as cleared.

Note: Only transactions that didn't match items already in your register appear in this window. If you have fewer transactions here than in the Online Banking window, some of your transactions matched and were automatically marked cleared in your register.

Troubleshooting

Solutions to problems you may be having.

Help on...

Banking online

Transfer Funds Between Accounts

Use this window to send a transfer funds request to your financial institution. You can only transfer funds between accounts at the same institution.

What you see

Amount

Transfer Money From

(Transfer Money) To

Troubleshooting

Solutions to problems you may be having.

Help on...

Banking online

Reconcile Online Account

Because online banking gets you your latest financial institution data, including the balance and any service charges or interest, you can reconcile to your online balance if you are not going to reconcile to your paper statement any more.

If you want to continue to reconcile to your paper statement, you can do that, too.   However, you cannot do both.

To reconcile your account:

1. Choose whether you want to reconcile to your online balance or your paper statement.

2. If you chose paper statement, enter the requested information.

3. Click OK.

What you see

> **Paper Statement**

> **Online Balance**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Banking online**

Online Balance

You can reconcile to your online balance if you no longer want to reconcile to your paper statement.

Paper Statement

If you want to reconcile to your paper statement, click Paper Statement and enter the ending date from the statement, the opening balance, and the closing balance.

Reconcile Online Account

Because online banking gets you your latest credit card data, including the balance and any service charges or interest, you can reconcile to your online balance if you are not going to reconcile to your paper statement any more.

If you want to continue to reconcile to your paper statement, you can do that, too.   However, you cannot do both.

To reconcile your account:

1. Choose whether you want to reconcile to your online balance or your paper statement.

2. If you chose paper statement, enter the requested information.

3. Click OK.

What you see

Online Balance

Paper Statement

Troubleshooting

Solutions to problems you may be having.

Help on...

Banking online

Duplicate Check Numbers

While comparing the financial institution data you just downloaded to the data in your register, Quicken found two transactions that appear to be a match, but may need your attention. Either the check numbers are duplicates and the amounts differ, the transaction is more than 90 days old, or the transaction in your register is already cleared or reconciled.

If the check numbers are duplicates, an **A** will be added to the end of the check number from the institution's data. You can delete the incorrect transaction in your register or in the Reconcile window.

Note: If your bank truncates check numbers in your statement data, Quicken attempts to match transactions to your register using the truncated check number, the amount, and a date range. For example, if your register says check number 51234 and the statement says the number is 234, but the amounts are exactly the same and the transaction dates are within 90 days, Quicken assumes that the transactions match.

Troubleshooting

Solutions to problems you may be having.

Help on...

Banking online

New Account

For help filling in this window, use the *Online services account information sheet* you received in your welcome kit.   It contains the account numbers, routing numbers, and other information you need.   You cannot set up a new account until you enroll in the service and receive a welcome kit.

To set up a new account:

1. Choose the service or services that apply to this account.

2. Select a financial institution.

    For online bill payment, select Other if your financial institution is not on the list.   For online banking, you must choose an institution from the list.

3. Select an account.

4. Enter the routing number and account number.

    These numbers are listed on your *Online services account information sheet*.

5. Enter your Social Security Number or TIN (Tax Identification Number).

6. Click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Banking online

Online Authorization

1. Enter the PIN for your online banking or online bill payment account.
2. Click OK.

To change your PIN:

1. Click Change PIN.
2. Enter your old PIN.
3. Enter a new PIN with the same number of digits.
4. Enter the new PIN a second time for confirmation.
5. Click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Banking online

Transfer Money From

Enter the name of the account you want the money withdrawn from.

(Transfer Money) To

Select the account you want the money deposited into.

Amount

Enter an amount to transfer.   If you need to calculate an amount, click the calculator button next to the Amount box.

EFT (Electronic Funds Transfer)

An EFT is a transaction that doesn't require cash or a check.   For example, if you use an ATM or debit card at a grocery store or a gas station, the result is an EFT.

Pay Credit Card

To pay your credit card bill now:

1. Select the account from which to draw the payment funds. The balance available appears to the right of the account name.

2. Select a **type of payment**.

3. Select an **Amount to pay**.

4. Click OK.

    The Write Checks window appears so you can make any necessary changes before you record the transaction in your register.

To pay your credit card at another time:

•   Click Cancel.

Troubleshooting

Solutions to problems you may be having.

Help on...

   Banking online

Type of payment

Choose Printed if you want Quicken to print the check.

Choose Hand Written if you want to write a check out of your paper checkbook.

Choose Online Payment if the selected account is set up for online bill payment.

Amount to pay

The minimum amount is the Minimum Payment Due from your statement.

The full amount is the total outstanding balance from your statement.

Choose Other to pay an amount between the minimum amount and the full amount.

Disk Delivery enter drive letter

Type the letter of the disk drive that contains your credit card statement.

Troubleshooting

Solutions to problems you may be having.

Help on...

Banking online

To get the newest data from your financial institution:

1. From the Online menu, choose Online Banking.
2. In the Online Banking window, choose your institution from the drop-down list.
3. Click Get Online Data.

   Quicken connects to the online banking center and gets data for all your accounts at the chosen institution.
4. Review the Transmission Summary window if it appears, and then click OK.

Get Online Data

Use the Get Online Data button to get the transaction data for all the accounts at the selected financial institution. When you click Get Online Data, Quicken dials your modem, connects to the online banking center, and downloads all your data.

Update Register

Use the Update Register button to compare the financial institution's data to your Quicken register. If Quicken finds transactions in the online data that aren't in your register, you can add payee and category information to them and have Quicken add those transactions to your register.

Account list

After you get data from your financial institution, the Online Banking window's account list shows number of new transactions for each account (since last time you got data) and the account balance. The date next to the account balance shows when that balance was current.

Transaction list

The transaction list shows the individual transactions for the account selected in the Online Banking window's account list.   Use the Options button to control whether the transaction list shows all transactions from your financial institution or only new transactions.

Financial institution list

You can only access one financial institution at a time with online banking.   If you have online banking accounts at only one institution, you can ignore this list.   If you have online banking accounts at multiple institutions, choose the one you want to access before clicking Get Online Data or Transfer Funds.

Transfer Funds

Use the Transfer Funds button to send a transfer funds request to your financial institution.   You can transfer money between any two online banking accounts at your institution, including credit cards if your institution allows this.

Payment Info

Use the Payment Info button to see information from your last monthly credit card statement, including the balance due and minimum payment information.

If the selected account is a charge card, such as American Express, use this button to see your balance due.

This window is updated only once a month, when your new statement data becomes available. This button only appears after your first monthly statement arrives.

Credit Card Payment Information

In this window, review the information from your last monthly credit card or charge card statement. This window is updated only once a month, when your new statement data becomes available.

To pay your bill:

• Click Make Payment.

Troubleshooting

Solutions to problems you may be having.

Help on...

Banking online

Online Banking command

Displays the Online Banking window where you can get data from your financial institution, see your current account balances, transaction lists for each account, and even perform funds transfers.

How to...

Sign up for online banking

Set up an account for online banking

Change Banking PIN

To change your online banking or online bill payment PIN:

1. Enter your old PIN.
2. Enter any new PIN with the same number of digits.
3. Enter the new PIN again.
4. Click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Banking online

Message

To print a copy of your message:

- Click Print.

To delete your message:

- Close this window and delete the message in the Read Messages window.

Troubleshooting

Solutions to problems you may be having.

Help on...

Banking online

Paying bills online

About the online banking service

Before you can use online banking, you must enroll with the financial institution. To enroll or   check pricing information, call your financial institution directly. **Click here for phone numbers.**

Troubleshooting

Solutions to problems you may be having.

Help on...

Banking online

Get data for your Quicken Credit Card

The Quicken Credit Card (which used to be called IntelliCharge) is now part of online banking and works like any other online banking account.   If you had IntelliCharge before, Quicken automatically updated your account to online banking during installation.

1. From the Online menu, choose Online Banking.

2. If you are going to download your data with a modem and you don't have an Intuit Membership, Quicken guides you through setting one up.

3. In the Online Banking window, choose Quicken Credit Card as the bank name.

4. Click Get Online Data.

    Quicken connects to the financial institution via modem and gets your latest data. If you get your data delivered on diskette, **click here for special instructions**.

See also...

Updating your register

Diskette delivery

If you had diskette delivery before, your account is still set up for diskette delivery.

To get your data from a diskette:

1. From the Online menu, choose Online Banking.
2. In the Online Banking window, choose Quicken Credit Card as the financial institution name.
3. Click Get Online Data.
4. In the Get Data from Disk window, enter the letter of the drive that contains your diskette, then click OK.

See also...

Changing the delivery method for credit card data

Change the delivery method for credit card data

To change your delivery method you have to call Travelers Bank and let them know how you want to receive your data and then you have to change the setting in Quicken.

1. From the Lists menu, choose Accounts.
2. In the Account list, select the credit card account.
3. Click Edit.
4. Click Next.
5. Change the Diskette Delivery choice, and then click Done.

How does Quicken add categories to my credit card transactions?

When the online banking center gets credit card data from your financial institution, the data includes a merchant code for each transaction.   The online banking center reads the merchant code and translates it to a Quicken category. Quicken may or may not use that category, depending on the payee.

Before adding the transaction to your credit card register, Quicken searches the register for a matching payee.

If Quicken finds this	It does this
No matching payee	Assigns a category to the new transaction based on the merchant code.
A transaction with a matching payee	Copies the category information from the most recent transaction with the same payee.
A split transaction with a matching payee	Copies the category information from the first line of the Splits window.

See also...

Using Quicken's Start New Year option with online banking

Using Quicken's Start New Year option with online banking

Online banking's use of payee information to categorize credit card transactions may affect your decision to use the Start New Year option in Quicken (From the File menu, choose Year-End Copy).

Start New Year removes the previous year's transactions from your accounts (including payee information).   If you remove payee information, Quicken probably won't be able to match payees and categories correctly the next time you update your credit card register.

Set up a new Quicken account with online banking

1. From the Lists menu, choose Account.
2. In the Account list, click New.
3. In the Create New Account window, choose a type of account to set up.
4. Answer each question, and then click Next.
5. Click the Enable Online Banking checkbox.
6. Enter the information from your *Online services account information sheet*.
7. Click Done.

Credit Card Payment Information

This window shows a summary of the payment information you downloaded with your last monthly credit card statement.

If you have a balance due and want to make a payment now:

- Click Make Payment.

Troubleshooting

   Solutions to problems you may be having.

Help on...

   Banking online

IntelliCharge is now online banking

The Quicken Credit Card (which used to be called IntelliCharge) is now part of online banking and works like any other online banking account.   If you had IntelliCharge before, Quicken automatically updated your account to online banking during installation.

Troubleshooting

Solutions to problems you may be having.

Help on...

Banking online

Changing reconcile method

There are two reasons why you'll have trouble reconciling to your paper statement after reconciling to your online balance:

- When you reconcile to your online balance during the month, Quicken removes all the reconciled transactions from the Reconcile window. When you try to reconcile to your paper statement, it will seem that you are missing most of your transactions when, in fact, those transactions are already reconciled.

- Quicken presets your statement opening balance based on the balance to which you last reconciled. If you reconcile to your online balance during the month, Quicken's opening balance will disagree with the opening balance on your paper statement. Changing your opening balance in the pre-Reconcile window gives you an Opening Balance Difference in the Reconcile window.

Troubleshooting

Solutions to problems you may be having.

Help on...

Banking online

Reconcile Paper Statement

You can change either the opening or ending balance. However, if you change the opening balance, you will get an Opening Balance Difference in the Reconcile window. It may be easier to create a balance adjustment for the difference when you're finished reconciling. For more information, click Troubleshooting below.

Troubleshooting

Solutions to problems you may be having.

Help on...

Banking online

Reconcile Paper Statement

You can change the following when reconciling a credit card:

Charges and advances

Payments and credits

Ending balance

Troubleshooting

Solutions to problems you may be having.

Help on...

Banking online

Financial institution trademarks

American Express is the registered trademark of American Express.

Bank of Boston and its symbol are the registered trademarks of First National Bank of Boston and Bank of Boston Corporation respectively.

Centura is the registered trademark of Centura Banks, Inc.

Chase is the registered trademark of The Chase Manhattan Corporation.

Chemical is the registered trademark of Chemical Bank.

Citibank is a federally registered service mark of Citicorp.

Compass Bank is the registered trademark of Compass Bancshares, Inc.

CoreStates is the registered trademark of CoreStates Financial Corp.

Crestar is the registered trademark of Crestar Financial Corporation.

first chicago.online is the service mark of First Chicago Corporation.

First Interstate Bank is the registered trademark of First Interstate Bancorp.

Home Savings of America is the registered trademark of Home Savings of America, FSB.

M&T Bank is the registered trademark of Manufacturers and Traders Trust Company.

Marquette Banks and its symbol are the registered trademarks of Marquette Bancshares Inc. and Marquette Bank, National Association.

E Direct is the registered trademark of Marquette Bancshares, Inc.

Michigan National Bank is the registered trademark of Michigan National Corporation.

Sanwa Bank California is the registered trademark of Sanwa Bank Ltd.

Smith Barney is the proprietary service mark of Smith Barney Inc. (Registration Pending)

SunTrust is the registered trademark of SunTrust Banks, Inc.

Texas Commerce Bank is the registered trademark of Chemical Bank.

Union Bank is the registered trademark of Union Bank.

U.S. Bank is the registered trademark of United States National Bank. The U.S. Bank logo is a registered service mark of U.S. Bank.

Wells Fargo is the registered trademark of Wells Fargo & Company.

Paying bills online

Overview

How you can use Quicken to pay any bill online.

Getting started...

Signing up for online bill payment

Setting up an existing Quicken account for online bill payment

Setting up a new Quicken account for online bill payment

How to...

Add payees to your online payee list

Enter payments

Set up repeating payments

Schedule online bill payments

Send payments and other instructions to the online bill payment center

Stop payments

Frequently asked questions

Answers and tips that will speed your work with online bill payment.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

[To whom can I send online payments?](#)

[How are my online payments made?](#)

[How do I confirm that the online bill payment center made a payment?](#)

[How do I stop a payment?](#)

[Can I automate regular payments?](#)

[What is an online repeating payment?](#)

[How do I switch between CheckFree and online bill payment?](#)

Overview: Paying bills online

If you sign up for online bill payment, you can use Quicken and a modem to pay any bill online.

Before you can use online bill payment from Quicken:

- Call your financial institution to enroll. If your financial institution is not an Intuit member, you can order online bill payment directly from Intuit Services Corporation. **Click here for a list of phone numbers.**
- Make sure your computer is equipped with a Hayes-compatible modem.
- Enable online bill payment in your Quicken account setup.

Online bill payment provides convenience and security:

- It is convenient because you don't need stamps or envelopes, and you don't have to print and sign checks.
- You can have a password and a PIN for your account, so you control access to it.

How to...

Sign up for online bill payment

Set up a Quicken account for online bill payment

Set up an existing Quicken account for online bill payment

Before you can send online payments, you must turn on online bill payment for one of your Quicken accounts.

1. From the Lists menu, choose Account.
2. In the Account List, select the account you want to use with online bill payment.
3. Click Edit.
4. Select the Enable Online Bill Payment checkbox.
5. Click Next.
6. In the Edit Bank Account window, enter the information from the *Online services account information sheet* that came in your welcome kit.
7. Click Done.

See also...

Setting up a new Quicken account with online bill payment

Street Address

Enter the street address on the first line and the apartment or suite address, if any, on the second line.

State

Enter the first letter of your state name.   If the correct postal abbreviation does not appear, enter the first letter again to see the next state in the list that begins with that letter, or use the drop-down list to select a state.

Zip

Enter your zip code.   You can use either the 5-digit format or the 9-digit format.

Home Phone

Enter your telephone number, starting with the area code.   You can enter the number without punctuation and let Quicken format the number for you.   For example, if you enter 4157678900, Quicken formats it as (415) 767-8900.

PIN

Enter your PIN as indicated on the *Online services account information sheet* that came in your welcome kit.

Add payees to your online payee list

1. From the Lists menu, choose Online Payees.

2. Click New.

3. Click the arrow to the right of the Name field to see a list of standard merchants. If you use a standard merchant, change only your phone and account numbers. (Standard merchants are only available after you've connected to the online payment center once. See the note below.)

4. Enter information about the payee in the Set Up Online Payee window.

    If you make changes to an address that is used in another part of Quicken, you can keep the addresses synchronized. For details, **click here**.

5. Click OK to record the information.

Note: If you haven't connected to the online payment center before and you want to download the standard merchant list, select Online Bill Payment from the Online menu. In the Online Bill Payment window, click Send.

How to...

Change or delete a payee

Name, Street, City

Enter the payee's name and street address accurately.   The online bill payment center uses this information to ensure your payment is routed to the correct online payee. If you're using a standard merchant, do not change the information that is automatically entered here.

State

Enter the first letter of your state name.   If the correct postal abbreviation does not appear, enter the first letter again to see the next state in the list that begins with that letter, or use the drop-down list to select a state.

Zip

Enter the payee's zip code.   You can use either the 5-digit format or the 9-digit format.

Phone

Enter the phone number you usually call if you have a billing question.   Be sure to include the area code.   The online bill payment center may need the phone number to contact the payee on your behalf if there are any problems.

You can enter the number without punctuation and let Quicken format the number for you.   For example, if you enter 4157678900, Quicken formats it as (415) 767-8900.

Account

Enter the number that the payee uses to identify you.   This could be an account number, a loan number, or a policy number.   If you don't know the number to use, enter your last name.   The online payee uses the number (or your name) to credit your account with the payment, so make sure you enter it accurately.

Change or delete online payees

Overview

To change an online payee:

1. From the Lists menu, choose Online Payees.
2. Select the payee you want to edit.
3. Click Edit.
4. Enter the changes you want in the Edit Online Payee window.

   If you make changes to an address that is used in another part of Quicken, you can keep the addresses synchronized. For details, **click here**.
5. Click OK.

To delete an online payee:

1. From the Lists menu, choose Online Payees.
2. Select the payee you want to delete.
3. Click Delete.
4. Click OK to confirm that you want to delete the payee.

Overview

You can edit or delete a payee in the Online Payee List as long as you do not have an untransmitted or pending payment for that payee.   Quicken sends your changes to the online bill payment center the next time you send online payments.

Set up repeating payments

Overview

1. From the Lists menu, choose Scheduled Transaction.

2. Click New.

3. In the Scheduled Transaction Type window, choose Online Repeating Payment.

4. Enter instructions for the repeating payments in the Set Up Repeating Payments window.

5. Click OK.

6. When you finish working with your online bill payment accounts, use your modem to send your instructions to the online bill payment center.

See also...

Confirming that online bill payments have been made

Stopping repeating payments

Overview

You can authorize the online bill payment center to make a series of repeating payments from your bank account to an online payee.   You can use repeating payments to pay bills that are the same amount and that occur at a regular frequency.   For example, mortgage payments, rent, and car loans are good candidates for repeating payments.

You set up the repeating payment only once, specifying payment frequency, amount, and other details. Then, you send the instructions to the online bill payment center.   The online bill payment center continues to make payments for you until you tell them to stop.

Using your instructions, the online bill payment center creates a new post-dated payment 30 days before the payment is due.   When you go online, the online bill payment center sends you a notice that they've created a new payment based on your instructions.   Quicken automatically enters the payment in your register, post-dated to the payment date. The payment is not made until the payment date.

If the payments are for an amortized loan, see **Connecting a repeating payment to a loan**.

Connect a repeating payment to a loan

1. Set up an online repeating payment to make your loan payments.
2. From the Activities menu, choose Loans.
3. Enter all the information about your loan.
4. In the Set Up Loan Payment window, click Method of Pmt.
5. In the Select Payment Method window, choose Online Repeating Payment.
6. Select the online repeating payment to attach to this loan.
7. Click OK.

See also

Changing loan payments for a repeating online bill payment

Change the loan payment for a repeating online bill payment

1. From the Lists menu, choose Scheduled Transaction.

2. In the Scheduled Transactions list, select the Online Repeating tab, select a repeating payment, and then click Edit.

   The Edit Repeating Payments window appears.

3. Click Loan Info.   The Set Up Loan Payment window appears.

4. Make any changes to the information displayed.   For example, you can change the interest rate, change your principle/interest split, or change the next payment date.

5. Click OK.

6. From the Online menu, choose Online Bill Payment.

7. Click Send to send your new payment information to the online bill payment center.

Make online payments

Making an online payment is similar to making any other kind of payment.   You can either write an online check in the Write Checks window, or you can enter an online payment directly into your register.

If you set up repeating payments, the online bill payment center sends the payments at the intervals you specify in the set up process, and Quicken automatically records the payments in your check register each time you connect to the online bill payment center.

How to...

Write online checks

Enter online payments in the register

Confirm that the online bill payment center made a payment

Set up repeating payments

Write online checks

1. From the Activities menu, choose Write Checks.   The Write Checks window appears.

2. Under the check illustration, select the account from which to draw funds.

3. Make sure that the Online Payment checkbox is selected.

4. In the Date field, enter the payment date.

5. In the Payee field, enter the payee name.   You can enter the payee by displaying the Online Payee list, and then double-clicking the payee.   If you enter the payee name and the payee is not on the Online Payee list, Quicken gives you an opportunity to add the payee to the list.

6. Fill in the $ amount, Memo, and Category fields.

7. Click Record to record the payment.

8. When you've created all the payments you want to send today, click Send to transmit the payment instructions to the payment center.

How to...

Enter online payments in the register

Enter online payments in the register

1. Open the register for the account from which to draw funds.

2. Type SEND in the Num field (or choose it from the drop-down list) to indicate that this is an untransmitted payment.

3. In the Date field, enter the payment date.

4. In the Payee field, enter the payee name.

   You can enter the payee by displaying the Online Payee list, and then double-clicking the payee.   If you enter the payee name and the payee is not on the Online Payee list, Quicken gives you an opportunity to add the payee to the list.

5. Fill in the Payment, Memo, and Category fields.

6. Click Record to record the payment.

7. When you've created all the payments you want to send today, choose Online Bill Payment from the Online menu, and click Send to transmit the payment instructions to the payment center.

Send payments and other instructions to the online bill payment center

The last step in making an online payment is sending the payment to the online bill payment center.   When you send a payment, Quicken also sends changes you've made to the online payee list or repeating payments setup.

1.   From the Online menu, choose Online Bill Payment.

2.

3.   When only the transactions you want to send are checkmarked, click Send.

How to...

Set up your modem

Stop online bill payments

Optional

If you want to send some of the transactions, but not all of them, remove the checkmark from the transactions you don't want to send.   Click on the transaction to add or remove the checkmark.

Stop online payments

If it isn't too late, you can send a message to the online bill payment center requesting that they stop a payment you have previously sent to them. You can stop a payment only if the payment center hasn't processed it yet.

Payments are processed by the payment center based on the lead time for the payee, which is shown in the Online Payee list. If the payee's lead time is three days, the payment center processes the payment three business days before the payment date, which is shown in your register.

When you stop a payment, it is marked VOID in your register.

How to...

Stop a single payment

Stop a series of repeating payments

Find out when you sent a payment

Stop a single payment

1. Select the payment transaction in the register.

2. From the Edit menu, choose Stop Payment.

   Timing is important.   Quicken determines whether there is time to stop the payment based on the lead time shown in the Online Payee list.

3. If there is time to stop the payment, click Stop Payment to stop it.   Quicken records the confirmation number and marks the transaction as VOID in the register.

   If it is too late to stop payment through Quicken, you may be able to stop payment by **calling Online Services Technical Support.**

How to...

Stop a series of repeating payments

Stop and delete a series of repeating payments

1. From the Lists menu, choose Scheduled Transaction.
2. In the Repeating Payments List window, select the series of payments to delete.
3. Click Delete.
4. Send your instructions to the online bill payment center.

How to...

Send payments and other instructions to the online bill payment center

Stop a single online payment

Contact the online bill payment center

There are two ways to get in touch with the online bill payment center.   You can:

- **Create and send a message to the online bill payment center**
- **Call Online Services Technical Support**

Get information about a payment

You can get the following information about a payment you've sent:

- Scheduled payment date
- Payee's account number
- Status of payment

To get information about a payment:

1. In the check register, select the payment transaction.
2. From the Edit menu, choose Payment Inquiry.

   The Payment Inquiry window appears.   It shows the status of the payment based on the payment date and the lead time for that payee.

How to...

Send payments and other instructions to the online bill payment center

Retrieve messages from the online bill payment center

When you send an online message or an online payment inquiry to the payment center, they send you an online reply message.   You retrieve available messages whenever you connect to the payment center.

1.   From the Online menu, choose Online Bill Payment.

2.   Click Send.   Quicken sends any payments or other instructions listed in the window and retrieves any messages waiting for you. The Transmission Summary windows lists any messages you've received.

3.   In the Online Bill Payment window, click Mail.

4.   Select a message and click Read.

How to...

Send a message to the online bill payment center

Set Up/Edit Online Payee

In this window, you set up a new online payee or edit information about an existing online payee.

To set up or edit a payee:

- Complete or change the information in the boxes, and then click OK.

  If you make changes to an address that is used in another part of Quicken, you can keep the addresses synchronized. For details, **click here**.

What you see

> **Name, Street, City**
>
> **State**
>
> **Zip**
>
> **Account**
>
> **Phone**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Paying bills online**

Online Payee List

This window lists each payee to whom you can send online bill payments.

The lead time for each payee tells you how long it typically takes from the time you send a payment from Quicken to the time the payee receives it.   Each time you send something to the online bill payment center, it updates the lead times for your payee list if applicable.

Troubleshooting

Solutions to problems you may be having.

Help on...

Paying bills online

Payment Inquiry

This window provides information about the selected online payment   the scheduled payment date, the check number, the amount, and the status.

- If the status window answers your question, click Cancel.
  OR
- If the payment date is passed and you want to confirm that the payment center made the payment, click OK. The next time you send something to the payment center, it will return an updated status.

How to...

Send payments and other instructions to the online bill payment center

Troubleshooting

Solutions to problems you may be having.

Help on...

Paying bills online

Online Bill Payment

This window lists all the items that are ready to be sent to the online bill payment center.

When you click Send, Quicken sends all the marked transactions to the online bill payment center. You can unmark a transaction if you want to change it or send it later.

To add or remove a checkmark from a transaction:

• Before clicking Send, click the transaction to change, or select the transaction and then click Mark.

To transmit the marked transactions:

• Click Send.   All marked transactions are transmitted exactly as shown on the list.

To change a transaction that appears in the list:

1. Click Close.
2. Go to the appropriate register or window to make the change.   For example, if a payment shows the wrong amount, go to the window where you entered the payment and change the amount.

Troubleshooting

Solutions to problems you may be having.

Help on...

Paying bills online

Stop Payment

Informs you when the online bill payment center is scheduled to make a payment you have already transmitted and lets you stop the payment if time allows. The time in which you can stop a payment varies by payee, depending on lead time.

To stop a payment:

- Click Stop Payment.

    If the request is transmitted successfully, the stopped payment is marked VOID in the register.

How to...

Get information about an online payment

Troubleshooting

Solutions to problems you may be having.

Help on...

Paying bills online

Online Messages

In this window, you read mail that you receive from the online bill payment or online banking centers.

To read a message:

• Select the message title in the list, and then click Read.

The text of the message appears in the Message Content box.

To delete a message:

• Select the message title in the list, and then click Delete.

The message is removed from the list.

Troubleshooting

Solutions to problems you may be having.

Help on...

Paying bills online

Banking online

Repeating Payments Category

This is where you enter the category information for your payments.

To select a category:

- Choose a category from the drop-down list.

If you want to split the payment between several categories:

- Click Splits.   In the window that appears, enter the categories with their subtotals.

Troubleshooting

Solutions to problems you may be having.

Help on...

Paying bills online

Online Payee Not Found

The payee name you entered is not on the Online Payee list.

To add the payee to the list:

- Click Set Up.

Troubleshooting

Solutions to problems you may be having.

Help on...

Paying bills online

How do I confirm that the online bill payment center made a payment?

Your bank statement lists the check number, payment amount, and the transaction date. You may also receive a returned check, depending on your bank and how the payee accepts payment.

If the payment date has passed, you can also do a payment inquiry and update the payment's status. See **Getting more information about a payment**.

Online Repeating tab

From this tab of the Scheduled Transaction list, you can:

- Set up new repeating payments.
- Edit existing repeating payments.
- See a summary of all the repeating payments you have set up.

If you edit or delete a repeating payment here, you must then go to the Online Bill Payment window and send your edit or delete instruction to the payment center.

Set Up Repeating Payments

What you see

Bank Account

Payee

Amount

Memo

Category

Splits button

First Payment

Final Payment

Frequency

Duration

Prompt to go online

Troubleshooting

Solutions to problems you may be having.

Help on...

Paying bills online

Edit Repeating Payments

What you can change

> **Amount**
>
> **Memo**
>
> **Category**
>
> **Splits**
>
> **Duration**
>
> **Prompt to go online**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Paying bills online**

Bank account

If you have more than one online payment account, use the drop-down list to choose the account from which the online bill payment center draws the payments.

If you have only one online payment account, Quicken automatically lists it for you (you don't have to select it from the list).

Amount

Enter the amount of your regular payment.

You can enter any amount from $.01 to $9,999,999.99.   Negative amounts are not allowed.

Frequency

From the drop-down list, choose how often the payment center should make the payments.

First Payment

Enter the date you want the payment center to make the first repeating payment.

Duration

Specify the length of time you want the payments to continue:

- If you want the payments to continue indefinitely, click Unlimited.   The payment center will make the payments until you stop them by deleting the repeating payment instructions.
- If you want the payments to stop after a certain number of payments, click Stop After, and then enter the number of payments you want the payment center to make.

Final Payment

The final payment date changes as you change the first payment date, frequency, and duration.

Payee

Use the drop-down list to select a name of an online payee.   If you enter a name that doesn't match one from your Online Payee list, you have the chance to add that payee to your Online Payee list or to choose someone else.

Memo

(Optional) Enter a note about the transaction.

The contents of the Memo field are not sent to the payment center.

Category

Choose a category from the drop-down list.   Categories help you to create meaningful reports.

The contents of the Category field are not sent to the payment center.

Splits button

Click the Splits button to divide a transaction into as many as 30 categories, each with it's own amount and memo.
You can divide the transaction by specific amounts or by percentages.

To whom can I send online payments?

You can send online payments to anyone, provided you have a phone number and an address.

How are my online payments made?

Your payments are made by check or by electronic funds transfer (EFT), depending on the payee.

- If the payee is set up to receive EFTs, the payment center uses this method of payment, because the payee can receive payment as quickly as the next day.
- If the payee cannot receive an EFT, the payment center prints a check against your account and mails it to the payee.   This method typically takes four or five days.

Check the lead time for each payee in the Online Payee list.

Switch between CheckFree and online bill payment

If you had an active CheckFree account in your Quicken file when you upgraded to this version of Quicken, you can switch back and forth between CheckFree and online bill payment, provided you sign up for online bill payment.

How to...

Switch from CheckFree to online bill payment

Switch back to CheckFree from online bill payment

Sign up for online bill payment

Set up an account for online bill payment

Sign up for online bill payment

Before you can set up accounts for online bill payment within Quicken, you must enroll in the service. If your financial institution is an Intuit member, call them directly. If your institution is not a member, call Intuit Services Corporation to enroll. **Click here for phone numbers.**

A few days after you enroll, you'll receive a welcome kit, which includes the information you need to set up your accounts within Quicken.

How to...

Set up an account for online bill payment

Scheduling online bill payments

When you send a payment to the online bill payment center, they process it (print a check or set up an electronic funds transfer), and then send the payment to the payee either by mail or online. The time required for this sequence of events is called **lead time**.   Lead time for each payee is shown in the Online Payee list.

When you create an online payment, as soon as you enter the payee, Quicken automatically enters the earliest possible payment date in the Date field, based on the lead time for that payee. You can change the payment date to any date you want, as long as you leave sufficient lead time.   It is a good idea to enter a payment date that is at least two or three days before the bill's due date, to allow the payee time to record your payment.

Example:

If today is December 22 and you make a payment to a payee with a lead time of four days, the Date field automatically changes to December 29, which is four business days after December 22 and the earliest possible payment date.   This means the payee should receive the payment by December 29.

If the payment isn't due until January 15th, you may want to change the payment date to January 10th, which would let you keep the money until you really needed to pay the bill, but also give you plenty of time to make the bill's due date.

See also...

How are my online payments made?

Stopping online payments

Switch from CheckFree to online bill payment

Before you can use online bill payment, you must sign up for the online bill payment service and wait a few days to receive a welcome kit. When it arrives, use the information in the kit to set up your Quicken accounts for online bill payment.

1. Send any outstanding CheckFree payments and delete any fixed payments.
2. From the Online menu, choose Online Bill Payment.
3. Click OK to use online bill payment and temporarily disable CheckFree.

   If this is the first time you are using online bill payment, you must now set up your Quicken account for online bill payment.
4. In the About Online Bill Payment window, click Account List.
5. In the Account list, select the account you want to use with online bill payment and then click Edit.
6. Check the Enable Online Bill Payment checkbox, and then click Next.
7. Enter the online bill payment account information from your *Online services account information sheet*.
8. Click Done.

How to...

Sign up for online bill payment

Permanently turn off CheckFree

Switch back to CheckFree from online bill payment

1. Delete any online repeating payment instructions from the Scheduled Transaction list.
2. From the Online menu, choose Online Bill Payment.
3. Click Send to transmit any payments or instructions you see in the Online Bill Payment window.
4. From the Activities menu, choose CheckFree.
5. Click OK to use CheckFree and temporarily disable online bill payment.

Permanently turn off CheckFree

1. Send any outstanding CheckFree payments and stop any fixed payments.
2. From the Activities menu, choose CheckFree and then choose Set Up Account.
3. Click Set Up.
4. Disable all CheckFree accounts in the CheckFree Set Up Account window.
5. Call CheckFree and discontinue service. **Click here** for CheckFree's phone number.

Online Bill Payment command

Displays the Online Bill Payment window, where you can review a list of payments and other instructions you have created and send them to the payment center.

For more information about online bill payment, **click here**.

How to...

Sign up for online bill payment

Set up an account for online bill payment

Too late for stop payment

Payments are processed by the payment center based on the lead time for the payee, which is shown in the Online Payee list. If the payee's lead time is three days, the payment center processes the payment three business days before the payment date, which is shown in your register.

Stopping a repeating payment

To stop just one payment from the series:

- Click Stop Single Payment.

You must send the stop payment instruction from the Online Bill Payment window. Once you send the instruction to the payment center, Quicken marks the stopped payment as VOID in your register.

To stop all the payments in this repeating payment series:

- Click Delete Model.

Delete remaining payments

Click Delete to stop all pending and future payments to this payee and to delete all the information about this repeating payment model.

You must send this instruction from the Online Bill Payment window for it to take effect.

Delete transaction

To delete the selected transaction:

1. Click Stop Payment.
2. In the Online Bill Payment window, click Send.

    Once you've sent the stop payment instruction to the payment center, Quicken removes the transaction from your register.

Note

If you want the payment marked VOID in your register rather than deleted, click Cancel and then use the Stop Payment command on the Edit menu.

Payee receives repeating payments

If a payee receives repeating payments, you must delete the repeating payments model before you can edit or delete that payee in the Online Payee list.

How to...

Delete repeating payments

Transmission interrupted

Quicken is now in error recovery mode. You must connect to Intuit again to complete this transmission.

Reminder: Changed or deleted repeating payment

You have changed or deleted an online repeating payment, but not yet sent the instruction to the online bill payment center.

You can do one of the following:

- Click Send to send the instruction.
- Click Undo to cancel the change or deletion.
- Click Cancel if you no longer want to exit Quicken.

Change Bill Payment Service

Switching from CheckFree to online bill payment

If you are enrolled in both CheckFree and Intuit's online bill payment service, you can switch back and forth between them, but you can't use both services simultaneously.

While online bill payment is the active service, you cannot send or receive anything from CheckFree, nor will you receive CheckFree-related reminders.   So before you switch, make sure you send any CheckFree payments you've already created.

How to...

Switch back to CheckFree

Permanently turn off CheckFree

Troubleshooting

Solutions to problems you may be having.

Help on...

Paying bills online

Change Bill Payment Service

Switching from online bill payment to CheckFree

If you are enrolled in both bill payment services, you can switch back and forth between them, but you can't use both services simultaneously.

While CheckFree is the active service, you cannot send or receive anything from the online bill payment center, including repeating payments that the online bill payment center continues to generate, nor will you receive online bill payment reminders.   So, before you switch, make sure you send any online bill payments you've already created.

How to...

Switch back to online bill payment

Cancel the online bill payment service

Troubleshooting

Solutions to problems you may be having.

Help on...

Paying bills online

Reminder: Delete repeating payment

You cannot close this data file without either sending the delete instruction or undoing it.

Reminder: Stop payment

You cannot close this data file without either sending the stop payment instruction or undoing it.

Set up a new Quicken account with online bill payment

1. From the Lists menu, choose Account.

2. In the Account list, click New.

3. In the Create New Account window, choose a type of account to set up.

4. Answer each question, and then click Next.

5. Click the Enable Online Bill Payment checkbox, and then click Next.

6. In the Set Up Banking Services window, enter the information from your *Online services account information sheet*.

7. Click Done.

Cancel the online bill payment service

To cancel the online bill payment service, you must call either your financial institution or Intuit Services Corporation, whomever you enrolled with. **Click here for phone numbers.**

About the online bill payment service

Before you can use online bill payment, you must enroll.   If your financial institution is not an Intuit member, you can enroll for online bill payment through Intuit Services Corporation.   To enroll or to check pricing information, call your financial institution or Intuit Services Corporation directly. **Click here for phone numbers.**

Troubleshooting

Solutions to problems you may be having.

Help on...

Banking online

Scheduled Transaction Type

Single or Multiple Scheduled Payments

You can use this choice to create a single register transaction, a single scheduled transaction, or a series of scheduled transactions.   These transactions can be printed checks, handwritten checks, or online payments.

If you use this choice to create online payments, you must send each payment to the payment center or it won't be made.

Online Repeating Payments

When you create a set of online repeating payment instructions and send them to the payment center, the payment center generates and makes each payment for you based on your instructions. You do NOT need to go online again to make the payment. However, when you go online you will receive register entries that show that payments are being made.

For more information about repeating payments, see **What is an online repeating payment?**

What is an online repeating payment

You can use online repeating payments to pay bills that are the same amount each time and occur at regular intervals, such as your mortgage, rent, or car payment.

The online bill payment center uses your instructions to generate payments for you. When you go online, the payment center sends you check numbers for the payments it has created and enters the payments in your Quicken register. The payment center makes the payments whether you go online and get the check numbers or not.

The payment center creates each repeating payment 30 days before the payment date. If you have set the frequency of payments to Biweekly or Twice Monthly, you may sometimes have two pending payments in your Quicken register at once.

Prompt to go online

Individual payments based on repeating payment instructions are created at the payment center 30 days before the due date. So, if you set up a monthly repeating payment due on the 30th, the payment center creates a payment on the 1st of every month.

You download the payment into your register the first time you go online after it has been created. The Prompt to go online option tells you to go online and download your repeating payment a specific number of days before it's due, if you haven't done so on your own. In the example above, if you set the Prompt to go online option to 5 days, Quicken reminds you to go online on the 25th, if you haven't already downloaded your payment. This is to ensure that you download your online repeating payments before they're made.

Repeating payments are made whether you download them into your register or not.

Portfolio Price Update

Overview

What you can do with Portfolio Price Update.

How to...

Sign up for Portfolio Price Update

Update your portfolio prices

Find and use ticker symbols

Prevent a price update for a security

Change your billing information

Use Portfolio Price Update with more than one Quicken file

Use Portfolio Price Update on more than one computer

Cancel Portfolio Price Update

Frequently asked questions

Answers and tips that will help you use Portfolio Price Update.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

Sign up for Portfolio Price Update

[Free trial updates](#)

[How to sign up](#)

Use Portfolio Price Update

[**Update your portfolio prices**](#)

[**Find and use ticker symbols**](#)

[**Prevent a price update for a security**](#)

[**Change your billing information**](#)

[**Use Portfolio Price Update with more than one Quicken file**](#)

[**Use Portfolio Price Update on more than one computer**](#)

Portfolio Price Update command

If you have not yet signed up for the Portfolio Price Update service:
- Updates prices for the securities in your Quicken investment portfolio at no charge (up to three times).

If you have already used your three free updates:
- Prompts you to sign up for the Portfolio Price Update service.

If you have already signed up for the Portfolio Price Update service:
- Updates prices for the securities in your Quicken investment portfolio.

If you have already signed up for the Portfolio Price Update service, but not in the current Quicken file:
- Lets you link the current Quicken file to your existing Portfolio Price Update service.

How to...

Sign up for Portfolio Price Update

Use Portfolio Price Update

Update your portfolio prices

Once you have signed up for Portfolio Price Update, you can update your Quicken investment portfolio prices quickly and easily.

To update your portfolio prices:

1. From the Online menu, choose Portfolio Price Update.   Or, in the Portfolio View window, click Update.

2. Enter your Intuit Membership password, and then click OK.

   (If you have stored your Intuit Membership password, you skip this step.)

Quicken does the following:

- Dials a phone number and establishes an online connection.
- Retrieves price, high, low, change, and volume information, and updates prices for the stocks, mutual funds, and market indexes in your Quicken portfolio (in the current Quicken file only).
- Disconnects the phone line and displays a message confirming the price update.
- Displays the Portfolio View Quotes window for the account that is currently open.   If no account is open, Quicken displays the Quotes window for the last account that was open.

   Even though you see updated prices for only the current investment account, prices in all your investment accounts (in the current Quicken file) have been updated.

Note (Price History)

After you update your portfolio prices, the date Quicken adds to the Price History is the last trade date for the security, **not** the date on which the price was updated.

Finding and using ticker symbols

To update the price of a security, Quicken needs its **ticker symbol**.   If you haven't entered the correct ticker symbol for a security, Quicken can't update its price.

Most ticker symbols are not case-sensitive; you can enter them in either uppercase or lowercase letters.   However, for some security types (preferred and classified stocks, warrants, rights, units, and when issued), the ticker symbols **are** case-sensitive.   For more information, see **Case-sensitive ticker symbols.**

When you start a portfolio price update, Quicken checks to see if all the securities in your portfolio have ticker symbols.   If any securities are missing symbols, Quicken displays a message telling you that these securities cannot be updated.

Finding ticker symbols

If you don't know the ticker symbol for a stock or mutual fund, you can find it:
- In your brokerage or mutual fund account statement.
- In *The Wall Street Journal* or other financial publication, such as *Barron's* or the *Investor's Business Daily*.
- By calling your broker or mutual fund company.

Do not use the name abbreviations for stocks or mutual funds from the tables in your local newspaper.   They are not the same as ticker symbols, and Quicken can't recognize them.

How to...

Prevent a price update for a security

Enter ticker symbols for stock indexes

Case-sensitive ticker symbols

Most ticker symbols are not case-sensitive; you can enter them in either uppercase or lowercase letters.   For example, you could enter either **INTU** or **intu** as the ticker symbol for Intuit.   However, there are some exceptions.

For **only** those security types in the following list, there are several rules for entering ticker symbols.   To see the rules and examples for a type, click on its name.

Security Types

Preferred stocks

Warrants

Classified stocks

Rights

Units

When issued

Miscellaneous

Rules (for only the security types listed above)

NASDAQ
- A capital letter is added to the end of the security symbol.

American Stock Exchange and New York Stock Exchange
- A colon (**:**) must precede the security symbol, with no space between the colon and the first letter of the symbol.
- The security symbol must be followed by one or more specific characters.
- The security symbol and following characters **are** case-sensitive.   The rules for uppercase and lowercase must be followed exactly.

Preferred stocks

NASDAQ:

- Add a capital P at the end of the security symbol (no space before the P).
- For a fifth class of preferred stock, add a capital Z (instead of P) at the end of the security symbol.

American Stock Exchange and New York Stock Exchange:

- Enter a colon (**:**) and then the security symbol.
- At the end of the security symbol, add an underscore, the letter "p" and the class of preferred stock.
- Enter the security symbol in upper case and the class in lower case.

Examples:

:BT_pq   Banker's Trust Preferred Q

:GM_pd   GM Preferred D

Warrants

NASDAQ:

- Add a capital W at the end of the security symbol (no space before the W).
- For a second class of warrants, add a capital Z (instead of W) at the end of the security symbol.

American Stock Exchange and New York Stock Exchange:

- Enter a colon (**:**) and then the security symbol.
- At the end of the security symbol, add an underscore and the letter "t".
- Enter the security symbol in upper case and the "t" in lower case.

Examples:

:DYP_t   Morgan Stanley Warrants

:JIC_t   Morgan Stanley Japan Warrants

Classified stocks

NASDAQ:

- For class A stocks, add a capital A at the end of the security symbol (no space before the A).
- For class B stocks, add a capital B at the end of the security symbol (no space before the B).

American Stock Exchange and New York Stock Exchange:

- Enter a colon (**:**) and then the security symbol.
- At the end of the security symbol, add the class of the stock.
- Enter the security symbol in upper case and the class in lower case.

Examples:

:ACVa   Alberto Culver Class A

:WSOa   Watso Class A

Rights

NASDAQ:

- Add a capital R at the end of the security symbol (no space before the R).

American Stock Exchange and New York Stock Exchange:

- Enter a colon (**:**) and then the security symbol.
- At the end of the security symbol, add an underscore and the letter "r".
- Enter the security symbol in upper case and the "r" in lower case.

Examples:

:VIA_r	Viacom Rights
:KIF_r	Korean Investment Rights

Units

NASDAQ:

- Add a capital U at the end of the security symbol (no space before the U).

American Stock Exchange and New York Stock Exchange:

- Enter a colon (**:**) and then the security symbol.
- At the end of the security symbol, add an underscore and the letter "u".
- Enter the security symbol in upper case and the "u" in lower case.

Examples:

:GPR_u   Great Pacific Units

:ELN_u   Elan Units

When issued

NASDAQ:

- Add a capital V at the end of the security symbol (no space before the V).

American Stock Exchange and New York Stock Exchange:

- Enter a colon (**:**) and then the security symbol.
- At the end of the security symbol, add an underscore and the letter "w".
- Enter the security symbol in upper case and the "w" in lower case.

Example:

:GE_w   General Electric

Miscellaneous

NASDAQ:

Add a capital Z at the end of the security symbol (no space before the Z) for the following security types:

- Second class of warrants
- Fifth class of preferred stock
- Any unit, receipt, or certificate representing a limited partnership interest

Enter ticker symbols for stock market indexes

Quicken updates stock market indexes if you include them as securities in your investment portfolio.

The ticker symbols for some common indexes are as follows:

Index	Symbol
Dow Jones Industrial Average	**^DJI**
Dow Jones Transportation Average	**^DJT**
Dow Jones Utilities Average	**^DJU**
NASDAQ Composite	**^IXIC**
S&P 500 Composite Index	**^SPC**

You can enter the ticker symbol in either uppercase or lowercase letters.   Be sure to include the carat (**^**) before the symbol.   (The **^** is usually found above the number 6 on your keyboard.)

To see ticker symbols for additional market indexes, **click here**.

Ticker symbols for additional market indexes

Index	Symbol
Dow Jones 10 Industrial Bonds	^DJBI
Dow Jones 10 Utility Bonds	^DJBU
Dow Jones 20 Bond	^DJB
Dow Jones Commodity	^DJC
Dow Jones Commodity Spot	^DJS
Dow Jones Composite (65 stocks)	^DJA
New York Stock Exchange Composite	^NYA
Russell 1000	^RUI
Russell 2000	^RUT
Russell 3000	^RUA
S&P 100	^SPO
S&P 400 Midcap	^SPM
S&P 400 Industrial	^SPI
S&P Transport	^SPT
S&P Utility	^SPU
S&P Financial	^SPF
Value Line Composite (from KCBOT)	^VLIC
Value Line Industrials	^VLII
Value Line Railways	^VLIR
Value Line Utilities	^VLIU

Ticker Symbol

The ticker symbol is a letter combination that uniquely identifies a security.   Often, it is the truncated or abbreviated name of the company, fund, or group issuing the security.

Examples: INTU (Intuit), NOVL (Novell), FMAGX (Fidelity Magellan)

Prevent a price update for a security

You may want to prevent Quicken from trying to update the price of a security if:

- You don't know its ticker symbol and don't want to get a "missing ticker symbol" message from Quicken.
- You want to reduce total update time by preventing updates for securities that you don't track frequently.
- You have more than 200 securities in your portfolio and want to exclude one or more from the update.   (For each update session, Quicken can update up to 200 securities per Quicken file.)

To prevent a price update for a security:

- Type an asterisk (*) in front of its ticker symbol.   Examples: *INTU, *NOVL, *FMAGX
- If you don't know the symbol, type an asterisk in the Symbol box, followed by some text to represent the company name.   See **Setting up a Security**.

  (The asterisk prevents the price update, and the text makes the ticker symbol entry for that security unique. Quicken needs unique symbols to maintain correct price information for different securities.)

Change your billing information

Once you have signed up for the Portfolio Price Update service, you may wish to change the billing information you provided to Intuit.   You can:

• Change Portfolio Price Update billing to a different credit card.
• Change the expiration date, when you receive a new credit card.

To change your billing information, you need to call Online Services Technical Support.   To get the phone number, **click here.**   When you call, you need to provide your Intuit Membership number and mother's maiden name to verify your identity.

Cancel Portfolio Price Update

If you no longer wish to use Portfolio Price Update, you can cancel the service.

To cancel Portfolio Price Update, call Online Services Technical Support.   To get the phone number, **click here.**
When you call, you need to provide your Intuit Membership number and mother's maiden name to verify your identity.

After you have canceled Portfolio Price Update, you can sign up for the service again.   However, you don't receive additional free price updates.

Use Portfolio Price Update with more than one Quicken file

When you sign up for Portfolio Price Update, the Quicken file you are using is linked to your new Portfolio Price Update service.   (The name of the current Quicken file appears in the Quicken window's title bar.)   You can sign up for Portfolio Price Update only once in any Quicken file.

While most people use only one Quicken file, others use multiple Quicken files to separate data for home and business, for different years, and for different people.

If you want to use Portfolio Price Update with an additional Quicken file, you have two choices:

- Use your existing Portfolio Price Update service and link it to the other Quicken file. (A price update in either Quicken file is billed to the same Portfolio Price Update service.)
- Sign up for an additional Portfolio Price Update service to use with the other Quicken file. (A price update in each Quicken file is billed to a separate Portfolio Price Update service.)

How to...

Use your existing Portfolio Price Update service

Sign up for an additional Portfolio Price Update service

More about...

Quicken files

Use your existing Portfolio Price Update service with more than one Quicken file

If you want to use Portfolio Price Update with an additional Quicken file, you can easily link the second file to the service.   Then a price update in either Quicken file is billed to the same Portfolio Price Update service.

Note: Portfolio Price Update does not work across Quicken files; it works in the current Quicken file only.   To update prices in two Quicken files, you must do two price updates, one in each file.

To link another Quicken file to your existing Portfolio Price Update service:

1. Open the Quicken file you haven't used with Portfolio Price Update.

2. From the Online menu, choose Portfolio Price Update.

3. In the About Portfolio Price Update window, click OK.

4. In the Intuit Membership window, click Use existing Intuit Membership.

5. Enter your Intuit Membership number (or select it from the drop-down list) and password, and then click OK.

    Quicken verifies your Membership information, links the current Quicken file to the Portfolio Price Update service, and then displays a confirmation message.

    You can repeat this process with any number of additional Quicken files.

Sign up for an additional Portfolio Price Update Service

Signing up for an additional Portfolio Price Update service is an **advanced** feature.   It is appropriate only for users who:

- Have more than one Quicken file

    AND

- Want to bill price updates in separate Quicken files to separate Portfolio Price Update services

    AND

- Want to set up and use more than one Intuit Membership.

If you want to sign up for an additional Portfolio Price Update service, you have two options:

1. Set up a new Intuit Membership to use with the new service.

    OR

2. Use an existing (but different) Intuit Membership with the new service.

How to...

Sign up with a new Intuit Membership

Sign up with an existing Intuit Membership

Sign up with a new Intuit Membership

Overview

1. Open a Quicken file that you haven't used with Portfolio Price Update, online banking, or online bill payment.

2. From the Online menu, choose Portfolio Price Update.

3. In the About Portfolio Price Update window, click OK.

4. In the Intuit Membership window, click Set up new Intuit Membership.

5. Complete the Intuit Membership Setup window, and then click OK.

6. Enter billing information for the new Portfolio Price Update service, and then click OK.

7. In the Service Agreement window, click Accept Agreement.

Quicken dials Intuit, establishes an online connection, and sends the information you entered.

After your signup is complete, Quicken displays your new Intuit Membership number and confirms your new Portfolio Price Update service.

Overview

Use the steps described to set up a new Intuit Membership and sign up for an additional Portfolio Price Update service.

At the end, you will have two Intuit Memberships and two Portfolio Price Update services, each of which will be billed separately.

Sign up with an existing Intuit Membership

Overview

1. Open the Quicken file that you haven't used with Portfolio Price Update.

The file must be one that is attached to a different Intuit Membership.

2. From the Online menu, choose Portfolio Price Update.

3. In the About Portfolio Price Update window, click OK.

4. Enter billing information for the new Portfolio Price Update service, and then click OK.

5. In the Service Agreement window, click Accept Agreement.

Quicken now does the following:

- Dials Intuit, establishes an online connection, and sends the information you entered.
- Sets up your new Portfolio Price Update service, and links it to your existing Intuit Membership.
- Disconnects and displays a confirmation message.

Overview

Use the steps described to sign up for an additional Portfolio Price Update service using an existing Intuit Membership.

At the end, you will have the same number of Intuit Memberships and two Portfolio Price Update services, each of which will be billed separately.

Use Portfolio Price Update on more than one computer

You can use your Portfolio Price Update service on more than one computer (at home and at work, for example). The service is linked to the Quicken file you were using when you signed up, not the computer you were using it on.

If you use the same Quicken file on both computers:

If you copy your Quicken file from the first computer to the second, you can use your existing Portfolio Price Update service on both computers.   The service signup information is stored in the Quicken file and moves from one computer to the other.   On the second computer, simply update your prices as you did on the first.

If you use different Quicken files on both computers:

If you use a different Quicken file on the second computer, you can either:
- Use your existing Portfolio Price Update service with that file

  OR
- Sign up for a new Portfolio Price Update service to use with that file.

How to...

Use your existing Portfolio Price Update service

Sign up for a new Portfolio Price Update service

Overview: Portfolio Price Update

Portfolio Price Update is an online service from Intuit that updates the prices of the stocks, mutual funds, and market indexes in your Quicken investment portfolio.   The service can update prices of all stocks and mutual funds traded on the New York Stock Exchange, American Stock Exchange, and NASDAQ.

The Portfolio Price Update service is available 24 hours a day, 7 days a week.

Portfolio Price Update always includes last price and change information. It also includes high, low, and volume, when available.

You may use Portfolio Price Update three times at no charge. Then you need to sign up for the service to continue using it.   You can sign up online in minutes.

For more information, see **Frequently asked questions about Portfolio Price Update**.

How to...

Sign up for Portfolio Price Update

Note: Another online service available from Intuit is Investor Insight. With Investor Insight, you can download prices and news stories on stocks, create charts and reports to compare investments, and more. Investor Insight is a feature of Quicken Deluxe 5 for Windows. To purchase Intuit software and supplies, **click here**.

Use free trial updates

If you have a Quicken investment account, you can use Portfolio Price Update three times at no charge.   Then you need to sign up for the service to continue using it.

To update the price of a security, Quicken needs its **ticker symbol**.

To use your free updates:

1.   From the Online menu, choose Portfolio Price Update.   Or click Update in the Portfolio View window.

     A message appears informing you of the free updates.   The message also counts the updates as they are used.

2.   Click OK to connect to Intuit and update prices.

Repeat steps 1 and 2 for the second and third free updates.

The fourth time you request a price update, Quicken prompts you to sign up for the Portfolio Price Update service.

How to...

Sign up for Portfolio Price Update

Sign up for Portfolio Price Update

You can use Portfolio Price Update three times at no charge.   The fourth time you request a price update, Quicken prompts you to sign up for the Portfolio Price Update service.

To use Portfolio Price Update, you need:

- A modem (a device that lets you communicate with Intuit over a phone line). For best performance, use a 9600 baud (or faster) modem.
- A Quicken investment account that contains at least one security.   (Without an investment account and securities, there is nothing for the service to update.)
- Ticker symbols for the securities in your investment account. (Portfolio Price Update must have the symbol for a security to update its price.)

To sign up for Portfolio Price Update:

1. From the Online menu, choose Portfolio Price Update.   Or, click Update in the Portfolio View window.
2. In the About Portfolio Price Update window, click OK.

   If you have not yet set up an Intuit Membership, doing so is your next step.   See **Setting up an Intuit Membership**.
3. In the Portfolio Price Update billing information window, enter your **credit card Information** and then click OK.
4. Read the Service Agreement and then click Accept Agreement.

Quicken now dials Intuit, establishes a connection, and sends the information you entered.

After your online service is set up, Quicken displays a confirmation message.   (If you set up an Intuit Membership, a Membership confirmation message appears first.)

Signing up more than once

This is an advanced signup feature.   It is appropriate only for users who have multiple Quicken files and who are willing to set up and use multiple Intuit Memberships.   See **Signing up for an additional Portfolio Price Update service.**

Credit card information

Credit card #

Your monthly charges will be billed to the card you specify in this box.   Enter your complete credit card number. Spaces are optional.

Expiration date

Enter two digits in each box.   Examples: 04/96, 12/95, 01/96

Name on card

If the name on your credit card is different from the one on your Intuit Membership, enter the name on your credit card here.   Be sure to include the initial, if you use one.

See **Security** if you're concerned about sending your credit card number online.

Portfolio Price Update

You may use the Portfolio Price Update service three times at no charge.

The first three times you update your portfolio prices, you see this message advising you of the free updates and telling how many of the free updates you have used.

The fourth time you request a price update, Quicken prompts you to sign up for the Portfolio Price Update service.

How to...

Sign up for Portfolio Price Update

Troubleshooting

Solutions to problems you may be having.

Help on...

Portfolio Price Update

Portfolio Price Update - Signup

Once you have used your three free price updates, you need to sign up for the Portfolio Price Update service by entering your billing information in this window.

To sign up for Portfolio Price Update:

1. Enter information into each box.

2. Click OK.

What you see:

Credit Card Information

Portfolio Price Update - Service Agreement

The last step in signing up for Portfolio Price Update is reading the complete text of the Service Agreement, which describes the terms and conditions under which you are entitled to use the Portfolio Price Update service.

To complete your signup, click Accept Agreement.

To see a copy of the Service Agreement that you can print **click here**.

Troubleshooting

Solutions to problems you may be having.

Help on...

Portfolio Price Update

Portfolio Price Update Service Agreement

To print the complete text of this agreement, choose Print Topic from the Help window's File menu.

Portfolio Price Update Service Agreement

This Agreement sets forth the terms and conditions governing your use of the Portfolio Price Update Service, an electronic stock market information service provided by Intuit Inc. ("Intuit").   You may sign up for the Portfolio Price Update Service (the "Service") through your personal computer by following the prompted instructions in your Quicken for Windows software program.   If you do not wish to be bound by the terms of this Agreement, please do not sign up for the Service.   Use of this Service will be deemed to be your acceptance of this Service Agreement. You may refer to this Agreement in online help at any time.   However, this Agreement is subject to change by Intuit at any time; changes are effective immediately.   Such future changes may not be updated in your version of the Service Agreement.

Use of the Service--The instructions to use the Service are in your Intuit Online Services Guide and in online help. In order to sign up for the Service, you must provide Intuit with valid credit card information and select a password. Use of any expired, false or unauthorized credit card will result in termination of the Service.   You must promptly inform Intuit of any changes to your credit card information or changes to your home or billing address.   The market information provided by this Service is licensed to Intuit by a third party licensor.   The use of the Service is limited to your personal use.   You may not copy or distribute or republish any of this information in any form to any other person.   You agree not to allow anyone to gain access to your password or Service account number, and to contact Intuit immediately if you suspect any loss, theft or unauthorized use of your password or account.

Access and Equipment--You are responsible for providing all computer and communications equipment and telephone access necessary to use the Service.   The Service will be available during the hours stated by Intuit. Hours are subject to change without notice and the Service is subject to possible delay and interruptions.

Service Charges--Intuit will charge a base monthly fee for connection to the Service.   Any usage of the Service in excess of the base usage rate specified by Intuit will be subject to additional charges.   All charges will be automatically charged to your credit card.   Your card will be charged each month on the anniversary day you sign up for the Service, even in months when you do not access the Service.   Additional usage charges in excess of the base usage rate will be charged to your credit card at the end of the applicable month.

You are responsible for payment of all fees incurred by you through use of the Service, including any taxes that may apply.   Intuit reserves the right to change the fees, usage rates and/or billing terms at any time.

Disclaimer Of Warranty--You agree that use of information obtained through the Service is at your sole risk. Neither Intuit nor any of its third party licensors guarantees the accuracy or reliability of the information published on the Service or that the Service will be uninterrupted or free from error.   You acknowledge the information you are receiving has been delayed at least twenty minutes and is not "real time".   THE SERVICE, AND ALL INFORMATION PROVIDED THROUGH YOUR USE OF THE SERVICE ARE PROVIDED ON AN "AS IN" BASIS, WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR (IN APPLICABLE JURISDICTIONS), IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OR MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT.   YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGES YOU INCUR AS A RESULT OF USING THE SERVICE OR THE INFORMATION OBTAINED BY SUCH USE.

Limitation of Liability--In no event will Intuit or any of its third party licensors be liable for (i) damages resulting from your use of information obtained by using the Service; any fault, delay, or interruption in the information or any inaccuracies, errors, or omissions in the information; or (ii) for any consequential, incidental, exemplary, or special damages arising from this Agreement or the use of the Service, even if Intuit or any of its third party licensors has been advised of the possibility of such damages, and notwithstanding any failure of essential purpose of any limited remedy provided in this agreement.

Termination--You may discontinue use of the Service and terminate this Agreement at any time by following the cancellation instructions contained in the Intuit Online Services Guide and online help.   Failure to comply with the terms and conditions of this Agreement may result in the immediate suspension or termination of your use of the Service.   In addition, Intuit may terminate this Agreement and your use of the Service for any reason at any time.

Miscellaneous Terms--This is the entire Agreement between you and Intuit relating to the Service.   The waiver of a breach of any term will in no way be construed as a waiver of any other term.   Intuit is not liable for any failure to perform its obligations under this Agreement when due to circumstances beyond Intuit's or any of its third party licensors' reasonable control.   This Agreement will be governed by the laws of the State of California as they apply to contracts made and performed in California.

About Portfolio Price Update

This window describes the Portfolio Price Update service.   After you read about the service, click OK to proceed with signup.

Portfolio Price Update is an online service from Intuit that updates the prices of the stocks, mutual funds, and market indexes in your Quicken investment portfolio.   The service can update prices of all stocks and mutual funds traded on the New York Stock Exchange, American Stock Exchange, and NASDAQ.

You may use Portfolio Price Update three times at no charge.   Then you need to sign up for the service to continue using it.   Online signup takes only minutes.

For more information about the service, see **Frequently asked questions about Portfolio Price Update.**

Troubleshooting

Solutions to problems you may be having.

Help on...

Portfolio Price Update

Portfolio Price Update - Signup Confirmation

This window appears after your online signup for Portfolio Price Update has successfully concluded.   The service is available to you now, and your billing cycle begins today.

To go online and update your portfolio prices now, click OK.

If you click Cancel, your prices will not be updated now.   To update prices at any future time:

- Choose Portfolio Price Update from the Online menu.
  OR
- From Portfolio View, click Update.

Troubleshooting

Solutions to problems you may be having.

Help on...

Portfolio Price Update

Unable to Update Security Prices

If Quicken is unable to update prices for one or more securities in your investment portfolio, those securities are listed in this window.

Why Quicken cannot update a security

- The ticker symbol for the security may be incorrect.   (This includes the case where the symbol for a security has changed.)

    Check to be sure that you have the correct ticker symbol for the security.   See **About ticker symbols**.

- The security may no longer be traded.
- The ticker symbol may not appear in the database of securities that Quicken can access.

    To prevent Quicken from trying to update its price in the future, type an asterisk in front of its ticker symbol.   See **Preventing a price update for a security**.

Troubleshooting

Solutions to problems you may be having.

Help on...

Portfolio Price Update

Missing Ticker Symbols

To update the price of a security, Quicken needs its **ticker symbol**.

When you start a portfolio price update, Quicken checks to see if all the securities in your portfolio have ticker symbols.   If any securities are missing symbols, they are listed in this window.

Do one of the following:

- Click OK.

   Quicken updates the rest of your portfolio -- those securities that have ticker symbols.   No updates are performed on the securities in the list.
- Click Cancel.

   Cancels your price update and returns to the Portfolio View window, where you can add ticker symbols to those securities that do not have them.   See **Setting up a Security**.

   If you don't have a ticker symbol for a security and want to avoid the "missing ticker symbol" message, type an asterisk in the Symbol box instead of a ticker symbol.   See **Preventing a price update for a security.**

Unable to update more than 200 securities

Each time you access Portfolio Price Update, Quicken can update as many as 200 securities in your investment portfolio.

Quicken requests prices for all securities that have ticker symbols (excluding those whose symbols are preceded by an asterisk).   If you have more than 200 securities in your portfolio, Quicken updates the first 200 and ignores the rest.

If you have more than 200 securities, you may want to select which securities don't get updated.   To prevent a price update for a security, type an asterisk in front of its ticker symbol.   See **Preventing a price update for a security**.

Troubleshooting

Solutions to problems you may be having.

Help on...

Portfolio Price Update

Credit card information required

This window appears when Quicken needs credit card information.   It can appear for any of the following reasons:
- The credit card you having been using to pay for the Portfolio Price Update service has expired or is no longer active.
- The credit card number you entered when you signed up for the Portfolio Price Update service was not valid or was declined.

You must enter your current credit card information to continue using (or begin using) the Portfolio Price Update service.

Troubleshooting

Solutions to problems you may be having.

Help on...

Portfolio Price Update

How much does Portfolio Price Update cost?

You pay a monthly charge, which includes a specified number of updates.   You pay an additional charge for each extra update you do during the month.   For current pricing information, call Investor Information.   To get the phone number, **click here.**

Charges for using Portfolio Price Update are billed monthly to your credit card. Once you sign up for Portfolio Price Update, you are charged the basic monthly fee, whether or not you use the service.

Your monthly billing cycle begins the day you sign up, rather than on the first day of the month.

How current are the updated prices?

STOCKS
- While the market is open, price information is delayed by at least 20 minutes.
- After the market is closed, stock prices reflect the most recent closing price.

MUTUAL FUNDS
- Mutual fund prices are updated each evening after the market closes.
- Before the evening update, mutual fund prices are quoted at the previous day's closing price.

MARKET INDEXES
- Market indexes are quoted in real time.

Can I update bonds or options online?

No.   Portfolio Price Update can update prices for stocks, mutual funds, and market indexes only.

How can I update prices if I have more than 200 securities?

Quicken can update as many as 200 securities in your investment portfolio.   If you have more than 200 securities, Quicken updates the first 200 and ignores the rest.

If you have more than 200 securities (or even if you don't), you may want to specify that some securities don't get updated.   To prevent a price update for a security, type an asterisk (*) in front of its ticker symbol.   When Quicken updates prices, it ignores ticker symbols preceded by an asterisk.

If you want to update more than 200 securities, you must create another Quicken file in which track some of those securities.   Then, since Quicken can update prices in only one file at a time, you must request a separate price update in each file.

What does Estimated mean in the Last Price or Chg column?

Last Price

When you update your portfolio prices online, Quicken stores the Last Price information and the date it was retrieved in an internal price history list.

An "e" in the Last Price column means that Quicken's price history list doesn't contain a price for that security for the date shown. Quicken displays the price for the date in the price history list that is closest to the date shown and marks the price as estimated.

Chg

When you update your portfolio prices online, Quicken downloads the official Chg value, which is the difference between the current price and the last closing price, but it doesn't store this information.

An "e" in the Chg column means that Quicken doesn't know the official Chg value, so it's   calculating the difference between the last two prices in the price history list. Because Quicken doesn't store the official Chg value, you'll see an estimated price if you've changed the date or exited Quicken since you last updated your prices.

Printing

Overview

What types of things you can print in Quicken.

How to...

Set up your printer

How to print...

Print to a file

Preview on the screen before printing

Frequently asked questions

Answers and tips about printing.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

[How do I print a sample check?](#)

[How do I print a partial page of checks?](#)

[Can I make graphs print faster on a PostScript printer?](#)

[Can I make graphs print faster on a laser printer?](#)

[How can I create a logo for my checks?](#)

[How do I print a logo on my checks?](#)

Set up your printer

How to print...

[Checks](#)

[Checks you've printed before](#)

[Lists](#)

[Graphs](#)

[Reports](#)

[Forecasts](#)

[Snapshots](#)

[Account registers](#)

[Quicken windows](#)

[The Financial Calendar](#)

Print to a file

[Print a report to a file](#)

[Print a register or list to a file](#)

Preview on the screen before printing

[Preview a report on the screen before printing](#)

[Preview a register or list on the screen before printing](#)

Overview: Printing

In Quicken, you can print checks you have written, reports and graphs you have created, any account register, and certain Quicken lists.

When you print checks with Quicken, you use special personalized checks from Intuit, designed to work with Quicken. Intuit makes checks for continuous-feed printers and page-oriented printers. You can print a check as you create it or wait and print all your checks at another time.

Quicken enables you to print to most printers and offers several styles of printing, depending on your printer's capabilities.

Setting up your printer

Before you print checks, set up your check printer and align your checks by printing a sample check. Reports and graphs have a separate setup procedure for printing.

Setting up your printer to print checks

Setting up your printer to print reports and graphs

Here are the things you can print:

Checks

Registers

Lists

Reports

QuickZoom reports

Budget spreadsheets

Reconciliation reports

Financial planners

Graphs

Checks

You can print checks on a continuous-feed or page-oriented printer.

Registers

Print to a printer or to disk. Quicken can:
- Abbreviate every transaction so each one fits on one line
- Display all lines of a split transaction
- Print in check number order instead of chronological order

Lists

You can print these lists:

- Category & Transfer
- Memorized Transaction
- Security
- Class
- Scheduled Transaction
- Online Payees
- Security Type
- Investment Goal
- Memorized Investment Transaction

Reports

You can print any report to a printer or to a file (in one of several formats) or preview it on the screen. You can print negative amounts in color, and print the entire report or a range of pages.

QuickZoom reports

When you use QuickZoom to look more closely at the transactions composing a graph, you can print the resulting report.

- Monthly Expenditures (income and expense graph)
- Expense Comparison (income and expense graph)
- Monthly Budget vs. Actual (budget variance graph)
- Asset Comparison (net worth graph)
- Liability Comparison (net worth graph)
- Price and Value History (investment graph)
- Average Annual Total Return (investment graph)

Budget spreadsheets

You can print a budget spreadsheet to a printer or to a file (in one of several formats) or preview it on the screen. You can print the entire report or a range of pages.

Reconciliation reports

You can show reconciliation to your bank balance as of any date you choose. You can include all transactions or summary information and uncleared transactions.

Financial planners

You can print the schedules for all financial planners.

Graphs

You can print graphs in two or three dimensions, in color or black and white.

Quicken uses the same settings you selected for printing reports.

Print a Quicken window

1. In Quicken, press ALT + Print Screen key (many times called PrScr or Print Scrn). A picture of the screen is sent to the Windows Clipboard.
2. Open Paintbrush, Write, or any drawing application.
3. From the Edit menu, choose Paste. The image appears in the application you opened.
4. You can print the image or save it to disk using the application you opened.

Set up a printer to print checks

1. From the File menu, choose Printer Setup, and then choose Check Printer Setup.

2. Select the printer you want to use from the Printer drop-down list. If your printer isn't listed, you need to install the **printer driver** for your printer. **Click here** for instructions.

3. Select Auto-detect from the Paper Feed drop-down list. In most cases, Quicken automatically detects whether your printer is continuous-feed or page-oriented. But you can force Quicken to use one or the other by selecting the appropriate option from the Paper Feed drop-down list.

4. Choose the style of check you will be printing from the Check Style drop-down list (standard, wallet, or voucher).

5. If you have a page-oriented printer, you can set up Quicken to print partial pages of checks. To find out how, **click here.**

6. (Optional) To customize your printer setup, click the buttons on the window. To learn about an option, click its name in this list:

   Font

   Align

   Settings

   Logo

7. Click OK to save your printer setup selections.

How to...

Print a sample check

Install a printer driver

Font

Displays a window where you select the font that you want your printer to use when it prints your checks. If you do not select a font, Quicken chooses one for you (usually Times New Roman).

Align

Click to adjust how printed text aligns on your checks. If you use a continuous printer, it's best to use coarse alignment first and then make small adjustments with fine alignment.

How to...

Adjust coarse alignment (continuous-feed printers)
Adjust fine alignment

Settings

Displays a window that shows the current settings that are in effect for the printer you've chosen. This window is specific to your printer, and it is how you access the special features of your printer.

Logo

Click to select a logo to print on your voucher or standard checks.

How to...

Create a logo for your checks

Print a logo on your checks

Set up a printer for printing reports and graphs

Before you print reports or graphs from Quicken, you must set up your printer. Depending on the capabilities of your printer, you can select several printing options, including fonts, paper size, and page orientation.

1. From the File menu, choose Printer Setup and then choose Report/Graphs Printer Setup.

2. Select the printer you want to use from the Printer drop-down list. If your printer isn't listed, you need to install the **printer driver** for your printer. **Click here** for instructions.

3. Select Auto-detect from the Paper Feed drop-down list. Quicken automatically detects whether your printer is continuous-feed or page-oriented.

4. If you have a color printer, select the "Print Reports and Graphs in Color" checkbox.

5. If you want to change the margins (top, bottom, left, right), enter different margin sizes in the boxes.

6. To customize your printer setup, click the buttons described below:
    Head Font
    Body Font
    Settings

7. Click OK to save your selections.

Selecting a font for titles and headings

1. Click Head Font.
2. From the drop-down lists, choose the name, style, and size of the font you want to use.
3. Click OK.

If you don't select a font:

Quicken chooses a font for you, usually Times New Roman.

Selecting a font for body text

1. Click Body Font.
2. From the drop-down lists, choose the name, style, and size of the font you want to use.
3. Click OK.

If you don't select a font:

Quicken chooses a font for you, usually Times New Roman.

Print a logo on your checks

Requirements:

- Your logo must come from a Windows bitmap file (.BMP).
- The bitmap file must be less than 64K.
- Logos are printed on standard or voucher checks only (not on wallet checks).
- If you use a continuous printer and you upgraded from an earlier version of Quicken, you need to make changes to your logo setup. **Click here** for instructions.

To print a logo on your checks:

1. From the File menu, choose Printer Setup, and then choose Check Printer Setup.
2. In the Check Printer Setup window, click Logo.
3. In the Check Logo window, click File.
4. In the Open Logo File window, select the file you want to use as the logo.

   If you see the file containing your logo in the list on the left, double-click that file's name and click OK.

   If you don't see the file, it's probably in a different directory. Click the folders in the list on the right side of the window. Each time you click a folder, its contents are displayed in the list on the left. When you find the file, double-click that file's name and click OK.

5. Click OK. To print checks with a logo, be sure that the "Print your logo" checkbox is selected when you print them.

How to...

Create a logo for your checks

Print checks

Create a logo for your checks

You can print your own logo on your checks. To do this, you need to create a bitmap file (that is, a file with a .BMP extension). You can use Paintbrush (or a similar application) to create the bitmap.

When you print checks with a logo, Quicken imports the bitmap file and prints the logo into a 1/2 inch by 1/2 inch square in the upper left corner of each check. When Quicken fits your logo into this square, the image may become distorted and appear jagged, compressed, or expanded.

You can easily edit the bitmap so that it prints with professional quality. If you have a printer that prints at 300 dots per inch (dpi), you should edit the bitmap so that it fits within an area of 150 dots by 150 dots (1/2 inch by 1/2 inch). When you match the number of dots per inch in the bitmap file with the resolution of your printer, the quality of the logo on the printed check improves. If you don't know the resolution of your printer, make sure that your bitmap file has equal width and height.

If you have a monochrome printer, create the logo in black and white for best results.

How to...

Print a logo on your checks

Check Logo

This is where you select the logo to print on your checks.

Requirements:
- Your logo must come from a Windows bitmap file (*.BMP).
- The bitmap file must be less than 64K.

To select the logo to print:
- Click File. The Open Logo file window opens. **Click here** for instructions.

What you see

File, Clear buttons

Help on...

Writing and printing checks

Check Logo buttons

This button	Does this
File	Displays the Open Logo File window. Select the file containing your logo.
Clear	Removes the logo from the Selected Logo box.

Open Logo File

This is where you tell Quicken which file contains your logo. To do this, you need to locate the directory and then find the file in that directory.

If you see the file containing your logo in the list box on the left:

- Double-click that file's name and click OK. When you return to the Check Logo window, Quicken displays the logo in the Selected Logo box. If your logo is too big, a message appears telling you so.

If you don't see the file, it's probably in a different directory:

- Click the folders in the list on the right side of the window. Each time you click a folder, its contents are displayed in the list on the left. When you find the file, double-click that file's name and click OK. When you return to the Check Logo window, Quicken will display the logo in the Selected Logo box.

Help on...

   Writing and printing checks

Print a sample check

Overview

1. Load the sample forms or paper in your printer.

2. Be sure the printer is turned on and online.

3. From the File menu, choose Printer Setup, and then choose Check Printer Setup.

4. Be sure that the correct **Check Style** is selected.

5. Click Align.

6. If you are printing on a continuous-feed printer, **click here.**

   If you are printing on a page-oriented printer, **click here.**

Overview

Quicken lets you print sample checks to make sure the checks are properly aligned in the printer before you print your actual checks. If you need to make adjustments, you can print sample checks and use the alignment feature until your printing looks right.

Your Quicken package includes sample checks for continuous-feed printers. To print sample checks in your page-oriented printer, use blank paper. After printing a sample, place it on top of the real check and hold them both up to the light to see if the text printed correctly.

Adjust coarse alignment (continuous feed printers)

Overview

1. Click Coarse. Quicken displays a message about not adjusting your printer.

2. Click OK to print a sample check.

3. Without moving the check in the printer, look at the pointer line printed in the middle of the check and note the position number that the arrows point to.

4. In the Pointer Line Position box, type the closest position number that the pointer line arrows point to on the printed check.

5. Click OK. If necessary, Quicken advances the checks and prints another sample.

6. Enter the new pointer line position number and click OK. If necessary, Quicken repeats these steps until the check is in the correct position.

7. When the check is positioned correctly, you'll see the Please Note Position window

8. Visually line up part of your printer, such as the sprocket cover or print head, with one of the position numbers at the edge of the check. Make a note of this spot on the printer. If you have a printer with "Autoload," **click here.**

   From now on, use this spot on the printer as an alignment cue to position your checks visually each time you insert them in your printer, so you won't have to test your check alignment again by printing more sample checks.

9. If you'd like to make additional adjustments, click Fine Align in the Please Note Position window and **click here** and start with step 2 in the instructions that open.

   Otherwise, you are now ready to print your checks. **Click here.**

Overview

You can adjust the check alignment when your printer is not printing checks correctly. If you haven't already, do the following:

1. Load the correct forms or paper in your printer.

2. Be sure the printer is turned on and online.

3. From the File menu, choose Printer Setup, and then choose Check Printer Setup.

4. Be sure that the correct **Check Style** is selected, then click Align.

Autoload

Even if your printer has an "autoload" or "park" feature, you will still need to go through the alignment process using a visual cue as described here. In other words, each time you load checks into your printer, you will have to position the checks manually to the correct starting position.

Adjust fine alignment

Overview

1. If you're printing standard or wallet checks on a page-oriented printer, select the number of checks you are inserting.

2. Click Print Sample in the Fine Alignment window.

Quicken prints the sample check with a small alignment grid on it.

3. Examine the alignment grid Quicken printed on the check. If the text is not within the alignment grid area, check to be sure your paper is feeding correctly through your printer.

4. Enter your adjustments in the Vertical and Horizontal fields.

5. If you have a continuous-feed printer, **click here.**

6. Click Print Sample to test whether you have corrected the alignment problem.

7. Did your check print OK?

If you are satisfied with the alignment, click OK. Quicken saves the horizontal and vertical alignment adjustments.

If you are using standard or wallet checks with a page-oriented printer, you have finished aligning this particular orientation of checks. You can now set alignments for any remaining cases or quit aligning by clicking OK.

How to...

Print checks

More detail

Quicken can remember three different alignment adjustments: for a full page of three checks, for a partial page of two checks, or for a partial page with one check.

To save checks, align a full page first. Then tear off the checks one at a time and reuse the checks for the two and one check (partial page) alignment.

Tip

If you have trouble getting checks to print correctly and you have run out of the sample checks that came with Quicken, print sample checks on blank paper. After printing a sample, place it on top of the real check and hold them both up to the light to see if the text printed correctly.

Continuous-feed printer

If the printing is off the alignment grid to the left or right, slide the paper clamps on your printer to correct the problem.

You can use the Printer Alignment window for changes of less than 0.25 inch.

Enter numbers into the fields

You can enter adjustment numbers (in hundredths of an inch) in the Horizontal and Vertical fields. Use the following table as a guide for entering the numbers:

Problem	Solution
Text prints too high	Decrease the number in the Vertical field. For example, if the text is 1/4" too high, you would subtract 25 from the Vertical field. (25 is 0.25"). You can enter a negative number if necessary.
Text prints too low	Increase the number in the Vertical field. For example, if the text is 1/4" too low, you would add 25 to the Vertical field.
Text prints too far to the left	Increase the number in the Horizontal field. For example, if the text is 1/4" too far to the left you would add 25 to the Horizontal field.
Text prints too far to the right	Decrease the number in the Horizontal field. For example, if the text is 1/4" too far to the right you would subtract 25 from the Horizontal field. You can enter a negative number if necessary.

Each box in the alignment grid is 10 units high and 10 units wide. If you need to move the text up one-half box height and to the right one full box width, add five to the Vertical field and 10 to the Horizontal field.

Print checks

Before you print you must first set up your printer for printing checks from Quicken. If you have not done this yet, see **Setting up a printer for printing checks.**

1. If you haven't already inserted the checks in your printer, insert them as you would any paper.

   If you are using a page-oriented printer, insert one full page of checks in the paper tray in the same way as you would insert letterhead.

   If you need to print a **partial first page** of checks instead of a full page, **click here.**

2. Make sure that your printer is turned on and online.

3. Open the account you want to print checks from.

4. From the File menu, choose Print Checks. Or, if the Write Checks window is already open, click Print.

5. If necessary, change the number in the First Check Number box so that it matches the number of the first check in your printer.

6. Select an option for printing checks:

   All Checks

   Checks Dated Through

   Selected Checks

7. Change the **Check Style** or Checks on First Page options if necessary.

8. If your checks have a logo, select the "Print your logo" checkbox.

9. Click OK to start printing the checks, or click Print First if you want to print only the first one as a test.

10. Did your checks print correctly? If they did, click OK.

If the checks did not print correctly:

- Type the number of the first check that did not print correctly 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 printed too high, too low, or too far to the left or right, you may need to adjust the check printing settings. See:

   Adjusting coarse alignment (continuous-feed printers)
   OR
   Adjusting fine alignment

How to...

Print a partial page of checks

Print a logo on your checks

Print a partial page of checks

You may want to print a partial page if you have only one or two blank checks remaining after you have printed checks on your page-oriented printer. This applies to standard and wallet checks, but not to voucher checks (which come only one to a page).

You can print a partial page of checks only on a page-oriented printer such as a laser printer.

1. Make sure that your printer is turned on and online. Don't insert your checks yet.

2. From the File menu, choose Printer Setup, and then choose Check Printer Setup.

3. Under Partial Page Printing Style, select the icon that shows how you place paper into your printer's envelope feeder:

   Left

   Centered

   Portrait

   If you are unsure which one to use, see the section of your printer manual that describes how to use the envelope feeder.

4. Click OK.

5. From the File menu, choose Print Checks. Or, if the Write Checks window is already open, click Print.

6. Make sure that the first check number on the screen is the same as the first check number on your partial page.

7. Under Print, choose Selected Checks, and then click Choose.

8. Select one or two checks to print, then click Done.

9. Under Checks on First Page, click one of the following:

   - **One -** If your partial page has one check on it.
   - **Two -** If your partial page has two checks on it.

11. Insert the partial page of checks into your envelope feeder. If your printer requires that you insert the page so that the checks are facing down (as HP LaserJet IIP does), insert the page face down. Look in your printer manual if you aren't sure.

12. Click OK to start printing the checks.

13. Quicken may ask if you've removed the tear off strip. Click Yes or No, as appropriate, to proceed.

14. Did your checks print correctly? If they did, click OK.

If the checks did not print correctly:

- Type the number of the first check that did not print correctly 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 printed too high, too low, or too far to the left or right, you may need to **adjust the check alignment.**

Portrait

Select this orientation if the top edge of each check enters the printer first, or if you're using Intuit Form Leaders.

Some printers that print this way include the HP DeskJet series.

Centered

Select this option if:
- You center the page in the envelope feeder.
  AND
- The left or right edge of each check enters the printer first.

Some printers that print this way:
- Apple LaserWriter II series
- HP LaserJet II and III series
- Canon LBP-8 series

Left

Select this option if:
- You position the page on the left side of the envelope feeder.
  AND
- The left or right edge of each check enters the printer first.

Some printers that print this way:
- HP LaserJet IIp, IIIp, and 4L series
- Apple Personal LaserWriter and LaserWriter Plus
- Canon LBP-4
- IBM 4019 and 4029 series

Although HP DeskJets take envelopes in this mode, Intuit recommends that you use **Portrait** mode with partial page checks.

Reprint checks

In Quicken, you can reprint any check at any time. These instructions assume that you printed at least once before the check you are about to print now. If this is not the case, see instead: **Printing checks.**

1. In the check register, select the transaction for the check you want to reprint.

2. Select the check number and type Print. The word "Print" should replace the check number.

3. Click Record.

4. From the File menu, choose Print Checks.

5. Print the check as usual, paying attention to entering the correct first check number.

Change the font for printed reports and graphs

1. From the File menu, choose Printer Setup, and then choose Report/Graph Printer Setup.
2. Click Head Font.
3. From the drop-down lists, choose the name, style, and size of the font you want to use in report headings.
4. Click OK.
5. Click Body Font.
6. From the drop-down lists, choose the name, style, and size of the font you want to use in graphs and the main text of your reports.
7. Click OK.
8. Click OK to save your new font selections.

Print a report

1. Make sure your printer is turned on, is online, and contains paper.

2. Create the report you want to print.

3. From the File menu, choose Print Report or click Print on the Report button bar.

4. Select any other options that you want to use:

   Click Portrait or Landscape to change the direction the report is printed on the paper.

   Print in Color

   Print in Draft Mode

   Fit to One Page Wide

   Print Range

   Head Font

   Body Font

5. Under "Print to," choose Printer and click OK.

Print Range

Click All to print every page in the report.

Click Pages, and enter the first and last page numbers to print only selected pages in the report.

Print in Draft Mode

Speeds up printing by substituting a font chosen by the printer for the one you have chosen for your reports.

When you select Draft mode printing, the Print in color and Fit to one page wide options aren't available.

Fit to One Page Wide

Scales the whole report so that it's smaller. If your report in only somewhat wider than the page, this option may help you save several pages when you print.

Print in Color

Click if you have a color printer. For reports, negative numbers print in red. Graphs print in full color.

Print a graph

Before you print the graph, you may want to check which printing options are in effect for graphs. For details, see below.

1. Make sure that your printer is turned on, is online, and contains paper.
2. Create the graph you want to print.
3. From the File menu, choose Print Graph.

How to...

Set up a printer to print reports and graphs

Change Quicken's graph options

Print Snapshots

You can print any page of Snapshots. If you have calendar notes that are longer than will fit in the Snapshot, Quicken prints only what fits.

1. Make sure that your printer is turned on, is online, and contains paper.
2. From the Reports menu, choose Snapshots.
3. Display the Snapshot page you want to print.
4. Click Print, or choose Print Snapshots from the File menu.

Snapshots always print in landscape mode.

How to...

Display Snapshots

Print a forecast

1. Make sure that your printer is turned on, is online, and contains paper.
2. From the Plan menu, choose Forecasting.
3. From the File menu, choose Print Forecast.

How to...

Create a forecast

Create a forecast from your budget

Print the Financial Calendar

1. Make sure that your printer is turned on, is online, and contains paper.
2. From the Activities menu, choose Financial Calendar.
3. From the File menu, choose Print Calendar.
4. Click OK.

How to...

Use the Financial Calendar

Print the transactions in a register

To print the entire register:

1. Open the register you want to print.
2. Click Report in the Register button bar.
3. Click Print in the Report button bar.

To print a part of the register:

1. Open the register you want to print.
2. From the File menu, choose Print Register.
3. (Optional) Change the range of dates shown. Quicken prints all the transactions from the beginning date to the ending date. If you leave the dates as shown, Quicken prints all transactions to date for this year.
4. (Optional) Enter a title for the register in the Title box.
5. Select any other printing options that you want to use. The list of options available varies depending on the type of account register you have open.

   Print One Transaction Per Line

   Print Transaction Splits

   Show Savings Goal Transactions

   Sort By Check Number

6. Click Print.
7. Select any options that you want to use:

   Click Portrait or Landscape to change the direction the report is printed on the paper.

   Print in Color

   Print in Draft Mode

   Fit to One Page Wide

   Print Range

   Head Font

   Body Font

8. Under "Print to," choose Printer and click OK.

Print One Transaction Per Line

Abbreviates each transaction so that it fits on one line in the printout. Quicken normally prints each transaction on three lines.

Print Transaction Splits

Prints the additional lines of split transactions. If you do not select this option, Quicken omits the additional lines.

Show Savings Goal Transactions

Select to print any contributions to, or withdrawals from, a savings goal account.

This option appears only if you've created a savings goal.

Sort By Check Number

Prints the transactions in order by check number (instead of in chronological order). Quicken uses an asterisk (*) to indicate a gap in the numbering sequence.

When you select this option, Quicken omits a running balance from your printout.

Print a list

You can print the Category & Transfer, Class, Memorized Transaction, Scheduled Transaction, Security, Security Type, Investment Goal, Memorized Investment Transaction, and Online Payee lists.

1. From the Lists menu, choose the command that opens the list you want to print.

2. From the File menu, choose Print List.

3. Select any options that you want to use:

   Click Portrait or Landscape to change the direction the report is printed on the paper.

   Print in Color

   Print in Draft Mode

   Fit to One Page Wide

   Print Range

   Head Font

   Body Font

5. Under "Print to," choose Printer and click OK.

Print a report to a file

When you print a report, you can print it to a file instead of a piece of paper. This gives you the ability to transfer the content of the report to another application. Depending on the file format you select, you can edit the report either in a word processor, or with Lotus 1-2-3 or a Lotus-compatible spreadsheet program. See the documentation for the application you choose for more instructions.

1. Create the report you want to print.
2. Click Print in the Report window. Quicken displays the Print Report window.
3. Under "Print to," click one of these options:

   ASCII Disk File

   Tab-delimited Disk File

   1-2-3 (.PRN) Disk File
4. Click OK.
5. Enter the path and filename of the file.
6. Click OK.

Preview a report on the screen

Before you print a report, you can display it on the screen to see what it will look like when you print it on a printer.

1. Create the report you want to print.
2. Click Print in the Report window.
3. Click **Preview.**

Print a register or list to a file

When you print a register or a list, you can print it to an ASCII file instead of a piece of paper. This gives you the ability to transfer the register or the list to another application.

1. Display the register or list.

2. From the File menu, choose Print Register or Print List.

3. For registers only, fill in the Print Register window:

- (Optional) Enter a title.

- Select the printing options that you want to use:

Print One Transaction Per Line

Print Transaction Splits

Show Savings Goal Transactions

Sort By Check Number

4. Under "Print to," click one of these options:

ASCII Disk File

Tab-delimited Disk File

1-2-3 [.PRN] Disk File

5. Click OK.

6. Enter the path and filename of the file.

7. Click OK.

Preview a register or list on the screen

Before you print a register or list, you can display it on the screen to see what it will look like when you print it on a printer.

1. Display the register or list.
2. From the File menu, choose Print Register or Print List.
3. Click **Preview.**

Preview

Prints your report, register, list, or budget on the screen so you can check it before you print it.

ASCII Disk File

Prints your report to an ASCII file. Select this option if you want to edit the file with a word processor. Most word processors accept ASCII files.

Tab-delimited Disk File

Prints your report in tab-delimited format. This format is recognized by most word processing and spreadsheet programs.

1-2-3 (.PRN) Disk File

Prints your report to a comma-delimited format. Select this option if you want to edit the report with Lotus 1-2-3 or a Lotus-compatible spreadsheet program.

Install a printer driver

Drivers are small programs that allow printers, video cards, sound cards, or any specific piece of hardware to run and communicate with Windows.

To install a printer driver in Windows 95:

If your printer came with a driver, follow your printer manufacturer's instructions for installing it. Otherwise:

1. Click Start on the taskbar, and choose Settings on the Start menu.
2. Choose Control Panel on the Settings continuation menu.
3. Double-click the Printers icon on the Control Panel window.
4. Double-click the Add Printer icon in the Printers window. The Add Printer Wizard opens.
5. Follow the instructions in the wizard.

To install a printer driver in Windows 3.1:

If your printer came with a driver, follow your printer manufacturer's instructions for installing it. Otherwise:

1. At the Windows Program Manager, open the Main program group, then double-click the Control Panel icon.
2. Double-click Printers.
3. Click Add. This brings up a list at the bottom of the screen.
4. Scroll the list of printers, then select the specific driver or a driver that your printer will emulate. **More detail>**
5. Click Install and follow the screen directions.

Selecting a printer driver

Whenever possible, select the driver that exactly matches your printer model. If your specific printer isn't listed, check with your printer manufacturer for the correct printer driver, or consult your printer manual for suggested emulations.

Caution: Substitute drivers and emulation modes aren't optimal and may not work properly in all cases. When in doubt, contact your printer manufacturer.

Check Printer Setup

This is where you indicate to Quicken which printer you will use to print checks from Quicken. It is also your starting place for changing the text font that appears on your printed checks.

How to...

Set up a printer for printing checks

What you see

Printer

Paper Feed

Check Style

Partial Page Printing Style

Font

Align

Settings

Logo

Troubleshooting

Solutions to problems you may be having.

Help on...

Writing and printing checks

Paper Feed

The choices on this drop-down list set the paper-feed option for your printer. The default selection is (Auto-detect). This means that Quicken will automatically detect what type of paper feed mechanism your printer has.

Unless you have a specific reason to change this setting, leave it on Auto-detect.

If you need to change the setting:

- Select one of these options from the drop-down list:

Continuous	For continuous-feed printers. Most dot matrix printers are continuous-feed printers.
Page-oriented	For page-oriented printers. All laser printers and nearly all inkjet printers are page-oriented printers.

Partial Page Printing Style

If you have checks left over from a previous printing session, you can reuse them if you have a page-oriented printer like a laser printer.

To print a partial page of checks, click the button that shows how you position your checks in your printer's envelope feeder:

Left   Select this option if you insert the page on the left side of the feeder **AND** the left or right edge of each check enters the printer first.

Centered   Select this option if you center the page in the feeder **AND** the left or right edge of each check enters the printer first.

Portrait   Select this option if the top edge of each check enters the printer first.

These buttons are not available if your printer is a continuous-feed printer.

Report Printer Setup

This is where you indicate to Quicken which printer you will use to print reports and graphs.

The fonts you select from this window appear in printed graphs, Snapshots, savings goals, forecasts, and price/value history graphs. These fonts are also the starting point for additional font choices you can make for all other items you can print from Quicken.

How to...

Set up a printer for printing reports and graphs

What you see

Printer
Paper Feed
Print Reports and Graphs in Color (color printers only)
Margins
Head Font
Body Font
Settings

Troubleshooting

Solutions to problems you may be having.

Help on...

Printing

Printer

To print to a different printer, select it from the drop-down list.

The list shows all the printer drivers currently installed on your system. If your printer isn't listed, you need to **install** it first.

Print Reports and Graphs in Color (color printers only)

If you have a color printer, you can have Quicken print your reports and graphs in color. For reports, negative numbers print in red. Graphs print in full color.

Margins

You can change the margins by entering different numbers in the margin boxes.

If you set the margins too small, the printer may clip the report or graph. Most printers require margins of at least .25 inches. Many require .50 inches. If you use an HP DeskJet, you may need a bottom margin of at least .67 inches.

Head Font

Displays a window where you select the font you want your printer to use to print headings and titles. If you don't select a font, Quicken chooses one for you (usually Times New Roman).

Body Font

Displays a window where you select the font you want your printer to use to print text. If you don't select a font, Quicken chooses one for you (usually Times New Roman).

Settings

Displays a window that shows the current settings that are in effect for the printer you've chosen. Click Settings when you need to specify a different paper size, page orientation, or resolution for your reports and graphs.

Select Font

This is where you select the font you want to use when printing.

To select a font:

- Select a font from the list, specify its style and printing size, and then click OK.

What you see

Font

Font Style

Size

Sample

Troubleshooting

Solutions to problems you may be having.

Help on...

Printing

Font

Shows the fonts available on your printer.

Fonts with the double T icon are True Type fonts. True Type fonts appear in the Sample box and in print preview just like they do on the page.

Fonts with the printer icon are approximated in the Sample box and in print preview, but they may print faster.

Fonts without an icon are screen fonts. These fonts probably won't look as good printed as they do onscreen.

Font Style

Shows the styles available for the font you selected. For best results with reports, use Regular. With checks, use Regular or Bold.

Size

Shows the character sizes available for the font you selected. The larger the number, the larger the character size. For best results, use a size between 9 and 12.

Sample

As you make font selections, check in the Sample box to see what the font will look like. For some fonts, this is only an approximation. **Click here** for more information.

Select Checks to Print

This window tells how many checks you have to print, and total amount of those checks. It also lets you select which checks to print, and enter the number of the first check in your printer.

To complete the window:

1. If necessary, change the check number of the first check to print. The number displayed should match the check number of the first check in your printer.

2. Select the checks to print by clicking All Checks, Checks Dated Through, or Selected Checks (see below for more information).

3. Change the Check Style, if necessary, and indicate the number of checks on the first page in your printer.

4. If appropriate, check options to print your logo, or to print more than one copy of the check.

5. Click Print First to print and check just the first check, or click OK to print all the checks you've selected.

What you see

> **First Check Number**
>
> **All Checks**
>
> **Checks Dated Through**
>
> **Selected Checks**
>
> **Print First**
>
> **Check Style**
>
> **Checks on First Page**
>
> **Print Your Logo**
>
> **Additional Copies**

How to...

> **Print checks**
>
> **Print a partial page of checks**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Writing and printing checks**

First Check Number

Shows the number of the first check in your printer. If the number shown is incorrect, change it so that it matches the number on the first check.

All Checks

Prints all unprinted checks, including postdated checks.

Checks Dated Through

Prints all checks up to a specific date. By default, the date shown is the current date. You can change the date by entering a different date in the box provided.

Selected Checks

Allows you to select the checks to be printed. After you select this option, click the Choose button. Then mark the checks you want to print, and click OK.

Print First

Prints only the first check out of the group of checks that you selected. Use this option instead of printing a test check when you're fairly sure everything is aligned correctly and ready to print. That way, you can sign and use the printed check.

Select Checks to Print

This is where you select checks to print (or not to print) from a list of unprinted checks. When the window first appears, all checks are selected to print, as indicated by check marks in the column at the left of the window.

To select or deselect a check to print:

- Click the check in the list.

To select or deselect all of the checks listed:

- Click Mark All or Clear All.

Troubleshooting

Solutions to problems you may be having.

Help on...

Writing and printing checks

Check Style

Shows the style of checks you are printing (Standard, Wallet, or Voucher). If the style is incorrect, you can change it by selecting another style from the drop-down list.

Checks on First Page

This option applies only when you are printing a partial page of checks on your page-oriented printer. If this is the case, click the button that shows the number of checks on the first page.

Print your logo

Select this option if you are **printing a logo on your checks.**

Additional copies

If you are printing multipart voucher checks, you can print up to three additional copies. This option is available only with page-oriented printers.

Align Checks

This window shows the horizontal and vertical adjustments for printing a full page of checks, a partial page with two checks, or a partial page with one check.

To adjust the alignment of checks:

- Click the button corresponding to the type of check page that's ready to print.

What you see

   Full Page of Checks

   Two Checks on Page

   One Check on Page

   Hor, Vert

Troubleshooting

   Solutions to problems you may be having.

Help on...

   Writing and printing checks

Tip

To save checks, align a full page first. Then tear off the checks one at a time and reuse the checks for the two and one check (partial page) alignment.

Full Page of Checks

Click this option if you are inserting a full page of three checks into the printer for adjustment.

Two Checks on Page

Click this option if you're inserting a page with only two attached checks.

One Check on Page

Click this option if you are inserting a single check in the printer.

Hor, Vert

After you click one of the three check page buttons and set alignment adjustments, these numbers (in .01" increments) reflect the horizontal and vertical changes you made.

Type Position Number

Repositions your checks in the printer if the test pattern prints too high or too low.

If the test pattern prints correctly:

- Click OK. For a way to avoid printing a sample in the future, see the tip at the end of this topic.

If the test pattern prints too high or too low:

1. Look at the test pattern. It has an arrow labeled POINTER LINE that points to one of the numbers in the perforated tractor strip along the side of the check.
2. Enter the even number closest to the pointer line.
3. Click OK. Quicken repositions the checks and prints another sample.

Tip

When the checks are positioned correctly, note which number in the perforated tractor strip lines up with a part of your printer. Next time line the checks up in the same way and skip printing a sample.

Troubleshooting

Solutions to problems you may be having.

Help on...

Writing and printing checks

Print List

You are about to print the list in the **active window** on the **report printer** or to a disk. If you are printing a list, the title of the window depends on the list; for example, Print Category List or Print Security List.

To print on a printer:

- Click Print.

To print to a disk:

- Select Disk, click Print, type a name in the window that appears, and click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Printing

Print Register

You are about to print the account register in the **active window** on the **report printer** or to a disk.

To print the register:

- Click Print, and then click Print again in the window that appears.

What you see

Title

Print Transactions From/To

Print One Transaction Per Line

Print Transaction Splits

Show Savings Goal Transactions

Sort By Check Number

Print

Troubleshooting

Solutions to problems you may be having.

Help on...

Using the register

Printing

Print Transactions From/To

If necessary, change the range of dates shown. Quicken prints all of the transactions from the beginning date to the ending date. If you leave the dates as shown, Quicken prints all transactions to date for this year.

Title

If you enter nothing, Quicken titles the printout "Register."

Print

Displays the Print Report window. Lets you print the register to a printer or a file, or preview it on the screen.

Print Report/List/Register/Budget

You are about to print the report, register, list, or budget spreadsheet in the **active window** on the **report printer**, or to a disk.

To print on the report printer:

• Click Printer and click OK.

To print to a disk:

• Select one of three options, and click OK. Quicken lets you type the drive and directory where the file should be printed. These file types are available:

ASCII Disk File

Tab-delimited Disk File

1-2-3 [.PRN] Disk File

To change the direction the report is printed on the paper:

• Click Portrait or Landscape.

To print to the screen to preview it before you print it:

• Click **Preview.**

Other options

You can have Quicken:

• **Print an entire report or a range of pages**
• **Print in color** (if you have a color printer).
• **Print in draft mode** (this speeds up printing).
• **Fit to one page wide**
• **Change the fonts in headings**
• **Change the font in the body of the report**

Troubleshooting

Solutions to problems you may be having.

Help on...

Printing

Create Disk File

Prints to a disk file.

To print to disk:

- Type a DOS filename or pathname and click OK. Use a pathname rather than a simple filename if the file will be in a directory other than the one holding the current Quicken file.

  If you are printing to an ASCII file, you can specify the number of lines per page and characters wide. If you set the number of lines per page to 0, Quicken will print the report as if it were on a long page.

Did Check(s) Print OK?

If they did:

• Click OK.

If they did not:

• Enter the number of the first incorrectly printed check and then click OK. Examine your printer to see if the checks jammed or the printer ran out of checks. If the text on your checks is not aligned correctly, adjust the alignment.

How to...

Adjust fine alignment

Adjust coarse alignment (continuous-feed printers)

Troubleshooting

Solutions to problems you may be having.

Help on...

Writing and printing checks

Print Preview

This window lets you see what you are about to print.

To see what's on this page:

- If all the columns and rows on this page don't appear in the window, use the scroll bars on the right side and bottom of the window or maximize the window to view the rest of the page.
- To zoom in on a particular part of the page, move the magnifying glass over that part and click. Click again to zoom out.

What you see

   Print button

   Close button

   Next page, Prev page buttons

   Zoom In/Zoom Out button

Troubleshooting

   Solutions to problems you may be having.

Help on...

   Printing

Print button

Opens the Print window.

Next page, Prev page buttons

This button	Does this
Next page	Displays next page of the report.
Prev page	Displays previous page of the report.

Zoom In/Zoom Out button

This button	Does this
Zoom In	Magnifies the preview image.
Zoom Out	Reduces the preview image.

Close button
Closes the window.

Use 'Coarse' for Big Vertical Adjustments

For continuous-page printers, Quicken provides two methods for adjusting check alignment: **Coarse alignment** and **Fine alignment.** You can use one method or both, depending on the type of alignment problems you are having.

Use this method	If...
Coarse	The printing on the check is off by more than a line or two.
Fine	You need to make small horizontal or vertical adjustments to the printing.

For best results, use Coarse first, and then Fine if necessary.

Troubleshooting

Solutions to problems you may be having.

Help on...

Writing and printing checks

Do Not Adjust Your Printer

To help you align your checks, Quicken first prints a sample check. Don't try to adjust the printing. Quicken helps you align your checks using a step-by-step process.

Follow the instructions provided.

Driver Lacks Full Font Support

Quicken is printing this check using the default font built into your printer, instead of the one you may have selected.

If the check doesn't print correctly, check the preset font your printer is using. For best results, use a 10-pitch font. Also, do not condense the text. Condensed text does not properly align on Quicken checks.

Troubleshooting

Solutions to problems you may be having.

Help on...

Writing and printing checks

Do the Checks Have a Tear-Off Strip?

Quicken is asking whether or not the tear-off strip is still attached to the page of checks you have just inserted into your printer.

If the strip is intact:

- Click Yes.

If the strip is no longer attached to the check or checks:

- Click No.

Note

You will have better results if the strip is left on the checks.

Troubleshooting

Solutions to problems you may be having.

Help on...

Writing and printing checks

Please Note Position

Coarse alignment has now moved your checks to the correct starting position. Make a note of the current position of the checks. Pick a landmark inside your printer (like a sprocket cover) and note the position number next to it. The next time you load your checks, you can position them to this spot and skip the alignment process.

If you want to make further alignment corrections, click Fine Align.

Troubleshooting

Solutions to problems you may be having.

Help on...

Writing and printing checks

Fine Alignment

You can use this window to adjust the printed amount up, down, left or right to align it correctly with the amount line on your check.

What you see

Print Sample

Vertical, Horizontal boxes

Troubleshooting

Solutions to problems you may be having.

Help on...

Writing and printing checks

Coarse Alignment

Repositions your checks in the printer if the test pattern prints too high or too low.

1. Without moving the checks in the printer, look at the test pattern. It has an arrow labeled POINTER LINE that points to one of the numbers in the perforated tractor strip along the side of the check.

2. Enter the number closest to the pointer line.

3. Click OK. If Quicken repositions the checks and prints another sample, repeat steps 2 and 3.

   If Quicken still prints another sample, **click here.**

Tip

When the checks are positioned correctly, note which number in the perforated tractor strip lines up with a part of your printer. Next time line the checks up in the same way and skip printing a sample.

Troubleshooting

Solutions to problems you may be having.

Help on...

Writing and printing checks

If Quicken prints another sample

- Make sure you selected the correct Check Style.
- If your printer has a skip-over-perforation feature, disable it. Consult your printer manual for instructions.
- Make sure you aren't twisting the knob or moving the paper between samples.

Print Sample

Prints a check so you can test whether you've corrected the alignment problem.

If you've run out of the sample checks that came with Quicken, you can print sample checks on blank paper. After printing a sample, place it on top of the real check and hold them both up to the light to see if the text printed correctly.

Quicken Financial Network

Overview

About the Quicken Financial Network.

How to...

Access the Quicken Financial Network

Navigate the Quicken Financial Network

Upgrade to full Internet access

Frequently asked questions

Answers and tips to help you use the Quicken Financial Network.

Installing QFN

Accessing QFN

QFN Features

QFN Security

Troubleshooting

Where to find troubleshooting information for the Quicken Financial Network.

Help Contents

Frequently asked questions

Installing QFN

Accessing QFN

QFN Features

QFN Security

Quicken Financial Network command

Connects you to the Quicken Financial Network (QFN), the Quicken area on the World Wide Web.

If you have not yet registered for QFN, choosing this command starts the registration process automatically. Registration and access to QFN are free.   (In some cases, phone charges may apply.)

How to...

Navigate the Quicken Financial Network

Upgrade to full Internet access

Overview: Quicken Financial Network

About the Quicken Financial Network

The Quicken Financial Network (QFN) is the Quicken area on the World Wide Web (a part of the Internet). QFN contains a wealth of up-to-date information about personal finances, the institutions that provide online financial services through Quicken, and Intuit's products.

Intuit continually updates and expands QFN to create an indispensable resource for financial information and services.

Free access to QFN

Access to QFN is free.   When you register, you're entitled to unlimited free usage of the Quicken area on the World Wide Web. You pay nothing for registration or connect time. (In some cases, phone charges may apply.)

Upgrade to full Internet access

Once you have registered for free access to QFN, you can upgrade to get full access to the Internet for a low monthly fee.   This upgrade gives you access to electronic mail, newsgroups, and the World Wide Web through Netscape Navigator Intuit Edition.

How to...

Access the Quicken Financial Network

Navigate the Quicken Financial Network

Upgrade to full Internet access

Access the Quicken Financial Network

The first time you access the Quicken Financial Network (QFN), Quicken automatically leads you through the registration process. Thereafter, when you access QFN, Quicken connects you directly to it.

You can access the Quicken Financial Network in several ways.

Inside Quicken

- From the Online menu, choose Quicken Financial Network.
- On the iconbar, click the QFNet icon.
- In the Feature Explorer, select the Online Services tab, and then click the Quicken Financial Network button.
- In the Financial Directory, click the Quicken Financial Network button.

Outside Quicken

- Once you register for QFN, Quicken creates the Netscape Intuit Edition program group on your desktop.   To access QFN from this program group, double-click the Netscape icon.

Navigate the Quicken Financial Network

Netscape Navigator Intuit Edition

To navigate through the Quicken Financial Network, you use the Netscape Navigator Intuit Edition that is built into Quicken. This browser software has been designed for ease of use.

When you register for free access to QFN, you use a limited version of the browser. After you upgrade to get full access to the Internet, all the features of the browser are available to help you "cruise the Net."

Netscape Handbook

The Netscape Handbook is an online resource for information on navigating through QFN and the World Wide Web. You can print any pages you want to keep for reference.

To view the Netscape Handbook:

1. Connect to the Quicken Financial Network.   (See **Accessing Quicken Financial Network**.)
2. From the browser Help menu, choose Handbook.

Upgrade to full Internet access

After you have registered for free access to QFN, you can upgrade at any time to get full access to the Internet for a low monthly fee.   This upgrade gives you access to electronic mail, newsgroups, and the World Wide Web through Netscape Navigator Intuit Edition.

To get pricing information for full access to the Internet, first register for free access to QFN. Then connect to QFN and click the Upgrade button for the latest pricing information.

To upgrade to full Internet access:

1. The next time you initiate a connection to QFN, click the "Upgrade information" box on the Connect screen.

    OR

    Once you're connected to QFN, click the Upgrade button at the top of the browser screen.

2. Follow the onscreen instructions to sign up online for full Internet access.

Frequently asked questions -- Installing QFN

What are the hardware requirements for using QFN?

Can I use QFN with a 2400 baud modem? 9600 baud?

If I already have an Internet account, should I install the Internet access package?

If I didn't install QFN when I first installed Quicken, can I install it later?

Frequently asked questions -- Accessing QFN

Does QFN give me access to the entire Internet?

If I already have an Internet account, should I register for QFN?

How much does it cost to use QFN?

If I register for QFN, will my existing Internet browser software still work?

How do I change my modem settings or the access phone number?

Frequently asked questions -- QFN features

[What features do I get with free access to QFN?](#)

[Do I get email with QFN?](#)

[How can I learn more about the Internet?](#)

[What features do I get when I upgrade to full Internet access?](#)

[What are the Internet and the World Wide Web?](#)

[Will my online banking and online bill payment transactions go through the Internet?](#)

[Where can I find detailed information about using QFN?](#)

Frequently asked questions -- QFN security

How secure is QFN?

Could other Internet users read files on my hard disk?

Is it safe to download files from the Internet?

What are the hardware requirements for using QFN?

To use the Quicken Financial Network, you need the following:
- Modem (9600 baud or faster)
- At least 4MB free hard disk space for Netscape Navigator Intuit Edition. (An additional 5MB is recommended for Netscape Navigator disk caching.)
- 4MB RAM (8MB recommended)

Can I use QFN with a 2400 or 9600 baud modem?

You can't connect to the Quicken Financial Network with a 2400 baud modem; QFN does not run at that speed.

You can use QFN with a 9600 baud modem. Note that performance might be slow when you're accessing pages on the World Wide Web that contain large, complex, or numerous graphics.

If I already have an Internet account, should I install the Internet access package?

You can have only one version of the Netscape Navigator installed on your computer at a time.   If you currently use the Netscape Navigator Personal Edition to access your Internet account, Quicken doesn't allow you to install the Internet access package (which includes the Netscape Navigator Intuit Edition).

If you use a browser other than Netscape Navigator Personal Edition to access the Internet, you can install the Internet access package. Quicken searches your computer at install time and tells you if your current browser is incompatible with the Internet access package.

If you decide not to install the Internet access package, you can use your existing browser to visit QFN at **http://www.intuit.com/.**

However, features within Quicken that require access to QFN will not be enabled.

If I didn't install QFN when I installed Quicken, can I do it later?

You must have the Quicken Internet access package installed on your computer's hard disk to access QFN from Quicken. If you didn't choose to install the Internet access package when you first installed Quicken, you need to re-install all or part of Quicken.

Note: If you re-install Quicken, your existing Quicken data won't be altered or deleted.

If you have Quicken 5 for Windows:

1. Exit Quicken.
2. Restart Quicken install from your original floppy disks.
3. When Quicken asks if you want to install the Internet access package, click Yes.

If you have Quicken Deluxe 5 for Windows:

1. Exit Quicken.
2. Restart Quicken install from your original floppy disks or CD-ROM.
3. On the Setup screen, deselect all options except Quicken, and then click Continue.
4. When Quicken asks if you want to install the Internet access package, click Yes.

Does QFN give me access to the entire Internet?

No -- if you have registered for free access to QFN only.

When you register for free access to QFN, your use is limited to the Quicken area on the World Wide Web. You don't have access to the full Internet, electronic mail, or newsgroups.

Yes -- if you have upgraded to full Internet access.

Once you have registered for free access to QFN, you can upgrade for a low monthly fee to get full access to the Internet, including electronic mail, newsgroups, and the World Wide Web through the Netscape Navigator Intuit Edition.

If I already have an Internet account, should I register for QFN?

Yes. If your Internet browser is compatible with Netscape Navigator Intuit Edition, you can continue to use your existing Internet account and Internet browser, and you can also register for access to the Quicken Financial Network through Quicken.   Your registration and connect time to QFN are free. (In some cases, phone charges may apply).

Note: Netscape Navigator Personal Edition is not compatible with Netscape Navigator Intuit Edition. If you have already installed Personal Edition, you can't install the Quicken Internet access package.

Full access to the Internet

Once you register for QFN, you can upgrade to get full access to the Internet for a low monthly fee.   Full access entitles you to use all of the Internet, including the World Wide Web, electronic mail, and newsgroups.

To get Internet pricing information after you register, connect to QFN and click the Upgrade button at the top of the browser screen.

If you prefer Quicken's pricing and convenient Internet access, you might consider switching to it for all your Internet usage.

How much does it cost to use QFN?

To use QFN only

Registration and access to QFN are **free**.   (In some cases, phone charges may apply.)   You are entitled to unlimited usage.   However, you have access to only the Quicken area on the World Wide Web.

To use the full Internet

From QFN, you can upgrade to get full access to the Internet for a low monthly fee.   Full access entitles you to use all of the Internet, including the World Wide Web, electronic mail, and newsgroups.

To get pricing information, register for free access to QFN.   Then connect to QFN and click the Upgrade button for the latest pricing information.

If I register for QFN, will my existing Internet browser software still work?

Yes.   If Quicken allowed you to install the Internet access package, then it does not conflict with your existing browser software.   After you register for QFN, you can continue to use your existing browser to connect to the World Wide Web and even to visit the Quicken Financial Network at **http://www.intuit.com/.**

In fact, it is to your advantage to register for QFN, even if you have another Internet browser, since access to the Quicken area on the Web is free through Quicken.

Once you register for QFN, you can upgrade to get full access to the Internet for a low monthly fee.   If you prefer Quicken's pricing and convenient Internet access, you might consider switching to it for all your Internet usage.

After I register for QFN, how do I change my modem settings or the access phone number?

To change modem settings:

1. From the Netscape Intuit Edition program group, double-click the QFN Dialer icon.
2. In the Dialer main window, click Properties.
3. In the Properties window, click the Modem tab.

    On this tab you can change your port, modem speed, and modem speaker volume.
4. Click OK.

To change the access phone number:

1. From the Netscape Intuit Edition program group, double-click the QFN Dialer icon.
2. In the Dialer main window, click Properties.
3. On the Locations tab, you can do either of the following:
    *   Change the existing phone number.   In the Provider phone number boxes, edit the phone number.   For instructions on finding available phone numbers, **click here**.
    *   Add a new phone number.   In the Location area, click New.   Name the new location, click OK, and then enter the phone number in the Provider phone number boxes.
4. Click OK.

Finding access phone numbers

A current list of access numbers for reaching your Internet service provider is available online.   To find it:

1. Connect to QFN.
2. From the Directory menu in the browser, choose Explore.
3. Look for Account Information.

    You will find phone numbers in the same area.

What features do I get with free access to QFN?

Free access to QFN gives you:
- Unlimited free usage of the Quicken area on the World Wide Web. You pay nothing for registration and connect time.   (In some cases, phone charges may apply.)
- Access to a wealth of information that can help you manage your finances, as well as up-to-date information on personal finances, the institutions that provide online financial services through Quicken, and Intuit's products.
- An easy way to get started with the Internet, if you've never used it before.

Restrictions of free access
- Your Internet access is restricted to only the Quicken Financial Network (the Quicken area on the World Wide Web). You don't have access to electronic mail, newsgroups, or areas of the Web outside QFN, unless you upgrade to get full access to the Internet.
- Connect time is free. However, Intuit reserves the right to change program terms at any time. Users would be notified prior to any change.
- After 12/31/96, you must upgrade to the next version of Quicken to maintain free access.
- The access phone number is toll-free in most locations. If a toll call is required, Intuit is not liable for these telephone costs.

Do I get e-mail with QFN?

When you register for QFN, you receive unlimited free usage of the Quicken area on the World Wide Web.   You pay nothing for registration and connect time.   (In some cases, phone charges may apply.)

However, you don't have access to electronic mail (e-mail), newsgroups, or areas of the World Wide Web outside QFN.

To get access to e-mail and the other features of the Internet, you need to upgrade from QFN to full Internet access.

What features do I get when I upgrade to full Internet access?

Once you register for QFN, you can upgrade to get full access to the Internet for a low monthly fee. This upgrade give you access to:

- The World Wide Web through Netscape Navigator Intuit Edition
- Electronic mail (see Note below)
- Newsgroups

To get pricing information for full Internet access, first register for free access to QFN. Then connect to QFN and click the Upgrade button to get the latest pricing information.

Note: If you're using Quicken 5 for Windows or Quicken 5 Deluxe for Windows (floppy disk version), the electronic mail application is not included on your software disks. Once you have upgraded to full Internet access, you can download the e-mail application from QFN at no extra cost (except for possible phone charges).

The e-mail application is included with Quicken Deluxe 5 for Windows CD-ROM.

What is the difference between QFN and the Internet?

QFN is the Quicken area on the World Wide Web, which is only one part of the Internet.

The Internet is:
- A worldwide network of interconnected computers that share information.
- A huge container, which holds (among other things) the World Wide Web and its many thousands of sites (areas) -- one of which is the Quicken Financial Network.

QFN is:
- One area (owned by Quicken) of one part (the World Wide Web) of the Internet.
- An ever-growing and changing area containing many pages of useful information, developed by Intuit especially for Quicken users.
- A bounded area if you register for free QFN access only. To move outside QFN and reach the rest of the Internet, you need to upgrade to get full access to the Internet.

What are the Internet and the World Wide Web?

Internet

The Internet is a worldwide network of interconnected computers that share information. The content of the Internet, as well as the number of computers connected, is constantly growing and changing.

World Wide Web

The World Wide Web is a part of the Internet that offers access to a diverse set of information in an easy-to-browse, graphical format. In addition to text, the Web gives you access to sound, graphics, and animation.

Will my online banking and online bill payment transactions go through the Internet?

No.   None of your online banking or online bill payment transactions go through the Internet. These transactions are transmitted to and from your computer through Intuit's private network.

To maximize the security of your data, all your online transactions are protected by RSA-certified encryption and authentication tools, licensed directly from RSA Data Security, Inc., the most trusted name in cryptography.

Where can I find detailed information about using QFN?

While using Quicken

For more information about QFN, press F1 (Help) and search for Quicken Financial Network.

While connecting to QFN

If your connection attempt produces an error message and leaves you in the Netscape browser, choose Troubleshooting from the browser Help menu.   You will find information about what caused the error and what you can do next.

While using QFN

For information about navigating on the World Wide Web, choose Handbook from the browser Help menu.

How can I learn more about the Internet?

In your local bookstore, you can find dozens of books about the Internet.   New books are appearing at a rapid rate.

With little effort, you can probably find one or more books that describe the Internet from a perspective that interests you.

How secure is QFN?

QFN is a part of the World Wide Web on the Internet, which is an open network and accessible to anyone.   It is, therefore, reasonable for you to be concerned about security.

However, when you upgrade to full Internet access and transmit your credit card information, you're connected directly to the registration server, not to the Internet. To further minimize security risks, your data is encrypted to prevent anyone from reading it when it travels through the telephone network.

After you upgrade, your credit card information is safely stored on a private and secure server.

Could other Internet users read files on my hard disk?

As a rule, computers are set up so that others cannot read your files.   However, if you have set up your computer to share files with other computers over a network, you may be open to some risk when you're connected to the Internet.

Unless you enable file sharing functionality, Intuit and other industry experts believe that the risk of someone else reading the files on your hard disk from the Internet is very slight. However, Intuit cannot legally guarantee that this will not happen.

To decrease your risk, consider taking one or more of the precautions listed below.

- Do not use file sharing on the computer that you use to run Quicken. (If you're running Windows 3.1, you have no risk, since it does not support file sharing.)
- If you're running Windows 95 or Windows for Workgroups, make sure that the file sharing functionality has not been enabled. (This functionality is disabled by default when you install Windows 95.)
- Maintain good physical security of your computer. In particular, don't leave it alone in the presence of people you don't trust.
- If possible, do not leave your modem on in "answer" mode.

Is it safe to download files from the Internet?

People often download files from the Internet. Intuit guarantees that any file you download from a page on Intuit's or Concentric Network Corporation's (CNC's) domain (intuit.com, quicken.com, quickbooks.com, turbotax.com, or cris.com) is virus-free.

However, if you downloaded a file from a page outside Intuit's or CNC's domain, we suggest you consider deleting it -- unless you're completely confident about the source. Intuit can't guarantee that the file doesn't contain a virus. Any virus would be installed on your PC when the file is run.

Troubleshooting

Connecting to Quicken Financial Network

If you have trouble connecting to QFN, you can get help when the problem occurs.

If your connection attempt produces an error message and leaves you in the Netscape browser, choose Troubleshooting from the browser Help menu.   You will find detailed information about what caused the error and what you can do next.

Estimating your taxes

Overview

How Tax Planner helps you estimate your taxes.

How to...

Assemble your tax information

Set your filing status and tax year

Get tax information from the current file

Check and add to imported data

Create multiple tax scenarios

Save your tax estimate information

Print your tax estimate information

Act on your tax estimate

Transfer tax schedule report data to a tax program

Frequently asked questions

Answers and tips that will speed your work with Tax Planner.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

[How do I stay current with tax rate and tax code changes?](#)

[How do I set up Quicken categories with tax time in mind?](#)

[Can I see how much interest I've paid this year on my loan?](#)

[What if I get multiple copies of the same tax forms (such as two W-2s)?](#)

Overview: Estimating Taxes

Quicken's Tax Planner helps you estimate and analyze your personal taxes for 1995 and 1996. Use it to:

- Estimate the amount of tax you will owe at year-end.
- Determine if you are withholding the correct amount of tax during the year.
- Determine if you should file quarterly estimated taxes.
- Evaluate the tax impact of major decisions such as buying a home or filing taxes jointly versus separately.
- Analyze tax-related data that you've already entered.

You can either type data into Tax Planner, or import it from your Quicken data file. To import data, you first need to **set up Quicken categories for taxes**.

How to...

Set your filing status and tax year

Remaining Tax Due

If the Remaining Tax Due is more than $500, you may need to make quarterly estimated tax payments or to increase withholdings to avoid penalties and interest when you file your return. The regulations about who needs to file quarterly estimated tax payments are complex, and you should consult IRS publications or a tax professional to make a final determination, but a Tax Due of more than $500 should be a warning to investigate whether you need to file quarterly estimated tax payments.

Refund Due

If the projected Refund Due is significant, you may want to consider reducing your planned estimated tax payments or withholdings.

Tax Planner

This is the Tax Planner main window. It helps you estimate and analyze your personal taxes for 1995 and 1996.

How to...

Assemble your tax information

Set your filing status and tax year

Get tax information from the current file

Check and add to imported data

Create multiple tax scenarios

Save your tax estimate information

Print your tax estimate information

Act on your tax estimate

Transfer tax schedule report data to a tax program

What you see

Buttons in the button bar

Filing Status and Tax Year

Income

Scenarios buttons

Tax Computation

Tax Due (or Refund Due)

Troubleshooting

Solutions to problems you may be having.

Help on...

Estimating your taxes

Buttons in the button bar

Rates button

Quicken Data button

Print button

Calculator button

Reset button

Close button

Help button

Rates button

Click to display the Tax Rates window.

You use the Tax Rates window to change tax rates, exemption amounts, and other variables in Tax Planner to keep current with tax law changes.

Quicken Data button

Click to import tax-related financial data from the **current file** into Tax Planner.

Print button

Click to display the Print window. Tax Planner prints all of your tax information. If you have saved **multiple scenarios**, it prints all the scenarios along with a comparison of all the scenarios.

Calculator button

Click to display the Calculator. Use the calculator to make calculations. Then you can paste the results into Tax Planner fields.

To copy the result from the display panel and paste it into an entry field:

- Perform your calculations, and then click Copy. The result is copied to the Windows Clipboard. You can then paste it into an entry field if you want.

Reset button

Click the Reset button to reset the current or all scenarios. Quicken asks if you want to reset all other scenarios.

- Click Cancel if you don't want to reset any of the existing scenarios.
- Click Reset Current to reset only the currently displayed scenario.
- Click Reset All to reset all scenarios to zero.

Close button
Click to close the Tax Planner window.

Help button

Click to display Tax Planner onscreen Help.

Scenarios buttons

Click Base, Alt 1, or Alt 2, to choose the scenario you want to create or view. Click Compare to see a comparison of all three scenarios.

Tax Rates

Tax Planner includes the best information about tax rates, regulations, and information available in August 1995. At that time, the tax rates for 1995 had been published and are used in this version of the Tax Planner. However, the rates, exemption amounts, and standard deduction amounts for 1996 had not yet been released by the government. Therefore, as you use Tax Planner for 1996, you should update these amounts as soon as they become available.

Before you change tax rates, you must choose the **filing status** (in the Tax Planner window) for which you want to make changes. Any changes you make to the limits on tax rates, deduction amounts, and so on, apply only for the selected filing status.

How to ...

Change your tax rates

Troubleshooting

Solutions to problems you may be having.

Help on...

Estimating your taxes

Set your filing status and tax year

Enter your filing status and tax year before you make any other entries. This information affects automatic calculations throughout the Tax Planner, since your tax rate is based on your filing status.

1. From the Plan menu, choose Tax Planner.

2. From the Status drop-down list, **choose the appropriate status**.

3. From the Year drop-down list, choose the **appropriate year option**.

Any changes you make to tax rates, exemption amounts, and so on, apply only for the selected filing status. Unless you are comparing the effects of filing jointly versus individually, you probably will not need to change rates for more than one filing status.

How to...

Change your tax rates

Get tax information from the current file

Change your tax rates

Tax Planner includes the best information about tax rates, regulations, and information available as of August 1995. At that time, the tax rates for 1995 had been published and are used in this version of the Tax Planner. However, the rates, exemption amounts, and standard deduction amounts for 1996 had not yet been released by the government. Therefore, as you use Tax Planner for 1996, you should update these amounts as soon as they become available.

Before you change tax rates, you must choose the filing status (in the Tax Planner window) for which you want to make changes. Any changes you make to the limits on tax rates, deduction amounts, and so on, apply only to the selected filing status.

1. From the Plan menu, choose Tax Planner.

2. Set the filing status and tax year options.

3. Click the Rates button.

4. Choose a Tax Rate year option.

5. Change any of the rates for which you've learned of changes.

6. Click OK.

    These rates will be used to calculate your estimated taxes only for the filing status and tax year for which you made the changes.

To change the tax rates back to their original values:

•   Click Defaults.

For more information

Intuit provides free information about tax changes that affect Tax Planner on the **Quicken Tax Update Hotline**. For a complete list of Intuit phone numbers, **click here.**

How to...

Get tax information from the current file

Assemble your tax information

Whether you're importing data from Quicken or entering data manually, you will want to assemble all your tax-related "paper" information so you can be sure your tax estimation is comprehensive.

Some of the information you may need is listed below. If you are entering information both for yourself and your spouse, you will need both sets of records.

- **Income records**: Paycheck stubs are usually your best source of income information, particularly in mid-year, since most paycheck stubs show both current and year-to-date earnings and deductions. If you are estimating at year-end, you will also want to assemble your W-2, W-2G, and 1099 forms.
- **Itemized deductions and tax credits** records include:

   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 federal income tax publications from the IRS, from public libraries, and from your tax accountant. Most bookstores stock a variety of commercial tax instruction and information books.
- **Previous tax returns**: Copies of your prior years' returns may be helpful for reference. Remember, the figures won't be valid for 1995 or 1996.
- **Tax schedule report** and/or **capital gains report**. Run these reports to help you check whether all your tax-related financial information is included in your Quicken files. Otherwise, you'll need to enter some or all information into Tax Planner manually.

How to...

Set up Quicken categories with tax time in mind

Create a report

Set your filing status and tax year

Get tax information from the current file

1. Open the Quicken file from which you want to transfer tax information.

2. From the Plan menu, choose Tax Planner.

3. Set the filing status and tax year options.

4. Click the Quicken Data button. A message tells you the period for which data is being imported.

   • Tax Planner imports year-to-date data through the end of the previous month. For example, if you import on August 4, 1995, Tax Planner will import data from 1/1/95 through 7/31/95.

   • If there is no data for the year you have selected as Tax Year in Tax Planner, you will see a message telling you "No items found to import." For example, if you select Tax Year 1996 in Tax Planner, and then try to import Quicken data during 1995, you will see the message (unless you have future transactions dated 1996 in your Quicken file).

   • If you have not assigned tax schedules to Quicken categories, a message appears telling you "No items found to report. You may need to set up tax schedules for your Quicken categories." Click OK to clear the message. For details on assigning tax schedules to categories, **click here.**

4. When Tax Planner completes the preliminary import, the Preview Quicken Tax Data window displays all information to be imported into Tax Planner. For more information, **click here.**

How to...

Check and add to imported data

Preview Quicken Tax Data

This window displays all information to be imported from Quicken into Tax Planner. Use it to specify which amounts you want to **annualize**.

To choose which line items to annualize:

1. Change the Annualize field from Yes to No, double-click the appropriate tax schedule line. The Amount field will also change to show the year-to-date amount instead of the annualized amount. To reset to annualized amounts, double-click the line again.

Or, click Annualize None, or Annualize All to mark all the lines at once.

2. Click OK. The Tax Planner window appears with your tax-related information in the appropriate fields.

What you see

Quicken Tax Schedule

Quicken Amount

Destination

Annualize?

Amount

Troubleshooting

Solutions to problems you may be having.

Help on...

Estimating your taxes

Quicken Tax Schedule

Shows the tax schedules attached to the imported item. Tax schedules are assigned to categories in Quicken. For example, Schedule A: Charity Contributions is attached to the Quicken category named "Charity."

Some tax schedules (such as Medicare Tax Withholding) appear with this note: "Not imported; no corresponding item." These fields are tax-related Quicken categories that don't affect your 1040 federal tax bill. Other tax items may not be imported if the Tax Planner does not provide a particular calculation (for example, the taxable portion of Social Security benefits).

Quicken Amount

The year-to-date dollar amount currently assigned to the item in Quicken.

Destination

The field in the Tax Planner where the imported item will go.

Annualize?

Double-click a line to change **Annualize?** from Yes to No, or vice-versa.

Amount

The amount that will be imported into Tax Planner. If you choose not to annualize, the year-to-date amount from Quicken appears here. If you choose to annualize, the calculated annualized amount appears here.

Check and add to imported data

After you have imported data from the current file, you should thoroughly review all your information in Tax Planner.

1. Select each of the buttons such as Interest/Dividend Income, Deductions, and Payments and review the information in each of these windows. If you need more information about a window, click its Help button.

2. Depending on how much of your financial information you track in Quicken, you may need to add information to one or more of these categories using your paper records (such as paychecks and bank statements). If you track all your financial information in Quicken, you may not need to enter any information manually.

3. After you have verified that all the information in Tax Planner is correct and complete, the lower right section of the Tax Planner window indicates one of the following:

    •   Tax Due: the amount of tax you are projected to owe at year end.

    •   Refund: The amount of refund you are projected to receive at year end.

For more information about how to act on the Tax Due and Tax Refund results, **click here**.

How to...

Create multiple tax scenarios

Save your tax estimate information

Print your tax estimate information

Act on your tax estimate

Filing Status and Tax Year

Enter your filing status and tax year before you make any other entries.

This information affects automatic calculations throughout Tax Planner, since your tax rate is based on your filing status.

To choose a filing status:

- From the Status drop-down list, select the **appropriate status**.

To choose a tax year:

- From the Year drop-down list, select the **appropriate year option**.

Filing Status Choices

Single   Unmarried, including divorced and legally separated.

Married-Joint   Married and filing one return for both spouses.

Married-Separate   Married and filing an individual return for each spouse.

Head of Household   Many factors influence head of household status. Refer to your tax publications for these qualifications.

Qualifying Widow(er)   Widowed during prior two years, not remarried by end of tax year, and having a dependent child. See tax publications for additional requirements.

Tax Year Options

1995   Rates and laws in effect as of August 1995.

1996   An estimate of rates and laws for 1996, assuming
only minor changes, like inflation, from 1995 tax law.

Income section of the Tax Planner window

You enter your gross income in the Income section of the Tax Planner window.

Primary income typically comes from wages, but may also come from any of the sources shown in the windows in the Income section, such as interest or business income.

What you see

Wages and Salaries-Self/Spouse

Interest/Dividend Income - (Schedule B)

Business Income/Loss - (Schedule C)

Capital Gains/Losses - (Schedule D)

Other Income or Losses

Adjustments to Income

Adjusted Gross Income

Wages and Salaries-Self/Spouse

To enter wages and salary information:

- Enter the amount of wages you and your spouse expect to make by year end in the Wages and Salaries fields.

    If you are entering wages and salaries before you have received your W-2 forms, your paycheck stubs are a good source of information.

Interest/Dividend Income - Schedule B

You enter information for your Form 1040 Schedule B - Interest and Dividend Income in this window.

To enter interest/dividend information:

1. Enter amounts in the appropriate fields. For more information on an item, click it in the list below.

2. Click OK.

What you see

> **Taxable Interest Income**
>
> **Dividends**
>
> **Total Interest and Dividends**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Estimating your taxes**

Taxable Interest Income

Enter all taxable interest income from savings accounts, money market funds, and other sources (usually reported to you on a 1099-INT). Interest earned on IRAs is tax-deferred and is generally not included in income until you make withdrawals from the IRA. Interest on US obligations is taxable for federal income tax purposes (although exempt from all state and local income taxes). Generally, interest on obligations of state and local governments is tax exempt for federal purposes.

Dividends

Include amounts received from banks and credit unions, stocks and bonds, mutual funds, and partnerships, S-corporations, and estates and trusts (usually reported to you on a K-1 form).

Don't include amounts from long-term capital gain distributions or nontaxable distributions here. Long-term capital gain distributions should be included in Capital Gains and Losses.

Total Interest and Dividends

Your total interest and dividends are calculated and displayed both on the Schedule B window and beside the Interest/Dividend Income button on the Tax Planner window.

Business Income/Loss - Schedule C

You enter information for your Form 1040 Schedule C - Profit or Loss From Business in this window. You should enter Schedule C information if you:

- operated a business or practiced a profession as a sole proprietorship during the year.
- had more than one business, or if you and your spouse had separate businesses. In these cases, the IRS requires you to complete separate Schedule C forms for each business when you file your tax returns. However, when using the Tax Planner, you should combine information for all Schedule C businesses.

To enter your business income/loss:

1. Enter amounts in the appropriate fields. For more information on an item, click it in the list below.
2. Click OK.

What you see

Revenue

Cost of Goods Sold

Meals and Entertainment Expense

Other Allowable Expenses

Troubleshooting

Solutions to problems you may be having.

Help on...

Estimating your taxes

Revenue

Include gross receipts or sales from all sole proprietorships.

Meals and Entertainment Expense

Enter your total meal and entertainment expense (100%). The deductible portion of meals and entertainment expenses (50% beginning in 1994) is automatically calculated for you.

Other Allowable Expenses

Include all expenses for sole proprietorships on this line (except meals and entertainment).

You may need to compute some expenses, such as depreciation, manually, and then add them to expenses.

Note: Depreciation can be complex to compute. Check your IRS Schedule C publications for information about calculating depreciation.

Cost of Goods Sold

The formula for recalculating cost of goods sold is: beginning inventory, plus purchases, plus materials and supplies, plus labor, less ending inventory.

Capital Gains/Losses - Schedule D

You enter information for your Form 1040 Schedule D - Capital Gains and Losses in this window. You should use Schedule D:

- To report capital gains and losses from sales, exchanges, and other dispositions of investment property such as stocks, bonds, commodities, or real estate. You usually include capital gains distributions in long-term capital gains.
- If you had a taxable sale of your residence, installment sale income, or gain or loss on the sale of business property, you should consult a tax professional to determine your Schedule D amount.

Don't use Schedule D for short-term **dividend** gains or losses. Use Schedule B instead.

To enter capital gains/losses information:

1. Enter amounts in the appropriate fields. To determine if your gain or loss was long- or short-term, **click here**.
2. Click OK.

To calculate short-term gains and losses:

- Subtract your short-term losses from your short-term gains and enter the net amount in the Short-Term Gains and Losses field. Be sure to include any short-term capital loss carryover amount from the prior year.

To calculate long-term gains and losses

- Subtract your long-term losses from your long-term gains and enter the net amount in the Long-Term Gains and Losses field. Be sure to include any long-term capital loss carryover amount from the prior year.

Troubleshooting

Solutions to problems you may be having.

Help on...

Estimating your taxes

About short/long-term gains and losses

To calculate a short-term or long-term gain or loss, determine your holding period. If you hold your investment property:

- More than one year, your gain or loss is a long-term capital gain or loss.
- One year or less, your gain or loss is a short-term capital gain or loss. Quicken's Capital Gains report shows long-term and short-term gains separately.

Other Income or Losses

Other income includes capital gain distributions not reported in Schedule D as well as Rental (Schedule E) and Farm (Schedule F) income or losses.

To enter any other income or losses:

1. Enter amounts in the appropriate fields. For more information on an item, click it in the list below.

2. Click OK.

What you see

Taxable Refund of State/Local Income

Capital Gain Distributions not Reported in Schedule D

Alimony Received

Taxable IRA/Pension

Schedule E (Rental) Income

Schedule F (Farm) Income

Unemployment Compensation

Taxable Social Security Benefits

Other Income, Gains, or Losses

Taxable Refund of State/Local Income

Generally you must include as income any state or local income tax refunds if the tax paid was deducted as an itemized deduction in a prior year.

Capital Gain Distributions not Reported in Schedule D

Enter any capital gain distributions you did not include in your entry under Long-Term Gains and Losses on the **Capital Gains/Losses window**.

Alimony Received

Enter alimony you have received and/or will receive for the tax year. (You enter alimony **paid** in the **Adjustments to Income window**.)

Taxable IRA/Pension

Enter taxable distributions from pensions, annuities, IRAs, and profit-sharing plans reported to you on Form 1099-R. Computing taxable portion of some retirement distributions can be complicated. (See IRS Publication 575 or 590).

Unemployment Compensation

You must include all unemployment compensation you receive. You may be required to make quarterly estimated tax payments if you receive unemployment compensation (see IRS Publication 505).

Taxable Social Security Benefits

Generally, a maximum of 85% of social security benefits may be taxable if your provisional income (usually adjusted gross income plus 50% of social security benefits plus tax exempt interest income) exceeds a base amount for 1995.

- $34,000: For single, head of household, qualifying widow(er), or married filing a separate return if you did not live with your spouse at any time in 1995.
- $44,000: Married filing a joint return.
- $0: Married filing a separate return and you lived with your spouse in 1995.

To compute your taxable social security benefits, please refer to the worksheet in your Form 1040 instructions or IRS Publication 915.

Other Income, Gains, or Losses

This can include income from such items as prizes, awards, and gambling winnings; recovery of a bad debt; fees received for jury duty and precinct election board duty.

Rents, Royalties, & Partnerships - Schedule E

You enter income from rents, royalties, and partnerships in this window.

1. Enter amounts in the appropriate fields. Don't forget to include depreciation in the Expenses box.

2. Click OK. Tax Planner automatically calculates the Total Income and Net Income/Loss fields.

Troubleshooting

Solutions to problems you may be having.

Help on...

Estimating your taxes

Farm Income - Schedule F

You enter farm income in this window.

1. Enter amounts in the appropriate fields. Don't forget to include depreciation in the Expenses box.

2. Click OK. Tax Planner automatically calculates the Total Income and Net Income/Loss fields.

Troubleshooting

Solutions to problems you may be having.

Help on...

Estimating your taxes

Adjustments to Income

You enter adjustments to your income in this window to get your Adjusted Gross Income amount. The adjusted gross income is your taxable base before itemized deductions and exemptions.

To enter any adjustments to your income:

1. Enter amounts in the appropriate fields. Click an item in the list below if you want more information.

2. Click OK to confirm your entries and exit the window.

What you see

Allowable IRA Deduction

One-Half of Self-Employment Tax

Allowable Self-Employment Health Insurance Deduction

Keogh/SEP Deduction

Penalty on Early Withdrawal of Savings

Alimony Paid

Moving Expenses

Troubleshooting

Solutions to problems you may be having.

Help on...

Estimating your taxes

Allowable IRA Deduction

Generally, you can take a deduction for contributions that you are allowed to make to your IRA (maximum $2,000). However, if you or your spouse are covered by an employer retirement plan at any time during the year, your IRA deduction may be reduced or eliminated depending on your filing status and the amount of your income. Consult IRS Publication 590 for additional information.

One-Half of Self-Employment Tax

This field is automatically calculated based on your entries in the **Business Income - Schedule C** and **Farm Income - Schedule F** windows. The self-employment tax amount is automatically calculated and shown on the **Other Tax, Credits window**.

If all or part of the business income belongs to your spouse, be sure to make the necessary adjustments on the Other Taxes, Credits window.

Allowable Self-Employment Health Insurance Deduction

This provision was reinstated in April, 1994. For 1995, 30% of qualifying health insurance costs for the following individuals were deductible:

- self-employed individuals
- partners
- shareholders of more than 2% of an S corporation

Keogh/SEP Deduction

If you are self-employed or a partner, you may be able to deduct payments you make to a qualified Keogh (HR10) plan or a simplified employee pension (SEP) plan. Refer to IRS Publication 560 or a tax accountant to calculate your deductible contribution.

Penalty on Early Withdrawal of Savings

If you withdraw funds from a time savings account before maturity, you may be charged a penalty. You must report the gross amount of interest paid or credited to your account during the year, without subtracting the penalty. Deduct the entire penalty even if it exceeds your interest income. The Form 1099-INT or similar statement from your financial institution shows the gross amount of interest and the penalty.

Alimony Paid

Enter the amount of alimony you have paid and/or will pay for the tax year. (You enter alimony received in the **Other Income or Losses window**.)

Moving Expenses

You are allowed a moving expense deduction if the distance from your old home to your new workplace is at least 50 miles more than the number of miles from your old home to your old workplace.

Deductible moving expenses include only direct expenses: packing and transporting household goods and the cost of traveling to your new home, including lodging (but not meals). For additional information, see IRS Publication 521.

Adjusted Gross Income

The Adjusted Gross Income field is a running total that is automatically calculated based on your entries in the Income section. This is your taxable income before deductions and exemptions.

Tax Computation section of the Tax Planner

You enter your deductions, exemptions, and other taxes and credits in the Tax Computation section of the Tax Planner window to get your taxable income and to compute your total tax amount.

What you see

Deductions

Exemptions

Taxable Income

Income Tax

Other Taxes and Credits

Total Tax

Marginal, Average Rate

Deductions

You use this window to enter itemized deductions and to specify standard deduction conditions (blind and/or over 65). You can itemize your actual deductions or take the standard deduction amount. Typically you itemize deductions for such items as medical expenses, charitable contributions, and mortgage interest.

If you don't enter itemized deductions, the standard deduction will be used in the Deduction calculation.

To enter your deductions:

1. Enter amounts in the appropriate fields. Click an item in the list below if you want more information.

2. Click OK. The total itemized deductions amount is compared to your standard deduction amount and the larger amount is used in the Deduction calculation.

What you see

Medical and Dental Expense

Allowable Medical Deduction

State & Local Income Tax

Real Estate and Other Taxes

Deductible Investment Interest

Mortgage and Other Deductible Interest

Charitable Contributions

Deductible Casualty Losses

Miscellaneous Deductions

Less Income Related and Other Deduction Limitations

Total Itemized Deductions

Standard Deduction area

Deduction field

Troubleshooting

Solutions to problems you may be having.

Help on...

Estimating your taxes

Deduction

The Deduction field in the Itemized (Schedule A) and Standard Deductions window shows the amount of your total itemized deductions or your standard deduction, whichever is larger (resulting in a lower tax liability).

Medical and Dental Expense

Enter medical expenses incurred in 1995 (or 1996) for yourself, your spouse and your dependents for which you were not reimbursed. You may deduct what you paid for prescription medicines and drugs, medical doctors, hospital care, ambulance and travel costs to get medical care, health insurance premiums, X-ray and lab fees, nursing fees and the supplemental part of Medicare insurance (Medicare B). Cosmetic surgery that does not serve a medical purpose is not deductible.

Allowable Medical Deduction

This is the excess of medical expenses over 7.5% of your adjusted gross income amount (under the Income section). Tax Planner calculates this automatically for you.

Real Estate and Other Taxes

Enter the taxes you paid on real estate you own that was not used for business. Often, your mortgage payment includes amounts allocated to real estate taxes. If so, your bank will provide you with a year-end statement of the payments made during the year on your behalf to the taxing authority.

Deductible Investment Interest

If you have investment interest expense, calculate the allowable investment interest deduction on IRS Form 4952 and add it here.

Mortgage and Other Deductible Interest

Enter the amount of interest paid on a home mortgage loan that is secured by your main home or your second home. Include first and second mortgages, home equity loans, and refinanced mortgages. Refer to your IRS publications for other allowable interest you may include here.

Charitable Contributions

Enter the entire amount of your charitable contributions (100%). The deduction limitation of 50% of adjusted gross income for charitable contributions is handled automatically by Tax Planner. In some cases 20% to 30% limits may apply. For years after 1993, you must obtain a written receipt from the charity when donating more than $250 at one time; a canceled check is not sufficient. Refer to IRS Publication 526, Charitable Contributions, or see your tax accountant.

Deductible Casualty Losses

You must reduce each casualty or theft loss on nonbusiness property by $100. You must further reduce the total of your casualty and theft losses for the year on nonbusiness property by 10% of your adjusted gross income. If these amounts are more than your losses, you do not have a casualty or theft loss deduction. Complete IRS Form 4684, Casualties and Thefts, to figure the amount to enter here.

Miscellaneous Deductions

These include such items as tax preparation fees, union dues, uniform expenses, and investment fees and expenses. Calculate employee business expenses on a federal Form 2106 and include the amount here. (Only the amount over 2% of your adjusted gross income is allowable. Tax Planner applies this limitation automatically.)

Less: Income-Related and Other Deduction Limitations

This amount is automatically calculated. It includes a phase-out amount for itemized deductions if your adjusted gross income is more than $114,700 ($57,350 if you are married and filing separately) in 1995. Also included here is the 2% of adjusted gross income limitation for miscellaneous deductions.

Total Itemized Deductions

If this amount is larger than your standard deduction it is used as the Deduction amount.

State and Local Tax Payments

To enter State and Local Income Tax deductions:

1. Enter payroll information for yourself and your spouse (if appropriate) in the fields. Click an item in the list below if you want more information.

2. Click OK.

What you see

Withholding To Date

Next pay date

Pay period

Withholding per pay period

Estimated Taxes Paid to Date plus Projected Payments Through Year-End

Tax Payments this Year for Last Year's State Tax

Total Tax Payments to Date plus Projected Withholding Through Year-End

Troubleshooting

Solutions to problems you may be having.

Help on...

Estimating your taxes

Withholdings To Date

The accumulated amount of state and local tax withheld to date.

Next pay date

The date you'll receive your next paycheck.

Pay period

Select the appropriate pay period (Every two weeks, Twice/month, Monthly, or Weekly) from the Pay Period lists.

Withholding per pay period

The amount of state and local taxes withheld each pay period.

Estimated Taxes Paid to Date Plus Projected Payments Through Year-End

If you have made estimated tax payments throughout the year (typically made quarterly) include that amount, plus any amount you plan to pay in estimated taxes by year end.

Tax Payments this Year for Last Year's State Tax

This is last year's (or earlier) state tax payment you paid or will pay this year. For example, if you owed $200 in state taxes on your 1994 tax return and filed your 1994 tax return in April 1995, you may deduct that $200 on your 1995 Federal taxes. This is the amount you enter here.

Total Tax Payments to Date plus Projected Withholding Through Year-End

This field is automatically calculated.

Standard Deductions section of Schedule A

To enter your standard deduction

- Check any of the boxes that apply. Click an item in the list below if you want more information.

  Your standard deduction is automatically calculated and shown in the Deduction box. It is set by law and based on your filing status. An additional amount is included if you (or your spouse) are over 65 and/or blind.

What you see

Taxpayer can be claimed as a dependent on another return

Blind

65 or older

Taxpayer can be claimed as a dependent on another return

Select this field if your parent or someone else is claiming you as a dependent on their tax return.

Blind

Select the appropriate fields if you and/or your spouse are blind.

65 or older

Select the appropriate fields if you and/or your spouse are 65 years of age or older on January 1st of the following year.

Exemptions

You enter your number of dependents in the Exemptions window. This number, in addition to the standard exemption for you and/or your spouse, determines your total exemptions.

To enter your exemptions:

1. Enter the number of dependents you are entitled to claim in the Dependents field. See the table below for more information.

2. Click OK.

Exemption Levels

You automatically receive an exemption of $2,500 for each exemption you claim in 1995. However, the exemption is phased out once your adjusted gross income goes above a certain level.

For this filing status	The level is
Married filing joint/qualifying widow(er)	$172,050
Single	$114,700
Head of household	$143,350
Married filing separately	$86,025

Troubleshooting

Solutions to problems you may be having.

Help on...

Estimating your taxes

Taxable Income

Taxable income is automatically calculated. It is your income after adjustments, deductions, and exemptions.

Income Tax

Income tax is automatically calculated. It is your tax liability before other taxes and credits are calculated, see **Other Tax, Credits**.

Other Taxes and Credits

You enter self-employment tax, alternative minimum tax, other taxes, and credits information in the Other Taxes and Credits window.

To enter other taxes and credits:

1. Enter amounts in the appropriate fields. For more information on an item, click it in the list below.

2. Click OK.

What you see

Self-Employment Income Tax

Alternative Minimum Tax

Other Taxes

Credits

Total Other Taxes and Usable Credits

Troubleshooting

Solutions to problems you may be having.

Help on...

Estimating your taxes

Self-Employment Income Tax section of Other Taxes

Tax Planner calculates this for you, based on amounts entered in Schedules C and F.

- The self-employment tax is a social security and Medicare tax for individuals who work for themselves. It is similar to the social security and Medicare tax withheld from salaries.

- If you are a wage earner and also have income from self-employment in tax year 1995, only the first $61,200 of your combined earnings is subject to the social security tax. There is no longer a limit on the amount of wages or self-employment income subject to the Medicare tax. Refer to IRS Publication 533 for additional information.

- The total earnings from self-employment that you entered under Business Income/Loss - Schedule C is allocated here to Self rather than Spouse. Self-employment tax is automatically calculated using this assumption. However, if all or part of the business income belongs to your spouse, you must decrease the amount of business income under Self by entering the appropriate negative amount in Other Income under Self and enter an offsetting positive amount in Other Income under Spouse. This will ensure that the self-employment tax is correctly calculated.

What you see

Other Income

Other Wages

Other Income

Enter other income you received from non-wage sources, but did not include in Schedules C or F. Tax Planner includes this amount in the self-employment tax calculation.

Other Wages

Enter other wages you received (and did not include in wages on the Tax Planner window), from which Social Security and Medicare tax were withheld.

Alternative Minimum Tax section of Other Taxes

The alternative minimum tax was created to ensure that certain taxpayers pay at least a minimum amount of tax.

Taxpayers who pay alternative minimum tax are those who benefit from tax laws that give special treatment to some kinds of income and allow special deductions and credits for some kinds of expenses.

Alternative Minimum Tax is a complicated tax to compute; for complete information, refer to IRS Publication 909 or Instructions for Form 6251.

What you see

Excluded Deductions

Tax Preference Items

Other Adjustments

Excluded Deductions

This is calculated by Tax Planner and includes the allowed amounts for exemptions, miscellaneous deductions, taxes, and medical expenses less the amount of state tax refund and itemized deduction phaseout.

Tax Preference Items

These items are other income items and deductions that receive special treatment under the tax laws. Some of these items include: post-1986 accelerated depreciation, passive activity loss, incentive stock options, investment interest adjustment.

Other Adjustments

Include here required adjustments for depletion, charitable contribution carryover, circulation expenses, installment sales, pre-1987 accelerated depreciation, intangible drilling costs. Refer to the instructions for Form 6251 for more information.

Other Taxes

The most common other taxes that you might enter here are foreign income taxes; tax attributable to Qualified Retirement Plans (for example, early withdrawal of an IRA); and tax on lump-sum distributions. Refer to your IRS publications for help in computing these taxes.

Credits

You may be entitled to tax credits for items such as child and dependent care expenses, foreign taxes paid, elderly or disabled credit, and general business credit. Refer to your IRS publications for a complete list of available credits.

Total Other Taxes and Usable Credits

The Total Other Taxes and Usable Credits field is automatically calculated and added to (or deducted from) the amount in the Income Tax field in the Tax Planner window. The resulting amount is shown in Total Tax in the Tax Planner window.

Total Tax

The amount shown in the Total Tax field in the Tax Planner window is the estimated amount of tax you will owe for the tax year.

To determine the amount of tax you have paid to date and the amount you still owe:

- Click Withholding, W-4 and Est. Tax Payments, then enter the necessary information in each window. If you owe tax, the amount is shown in the Remaining Tax Due field; refunds are shown in the Refund Due field.

Marginal, Average Rate

The Marginal Rate is the percentage of tax you would pay on the next $1,000 of income you earned.

The Average Rate is the percentage of your income that you owe for federal taxes, on average. It is calculated by dividing your Total Tax by your Adjusted Gross Income.

Although many text books define the Marginal Tax Rate as the percent tax paid on the last dollar earned, we chose a calculation based on the next $1,000 of income. We believe, that, given the stair-step nature of the tax rate structure, it better represents the amount you are being taxed on additional (marginal) income.

Tax Due section of Tax Planner

In this area of the Tax Planner window you:

- Enter your withholding information.
- Enter your federal tax payment information.
- See the automatically calculated result of all your entries in the Remaining Tax Due or Refund Due field.

What you see

Withholding, W-4

Est. Tax Pmts (Estimated Federal Tax Payments)

Remaining Tax Due (or Refund Due)

Withholding and W-4 Allowances

Quicken calculates your future withholding based upon the current amount being withheld each pay period and the number of future paychecks you will receive. If you owe tax, you can have Quicken recalculate the number of withholding allowances you should claim on your W-4. You can also change the number in the "Allowances Claimed" field or the amount in "Additional Withholding Per Pay Period" field to see if you will owe tax or to plan for a tax refund.

To enter withholding and W-4 allowances:

1. Enter payroll information for yourself and your spouse (if appropriate) in the fields. Click an item in the list below for more information.

2. Click OK.

What you see

Withholdings To Date

Next Pay Date

Pay Period

Withholding Per Pay Period

Recalculate Withholding Allowances for Future Withholding

Taxable Pay Per Period

Allowances Claimed

Recommend

Withholding Per Pay Period

Additional Withholding Per Pay Period

Projected Total Withholding Per Period

Projected Future Withholding

Total Withholdings to Date Plus Projected Future Withholding (Self & Spouse)

Tax Payment Summary

Troubleshooting

Solutions to problems you may be having.

Help on...

Estimating your taxes

Withholdings To Date

The accumulated amount of federal tax withheld to date.

Next Pay Date

The date you'll receive your next paycheck.

Pay Period

Select the appropriate pay period from the Pay Period lists: Every two weeks, Twice/month, Monthly, or Weekly.

Withholding Per Pay Period

The amount of federal tax currently being withheld from your wages each pay period.

Withholding Per Pay Period

The amount of federal tax that would be withheld each pay period, based upon the taxable wages and the number of allowances entered in the fields above.

Recalculate Withholding Allowances for Future Withholding

Select this checkbox if you want to have Tax Planner refigure the number of withholding allowances and the amount of withholding per pay period you should claim on your W-4 to fully cover the projected tax due.

After selecting the checkbox, fill in the Taxable Pay Per Period field(s), and then click Recommend. You can also change amounts to see the effect on your tax due or plan for a tax refund.

Note

When you check Recalculate, the Withholding Per Pay Period entered above is no longer used in the calculation of Projected Future Withholding. Instead, the amount that is used is entered in Withholding Per Pay Period below, based upon the Allowances Claimed.

Taxable Pay Per Period

The amount of your taxable wages each pay period (gross pay less pre-tax deductions).

Allowances Claimed

The number of allowances you are claiming. Click Recommend if you want Quicken to calculate the number of allowances you should claim on your W-4. You can also change this amount and see what effect it has on your Tax Due or Refund.

Recommend

Click if you want Quicken to calculate the number of allowances (and additional withholding, if any) you should claim on your W-4.

Additional Withholding Per Pay Period

An additional amount to withhold per pay period to fully cover the tax due. Click Recommend if you want Quicken to calculate the additional amount that should be withheld, if any. You can also change this amount and see what effect it has on your Tax Due or Refund.

Projected Total Withholding Per Pay Period

The sum of Withholding Per Pay Period and Additional Withholding Per Pay Period. This field is automatically calculated.

Projected Future Withholding

The amount of projected total withholding per pay period multiplied by the remaining pay periods this year. This field is automatically calculated.

Total Withholdings To Date Plus Projected Future Withholding (Self & Spouse)

The total is carried over to the Less: Withholding field. This field is automatically calculated.

Tax Payment Summary

The remaining tax due or refund based upon your present withholding or the recalculated withholding amount. This section is automatically calculated.

Estimated Tax Payments

To enter information about your federal taxes paid to date:

1. Enter payroll information for yourself and your spouse (if appropriate) in the fields. Click an item in the list below for more information.

2. Click OK.

What you see

Estimated Taxes (1040-ES) Paid to Date

Projected Future Estimated Tax Payments

Refund Applied from Prior Year Federal Tax Return

Total Estimated Tax Payments and Refunds Applied

Troubleshooting

Solutions to problems you may be having.

Help on...

Estimating your taxes

Estimated Taxes (1040-ES) Paid to Date

Enter any estimated tax payments made throughout the year (typically made quarterly).

Projected Future Estimated Tax Payments

Any future estimated tax payments you plan to make by year end.

Refund Applied from Prior Year Federal Tax Return

If you received a refund from the prior year and applied it to this year's taxes, enter the amount in this field.

Total Estimated Tax Payments and Refunds Applied

This field is automatically calculated.

Remaining Tax or Refund Due

The Remaining Tax Due or Refund Due field shows the amount of tax due or refund projected.

For information on interpreting this information, **click here**.

Act on your tax estimate

To estimate your taxes for a full year, be sure that all information entered into Tax Planner reflects your best estimate of projected annual amounts.

For example, enter the salary you expect to make over the course of the entire year, rather than the amount you have earned to date. If you are importing Quicken data, Tax Planner automatically annualizes your information for you to project full-year amounts.

After you have entered all your financial information, projected for the year, Tax Planner calculates your Total Tax. This is your total projected tax bill.

Tax Planner also shows either tax or refund due:

- **Remaining Tax Due**: The projected amount of tax you could owe at year end.

  If the Remaining Tax Due is more than $500, you may need to make quarterly estimated tax payments or increase withholdings to avoid penalties and interest when you file your return. The regulations about who needs to file quarterly estimated tax payments are complex, and you should consult IRS publications or a tax professional to make a final determination, but a Tax Due of more than $500 should be a warning to investigate whether you need to file quarterly estimated tax payments or change your withholding allowances on your W-4.

- **Refund Due**: The projected amount of refund you should receive at year end.

  If the projected Refund Due is significant, you may want to consider reducing your planned estimated tax payments or withholdings.

How to ...

Increase or decrease withholdings

File quarterly estimated tax payments

Save your tax estimate information

Print your tax estimate information

Transfer tax schedule report data to a tax program

Increase or decrease withholdings

To increase or decrease withholdings to change your tax bill at the end of the year, contact your employer's human resource department. In most cases, you can either change the number of withholding allowances or add a dollar amount by which your withholdings will be increased each paycheck. The Tax Planner's W-4 calculations can help you determine the correct number of allowances and additional dollar amount needed.

How to...

Create multiple tax scenarios

Save your tax estimate information

Print your tax estimate information

Transfer tax schedule report data to a tax program

File quarterly estimated tax payments

See IRS publication 505 or Form 1040-ES, Estimated Tax Payments for Individuals, for clear guidelines on when to file these payments and how to calculate the payment amount. The method of determining estimated tax payments differs depending on whether you have a steady income stream throughout the year or large swings in income during a given year.

Remember when determining quarterly estimated tax payments that the default tax rates and information in Tax Planner are based on the best information available in August 1995. Those rates and regulations are likely to change during 1995 and 1996. To get updates on changes to ensure you are estimating taxes based on current rates and regulations, call the Quicken Tax Update Hotline. For a complete list of Intuit phone numbers, **click here.**

To determine your quarterly estimated tax payments:

The following method should work for most people who have steady income streams. If you do not have a steady income stream and need to file quarterly estimated tax payments, see the IRS publication mentioned above to determine your payment amounts.

1. Estimate your projected taxes, being sure to use projected annual figures, rather than year-to-date figures for each amount entered.

2. In the Estimated Tax Payments window, type 0 in the Estimated Taxes (1040-ES) Paid to Date and Projected Future Estimated Tax fields.

3. Tax Planner calculates your Remaining Tax Due if you make no estimated tax payments.

4. If you plan to make four estimated tax payments, as is typically the case, divide the Remaining Tax Due amount by 4. This is the amount you should pay for each of your four quarterly estimated tax payments.

You should evaluate your quarterly estimated tax payments when the first payment is due (for most people this is April 15). If your projected income changes during the year, you may need to recalculate the amount you will owe for subsequent quarterly estimated tax payments. IRS Publication 505 or your tax professional can provide you with detailed instructions.

How to...

Create multiple tax scenarios

Save your tax estimate information

Print your tax estimate information

Transfer tax schedule report data to a tax program

Tax Scenario Comparisons

Tax Planner provides space to compare three scenarios: a Base Scenario, and two alternatives. You can easily copy information from one scenario to another so you do not have to enter all your information multiple times.

How to..

Create multiple tax scenarios

Creating multiple tax scenarios

Tax Planner provides three scenarios: a Base Scenario, Alternative 1 (Alt 1), and Alternative 2 (Alt 2). You can easily copy information from one scenario to another so you do not have to enter all your information multiple times.

1. From the Plan menu, choose Tax Planner.

2. Click the Scenario button you want to use. Your choices are Base, Alt 1, or Alt 2.

3. If the alternate scenario you choose is blank, and your current scenario contains information, Quicken asks if you want to copy the current scenario.

4. Click Yes if you want to copy all the information in your current scenario to the alternate scenario. You'll find the Yes option useful if you just want to make a few changes on the alternate scenario and then compare scenarios. Or, click No if you want to start with a fresh scenario (with all values set to zero).

5. Enter new information and make the appropriate changes to the alternate scenario.

   If you want, you can create a third scenario. You can switch between scenarios and make changes at any time.

6. Click the Compare button to display the Tax Scenario Comparisons window. Click OK when you have finished viewing the comparison.

7. To print your tax data (including the scenarios and their comparison, click the Print button.

8. If you want to change all the scenario values back to zero, click the **Reset button**.

How to...

Save your tax estimate information

Act on your tax estimate

Transfer tax schedule report data to a tax program

Save your tax estimate information

Tax Planner automatically saves your information when you click the Close button.

How do I stay current with tax rate and tax code changes?

The U.S. tax code is constantly evolving, and some changes to the rates or information included in Tax Planner will undoubtedly occur after August 1995. Don't worry, Tax Planner lets you change tax rates, deductible amounts, and other factors, so you can keep up with the ever-changing tax code.

Tax Planner allows you to change rates to keep current with tax law changes; remember that you and your tax accountant are entirely responsible for being up to date about current tax laws and interpreting their impact on your personal tax situation.

Quicken Tax Update Hotline

If there are significant changes in 1995/1996 tax rates after August 1995, you can find out how to update Tax Planner for these changes by calling the Quicken Tax Update Hotline.

For a complete list of Intuit phone numbers, **click here.**

Tax Link Assistant

Use the Tax Link Assistant window to view, assign, or change the tax-related aspects of categories. You can see all the line item assignments in one list so they are easy to manage.

To get information on a category in the Category box, double-click it.

How to...

Assign tax form line items to categories

Remove or update tax form line item assignments

Set up and use categories

Set up classes and subclasses

What you see

Category box

Clear All Assignments button

Assigned Line Item box

Clear Assignment button

Tax form line items box

Assign Line Item to Category button

Troubleshooting

Solutions to problems you may be having.

Help on...

Categories, classes, and supercategories

Category Information

This window lets you quickly see information about the category you double-clicked. Click OK to return to the Tax Link Assistant window.

What you see

Name - The category name.

Description - The optional description you may have entered when you created the category. If this is a standard Quicken home or business category, it came automatically with a description.

Type - Identifies this as an income or expense category, or a subcategory.

Assign tax form line items to categories

1. From the Lists menu, choose Category & Transfer.
2. Click Tax Link on the Category & Transfer list button bar. The Tax Link Assistant window opens.
3. In the Category box, select the category or categories you want to assign a tax form line item to.

   Use the scroll bar to see categories that may not be visible in the list.

4. In the Tax Form Line Items box, select the tax form or tax schedule line item you want to use.

   At the bottom of the window, Tax Link Assistant displays information about the line item you've highlighted.

5. Click the Assign Line Item to Category button to assign the line item to the selected category or categories.
6. When you've completed assigning tax forms to categories, click OK.

How to...

Remove or update tax form line item assignments

Set up and use categories

Set up classes and subclasses

Remove tax form line item assignments

1. From the Lists menu, choose Category & Transfer.
2. Click Tax Link on the Category & Transfer list button bar. The Tax Link Assistant window opens.
3. In the Category box, select the category or categories you want to update.

4. Click the Clear Assignment button.

   Tax Link Assistant removes the tax form line item assignment.

5. Click OK to confirm your choice.
6. Click OK to close the Tax Link Assistant window.

How to...

> **Assign tax form line items to categories**
>
> **Set up and use categories**
>
> **Set up classes and subclasses**

Tip

To select one category, click it. To select more than one category, press the Ctrl key as you click the categories. To select a group of categories in sequence, click the first category; then press the Shift key and click the last category in the list you want to select.

Note

If you want to remove all tax form line item assignments, click the Clear All Assignments button.

Category box

This box lists all your categories.

To see a description of a category, double-click it. Tax Link Assistant displays information about the category.

Clear All Assignments button

Click this button to remove **all** tax form line assignments you've made to categories.

Assigned Line Item box

This box shows all the tax form line items you've assigned to categories.

Clear Assignment button

This button removes the tax form line item assignment from the category or categories you've selected in the Category box.

Tax Form Line Items box

This box displays all the tax form line items you can assign to categories.

When you click a line item, Tax Link Assistant displays a description of the item at the bottom of the window.

Assign Line Item to Category button

Click this button to assign the selected line item to the category or categories you've selected in the Category box.

Contents of Quicken Help

Click a topic for more detail:

Using Quicken day to day

> Enter, balance and print your financial data.

After the first month

> Set up transactions, loans and investments.

Using Quicken online

> Access financial data electronically.

Analyzing your finances

> Create reports, budgets and tax plans.

Working smart

> Manage Quicken, and see reference topics.

Troubleshooting

> Find solutions to common Quicken problems.

Using Quicken day to day

After the first month

Using Quicken online

Analyzing your finances

[Creating reports about your finances](#)
[Graphing your finances](#)
[Forecasting your financial future](#)
[Displaying Quicken Snapshots](#)
[Using financial planning calculators](#)
[Setting up a budget](#)
[Estimating your taxes](#)

Working smart

Quicken 5 for Windows

Copyright

(c) 1995 Intuit Inc. All rights reserved.

Intuit Inc.
P.O. Box 3014
Menlo Park, CA 94026

Trademarks

EasyStep, Direct Link Software (design), If:X, Intuit, the Intuit logo, IntelliCharge, MacInTax, MacInUse, Qcard, QuickBooks, Quicken, Quicken Companion, QuickGuide, QuickZoom, Short Form, SoftView, SoftView (design), Speed S, Speed S (design), Speed>Cash Refund, Speed>Filing, Speed>Filing (stylized), Speed>Forms, Speed>Forms (stylized), Speed>S, Speed>S (design), and TurboTax are registered trademarks of Intuit Inc. or one of its subsidiaries.

Billminder, Bizminder, CheckLock, End Financial Hassles, ExpensAble, Financial Calendar, Frequent Filer, HeadStart, IntelliBanking, IntelliChecking, IntelliPayment, Intuit Marketplace, IntuNet, Mirror, Pocket Money, Pocket Quicken, the Pocket Quicken logo, Pocket Quicken Connect, Pocket Quicken SmartWallet, ProSeries, QuickBooks Pro, Quicken Home Inventory, Quicken Quotes, Quicken Transfer Utility, QuickFill, QuickInvoice, QuickLetter, QuickMath, QuickPay, QuickReport, QuickScroll, QuickTour, Tax Partner, TaxView, Thru-View, TurboForms, and TurboTax $alesTax are trademarks of Intuit Inc.

All other trademarks or registered trademarks are property of their respective owners.

Software license agreement

Important

Intuit Inc. ("Intuit") is willing to license this software, user manual and related materials (the "Software") only on the condition that you agree to all the terms of this agreement. Please read these terms carefully. After reading the terms, if you agree to them and do not return the Software as described below your use of the Software will be governed by this Agreement. If you do not agree to these terms, return the Software and your dated proof of receipt to Intuit within sixty (60) days from your purchase of the Software for a full refund.

License and certain restrictions

You may use the Software on a single computer. You may copy the Software only for backup purposes, provided that you reproduce all copyright and other proprietary notices that are on the original copy of the Software. You may transfer the Software and all rights under this Agreement to another party together with a copy of this Agreement if the other party agrees to accept the terms of this Agreement. If you transfer the Software, you must at the same time either transfer all copies whether in printed or machine-readable form to the same party or destroy any copies not transferred.

You may not copy the Software, nor print copies of any related material. The Software contains trade secrets, and in order to protect them you may not decompile, reverse engineer, disassemble, or otherwise reduce the Software to human-perceivable form. You may not modify adapt, translate, rent sublicense, assign, lease, loan, resell for proof, distribute, or network the Software, disk or related materials or create derivative works based upon the software or any part thereof.

Title, ownership rights, and intellectual property rights in and to the Software belongs to Intuit and its licensors. The Software is protected by the copyright laws of the United States and international copyright treaties. Title, ownership rights and intellectual property rights in and to the content accessed through the Software is the property of Intuit, and where applicable, to the licensor content owners and may be protected by applicable copyright or other law. This Agreements gives you no rights to such content.

Disk warranty and limitation of liability

The sole warranty regarding the Software is that the original disk is free from physical defects in material and workmanship, assuming proper use, for a period of sixty (60) days from date of your purchase. If such defect occurs during this period, you may return your faulty disk to Intuit, along with a dated proof of purchase. If such defect occurs after 60 days from the date of your purchase, you may send the defective disc together with a check for $15.00 made payable to Intuit. (For all orders shipped within the U.S., please add all applicable state and local sales tax for the

product as well as tax on shipping and handling. Any unpaid tax will be charged back to you.)

Under no circumstances, and under no legal theory, tort, contract or otherwise, will Intuit or its licensors, be liable to you for any damages, including any lost profits, lost data or other indirect, special, incidental or consequential damages, arising out of the use or inability to use the Software or any data supplied, even if Intuit, its licensors or authorized Intuit dealer has been advised of the possibility of such damages, or for any claim by any other party. This limitation of liability shall not apply to liability for death or personal injury to the extent applicable law prohibits such limitation. Furthermore, some states do not allow the exclusion or limitation of incidental or consequential damages so this limitation and exclusion may not apply to you.

Your sole and exclusive remedy for any breach of warranty is that Intuit Inc. will at its option either refund you or replace your Software so long as you return the Software with a copy of your dated proof of purchase. Except for the express warranty of the original disks set forth above, this software is provided "As-Is" and you accept the entire risk as to the quality and performance of the Software. To the maximum extent permitted by applicable law, Intuit and its licensors, disclaim all other warranties, express or implied, by statute or otherwise, regarding the Software, including the fitness for a particular purpose, quality, merchantability, or their noninfringement. No oral or written information or advice given by Intuit and its licensors, their respective employees, distributors, dealers or agents shall increase the scope of the above warranties or create any new warranties. The liability of Intuit or its licensors under the warranty set forth above is limited to the amount paid by the customer for the product. Some states do not allow this exclusion of implied warranties, so the exclusion may not apply to you. In that event, any implied warranties are limited in duration to 60 days from the date of your purchase of the Software.

Government Licensee

If you are acquiring the Software on behalf of any unit or agency of the United States Government, this provision applies. The Government acknowledges Intuit's representation that the Software and its documentation were developed at private expense and no part of them is in the public domain. The Government acknowledges Intuit's representation that the Software and its documentation were developed at private expense and no part of them is in the public domain. The Government acknowledges Intuit's representation that the Software is "Restricted Computer Software" as that term is defined in Clause 52.227-19 of the Federal Acquisition Regulations (FAR) and is "Commercial Computer Software" as that term is defined in Subpart 227.401 of the Department of Defense Federal Acquisition Regulation Supplement (DFARS). The Government agrees that:

If the Software is supplied to the Department of Defense (DoD), the Software is classified as "Commercial Computer Software" and the Government is acquiring only "restricted rights" in the Software and its documentation as that term is defined in Clause 52.227-7013(c)(1) of the DFARS, and if the Software is supplied to any unit or agency of the United States Government other than DoD, the Government's rights in the Software and its documentation will be as defined in Clause 52.227-19(c)(2) of the FAR.

Restricted Rights Legend

Use, duplication, or disclosure by the Government is subject to restrictions as set forth in subparagraph (c)(1)(ii) of the Rights in Technical Data and Computer Software clause at DFARS 52.227-7013, and when applicable subparagraphs (a) through (d) of the Commercial Computer-Restricted rights clause at FAR 52.227-19, and in similar clauses in the NASA FAR Supplement.

Intuit Inc.
66 Willow Place, P.O. Box 3014
Menlo Park, CA 94026-3014

Export law assurances

You acknowledge and agree that the Software is subject to restrictions and controls imposed by the United States Export Administration Act (the "Act") and the regulations thereunder. You agree and certify that neither the Software nor any direct product thereof is being or will be acquired, shipped, transferred or exported, directly or indirectly, into any country prohibited by the Act and the regulations thereunder or will be used for any purpose prohibited by the same.

Certain limitations

This Software does not recommend or endorse any specific investment, investment strategy, or guarantee the performance of any investment. Although the Software may provide some general financial guides, Intuit and its licensors do not endorse, recommend or give any investment or financial advice regarding the nature, potential value, or merits to any investment, transaction or strategy or financial condition. The Software contains preset values and assumptions, together with dated content which may not be relevant to your particular financial situation. Consequently, neither Intuit nor its licensors represent, warrant, or guarantee the accuracy and timeliness of the

content contained in the Software. Intuit and its licensors will have no responsibility of any kind to you, or to any other party, on account of any inaccuracies in or untimeliness of the data, or for any delay in such data contained in the Software. Various information in the Software constantly changes, and the information in the software is only current as of a particular date or time. You may not rely on the Software without confirming research from other sources, obtaining current information, separate analysis by you for your own particular investment or financial situation. Intuit and its licensors can not warrant that the operation of the Software will be uninterrupted or error free, that the software will meet your requirements. Intuit, its licensors, officers, directors, agents, employees, distributors or dealers are not responsible for any financial losses due to the direct or indirect use of this software.

Miscellaneous

This Agreement will be governed by the internal laws of the State of California. If any provision of this Agreement is held to be unenforceable, that provision will be removed and the remaining provisions will remain in full force. This Agreement is the complete and exclusive statement of the agreement between us which supersedes any proposal or prior agreement, oral or written, and any other communications between us is relation to the subject matter of this Agreement.

If you have any questions concerning this Agreement, you may contact Intuit by writing to Intuit Inc., P. O. Box 3014, Menlo Park, CA 94026-3014, Attn: Legal Department.

You acknowledge that, in providing you with the Software, Intuit and its licensors rely upon you to read this Agreement, understand it, and agree to be bound by its terms and not those contained in your purchase order.

Credits

Engineering

Claudia Carpenter	Mark Maagdenberg	Wu Wang
Dave Chin	Adrian McCarthy	Joe Wells
Anil R. Desai	John Pattinson	Glenn R. Wichman
Rainer Gustin	Valerie Price	Manshan Wong
George Hansen	Rich Sneiderman	Daryl Yee
George D. Hill, III	Amy Tsui	Jimmy Wu
Sue Hinton	Tim Villanueva	Wei Zhou
Bruce Lee		

Documentation and Multimedia Content

Mike Barden	Ray Kundra	Jeannie Stauffer
Kathryn Berg MacLaury	Laura Kusumoto	Dave Stewart
Barbara Bernstein	Ruth Laird	Jennie Tan
Rebecca Fogg	Andy Lewis	Kate Whelan
Dawn Hughan	Anne Bowers Long	

Quality Assurance

MJ Austin	Anne Hemp	Tom Schulenburg
Li Chan	Dennis Kwong	Gregg Simard
Poh Chong	Dave McMurtry	Hermanese Sims
John Coffin	Rowena Pelayo	Simon So
Jim Del Favero	Mardi Poulin	Ray Trounday
Rina Galant	Rob Russell	Roca Welch
James Hackleman	Robin Sahai	Lisa Yee

Marketing

Jerry Ball	Laurence Chen	Roy Rosin
Michelle Cesped	Ray Granlund	

Product Support

Paula Hughes	Jeff Lombardi	Martin Runneals

Special Thanks To

Eli Abbe	Dina Hennessy	Karl Reese
John Adams	Joseph Herrera	Jenny Robertson
Dave Ascensao	Christie Hicks	Alla Rozenvasser
Kate Atwood	Judee Humburg	Bob Schulman
Mike Atwood	Matthew Glickman	Horst Seyd
Richard Bandur	John James	David Shelander
Lori Bartel	Charles Jones	John Sieraski
Ravi Bellur	Femina Kassam	Oliver Simpson
Tom Bernota	Miriam Kelman	Julian Sinai
Rick Botti	Dale Knievel	Mike Smith
Terri Brubaker	Larz Lapin	Anita Sorn
Marie Caracci	Amy Lauterbach	Gordon Stewart
Anthony Coca	Andrew Lee	Klaus Strobel

Brett Colbert	Chris Lee	Georgia Taft
Nicholas Du	Jacqueline Maartense	Will Tait
Eric Dunn	Teale Magierek	Suzanne Taylor
Mark Fassett	Joe Mahoney	Nina Tonnesen
Tom Forsyth	Kellie Mecham	Erik Torres
Tammy Gallegos	Greg Mewhinney	Rebecca Tsou
Ricardo Garcia	Adam Miller	Ilya Vinogradsky
Russ Gardner	Cora-Lea Morrissey	David White
Cynthia Gingerich	Julie Norton	Norman Woo
Gigi Hanna	Stefani Odom	Sing Yip
Ken Hanson	Gabriella Piccioni	Alex Young
Scott Hatcher	Jennifer Pollard	DJ Young

Using the register

Overview

Why each account's register is important.

How to...

Use the register
Enter a transaction
Change a transaction
Split transactions among several categories
Add passwords for security
Use QuickFill and memorize transactions

Frequently asked questions

Answers and tips that will speed your work with account registers.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

[How do I enter my paycheck and keep track of my deductions?](#)

[What's the difference between "c" and "R" in the Clr field?](#)

[How does the pop-up calculator work?](#)

[How does the pop-up calendar work?](#)

Use the register

[Select an account to use](#)

[Find a transaction in the register](#)

[Go to the other account involved in a transfer](#)

[Change register options](#)

[Create a register report](#)

Enter a transaction

[Add a transaction to the register](#)

[Assign a category to a transaction](#)

[Assign a class to a transaction](#)

[Split a transaction](#)

[Transfer money between accounts](#)

[Recall a memorized transaction](#)

[Contribute to a savings goal](#)

[Enter a paycheck](#)

Change a transaction

[Change a transaction in the register](#)

[Delete a transaction](#)

[Void a transaction](#)

[Find and replace transaction information](#)

[Recategorize several transactions](#)

[Revise checks you've written](#)

Split transactions among several categories

[Split a transaction](#)

[Change a split transaction](#)

Add passwords for security

[Add a password to a transaction](#)

[Change a transaction password](#)

[Remove a transaction password](#)

Overview: Using the register

Each Quicken account has a register associated with it. On the screen, a Quicken register looks just like the register you use in your checkbook.

You use the register to record transactions. (Transactions are items that affect the balance in your account.) Each time you enter a new transaction, Quicken automatically adjusts the account balance and shows the new amount at the bottom of the register. Here are some common transactions:

- Checks to write by hand, print, or send online
- ATM (automatic teller machine) transactions
- Deposits
- Electronic funds transfers (deposits or withdrawals)
- Checking account fees and interest
- Bank service charges

Categorize income and expenses

All Quicken registers (except investment account registers) have a Category field. When you enter a category name in the Category field of a transaction, you can use it to identify where your income comes from and what your expenses are.

When you categorize your transactions, any Quicken reports, budgets, and graphs you create will be more meaningful, providing detailed information about your spending.

For more information about categories, see:

What is a category?
Setting up a category

Split a transaction in a register

Sometimes you may want to assign more than one category (or class) to a transaction or you may need to transfer funds to more than one account.

For example, you might purchase gardening supplies, pet supplies, and household items at a hardware store. You can easily enter the amount into Quicken, split the transaction and apply the proper amount (or percent of the entire transaction amount) to the Gardening, Household and Pet categories.

For more information, see **Splitting a transaction**.

Find a transaction in a register

You can find a transaction in the register even if you don't remember all the information contained in the transaction.

For step-by-step instructions, see **Finding a transaction**.

Create a report (and print it)

Each register has a Report button. When you click the Report button, Quicken creates a report listing the transactions in the current register. To see a particular transaction as it appears in the register, use QuickZoom (double-click the transaction using the magnifying glass cursor). Quicken takes you back to the place in the register where you entered the transaction.

Add a transaction to the register

1. From the Activities menu, choose Use Register.

2. Use the **account selection bar** to select the account you'd like to record the transaction in.

3. Select a blank transaction in the account register. If the current transaction is not blank, go to the end of the register. Or, from the Edit menu, choose New Transaction.

4. Enter information about the transaction into each **register field.** You can use the Tab key to move the insertion point from field to field.

5. When you have finished entering the transaction, click Record.

How to...

Enter a transaction

Change a transaction

Split transactions among several categories

Write checks you plan to print with Quicken

What happens

Quicken updates the balance in the Register window and records the transaction as a permanent part of your records.

Find a transaction

1. Click Find on the Register button bar.

2. In the Find field, enter the word, phrase, or amount you want to find. If you don't remember the amount of the transaction, you can search for other items, such as the transaction date or the name of the payee.

3.

4.

5.

6. Click Find to begin the search.

   Quicken stops searching when it reaches the last transaction in the register (or the first transaction for backward searches) and asks whether you want to continue the search from the beginning of the register or from the end of the register. Click Yes or No.

7.

How to...

Use match characters

Overview

By using the Find command, you can quickly locate any transaction in the Register or Write Checks window. You can find a transaction even if you don't know all the information contained in the transaction.

Optional

Choose a field name from the Search drop-down list. By default, Quicken searches all fields in the register. But if you know which field contains the text or amount, you can speed the search by having Quicken look only in that field.

Optional

If you want to change the scope of the search, choose one of the items shown on the Match If drop-down list.

Optional

Select Search Backwards to search back through your register instead of forwards.

Optional

Click Find All to generate a report of all transactions from all your accounts that match.

You can **QuickZoom** from any item in the report to that transaction in the register by selecting the transaction and pressing Enter or double-clicking it.

Quicken Find

Use this window to find a specific transaction or to generate a report of all transactions matching your search criteria. You can have Quicken search either for a dollar amount, or for text information such as a date, payee name, or category.

To find a transaction:

1. In the Find box, enter the text or the amount you want Quicken to look for.

2. Click Find to find a single transaction, or click Find All to generate a list of all matching transactions in all of your accounts.

What you see

Find field

Search

Match If

Search Backwards

Find, Find All buttons

How to...

Use match characters

Troubleshooting

Solutions to problems you may be having.

Help on...

Using the register

Find field

Enter the text or the amount you want Quicken to look for.

When you enter the text or the amount, you can use special characters, called match characters, to designate what you want Quicken to match as it searches for transactions.

How to...

Use match characters

Search

To limit the search to a single register field:

- Choose the field you want from the Search drop-down list. For example, you could limit the search to only the Payee field.

Match If

To change the scope of the search:

- Choose one of the following:

Contains	**Greater**
Exact	**Greater or equal**
Starts with	**Less**
Ends with	**Less or equal**

Contains

Restricts the search to transactions that contain the text or the amount you entered in the Find box.

Exact

Restricts the search to transactions that have an item that exactly matches what you typed in the Find box. Exact matches work with both text and dollar amounts.

Example: If you enter "Sunshine Landscaping" and limit the search to the Payee field, Quicken finds all the payments that you made to Sunshine Landscaping.

Starts with

Restricts the search to transactions that have an item that starts with the characters or phrase you typed in the Find box.

Example: If you enter "6" and limit the search to the Date field, Quicken finds all the transactions you recorded in the month of June.

Ends with

Restricts the search to transactions that have an item that ends with the characters or phrase you typed in the Find box.

Example: If you enter "95" and limit the search to the Date field, Quicken finds all the transactions you recorded in 1995.

Greater

Restricts the search to transactions that have amounts greater than the amount you entered in the Find box.

Example: If you entered $1000, Quicken finds all transactions that are greater than $1000.

Greater or equal

Restricts the search to transactions that have amounts greater or equal to the amount you entered in the Find box.

Example: If you entered $1000, Quicken finds all transactions that are $1000 and above.

Less

Restricts the search to transactions that have amounts less than the amount you entered in the Find box.

Example: If you entered $1000, Quicken finds all transactions that are less than $1000.

Less or equal

Restricts the search to transactions that have amounts less or equal to the amount you entered in the Find box.

Example: If you entered $1000, Quicken finds all transactions that are $1000 and below.

Search Backwards

Leave this option selected to search backwards through the register, or clear it to search forwards.

Find, Find All buttons

This button	Does this
Find	Locates a single matching transaction. To continue finding items, continue to click Find.
Find All	Locates and displays a list of all matching transactions. From this list you can double-click a transaction to display it.

Quicken Find All

This window shows a report of all transactions that match your search criteria.

To go to a found transaction in the register:

- To go to a found transaction in the register, double-click the transaction's line in the Find window.

What you see

> **Print and Close buttons**
>
> **Transaction list**
>
> **Show Matches in Splits**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Using the register**

Transaction list

This is a list of all the transactions found by Quicken. The list shows all the transaction information for each transaction.

Quicken Find All buttons

This button	Does this
Print	Prints the list of found transactions.
Close	Closes the Find window.

Show Matches in Splits (for non-investment accounts only)
Select this checkbox to show split information in the transaction list.

Find/Replace

Use this window to find transactions matching certain criteria and then replace information in some or all of them.

This feature does not work in investment accounts.

How to...

Find and replace transaction information

What you see

Print, Close buttons

Find, Search, Match If fields

Replace, With fields

Transaction list

Show Matches in Splits

Find All, Replace, Mark All, Clear All buttons

Troubleshooting

Solutions to problems you may be having.

Help on...

Using the register

Print, Close buttons

This button	Does this
Print	Prints the list of found transactions.
Close	Closes the Replace window.

Find, Search, Match If fields

This box	Shows this
Find	The text or amount you want Quicken to look for. You can use **match characters** in this field.
Search	The field you want Quicken to search.
Match If	The search criteria you want Quicken to use.

Replace, With fields

This box	Shows this
Replace	The field you want to replace in the found transactions.
With	The text or amount you want to replace the old information with.

Find/Replace buttons

This button	Does this
Find All	Searches your registers for all matching transactions.
Replace	Replaces the selected transactions with the replace information.
Mark All	Marks all the found transactions to be replaced.
Clear All	Unmarks all the found transactions.

Find and replace transaction information

1. From the Edit menu, choose Find/Replace.

2. Complete the **Find, Search, and Match If boxes**.

3. Click Find All. Quicken finds and displays all matching transactions.

4. Mark the transactions you want to replace. To mark or unmark a transaction, click it. Or click Mark All or Clear All to mark or unmark all found transactions.

5. Complete the **Replace and With boxes**.

6. Click Replace to replace the field you chose with the new information in the marked transactions.

7.

How to...

Use match characters.

Overview

Quicken makes it easy to find transactions matching certain criteria and then replace information in some or all of them.

This feature does not work in investment accounts.

Note

To replace the Category or Amount field in a split transaction, you must first select the Show Matches in Splits checkbox, and then select the matching split item.

Optional

Click Print to print the list of found transactions.

Recategorize

Use this window to recategorize selected transactions assigned to a category. For example, you may want to reassign some restaurant transactions to the Travel category instead of the Dining category.

This feature does not work in investment accounts.

To reassign **every** transaction in a category to a new category name, **change the category** instead.

How to...

    Recategorize several transactions

What you see

    Print, Close buttons

    Search Category and Replace With fields

    Transaction list

    Show Matches in Splits

    Find All, Replace, Mark All, Clear All buttons

Troubleshooting

    Solutions to problems you may be having.

Help on...

    Using the register

    Categories, classes, and supercategories

Recategorize several transactions

Overview

1. From the Activities menu, choose Recategorize.

2. Select the category you want to change from the drop-down list.

3. Click Find All. Quicken finds and displays the matching transactions.

4. Mark each transaction you want to replace. To mark or unmark a transaction, click it. Or click Mark All or Clear All to mark or unmark all found transactions.

5. Enter the new category in the Replace With box.

6. Click Replace to recategorize the marked transactions.

   If the new category doesn't exist, the Create New Category window opens. For help filling out this window, **click here.**

7.

Overview

You can use the Recategorize command to change the category assigned to any non-investment transaction. This command is useful for changing the category of several transactions at once.

Recategorize boxes

This box	Shows this
Search Category	The category you want to change.
Replace With	The category you want to use instead.

Optional

Click Print to print the list of found transactions.

Go to the other account involved in a transfer

When a transaction includes a transfer to another account, you can go directly to the other transaction involved in the transfer. This is useful when you want to see the parallel transaction created by a transfer.

1. Select the transaction that contains the transfer information:

   • In the register, select the transaction.

   OR

   • In the Write Checks window, display the check that contains the transfer.

   OR

   • For split transactions, click Splits to display the category information for the transaction. Then click the line that contains the name of the transfer.

2. From the Edit menu, choose Go To Transfer (or press **Ctrl-X**.) The register for the other account appears.

Ctrl Keys

If you changed the function of the Ctrl keys in the **General Options window**, this key won't work here.

Create a register report

1. Display a Quicken non-investment register.

2. Select a transaction containing a payee you want to report on. Or to get a report of the entire register (for all years), select the blank transaction at the end of the register.

3. Click Report on the Register button bar.

4. To see a particular transaction as it appears in the register, use QuickZoom (double-click the transaction using the magnifying glass cursor). Quicken takes you back to the place in the register where you entered the transaction.

Overview

Quicken can create a report listing all the transactions in the current register or just the transactions associated with a particular payee.

Save your data

Quicken automatically saves each transaction to disk when you click Record. For this reason, there is no Save command as you would expect with a word processor or spreadsheet program.

Quicken also saves changes you make to any of the memorized lists when you exit the program or switch to another Windows application.

Change a transaction in the register

Overview

To correct a typing mistake:

• Choose Undo from the Edit menu.

To restore a transaction to the way it was when you started:

• Click Edit. Then choose Restore from the list that opens.

To change a transaction after you have recorded it in Quicken:

• Select the transaction, make the changes, and then click Record to record the changes.

How to...

Delete a transaction

Void a transaction

Find and replace transaction information

Recategorize several transactions

Overview

You can edit any transaction in the register. When you have recorded your changes, Quicken recalculates all subsequent balances if necessary.

Split a transaction

Overview

1. Select the transaction you want to split.

2. Tab to the Category field (or click in it).

3. Select Split Transaction from the top of the Category drop-down list.

4. Enter the category (and class if necessary), a memo, and amount (or percentage) for the first split. Quicken calculates the remainder and displays it in the amount column of the next line.

5. Continue adding categories and amounts (or percentages) until you have added one categorized line for each part of the transaction. You can add up to 30 lines per transaction.

6. Click OK to close the Splits window.

7. Click Record to record the split transaction.

How to...

Change a split transaction

Handle splits in voucher checks

Enter a paycheck

Overview

Sometimes you need to identify more than one category for a transaction. In Quicken, you can split a transaction in up to 30 parts, each with its own category, memo, and amount. You can assign a specific amount or a percentage of the entire transaction amount to each split.

What happens

The Splits window opens, showing lines for the split amounts. The first line contains the total transaction amount.

What happens

Quicken updates the remainder after each split. If the total of your split items doesn't match your transaction total, delete the remainder. Then click Adj. Tot. to change the transaction total. (Quicken also changes the total in the register.)

Change a split transaction

1. Select the transaction, then click Splits Or, select the transaction, then click the check button to the right of -Splits- in the transaction's category field.

2. Make any changes you want in the Splits window:

   Delete a line

   Insert a line

   Clear all split lines

   Recalculate the total

3. When you have finished making changes, click OK to close the Splits window.

4. Click Record to record the revised transaction.

To delete a line:

Move the cursor to the line. Click Delete on the Splits button bar.

To insert a line:

Click Insert on the button bar. Quicken inserts a line above the selected line.

To clear all split lines:

Click Clear All on the button bar. Quicken asks if you want to delete all split lines. Click Yes to remove the split items.

You can also clear all split lines directly from the register. To do so, click the X button to the right of -Splits- in the transaction's category field.

To recalculate the total:

If you want the transaction total to equal the new total of your split items, click Adj. Tot.

Transfer money between accounts

You can enter transfer transactions in two ways: by filling out a form, or by using the Category field.

To record the transfer by filling out a form:

1. Display an account register.
2. Click Transfer on the Register button bar.
3. Enter the date, description, and amount of the transaction.
4. Select the account to transfer money from and the account to transfer money to.
5. Click OK.

To record the transfer in the Category field:

1. Start a new transaction in the Register or Write Checks window.
2. Enter all information for the transaction as usual, except in the Category field.
3. If you know the name of the account you want to transfer to, start typing the name of the account in the Category field. QuickFill completes the account name and puts brackets around it to show that it is a transfer.
4. If you are not sure of the name of the account, click the Transfer Money button and fill out the Transfer funds window as in steps 3 and 4 above.

    Or, click the drop-down button to display the list of categories. Scroll to the end of the list, and click the transfer account name to enter it in the Category field.
5. Click Record to complete the transfer transaction.

Note

If you want to transfer money to an account that you haven't created yet in Quicken, click <New Account> in the To: box.

The Create New Account window appears where you can set up the new account. When you've finished creating the account, you return to the Transfer Funds window with the name of the new account selected.

What happens

Quicken enters the name of the transfer account in the Category field, and creates a parallel transaction in the other account.

What happens

Quicken records the check in your check register and creates a parallel transaction in the other account for that amount. To see the parallel transaction, choose Go To Transfer from the Edit menu.

Delete a transaction

Caution! Once you delete a transaction, Quicken cannot recover it. Be sure you want to delete the transaction before doing so.

To delete a transaction:

1. Display an account register, then select the transaction that you want to delete. (Or if the transaction is a check in the Write Checks window, display the check.)
2. Click Delete on the Register button bar.
3. Click Yes to confirm that you want to delete the transaction.

How to...

Change a transaction

What happens

Quicken removes the transaction from the register and recalculates all subsequent balances. If you delete a transaction that includes a transfer, Quicken deletes the transfer from both the source and destination accounts.

Insert a blank transaction

1. Select the transaction in your register which is just below the place you want to insert a blank transaction.

2. Choose Insert Transaction from the Edit menu. Quicken inserts a new transaction above the selected one.

Void a transaction

Caution! Don't void an online payment. If you do, Quicken cannot get the confirmation number it needs to stop the payment. Use the Stop Payment command from the Edit menu instead.

1. Select the transaction in the register. Or display the check in the Write Checks window.

2. From the Edit menu, choose Void Transaction.

3. Click Record to record the transaction.

How to...

Change a transaction

Overview

From time to time you may need to void a transaction. By marking the transaction as void instead of just deleting it, you'll retain an accurate record of your check numbers.

What happens

Quicken removes the dollar amount of the transaction and inserts the word VOID before the payee name. Quicken also adds an R to the Clr field so that the transaction won't interfere with reconciling.

If the transaction contains split amounts, Quicken changes each amount to zero.

Add New Num/Ref

This is where you can add a new item to the Number or Reference list.

To add a new item to the Number or Reference list:

- Type a name containing up to five characters, then click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Using the register

Edit Num List

This is where you can delete a user defined item or create a new item on the Num List.

To add a new item to the Num list:

- Click New.

To delete an item on the Num list:

- Select the item, then click Delete.

Troubleshooting

Solutions to problems you may be having.

Help on...

Using the register

Account Register window

The account register is where you record all **transactions**, except checks you plan to print with Quicken. It displays, in chronological order, all the transactions that you have entered in the **current account.**

How to...

> **Use the register**
>
> **Enter a transaction**
>
> **Change a transaction**
>
> **Split transactions among several categories**
>
> **Add passwords for security**
>
> **Write checks you plan to print with Quicken**

What you see

> **Register button bar**
>
> **Register fields**
>
> **Record, Edit, Splits buttons**
>
> **Account selection bar**
>
> **1-Line Display**
>
> **Hide Sav. Goal $**
>
> **Account balances**
>
> **Hide/Show button**(⟨≫⟩)

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Using the register**

Account register fields

To learn about the fields in an account register, click an account type below:

Checking

Savings

Credit or Charge Card

Cash

Money Market

Investment

Asset

Liability

Account selection bar

The account selection bar is the horizontal row of buttons located near the bottom of the register window. Each button is labeled with one of your account names.

To work with an account, click its button on the account selection bar. If you have a lot of accounts, use the scroll bars at the ends of the account selection bar to view the accounts that don't fit on the screen. You can also rearrange the buttons by dragging them with the mouse.

Investment accounts do not appear in the account selection bar of non-investment registers.

Register button bar

This button	Does this
Delete	Deletes the current transaction.
Find	Displays the Find window, which helps you locate register transactions.
Transfer	Displays the Transfer Funds window.
Options	Displays the Register Options window.
Report	Creates a Register report, which gives a report on the current payee or on all transactions. For details, **click here**.
Close	Closes the Register window.

Record, Edit, Splits buttons

This button	Does this
Record	Records the transaction in Quicken and adjusts the balance of the account.
Edit	Opens a list of commands related to editing transactions. For example, if you make a mistake, you'll find the Restore command useful. It returns a transaction to the way it was before you started to change it.
Splits	Displays a window where you split the total amount of a transaction among two or more categories. You can assign amounts or percentages to split items.

Account balances

Current Balance This is the balance of all transactions you have entered up to today's date. Postdated transactions are not included in this total.

Ending Balance This is the balance of all transactions in the account, including postdated transactions. With a liability account, this amount is the outstanding balance (principal only) of the loan.

Credit Remaining (Credit card accounts only) This is your credit card limit minus the current balance of the account.

1-Line Display

Condenses the register by displaying each transaction in one line.

Hide Sav. Goal $

This option appears only if you have contributed to a savings goal from this account.

Select the checkbox to display your actual account balance by hiding transfers from the account to your savings goals.

Hide/Show button ()

This button is located on the right side of the register, just above the scroll bar.

Click it to hide/show the Register button bar. You can see more transactions if the button bar is hidden.

Fields in bank account registers

In a bank account register (checking, savings, or money market), you fill in these fields when you enter a transaction. For information about a field, click its name in the list.

Date
Num
Payee
Payment
Clr
Deposit
Category
Memo

Troubleshooting

Solutions to problems you may be having.

Help on...

Using the register

Date

This is the date of the transaction. To enter a date quickly, click the Calendar button, and then click a date on the pop-up calendar. You can also change the date by placing the insertion point in the Date field and pressing one of these keys:

Press	To get this date
+	Next day
-	Previous day
t	Today
m	Beginning of month
h	End of month
y	Beginning of year
r	End of year

Num

Enter the number of a printed check, handwritten check, or type of transaction. For example, you may want to indicate an ATM (automatic teller machine) transaction in this field and select your cash account in the Category field.

For certain types of transactions, Quicken adds one of the following codes to the Num field:

This code	Identifies
EFT	Electronic payments that have been transmitted to the online bill payment center or CheckFree.
FIXED	Fixed payments made through online bill payment or CheckFree.
Print	Quicken checks that haven't been printed.
Send	Online payments that are waiting to be transmitted to the online bill payment center or CheckFree.
TXFR	Funds transferred to another account. You choose the account from the drop-down list in the Category field.

You can also add an item to the Num list. To do this, click in the Num field, click <New>, and then enter a name.

Payee

Enter the payee's name if you are entering a check. For deposits and other transactions, enter the word "Deposit" or any word or phrase to identify the transaction.

Payment

Enter the amount of each check, payment, or other withdrawal from the account here. You can enter any amount from zero to $9,999,999.99 (negative amounts to -9,999,999.99 are also allowed). The balance changes automatically to reflect your entry.

If you need to calculate an amount, click the Calculator button to display the pop-up calculator.

Clr

This column indicates the cleared status of each transaction. An R in this column indicates that you have reconciled a transaction with a previous bank statement.

Frequently asked question

What's the difference between "c" and "R" in the Clr field?

Deposit

Enter the amount of each deposit, interest earned, or any adjustments in your favor here. You can enter any amount from zero to $9,999,999.99 (negative amounts to -9,999,999.99 are also allowed). The balance changes automatically to reflect your entry.

If you need to calculate an amount, click the Calculator button to display the pop-up calculator.

Memo

This is an optional field. Use it to add a memo to yourself or a note about the transaction.

Category

You can enter categories, transfers, and classes in this field.

How to...

Set up and use categories

Transfer money between accounts

Set up and use classes

Fields in cash account registers

In a cash account register, you fill in these fields when you enter a transaction. For information about a field, click its name in the list.

Date
Ref
Payee
Spend
Clr
Receive
Memo
Category

Troubleshooting

Solutions to problems you may be having.

Help on...

Using the register

Ref

You can use this field for any reference purpose. For example, you can use it to track ATM transaction codes when you transfer cash from your checking account to your cash account.

Payee

For cash purchases, enter the name of the person or business you paid the cash to. For transfers of cash into the account, enter where you received the cash from.

Spend

Enter purchases that you make with cash. You can enter any amount from zero to $9,999,999.99 (negative amounts to -9,999,999.99 are also allowed). The balance changes automatically to reflect your entry.

If you need to calculate an amount, click the Calculator button to display the pop-up calculator.

Clr

This column indicates the cleared status of each transaction. An R in this column indicates a balance adjustment created when you used the Update Account Balance window.

Receive

Enter increases in the amount of cash on hand. You can enter any amount from zero to $9,999,999.99 (negative amounts to -9,999,999.99 are also allowed). The balance changes automatically to reflect your entry.

If you need to calculate an amount, click the Calculator button to display the pop-up calculator.

Fields in credit or charge card account registers

In a credit or charge card account register, you fill in these fields when you enter a transaction. For information about a field, click its name in the list.

Date
Ref
Payee
Charge
Clr
Payment
Memo
Category

Troubleshooting

Solutions to problems you may be having.

Help on...

Using the register

Payee

For credit or charge card purchases, enter the name of the business where you made the charge.

Charge

Enter amounts that increase the balance you owe on your credit or charge card. This includes charges you make with the credit or charge card, finance charges, and annual fees.

You can enter any amount from zero to $9,999,999.99 (negative amounts to -9,999,999.99 are also allowed). The balance changes automatically to reflect your entry.

If you need to calculate an amount, click the Calculator button to display the pop-up calculator.

Clr

This column indicates the cleared status of each transaction. An R in this column indicates that you have reconciled a transaction with a previous credit or charge card statement.

Frequently asked question

What's the difference between "c" and "R" in the Clr field?

Payment

Enter amounts that decrease what you owe on your credit or charge card. This includes payments you've made and credits you've received from the credit or charge card company. The balance changes automatically to reflect your entry.

You can enter any amount from zero to $9,999,999.99 (negative amounts to -9,999,999.99 are also allowed).

If you need to calculate an amount, click the Calculator button to display the pop-up calculator.

Fields in liability account registers

In a liability account register, you fill in these fields when you enter a transaction. For information about a field, click its name in the list.

Date
Ref
Payee
Increase
Clr
Decrease
Memo
Category

Troubleshooting

Solutions to problems you may be having.

Help on...

Using the register

Payee

For increases to your account, enter the source of the increase. For decreases, such as loan payments, enter the name of the company or individual to whom you make your payments.

Increase

Enter any amount that increases the amount that you owe. You can enter any amount from zero to $9,999,999.99 (negative amounts to -9,999,999.99 are also allowed). The balance changes automatically to reflect your entry.

If you need to calculate an amount, click the Calculator button to display the pop-up calculator.

Clr

This column indicates the cleared status of each transaction. An R in this column indicates that you have reconciled a transaction with a previous loan statement.

Frequently asked question

What's the difference between "c" and "R" in the Clr field?

Decrease

Enter any amount that decreases the amount you owe. This can include loan payments and prepayments of principal.

You can enter any amount from zero to $9,999,999.99 (negative amounts to -9,999,999.99 are also allowed). The balance changes automatically to reflect your entry.

If you need to calculate an amount, click the Calculator button to display the pop-up calculator.

Fields in asset account registers

In an asset account register, you fill in these fields when you enter a transaction. For information about a field, click its name in the list.

Date
Ref
Payee
Decrease
Clr
Increase
Memo
Category

Troubleshooting

Solutions to problems you may be having.

Help on...

Using the register

Payee

For decreases to your account, enter a word or phrase that describes the decrease ("Depreciation," for example). For increases to your account, enter the source of the increase.

Decrease

Enter amounts that depreciate (decrease) the value of your asset. You can enter any amount from zero to $9,999,999.99 (negative amounts to -9,999,999.99 are also allowed). The balance changes automatically to reflect your entry.

If you need to calculate an amount, click the Calculator button to display the pop-up calculator.

Clr

This column indicates the cleared status of each transaction. You can use it to close out items that are no longer active as assets.

For example, if you sell an asset, you would add an R to the Clr column for each transaction associated with the asset. This gives you the ability to retain your records about the asset, yet create reports that don't include the asset as part of your net worth. (When you create reports, you would set up a filter to exclude the transactions you cleared in the asset account.)

Frequently asked question

What's the difference between "c" and "R" in the Clr field?

Increase

Enter amounts that increase the total value of your asset. You can enter any amount from zero to $9,999,999.99 (negative amounts to -9,999,999.99 are also allowed). The balance changes automatically to reflect your entry.

If you need to calculate an amount, click the Calculator button to display the pop-up calculator.

Fields in investment account registers

In an investment account register, you fill in these fields when you enter a transaction. For information about a field, click its name in the list.

Date

Action

Security

Price (per share)

Shares

Amount

Clr

Memo

Comm/Fee

Troubleshooting

Solutions to problems you may be having.

Help on...

Using the register

Shares

Enter the number of shares when you remove shares from the account (ShrsOut). For other types of transactions, such as selling shares, you can make Quicken calculate the number of shares from the new price and dollar amount.

Action

Enter an action by selecting it from the **Action list**, or by typing a recognizable portion of it.

Security

Enter a security by selecting it from the Security list. If you enter a new security name, Quicken displays the Set Up Security window. Fill in the information requested.

With a mutual fund account, Quicken automatically enters the name of the fund as a security.

Price (per share)

For Buys and Sells, enter the price per share. (Or let Quicken calculate the price from the number of shares and the dollar amount.)

Amount

When you enter a price and number of shares, Quicken calculates the dollar amount. If the true dollar amount is different, type over the amount. Quicken displays the difference as a commission or fee.

Clr

This column indicates the cleared status of each transaction. An R in this column indicates that you have marked the transaction as cleared in the Reconcile window.

Frequently asked question

What's the difference between "c" and "R" in the Clr field?

Comm/Fee

Enter any commissions or fees associated with a transaction in this field.

In certain cases where Quicken has to round off the shares or price, Quicken may add a small adjustment automatically to Comm/Fee to make sure that the transaction adds up correctly.

This field appears only when certain actions are selected (such as Buy and Sell).

Transfer Funds

To transfer funds to an account:

1. Enter the date, description, and amount of the transaction.
2. Select the account to transfer money from and the account to transfer money to.
3. Click OK. Quicken enters the name of the transfer account in the Category field and creates a parallel transaction in the other account.

What you see

Date

Description

$

Transfer Money From:

(Transfer Money) To:

Troubleshooting

Solutions to problems you may be having.

Help on...

Using the register

Description

This is an optional field. Use it to add a memo to yourself or a note about the transfer.

$

Enter the amount of the transfer here. You can enter any amount from zero to $9,999,999.99.

If you need to calculate an amount, click the Calculator button to display the pop-up calculator.

Transfer Money From:

Choose the account to withdraw funds from.

(Transfer Money) To:

Choose the account to deposit funds in.

Splits window

This is where you split a transaction into two or more parts. Each "split" has its own category, memo, and amount. For each split, you can enter a percentage of the total amount instead of a specific amount. Quicken calculates the percentage and enters the amount.

To split a transaction:

- Enter the memo, category, and amount (or percentage) for each split, using a separate line for each split amount. Each time you enter a split, Quicken calculates the remainder and displays it in the amount column of the next line.

If the splits don't add up to the original amount:

- Decide whether you want the total for the transaction to include the remainder shown on the last line. If the split amounts are correct and you don't want the total to include the remainder, delete the remainder and click Adj. Tot.

What you see

    Insert

    Delete

    Clear All

    Adj.Tot.

Troubleshooting

    Solutions to problems you may be having.

Help on...

    Using the register

Use match characters

These are the match characters you can use when you are searching for a transaction or setting up a filter for a report.

This character	Does this
A question mark (?)	Stands for any single character.
Two periods (..)	Stands for any number of characters at the beginning, middle, or end of what you type.
A tilde (~)	Tells Quicken to ignore all matches for the text that follows.

Enter a paycheck

Overview

1. Open the account in which you deposit your paycheck.

2. In a blank transaction in your register, enter the word "Paycheck" in the Payee field.

3. Click Splits. On the first line of the split, enter "Salary" in the Category field and enter the gross amount of the paycheck in the Amount field. The gross amount is the amount of your paycheck before deductions are taken.

4. Enter the deductions from your pay on the following lines as **negative** amounts.

When you've entered the last amount in your list of deductions, press Tab twice. Then, at the bottom of the Splits window, check the amount in the Splits Total field. It should equal the net amount of the paycheck you actually receive.

5. Click OK to close the Splits window.

6. In the Payment or Deposit window, click Deposit and click OK.

7. Click Record.

8.

How to...

Split a transaction

Set up a category

Track 401(k) Information in Quicken

Overview

You can use a split transaction to enter the details of your paycheck. Although you can just enter the net pay in the register if you prefer, entering your gross pay and all the deductions in the Splits window gives you more accurate reports and lets you see what taxes and other deductions you are paying. If you're going to import your Quicken data into a tax preparation program such as TurboTax for Windows, it helps to have the deductions already entered.

Quicken's standard home categories provide most of the categories you will need. If you need additional categories to track items such as a health plan payment or a 401(k) contribution, you can easily create them.

More detail

Assign them to the expense subcategories Tax Self:Fed, Tax Self:State, and Tax Self:Soc Sec. (Or if this is your spouse's paycheck, use the Tax Spouse subcategories.) Enter one deduction per line. You may also have deductions for items such as 401(k) contributions, local withholding, medical insurance, and state disability insurance. Set up new expense categories for these as needed.

Optional

From the Edit menu, choose Memorize Transaction. If you memorize this paycheck deposit, you'll save time when you enter your next paychecks.

How does the pop-up calendar work?

To enter a date quickly, click the Date button, and then click a date on the pop-up calendar.

You can also change the date by placing the insertion point in the Date field and pressing one of these keys:

Press	To get this date
+	Next day
-	Previous day
t	Today's date
m	First day of this month. Press again to get the first day of the previous month.
h	Last day of this month. Press again to get the last day of the next month.
y	First day of this year. Press again to get the first day of the previous year.
r	Last day of this year. Press again to get the last day of the next year.

How does the pop-up calculator work?

If you need to calculate an amount, click the Calculator button in any field in which you enter an amount. Quicken displays a pop-up calculator.

Click the calculator buttons (or use the number keys in the top row of your keyboard) to calculate amounts, and then click Enter to paste the amount into the field.

Quicken Calculator

Click the calculator buttons (or use the number keys in the top row of your keyboard) to calculate amounts.

- To paste the results into an entry field, select the field, and then click Paste in the Quicken Calculator window.

Troubleshooting

Solutions to problems you may be having.

Help on...

Using the register

Select Account to Use

This list shows the accounts you can make transfers to. All accounts in the **current file** are listed.

To select a transfer account:

- Select the account in the list, then click Use.

Troubleshooting

Solutions to problems you may be having.

Help on...

Using the register

Payment or Deposit

Indicate whether the amount you are entering in the split is a payment or deposit.

Help on...

Using the register

Split Adjustment

The sum of the split items and the amount of the transaction differ. Quicken provides two options:

Edit the splits:

You can open the Split window and change the amounts assigned to the split items.

Allocate and edit splits:

You can assign percentages of the remainder to existing split items.

Troubleshooting

Solutions to problems you may be having.

Help on...

Using the register

Split Adjustment

The sum of the split items and the amount of the transaction differ. Quicken provides two options:

Adjust the transaction total:

You can have Quicken recalculate the amount of the transaction so that it matches the total of the split items.

Create a balancing split item:

You can have Quicken create an uncategorized split item that equals the remaining amount.

Troubleshooting

Solutions to problems you may be having.

Help on...

Using the register

Go To Date

In a register

Goes to the first transaction in this register with this transaction date.

In Portfolio View

Displays information about your securities as of the date you specify. If there is no securities information for that date, goes to the date closest to that date. Appears when the Portfolio View window is **active.**

How to...

Display prices and market value as of a given day

Troubleshooting

Solutions to problems you may be having.

Help on...

Using the register

Using Quicken reminders

Quicken reminders can remind you of upcoming bills when you start Quicken. From the Reminders window, you can record scheduled transactions that are due, or print checks that are ready to be printed.

The Reminders window also displays your Financial Calendar notes, and tells you if you have scheduled transactions that are due in a different Quicken file.

How to...

Record scheduled transactions due

Print checks due

Send online payments due

Create and display calendar notes

Turn reminders off or on

Create and display calendar notes

[Add a note to the Financial Calendar](#)

[Display calendar notes for a different time period](#)

Quicken Reminders

This window reminds you if you have checks to print, scheduled transactions due, online payments to send, or online banking data to download. It also displays any notes you've added to your Financial Calendar, and reminds you if you haven't yet registered your copy of Quicken.

How to...

Record scheduled transactions due

Print checks due

Send payments

Create and display calendar notes

Turn reminders off or on

What you see

Reminders button bar

Calendar Notes

Show Notes for

Reminder Notices

Checks to Print

Scheduled Transactions Due

Online Bill Payment

Online Banking

Troubleshooting

Solutions to problems you may be having.

Help on...

Scheduling transactions and using the Financial Calendar

Reminders button bar

This button	Does this
Options	Lets you set Billminder and reminders options.
Close	Closes Quicken reminders.

Calendar Notes

This is a list of the notes on your Financial Calendar for the selected time period.

Calendar notes appear in the Reminders window only if Show Calendar Notes is selected in Reminders options. To change your Reminders options, choose Options from the Edit menu, and then click Reminders.

Show Notes for

Select the period of time from which to display your Financial Calendar notes.

Calendar notes appear in the Reminders window only if Show Calendar Notes is selected in Reminders options. To change your Reminders options, choose Options from the Edit menu, and then click Reminders.

Reminder Notices

Quicken lets you know if you have checks to print, scheduled transactions due in other files, or online payments to send.

Checks to Print

Click this button to print any checks due.

Online Bill Payment

Click this button to open the Online Bill Payment window.

From the Online Bill Payment window, click Send to send any payments or other instructions marked in the list.

Online Banking

Click this button to open the Online Banking window.

From the Online Banking window, you can get your monthly credit card statement if it's due or you can update your register with data you've already downloaded from the bank.

Scheduled Transactions Due

Click this button to record or edit the scheduled transactions that are due in the current file.

Display calendar notes for a different time period

The Reminders window can display your calendar notes for a variety of different time periods.

To display notes for a different time period:

- From the Reminders window, select a time period from the Show Notes For drop-down list. If the Reminders window is not displayed, choose Reminders from the Activities menu.

Note

Financial Calendar notes appear in the Reminders window only if Show Calendar Notes is selected in Reminders options. To change your Reminders options, choose Options from the Edit menu, and then click Reminders.

Record scheduled transactions that are due

The Scheduled Transactions Due window appears automatically at Quicken startup if there are transactions due. You can also display the window by clicking Scheduled Transactions Due in the Reminders window. If the Reminders window is not displayed, choose Reminders from the Activities menu.

1. In the Scheduled Transactions Due window, select the transactions you want to record:

    To select a transaction, click it. Use Shift+click to select adjacent transactions, or use Ctrl+click to select multiple nonadjacent transactions.

2. Click Record. Quicken records the selected transactions in your register(s), removes them from the Scheduled Transactions Due list, and changes their next scheduled due dates.

Print checks due

To print checks due from the Reminders window:

1. Click Checks to Print in the Reminders window. If the Reminders window is not displayed, choose Reminders from the Activities menu.

2. Select checks for printing:
   - Make sure the number of the first check in your printer matches the number in the First Check Number box.
   - Select All Checks to print all your checks, Checks Dated Through to print only checks before the date shown, or Selected Checks to select only certain checks to print.

3. Select a check style, the number of checks on the first page, and click OK.

4. Click Print First to print only the first check, or click OK to print all the selected checks.

How to...

Print checks

Set up a printer to print checks

Change check options

Print a partial first page of checks

Turn reminders on or off

1. From the Activities menu, choose Reminders.
2. Click Options.
3. Select or clear the Show Reminders on Startup checkbox.
4. Click OK.

Scheduled Transactions Due

This window lists the scheduled transactions that are due in the current file. You can record the scheduled transactions into your register(s), edit the transactions before recording them, or have Quicken remind you of them later.

How to...

Record scheduled transactions due

Defer scheduled transactions due

Edit scheduled transaction information

Skip scheduled transactions due (so that you are not reminded of them again)

What you see

Scheduled Transactions Due list

Record, Edit, Delete, Done buttons

Troubleshooting

Solutions to problems you may be having.

Help on...

Scheduling transactions and using the Financial Calendar

Scheduled Transactions Due list

This is a list of all the scheduled transactions that are now due in this file. Quicken lists the date, description, account, and amount for each transaction.

Record, Edit, Delete, Done buttons

This button	Does this
Record	Records the selected transactions in your register(s), removes them from the Scheduled Transactions Due list, and changes their next scheduled due dates.
Edit	Allows you to edit the transaction information for the selected transaction.
Delete	Deletes the selected transactions from the list, doesn't record them in your register(s), and removes them from their currently scheduled dates on the Financial Calendar (but not future dates).
Done	Closes the window. Any transactions still in the list are not recorded, but you will be reminded about them again the next time you start Quicken.

Skip scheduled transactions that are due

The Scheduled Transactions Due window appears automatically at Quicken startup if there are transactions due. You can also display the window by clicking Scheduled Transactions Due in the Reminders window. If the Reminders window is not displayed, choose Reminders from the Activities menu.

Skipping a scheduled transaction:

- does not record it your register.
- removes it from the Scheduled Transactions Due window.
- removes it from its currently scheduled date on the Financial Calendar (but not future dates).

To skip scheduled transactions that are due:

1. In the Scheduled Transactions Due window, select the transactions you want to skip.

   To select a transaction, click it. Use Shift+click to select adjacent transactions, or use Ctrl+click to select multiple nonadjacent transactions.

2. Click Delete.

How to...

Record scheduled transactions due

Defer scheduled transactions due

Edit scheduled transaction information

Defer scheduled transactions due

The Scheduled Transactions Due window appears automatically at Quicken startup if there are transactions due. You can also display the window by clicking Scheduled Transactions Due in the Reminders window. If the Reminders window is not displayed, choose Reminders from the Activities menu.

To have Quicken remind you later about scheduled transactions that are due:

- Click Done in the Scheduled Transactions Due window. Quicken defers any transactions still in the list, and reminds you again the next time you start Quicken.

How to...

Record scheduled transactions due

Edit scheduled transaction information

Skip scheduled transactions due (so that you are not reminded of them again)

Edit scheduled transactions due

The Scheduled Transactions Due window appears automatically at Quicken startup if there are transactions due. You can also display the window by clicking Scheduled Transactions Due in the Reminders window. If the Reminders window is not displayed, choose Reminders from the Activities menu.

To edit scheduled transactions that are due:

1. In the Scheduled Transactions Due window, select the transaction you want to edit.
2. Click Edit.
3. Make changes as necessary, and then click OK.

How to...

Record scheduled transactions due

Defer scheduled transactions due

Skip scheduled transactions due (so that you are not reminded of them again)

Record Scheduled Transaction

To record the transaction:

- Click the Record button. Quicken records the transaction in your register and changes the transaction's next scheduled due date.

To skip the transaction:

- Click Skip. Quicken doesn't record the transaction and removes it from its currently scheduled date on the Financial Calendar (but not future dates).

To edit the scheduled transaction:

- Make changes as necessary. To change split information, click the Splits button. To change address information, click Address.

What you see

Record Scheduled Transaction fields

Record Scheduled Transaction buttons

Troubleshooting

Solutions to problems you may be having.

Help on...

Scheduling transactions and using the Financial Calendar

Record Scheduled Transaction fields

This field	Shows this
Due Date	The next due date of the transaction.
Account	The account where the transaction should be recorded.
Type	The type of the transaction. Transactions can be deposits, payments, printed checks, or online payments.
Payee	The payee's name, or a description of the transaction.
Memo	Optional additional information.
Category	The category or transfer account assigned to this transaction.
Amount	The amount of the transaction.
Num Field	The check number or other identifier that will appear in the register's Num field. You can enter a number by hand, select an item from the drop-down list, or leave the field blank.

Record Scheduled Transaction buttons

This button	Does this
Record	Records the transaction in the register.
Skip	Doesn't record the transaction and removes it from its currently scheduled date on the Financial Calendar (but not future dates).
Splits	Opens the Splits window.
Addresses	Opens the Addresses window if this transaction is a check to be printed.

Edit Transaction

To edit a scheduled transaction:

1. Enter or change the information, as necessary.

2. To split the transaction, click Splits. Enter the information as you would for a split transaction in your register.

3. To print checks with Quicken, click Address. You can enter the payee address here. When you print this check, Quicken inserts the address on the check face.

4. Click OK.

What you see

> **Due Date**
>
> **Account**
>
> **Type**
>
> **Payee**
>
> **Memo**
>
> **Category**
>
> **Amount**
>
> **Num field**
>
> **Splits, Address buttons**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Scheduling transactions and using the Financial Calendar**

Due Date

The next due date of the transaction.

Num field

The check number or other identifier that will appear in the register's Num field. You can enter a number by hand, select an item from the drop-down list, or leave the field blank.

Edit Transaction Group

To edit a scheduled transaction group:

1. Enter or change the information, as necessary.
2. Click OK.

What you see

> **Due Date**
>
> **Account**
>
> **Group Type**

Checks To Print

You have checks due to print in each of the accounts listed.

To choose the account to print checks from:

- Select the account in the list, and then click OK. The Select Checks to Print window appears where you can print the checks due in the account.

Troubleshooting

Solutions to problems you may be having.

Help on...

Writing and printing checks

Send online payments due

1. In the Reminders window, click Online Bill Payment.
2. In the Online Bill Payment window, make sure the payments you want to send are marked with a check mark.
3. Click Send.

Creating reports about your finances

Overview

A summary of the types of reports you can create in Quicken.

How to...

Create a report

Modify a report

Memorize a report for later use

Print a report

Frequently asked questions

Answers and tips that will speed your work with reports.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

[Can I save my desktop with a report open?](#)

[How do I display more columns onscreen?](#)

Create a report

[Create an EasyAnswer report](#)

[Look at sample reports](#)

[Create a standard report](#)

[Change report options](#)

Modify a report

[Adjust report column widths](#)

[Customize a report](#)

[Limit which transactions are included in your report](#)

[Create a report on selected categories, classes, and supercategories](#)

[Create a report on selected accounts](#)

Memorize a report for later use

[Memorize a report](#)

[Use a memorized report](#)

[Customize a memorized report](#)

[Rename a memorized report](#)

[Delete a memorized report](#)

Print a report

[Print a report](#)

[Print a report to a file](#)

[Preview a report on the screen](#)

[Change the font for printed reports](#)

[Change report options](#)

Overview: Creating reports

Once you've entered transactions, Quicken can automatically create reports based on transactions in one or more of your accounts. These reports can help you examine your finances in more detail.

You can create an **EasyAnswer report** to answer a specific question about your finances. You can also create a home, investment, business, or other **standard report**.

You can use **QuickZoom** to examine details in reports. When you select an amount in a report and double-click it, Quicken displays a QuickZoom report, which is a list of the transactions that make up that amount. If you use QuickZoom in a transaction report, Quicken displays the register.

Quicken reports are divided into families:

EasyAnswers

Home

Investment

Business

Other

Memorized reports

QuickReports

EasyAnswers

Use EasyAnswer reports to answer common questions. You can substitute a word or two in the question to make it ask exactly what you want.

Where did I spend my money?

How much did I spend?

How much did I save?

What am I worth?

Did I meet my budget?

What taxable events occurred?

How did my investment do?

What are my investments worth?

Home reports

Use Home reports to get feedback on your personal finances. These reports are set up to have convenient layouts, but you can adjust and customize them further.

Cash Flow

Monthly Budget

Itemized Categories

Tax Summary

Net Worth

Tax Schedule

Missing Checks

Comparison

Investment reports

Use Investment reports to track how your investment accounts are doing. These reports are set up to have convenient layouts, but you can adjust and customize them further.

Portfolio Value

Investment Performance

Capital Gains

Investment Income

Investment Transactions

Business reports

Use Business reports to keep track of basic accounting data. These reports are set up to have convenient layouts, but you can adjust and customize them further.

P&L Statement

P&L Comparison

Cash Flow

A/P by Vendor

A/R by Customer

Job/Project

Payroll

Balance Sheet

Missing Checks

Comparison

Other reports

Use Other reports to create your own reports from standard templates.

[Transaction](#)

[Summary](#)

[Comparison](#)

[Budget](#)

[Account Balances](#)

QuickReports

Some Quicken windows have a Report button that gives you an instant transaction listing (a QuickReport) relevant to that window.

You can display QuickReports from the following windows:

Window name	How to open it
Category & Transfer list	From the Lists menu, choose Category & Transfer.
Class list	From the Lists menu, choose Class (as long as you've used classes).
Register	From the Account list, select the account you want, and click Open.
Memorized Transaction list	From the Lists menu, choose Memorized Transactions.
Portfolio View window	From an investment register, click the Port View button.

These QuickReports are actually standard transaction reports that have been filtered to include only the transactions you're interested in. With the report displayed, you can change the report settings as you can for any Quicken report.

Can I save my desktop with a report open?

No. When you restart Quicken, report windows that were open when you last saved the desktop or exited Quicken won't be opened again.

However, Quicken adds the last four reports you created to the Reports menu. To display one of them, choose the name of the report from the Reports menu.

Create Report

The Create Report window helps you produce different kinds of personal and business reports for insight into your finances.

To create a Quicken report:

1. Click the tab of a report family (such as EasyAnswers, Home or Business).

2. Change the report dates (if needed).

3. Select a report name (such as Cash Flow). You can use the scroll bar to reach additional reports in the list.

4. (Optional) If you want to customize the report (for example, to change the layout or limit the report to certain categories), click Customize.

5. Select the report you want to create, and click Create. (Or, you can click the button at the left of the report name). Quicken creates the report.

What you see

    Report family tabs

    Report Dates

    Show Report Sample

    Customize

    Create

How to...

    Customize a report

Troubleshooting

    Solutions to problems you may be having.

Help on...

    Creating reports about your finances

Report Dates

Select a date range or enter the specific dates you want the report to include. For an explanation of the ranges, **click here.**

If necessary, you can set up Quicken to adjust to your fiscal year. For more information, **click here.**

Report family tabs

The Create Report window contains tab for these families of reports:

- **EasyAnswer** reports answer common questions.
- The **Home**, **Investment**, and **Business** reports are preset to include common information, so you may not need to adjust or customize them.
- The **Other** reports are templates of the basic report types you can create.
- **Memorized reports** are reports you think you'll be creating often. After you create any report (and customize it, if desired), you can click the Memorize button. Then it will be available from the Memorized Reports tab.

You can choose a report name directly from the Reports menu. Then the Create Report window opens with the report you chose already selected.

Show Report Samples

When you select a report, Quicken displays a small report sample in the right side of the window. The report doesn't contain your data.

To remove the small report samples and display more report names instead, clear the Show Report Samples checkbox.

To look at a larger picture of a sample report with explanations of its contents, **click here.**

Customize

Click to change the dates, report layout, include different categories in the report, or add categories you've created since you last used this report.

Create

Click to make Quicken display the report on the screen. You can also create a report by clicking the button to the left of its name in the Create Report window.

Report dates

Option	Quicken definition
Custom dates	You enter the first and last dates of the transactions you want Quicken to include in the report.
Include all dates	Quicken creates a report starting from your earliest Quicken transaction and ending with your latest.
Current month **Current quarter** **Current year**	Quicken creates a report starting from the first day of this month, quarter, or year, and ending on the last day of this month, quarter, or year. (Quarters begin January 1, April 1, July 1, or October 1.)
Month to date **Quarter to date** **Year to date**	Quicken creates a report starting from the first day of this month, quarter, or year, and ending today. (Quarters begin January 1, April 1, July 1, or October 1.)
Last month **Last quarter** **Last year**	Quicken creates a report starting from the first day of last month, quarter, or year, and ending with the last day of last month, quarter, or year. (Quarters begin January 1, April 1, July 1, or October 1.)
Earliest to date	Quicken creates a report starting from the earliest Quicken transaction and ending with today's date.

Customize Report window

You can customize a report to display only the information you need in the way you want to see it.

How to...

Customize a report

What you see

Report Dates

Display tab

Accounts tab

Include tab

Advanced tab

Troubleshooting

Solutions to problems you may be having.

Help on...

Creating reports about your finances

Display tab

The options in this tab let you change the report layout and hide or display certain types of information.

Not all options are available for each report.

Report Layout options:

Title

Row Headings

Column Headings

Subtotal

Interval

Sort by

Max short-term gain holding period

Organization

Cents in Amounts

Totals Only

Memo

Category

Amount as %

Difference as % / Difference a $

Account Detail

Split Transaction Detail

Cash Flow Detail

Show Columns

Reset Cols

Title

Enter a different title. Quicken displays and prints the report with this new title.

Row Headings (summary and comparison reports)

Choose category, class, payee, or account names as row headings for the report.

Column Headings (summary, comparison, budget, and account balances reports)

Create a report with separate columns for each time period (such as each week or each month) or for each category, class, payee or account.

If you choose Don't Subtotal, Quicken creates the report with a single column.

Subtotal by (transaction reports)

Group and total transactions by a time period (such as each week or each month) or by category, class, payee, account, or tax schedule.

Interval (account balances reports)

Create a column and total account balances for a time period (such as each week or each month).

Sort by (transaction reports)

Choice	Sorts transactions...
None	First by account type, then by account name, and then by date.
Date/Acct	First by date, then by account type, and then by account name.
Acct/Chk#	First by account type, then by account name, and then by check number.
Amount	From smallest to largest amount.
Payee	Alphabetically by payee name.
Category	Alphabetically by category.

Max short-term gain holding period (investment capital gains reports)

Enter a number specifying how many days you must have held a security before selling it for the resulting capital gain to qualify as a long-term gain.

Organization

This option...	Does this...
Income and expense	Totals income, expense, and transfer transactions in separate sections of your report.
Cash flow basis	Groups and totals inflows and outflows (including expenses and transfers out of the account). **For example>**
Net worth format	(Account balances reports) Prints your net worth as the last item.
Balance sheet format	(Account balances reports) Prints net worth as a liability ("equity") with total liabilities and equity last.
Supercategory	(Budget and Summary reports) Groups and totals budget amounts by supercategory instead of inflows and outflows.

Cash Flow Basis

For example

If you have an asset account called "House," and you treat home improvement transactions as transfers to that account, choosing cash flow basis lets you treat those transfers as spending, giving you a more accurate picture of your total expenditures.

Cents in Amounts

- Select checkbox to display amounts in dollars and cents.
- Clear checkbox to display amounts in dollars. (Quicken rounds to the nearest dollar.)

Totals Only
- Select checkbox to display only the total dollar amount of transactions meeting your criteria.
- Clear checkbox to list all transactions meeting your criteria.

Memo (transaction reports)

- Select checkbox to include a column for memos in the report.
- Clear checkbox to omit column for memos.

Category
- Select checkbox to show categories in the report.
- Clear checkbox to omit column for categories.

Difference as % / Difference as $ (comparison reports)

- Select Difference as % checkbox to see the difference in amounts expressed as a percentage.
- Select Difference as $ checkbox to see the difference in amounts expressed in dollars.

Amount as % (summary reports)

- Select checkbox to see each summary amount as a percentage of the total amount.
- Clear checkbox to see total amounts only.

Account Detail (balance sheet, net worth, and account balances reports)

- Select checkbox to have Quicken display subtotals by class for all selected accounts (or by security if it's an investment account).
- Clear checkbox to omit subtotals by class (or security) for all selected accounts.

   Note: If you select many accounts with a number of classes or securities, Quicken may take longer to generate a report with account detail.

Split Transaction Detail (transaction reports)
- Select checkbox to include split details.
- Clear checkbox to omit split details.

Cash Flow Detail (investment performance reports)
- Select checkbox to show all transactions that contribute to the Average Annual Total Return figure.
- Clear checkbox to show only the Average Annual Total Return figure.

Show Columns

This box lists the standard column headings available for the type of report you've selected. Initially, all the columns are checked to be included.

To remove any column from the report, click it to remove the check mark.

If you want to include all the columns again, click Reset Cols.

Reset Cols button

Reselects all the columns in the report and resizes them to their default widths. When you click this button, Quicken returns the check marks to all the column names.

Select Sort Criteria window

This is where you can change the order of transactions in the report.

To sort the report:

- Select a **criteria** for sorting transactions from the list, and then click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Creating reports about your finances

Accounts tab

Depending on the report type you are creating, Quicken may preselect certain accounts. Selected accounts have a check mark to the left of their names in the Accounts Used list.

To select or deselect individual accounts:

• Click them in the list.

To select a group of accounts:

• Click the account type button (Bank, Cash, Credit Card, Investment, Asset, or Liability).

To include or remove all accounts:

• Click Mark All or Clear All.

To exclude hidden accounts:

• Clear the Show Hidden Accounts checkbox. For more information on hidden accounts, **click here.**

Advanced tab

You can select and limit the transactions Quicken includes in your report.

Transactions options:

Amounts

Include Unrealized Gains

Tax-related Transactions Only

Transaction Types

Status

Transfers

Subcategories

Categories

Amounts

- Have Quicken include all transactions.

  OR

- Enter an amount and select whether Quicken limits the transactions to those less than, greater than, or equal to the amount you enter.

Include Unrealized Gains

For transaction reports:
- Select this checkbox to have Quicken generate additional transactions representing price fluctuations for securities.
- Clear this checkbox to have Quicken omit unrealized gains.

For summary reports:
- Select this checkbox to have Quicken include inflows or income rows for unrealized gains.
- Clear this checkbox to omit income or inflows or income rows for unrealized gains.

Tax-related Transactions Only

- Select this checkbox to include only those transactions categorized with tax-related categories.
- Clear this checkbox to include all transactions (those categorized with tax-related categories as well as all other categorized transactions).

Transaction Types

Include all transactions or limit the report to certain transaction types: deposits, unprinted checks, or payments.

For asset accounts (such as cash accounts), payments are decreases. For liability accounts (such as credit card accounts), payments are increases.

Status

Change this filter only if you are creating a report to show which transactions are cleared or uncleared.

Transfers

- Include all transfers in the report.

  OR

- Exclude all transfers in the report.

  OR

- Exclude transfers between accounts that are included in the report. (These internal transfers cancel each other out in the report.)

Subcategories

- Display subcategories (and subclasses) grouped under their main categories.
  OR
- Hide subcategories (and subclasses).
  OR
- Display subcategories with the main categories grouped under them.

Categories (budget reports only)

- Include all categories (even unused ones) in the report.
  OR
- Include categories that you have used, or categories to which you have assigned budget amounts in the Set Up Budget window.
  OR
- Include only those categories to which you have assigned budget amounts in the Set Up Budget window.

Include tab

You can select the categories, classes, and supercategories (budget reports only) you want to report on. For investment reports, you can select the securities, security types, and investment goals to report on.

You can also include only transactions that contain **Matching** information you specify.

To select or deselect individual items:

- Click them in the list.

To select or deselect all items:

- Click Mark All to select all, click Clear All to remove all check marks.

Matching

Quicken provides filters that let you define what must be true about a transaction for it to be included in a report. **For example>**

To use matches to filter report transactions:

- Enter the text to match, using QuickFill, the drop-down lists, or Quicken's special **match characters.**

    Case (capital or non-capitals) doesn't matter, and Quicken ignores any spaces before or after the phrase you enter.

Troubleshooting

Solutions to problems you may be having.

Help on...

Creating reports about your finances

For example

You can include only transactions with a specific payee by typing the payee's name in the Payee Contains box.

For investment accounts, you can also filter your reports by the security or the memo contents.

In the Category Contains box, you can type a category name or an account name to report on transfers to a specific account.

For a category or class match, Quicken also searches through entries in the Splits window.

Match characters for limiting reports

Match character	Type of match
= (equal sign)	An exact match (include only transactions that match the text you type exactly). **Examples>**
.. (two periods)	A match that contains unspecified characters where you type **..** (at the beginning, in the middle, or at the end of the text you type). **Examples>**
? (question mark)	A match with one unspecified character. **Example>**
~ (tilde)	The report excludes all matches for the text that follows. **Examples>**

= (equal sign) (**Click here for more examples.**)

Example	The report includes	The report doesn't include
=tax	tax, Tax, TAX	taxable, tax deduction, Tax Self:State, surtax, new tax loss, rent, utilities
~=tax	taxable, tax deduction, Tax Self:State, surtax, new tax loss, rent, utilities	tax, Tax, TAX

.. (two periods) (Click here for more examples.)

Example	The report includes	The report doesn't include
..tax	tax, Tax, TAX, surtax, property tax	taxable, tax deduction, Tax Self:State, new tax loss, rent, utilities
tax..	tax, Tax, TAX, taxable, tax deduction, Tax Self:State	surtax, new tax loss, rent, utilities
t..x	trix, tx, tkx, t-----x, tax, Tax, TAX	taxable, tax deduction, Tax Self:State, surtax, new tax loss, rent, utilities
..	tax, rent, utilities	transactions that are blank in the specified field (for example, uncategorized transactions)

? (question mark) (**Click here for more examples.**)

Example	The report includes	The report doesn't include
=t?x	tkx, tax, Tax, TAX	trix, tx, t-----x, taxable, tax deduction, Tax Self:State, surtax, new tax loss, rent, utilities

~ (tilde) (**Click here for more examples**)

Example	The report includes	The report doesn't include
~tax	rent, utilities	tax, Tax, TAX, taxable, tax deduction, Tax Self:State, surtax, new tax loss
~..	transactions that are blank in the specified field (for example, uncategorized transactions)	tax, rent, utilities, and so on

Create/Edit Memorized Report

This is where you permanently save a report and its settings (such as the report layout and categories selected) after you have created it.

To complete the window:

- Enter a title for the report, select how Quicken should memorize the dates, and then click OK.

What you see

> **Named Range**
>
> **Custom**
>
> **None**
>
> **Description**
>
> **Icon**

How to...

> **Memorize a report for later use**
>
> **Customize a report**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Creating reports about your finances**

Note

Quicken automatically memorizes the last four reports you create and adds them to the Reports menu. To display one of your last four reports, choose the name of the report from the Reports menu.

To memorize a report permanently, use the Memorized tab of the Create Report window.

Named Range

Select Named Range to have Quicken calculate the dates depending on when you recall the report. For example, if you memorize a report with the date range "Month to date," the report will cover the period from the beginning of the month to the day when you recall the report.

Custom

Select Custom to memorize the reports with the exact dates currently in effect.

None

Select None to use the preset dates, as set in the **report options**.

Description

Type something here to remind you what's special about this report. The text you enter here will appear next to the report name in the Memorized Reports tab of the Create Report window.

How to...

Use a memorized report

Icon

Choose an image to associate with this report you're memorizing. The icon you choose here will appear next to the report name in the Memorized Reports page of the Create Report window.

How to...

Use a memorized report

Memorize a report

Overview

1. Create a report.
2. From the Edit menu, choose Memorize Report.
3. Enter a title for the report.
4. Select how Quicken should memorize the dates.
5. Click OK.

How to...

Customize a memorized report

Delete a memorized report

Use a memorized report

Overview

Memorize a report permanently to save the settings (for example, the report layout, categories selected, subtotal choice) after you have created it.

Note that Quicken automatically memorizes the last four reports you create and adds them to the Reports menu.

Create an EasyAnswer Report

Quicken makes reporting on your finances simple with several EasyAnswer reports.

1.   From the Reports menu, choose EasyAnswers.

2.   Find the question you want answered. Then make selections for any drop-down lists in that question.

3.   To run the report, click the icon to the left of the question.

How to...

Look at sample EasyAnswer reports

Adjust report column widths

Customize a report

Memorize a report

Create a standard report

1. From the Reports menu, choose Home, Business, Investment, or Other, and then choose the report type you want.

2. Click any other report family tab if you want to explore the types of reports available.

3. Select the Show Report Sample checkbox if you want Quicken to display a small report sample at the right of the report name. The sample report does not contain your data.

   To see illustrations of full sample reports with explanations of their content, **click here.**

4. If necessary, change the date range or enter the specific dates you want the report to include. For an explanation of the ranges, **click here.**

5. Click Create (or click the button to the left of the report name you want). Quicken searches your file for transactions within the date range and displays the report.

How to...

Learn more about report families

Adjust report column widths

Customize a report

Create a report on selected accounts

Limit which transactions are included in your report

Note

To see illustrations of full sample reports with explanations of their content, **click here.**

Adjust report column widths

For reports that have column markers, you can adjust the width of columns.

1. First, **create a report**.

2. To widen a column, click the column marker to the right of the column heading and drag the marker to the right. To make the column narrower, drag the marker to the left. (The widths of all other columns in the report remain the same.)

3. To remove a column, click the marker to the right of the column's heading and drag the marker to the left   past its left column marker.

   To redisplay a column you've removed, click the report's Customize button and then click the Display tab. Select the name of the column in the Show Columns list. (You can also remove a column from a report using the Show Columns list.).

How to...

Customize a report

Customize a report

1. First, **create a report**.
2. Click Customize on the Report button bar. Or, click Customize in the Create Report window.
3. Select one of the following report areas to customize:

    Report Dates

    Display tab

    Accounts tab

    Include tab

    Advanced tab
4. Change the settings in the window.
5. Click Create. Quicken applies your new settings to the report.

How to...

Memorize a report

Overview

Quicken gives you great flexibility in creating your reports. You can change the layout, date range, accounts to include, and various other settings. You can also filter the report, for example, to include transactions with only certain payees or categories. After customizing a report you can memorize it for future use.

Create a report on selected accounts

Overview

1. From the Reports menu, choose EasyAnswers, Home, Investment, Business, or Other, and then choose the name of the report you want to create.

2. Click Customize.

3. Click the Accounts tab. Quicken displays a list of your accounts. An account with a check mark next to it is included in this report.

4. Mark the accounts you'd like to include in or remove from the report.

   - To include all accounts of a certain type, click the appropriate button to the left of the list. For example, to include all investment accounts, click Investment.

   - To exclude all hidden accounts, clear the Show Hidden Accounts checkbox. For more information on hidden accounts, **click here.**

5. Click Create.

How to...

Adjust report column widths

Memorize a report

Overview

Depending on the type of report you are creating, Quicken automatically includes certain accounts in your report. For example:

- When you create a cash flow report, Quicken includes all bank, cash, and credit card accounts.
- When you create a capital gains report, Quicken includes all investment accounts which are NOT tax-deferred.

You can customize your report to select different accounts.

Create a report on selected categories, classes, and supercategories

Overview

1. From the Reports menu, choose EasyAnswers, Home, Investment, Business, or Other, and then choose the name of the report you want to create.

2. Click Customize.

3. Click the Include tab. Quicken displays your category list. A category with a check mark next to it is included in this report.

4. Mark the categories you'd like to include in or remove from the report.

5.

6.

7. Click Create.

How to...

Use categories, classes, & supercategories

Adjust report column widths

Memorize a report

Overview

You can create a report that includes all categories, classes and supercategories (budget reports only); or you can select the categories, classes, and supercategories you want to report on.

Optional

If you want to select certain classes to appear in this report, click Classes.

Optional

If you want to select certain supercategories to appear in this report, click Supercategories.

Limit which transactions are included in your report

Overview

1. From the Reports menu, choose EasyAnswers, Home, Investment, Business, or Other, and then choose the name of the report you want to create.

2. Click Customize.

3. Click the Advanced tab. For information about an option, click its name in the list below. Not all options are available for every report type.

   Amounts

   Include Unrealized Gains

   Include Tax-related Transactions

   Transaction Types

   Status

4. Click Create.

How to...

Adjust report column widths

Memorize a report

Overview

You can restrict a report to certain transactions; that is, you can filter out unwanted transactions.

Amounts

You have these options for amounts you can include in your report. To enter an amount in the box, you must select an option other than All.

Option	Result
All	Includes all transaction amounts.
Less than	Includes amounts less than the amount you enter.
Equal to	Includes amounts equal to the amount you enter.
Greater than	Includes amounts greater than the amount you enter.

Include Unrealized Gains

When this checkbox is selected, the report shows unrealized (paper) gains and losses. These gains and losses reflect increases and decreases in the value of your securities as their prices change.

Include Tax-related Transactions

Includes only transactions that have been assigned to tax-related categories.

Transaction Types

You have the following options
for the types of transactions you
can include in your report.

Option	Result
Payments	Includes payments only (including checks). For nonbank accounts, payments are decreases to cash and other asset accounts, and increases to credit card and other liability accounts.
Deposits	Includes deposits only.
Unprinted Checks	Includes unprinted checks only.
All transactions	Includes all transactions.

Status

Transaction status indicates whether or not a transaction has been cleared (or reconciled) in your register.

Quicken reports include all transactions, regardless of cleared status, unless you change this filter.

Don't clear or change any checkbox for these choices unless you plan to create a report specifically showing transactions that are cleared or uncleared.

Use a memorized report

Overview

1. From the Reports menu, choose Memorized Reports. The Create Report window opens to the Memorized page.

2. Select a report from the Memorized Report list.

   Upgraders from a DOS version of Quicken

3.

4. Click Create.

How to...

Rename a memorized report

Overview

If you make changes to a memorized report, you must rememorize it (or memorize it using a different name) if you want Quicken to save the changes you've made.

If you don't rememorize the report, Quicken ignores the changes you've made. When you recall the report, Quicken displays the previous version of the report.

Note that Quicken automatically memorizes the last four reports you create and adds them to the Reports menu. To display one of your last four reports, choose the name of the report from the Reports menu.

Upgraders from a DOS version of Quicken

If a report you memorized in a DOS version of Quicken isn't on the list, it may be a report type that isn't available in the Windows version.

Click the tabs in the Create Report window and check the lists of reports that are available in Quicken for Windows.

Optional

Click Customize to make changes to the report. For example, you may want to change the dates, report layout, include different categories in the report or add categories you've created since you last used this report.

Customize a memorized report

Overview

1. From the Reports menu, choose Memorized Reports. The Create Report window opens to the Memorized page.

2. Select a report from the list.

3. Click Customize to make changes to the report. For example, you may want to change the report layout, include different categories in the report or add categories you've created since you last used this report.

4. Click Create. The report appears.

5. Click Memorize to save this report with the new settings. Give the report a different name if you'd like to keep the previous memorized version of this report. Keep the same name if you want Quicken to overwrite the previous version of the report with this new memorized report.

Overview

If you make changes to a memorized report, you must rememorize it (or memorize it using a different name) if you want Quicken to save the changes you've made.

If you don't rememorize the report, Quicken ignores the changes you've made. When you recall the report, Quicken displays the previous version of the report.

Rename a memorized report

1. From the Reports menu, choose Memorized Reports. The Create Report window opens to the Memorized page.
2. Select a report from the list.
3. Click Edit.
4. Change the name of the memorized report.
5. Click OK.

How to...

Use a memorized report

Delete a memorized report

1. From the Reports menu, choose Memorized Reports. The Create Report window opens to the Memorized page.
2. Select the report from the list.
3. Click Delete.

    Quicken asks you to confirm that you want to delete the report.
4. Click OK.

How to...

Rename a memorized report

Report window

This window displays the report you've created. Use **QuickZoom** to get more detail on individual transactions or categories.

To look at sample reports along with explanations of their contents, **click here**.

How to...

> **Print a report**
>
> **Customize a report**
>
> **Memorize a report**
>
> **Transfer tax schedule report data to a tax program**

What you see

> **Customize**
>
> **Memorize**
>
> **Copy**
>
> **Print**
>
> **Sort (in transaction reports)**
>
> **Export (in capital gains or tax schedule reports)**
>
> **Close**
>
> **INF (in comparison reports)**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Creating reports about your finances**

Customize

Opens the Customize window, where you can:

- Change the title, dates, row and column headings, or the accounts included in the report.
- Organize the report on a cash flow basis or by income and expense, to include or exclude internal transfers, to show cents in reports, and whether to show subcategories separately.
- Limit the scope of your reports by having Quicken report only on transactions containing a specific payee, memo, category, or class. You can also limit reports by income or expense, or by cleared status.

Memorize

Memorize the report so you can recall it easily at any time.

Note that you can also recall any one of the last four reports by choosing it from the bottom of the Reports menu.

Copy

Copy the report to the Clipboard. The report is saved as tab-delimited text. You can paste the text into:

- A spreadsheet (created by a program such as Lotus 1-2-3).
  OR
- A word processing file (created by a program such as Microsoft Word or Word Perfect).

Print

Print the report to a printer, disk file or to the screen.

Export (capital gains and tax schedule reports only)

Allows you to export this file to a tax program. The file is saved in tax export format (.TXF).

Close
Remove the report from the screen.

INF (in comparison reports)

If you see INF in the % Difference column, meaning Infinity, it's because the first amount is zero. You might try changing the two date ranges being compared in the report.

Memorized tab

Here is where you can recreate, edit, or delete a report you've memorized previously. To see how to memorize a report, **click here**.

What you see

Edit

Delete

Customize

Create

Edit

This button opens a window where you can change the title, description text, or icon image associated with a memorized report.

Delete

Click this button only if you want to delete the selected memorized report.

Create Tax Export File

Use this window to export the tax schedule or capital gains report to tax software. If you are using TurboTax for Windows, you don't need to export the data yourself; TurboTax will do it automatically.

How to...

Transfer tax schedule report data to a tax program

What you see

File Name

Save File as Type

Directories

Drives

Troubleshooting

Solutions to problems you may be having.

Help on...

Creating reports about your finances

File Name

The name of the file for the tax schedule or capital gains report.

Save File as Type

The format the file will be saved in.

Directories

The current directory.

Drives

The current drive.

Select (Items) to Include

To select an item:

- Click its name in the list. Quicken marks the item with a check mark. To select all items in the list, click Mark All.

To deselect an item:

- Click its name in the list. Quicken removes the check mark next to the item. To deselect all items in the list, click Clear All.

To exclude hidden accounts:

- Clear the Show Hidden Accounts checkbox. For more information on hidden accounts, **click here.**

Troubleshooting

Solutions to problems you may be having.

Help on...

Forecasting your financial future

Displaying Quicken Snapshots

Graphing your finances

Look at sample reports

To help you decide which reports to create, you can look at illustrations of sample reports.

First choose the type of report from the list below:

EasyAnswer reports

Home reports

Investment reports

Business reports

Other reports

Where did I spend my money? (EasyAnswer Report)

This EasyAnswer report tells you what you spent your money on during the period of time you specify. It is similar to a home cash flow report.

Cash Flow Report
1/1/96 Through 7/6/96

Category Description	1/1/96- 7/6/96	
INFLOWS		
Salary Spouse:		
Pre-Tax	40.32	
Taxable	16,546.04	
Total Salary Spouse		16,586.36
FROM Medical FSA		32.00
TOTAL INFLOWS		16,618.36
OUTFLOWS		
Charity		350.00
Childcare		250.00
Int Exp		18.22
Tax Spouse:		
Fed		1,954.12

How to...

Create an EasyAnswer report

How much did I spend? (EasyAnswer Report)

This EasyAnswer report tells you how much you spent on a category of expenses that you specify. It is similar to an itemized categories report.

Itemized Categories Report
3/1/96 Through 3/31/96

3/31/96
MURPHY-All Accounts

Date	Acct	Num	Description	Memo	Category	Clr	Amount
	INCOME/EXPENSE						
	EXPENSES						
	Dining						
3/20/96	Bel CC...		La Creperie		Dining		-33.05
3/25/96	Bel CC...		Faridnia's		Dining		-28.64
3/12/96	Cash		Il Gattone		Dining		-47.13
	Total Dining						-108.82

How to...

Create an EasyAnswer report

How much did I save? (EasyAnswer Report)

This EasyAnswer report compares how you spent your money during two periods of time you specify. It is similar to a home comparison report.

Comparison Report
1/1/95 Through 7/6/96

Bank,Cash,CC Accounts

Category Description	1/1/95- 7/6/95	1/1/96- 7/6/96	$ Difference
INFLOWS			
Int Inc	20.74	0.00	-20.74
Salary:			
Pre-Tax	2,558.14	2,558.14	0.00
Taxable	14,216.67	14,216.67	0.00
Total Salary	16,774.81	16,774.81	0.00
Salary Spouse:			
Pre-Tax	37.44	40.32	2.88
Taxable	15,364.18	16,546.04	1,181.86
Total Salary Spouse	15,401.62	16,586.36	1,184.74
FROM Medical FSA	98.00	32.00	-66.00
TOTAL INFLOWS	32,295.17	33,393.17	1,098.00
OUTFLOWS			
Auto:			
Fuel	92.01	0.00	92.01
Service	312.54	0.00	312.54
Auto-Other	144.00	0.00	144.00
Total Auto	548.55	0.00	548.55
Bank Chrg	0.70	0.00	0.70
Charity	350.00	350.00	0.00
Childcare	3,410.00	3,000.00	410.00

Negative figures show where you are earning less or spending more than before.

How to...

Create an EasyAnswer report

What am I worth? (EasyAnswer Report)

This EasyAnswer report tells you how much money is in all your accounts as of a date you specify. It is similar to a home net worth report.

Net Worth Report
(Includes unrealized gains)
As of 3/31/96

Acct		3/31/96 Balance
ASSETS		
Cash and Bank Accounts		
Cash		4.40
Joint Checking		
Ending Balance	9,717.93	
plus: Checks Payable	2,657.79	
Total Joint Checking		12,375.72
Terry Savings		5,379.33
Total Cash and Bank Accounts		17,759.45
Investments		
Terry's 401(k)		9,574.45
Total Investments		9,574.45
TOTAL ASSETS		27,333.90
LIABILITIES		
Checks Payable		2,657.79
Credit Cards		
AmericanExpress		0.00
Total Credit Cards		0.00
TOTAL LIABILITIES		2,657.79
OVERALL TOTAL		24,676.11

If your bank accounts include any unprinted or postdated checks, Quicken adds them to your bank balance and also lists them as a liability.

The OVERALL TOTAL shows your net worth.

How to...

Create an EasyAnswer report

Did I meet my budget? (EasyAnswer Report)

This EasyAnswer report compares your spending with your budget. You must have created and saved a budget for this EasyAnswer report to work. It is similar to a home budget report.

Budget Report
6/1/96 Through 6/30/96

All Accounts

Category Description	6/1/96 Actual	- Budget	6/30/96 Diff
INCOME/EXPENSE			
INCOME			
Gifts Received	0.00	29.00	-29.00
Int Inc	0.00	11.00	-11.00
Misc Inc	0.00	87.00	-87.00
Salary:			
Pre-Tax	393.56	426.00	-32.44
Taxable	2,187.18	2,369.00	-181.82
Total Salary	2,580.74	2,795.00	-214.26
Salary Spouse:			
Pre-Tax	5.76	6.00	-0.24
Taxable	2,363.72	2,561.00	-197.28
Total Salary Spouse	2,369.48	2,567.00	-197.52
TOTAL INCOME	4,950.22	5,489.00	-538.78
EXPENSES			
Auto:			
Fuel	0.00	7.00	7.00
Service	0.00	64.00	64.00
Auto-Other	0.00	17.00	17.00
Total Auto	0.00	88.00	88.00

How to...

Create an EasyAnswer report

Create a budget

What taxable events occurred? (EasyAnswer Report)

This EasyAnswer report tells you what transactions were tax-related during the period of time you specify. It is similar to a home tax summary report.

Tax Summary Report by Category
1/1/96 Through 2/1/96

LE-All Accounts

Date	Acct	Num	Description	Memo	Category	Clr	Amount
			INCOME/EXPENSE				
			INCOME				
			Salary Spouse:				
			Taxable				
1/5/96	Chris S...	S	Chris' Paycheck		Salary Spouse:...		1,181.86
1/19/96	Chris S...	S	Chris' Paycheck		Salary Spouse:...		1,181.86
			Total Taxable				2,363.72
			Total Salary Spouse				2,363.72
			TOTAL INCOME				2,363.72
			EXPENSES				
			Charity				
1/3/96	Joint C...	940	Miller Industries		Charity		-50.00
			Total Charity				-50.00

How to...

Create an EasyAnswer report

How did my investment do? (EasyAnswer Report)

This EasyAnswer report shows you the average annual total return of an investment during the period of time you specify. It is similar to an investment performance report.

Note: This EasyAnswer report question appears only if you've already created an investment account.

```
                Investment Performance Report
                       1/1/96 Through 3/31/96


                                                              Avg. Annual
  Date    Action       Description       Investments  Returns  Tot. Return

          1/1/95 - 3/31/95


  12/31              Beg Mkt Value          6,001.08
  1/5     BuyX       8.2338 Tonnensen Intl    200.00
  2/6     BuyX       8.3647 Tonnensen Intl    200.00
  3/6     BuyX       8.368 Tonnensen Intl     200.00
  3/31               End Mkt Value                     6,730.34

          TOTAL 1/1/96 - 3/31/96            6,601.08  6,730.34       8.4%
```

How to...

Create an EasyAnswer report

What are my investments worth? (EasyAnswer Report)

This EasyAnswer report tells you the value of all of your investment accounts as of a date you specify. It is similar to an investment portfolio value report.

Note: This EasyAnswer report question appears only if you've already created an investment account.

Your cost basis for the security. Quicken displays 0.00 if you didn't enter the cost basis of the security.

Portfolio Value Report

3/31/96
All Investment Accts

As of 3/31/96

* Estimated Prices

Security	Shares	Curr Price		Cost Basis	Gain/Loss	Balance
Tonnensen Intl	271.82	24.760	*	6,107.91	622.43	6,730.34
Garland Disc	118.35	16.380	*	1,978.28	-39.60	1,938.68
Granlund Intl Bond	216.88	10.360	*	2,161.32	85.57	2,246.89
Total Investments				10,247.51	668.40	10,915.91

Estimated prices are marked with an asterisk. Quicken estimates the price if you haven't updated the price for the date of the report.

How to...

Create an EasyAnswer report

Home cash flow report

This preset report summarizes your income and expenses by category. It covers all bank, cash, and credit card accounts.

A cash flow report initially excludes transfer transactions that occur between the accounts included in the report (that is, between bank, cash, and credit card accounts). For example, Quicken doesn't include a transfer of funds from checking to savings. To change the Transfers setting, **click here.**

How to...

Create a report

Customize a report

Limit which transactions are included in your report

Create a report on selected categories, classes, and supercategories

Create a report on selected accounts

Monthly budget report (Home)

This preset report compares actual income and expenses with budgeted income and expenses by month. It covers all bank, cash, and credit card accounts. You need to create and save a budget before you can create this report.

If your budget is organized by supercategories, then the monthly budget report is also. Otherwise, it is organized by cash flow.

Monthly Budget Report
1/1/96 Through 7/6/96

7/6/96
SAMPLE-Bank,Cash,CC Accounts

Category Description	1/1/96 Actual	Budget	1/31/96 Diff
INFLOWS			
Gifts Received	0.00	29.00	-29.00
Int Inc	0.00	11.00	-11.00
Misc Inc	0.00	87.00	-87.00
Salary:			
Pre-Tax	0.00	426.00	-426.00
Taxable	0.00	2,369.00	-2,369.00
Total Salary	0.00	2,795.00	-2,795.00
Salary Spouse:			
Pre-Tax	5.76	6.00	-0.24
Taxable	2,363.72	2,561.00	-197.28
Total Salary Spouse	2,369.48	2,567.00	-197.52
FROM Car Loan	0.00	0.00	0.00
FROM Medical FSA	32.00	8.00	24.00
FROM Mortgage	0.00	0.00	0.00
FROM Terry's 401(k)	0.00	0.00	0.00
TOTAL INFLOWS	2,401.48	5,497.00	-3,095.52
OUTFLOWS			
Auto:			
Fuel	0.00	7.00	7.00
Service	0.00	64.00	64.00

How to...

Create a report

Create a budget

Itemized categories report (Home)

This preset report lists transactions from all your accounts, grouped and subtotaled by category.

Quicken lists income transactions first, unless no income transactions occurred during the report date range. Then Quicken lists expense transactions, followed by transfers between accounts and balances forward.

Itemized Categories Report
1/1/96 Through 2/1/96

LE-All Accounts

Date	Acct	Num	Description	Memo	Category	Clr	Amount
			INCOME/EXPENSE				
			INCOME				
			Salary:				
			Pre-Tax				
1/12/96	Terry ...	S	Terry's Paycheck		Salary:Pre-Tax		196.78
1/26/96	Terry ...	S	Terry's Paycheck		Salary:Pre-Tax		196.78
			Total Pre-Tax				393.56
			Taxable				
1/12/96	Terry ...	S	Terry's Paycheck		Salary:Taxable		1,093.59
1/26/96	Terry ...	S	Terry's Paycheck		Salary:Taxable		1,093.59
			Total Taxable				2,187.18
			Total Salary				2,580.74

How to...

Create a report

Tax summary report (Home)

This preset report lists transactions with tax-related categories from all accounts (except tax-deferred accounts such as IRAs or 401(k) accounts). It groups and subtotals the transactions by category (first income, then expenses).

If you set up a file with Quicken's standard home category list, tax-related categories are already marked in the list. If you have set up your own categories, mark the ones that are related to the tax forms you want to fill out. For more information, **click here.**

Tax Summary Report by Category
1/1/96 Through 2/1/96

LE-All Accounts

Date	Acct	Num	Description	Memo	Category	Clr	Amount
INCOME/EXPENSE							
INCOME							
Salary Spouse:							
Taxable							
1/5/96	Chris S...	S	Chris' Paycheck		Salary Spouse:...		1,181.86
1/19/96	Chris S...	S	Chris' Paycheck		Salary Spouse:...		1,181.86
Total Taxable							2,363.72
Total Salary Spouse							2,363.72
TOTAL INCOME							2,363.72
EXPENSES							
Charity							
1/3/96	Joint C...	940	Miller Industries		Charity		-50.00
Total Charity							-50.00

How to...

Create a report

Set up a category

Net worth report (Home)

This preset report calculates your net worth as of a specified date. The report is based on the balances of all your accounts.

If you have set up investment accounts, the net worth report shows the market value of your investments based on the most recent prices you entered prior to the report date.

Net Worth Report
(Includes unrealized gains)
As of 3/31/96

Acct		3/31/96 Balance
ASSETS		
Cash and Bank Accounts		
Cash		4.40
Joint Checking		
Ending Balance	9,717.93	
plus: Checks Payable	2,657.79	
Total Joint Checking		12,375.72
Terry Savings		5,379.33
Total Cash and Bank Accounts		17,759.45
Investments		
Terry's 401(k)		9,574.45
Total Investments		9,574.45
TOTAL ASSETS		27,333.90
LIABILITIES		
Checks Payable		2,657.79
Credit Cards		
AmericanExpress		0.00
Total Credit Cards		0.00
TOTAL LIABILITIES		2,657.79
OVERALL TOTAL		24,676.11

If your bank accounts include any unprinted or postdated checks, Quicken adds them to your bank balance and also lists them as a liability.

The OVERALL TOTAL shows your net worth.

How to...

Create a report

Tax schedule report (Home)

This preset report lists transactions from all your accounts with tax-related categories assigned to tax-schedule line items. It groups and subtotals the transactions by line item (first income, then expenses). You need to turn the tax schedule setting on before you create this report. For details, **click here**.

If you assign categories to line items correctly, you can transfer a report of this type directly to tax preparation software that uses the tax schedules. For details, **click here.**

The initial report excludes tax-deferred accounts (you can customize the report to include them).

How to...

Create a report

Set up categories with tax time in mind

Customize a report

Comparison report (Home)

This report compares your income and expenses (by category or other item) for two time periods. For example, you can compare your income and expenses for this month with those for this month last year.

If you customize the report, you can display another column which shows the percentage change from the first period to the second. (If you see INF in the % Difference column, meaning Infinity, it's because the first amount is zero.)

How to...

Create a report

Customize a report

Missing checks report (Home)

This report lists payments in the current account by check number, so you can easily spot a break in a sequence of check numbers. It lists missing check numbers as well as duplicate check numbers.

Missing Checks Report
12/1/95 Through 3/31/96

Date	Num	Description	Memo	Category	Clr	Amount
		Joint Checking				
12/14/95	939	McKellar Organic Foods		Groceries		-59.62
12/3/95	940	Miller Industries		Charity		-50.00
		*** Duplicate Check 940 ***				
1/3/96	940	Miller Industries		Charity		-100.00
12/1/95	3214S	MacKeeby Mortgage Corp.		--*Split*--		-796.92
12/14/95	3216S	Crossley Credit Union		--*Split*--		-138.65
12/17/95	3217	Meyer Insurance		Insurance:Auto		-350.02
12/19/95	3218	Marilyn Peters	563-85-9200	Childcare		-250.00
12/22/95	3219	Baca Gas & Electric		Utilities:Gas & Electric		-60.00
12/22/95	3220	Hayley's Cable Co.		Utilities:Cable		-23.00
12/22/95	3221	Western Bell		Telephone		-50.00
12/30/95	3222	R. Rocha Water		Utilities:Water		-15.00
		*** Missing Check 3223 ***				
1/2/96	3224	Marilyn Peters	563-85-9200	Childcare		-250.00
12/22/95		Chris Xfer to Joint Checking		[Chris Savings]		750.00

If a check has the same number as another, Quicken lists it as a "Duplicate Check" item.

If a check number is skipped, Quicken lists it as a "Missing Check" item.

How to...

Create a report

Customize a report

Portfolio value report (Investment)

This report shows the value of each security on a specified date. It shows number of shares, most recent known price for the date, **cost basis, unrealized (paper) gain or loss,** and **market value** for the date.

Your cost basis for the security. Quicken displays 0.00 if you didn't enter the cost basis of the security.

Portfolio Value Report

3/31/96
All Investment Accts

As of 3/31/96

* Estimated Prices

Security	Shares	Curr Price		Cost Basis	Gain/Loss	Balance
Tonnensen Intl	271.82	24.760	*	6,107.91	622.43	6,730.34
Garland Disc	118.35	16.380	*	1,978.28	-39.60	1,938.68
Granlund Intl Bond	216.88	10.360	*	2,161.32	85.57	2,246.89
Total Investments				10,247.51	668.40	10,915.91

Estimated prices are marked with an asterisk. Quicken estimates the price if you haven't updated the price for the date of the report.

How to...

Create a report

Customize a report

Create a report on selected accounts

Limit which transactions are included in your report

Investment performance report (Investment)

This preset report shows the **average annual total return** of your securities during a specified period. This return takes into account dividends, interest, and other payments you receive as well as increases and decreases in the market value of your securities. Generally, if the average annual return on an investment is 10%, that investment is performing as well as a bank account that pays 10% interest.

When the average annual total return is greater than 10,000% or less than -99.9%, or when the timing of cash flows prevents Quicken from calculating a figure, Quicken displays a message that one or more calculations appear as N/A (not available).

How to...

Create a report

Customize a report

Create a report on selected accounts

Create a report on selected categories or other items

Limit which transactions are included in your report

Capital gains report (Investment)

This preset report shows long- and short-term capital gains for securities sold during a specified time period.

For capital gains distributions from a mutual fund, use the **investment income report.**

To get an accurate capital gains report, you must specify the date or dates you bought the shares you sold and the actual cost basis of those shares. If you haven't already done so, enter this information in the investment register after you make the sale.

If you sold only part of your shares of a security in one account, Quicken assumes that the ones you sold are the ones you've held the longest, unless you specifically identified some other lot for selling.

Quicken doesn't distinguish "wash sales" from other sales. (A "wash sale" is a sale at a loss within 30 days of acquiring the same security. Special tax rules apply.

After creating this report, you can export the report to a file to use with tax preparation software. For details, **click here.**

To use this report for Federal Schedule D, Capital Gains and Losses (after you've entered all prior history for any security you've sold), subtotal by short-term vs. long-term gain. Select only those accounts that have taxable capital gains (for example, exclude IRAs).

Capital Gains Report
1/1/96 Through 4/2/96

vestment

Security	Shares	Bought	Sold	Sales Price	Cost Basis	Gain/Loss
		SHORT TERM				
Dowsett Tech...	12	12/31/95	4/2/96	138.12	100.00	38.12
Dowsett Tech...	11	1/5/96	4/2/96	126.61	100.00	26.61
Dowsett Tech...	7	2/5/96	4/2/96	80.57	62.50	18.07
	TOTAL SHORT TERM			345.30	262.50	82.80

How to...

Create a report

Customize a report

Create a report on selected accounts

Limit which transactions are included in your report

Turn tax schedule settings on

Set up categories with tax time in mind

Investment income report (Investment)

This preset report shows dividend income (taxable and nontaxable), interest income (taxable and nontaxable), capital gains distribution, **realized gain or loss**, **unrealized gain or loss** (as an option), and margin interest and other investment expenses during a specified time period.

To use this report to gather information for Schedule B, be sure you've entered all investment transactions for the year. Select only those accounts for which you must report income (for example, exclude IRAs). Subtotal by security. Create one report for all your reportable income, both taxable and tax-exempt. Then create a second report, selecting only securities that generate reportable but tax-exempt income. Again, subtotal by security. Don't select the option to include unrealized gains.

How to...

Create a report

Customize a report

Create a report on selected accounts

Limit which transactions are included in your report

Investment transactions report (Investment)

This preset report lists transactions during a specified time period. It shows how transactions during a specified time period have affected either the **market value** or the **cost basis** of your investment and the cash balance in your investment accounts.

If you don't include unrealized (paper) gains, the report shows the change in cost basis of your investments between the beginning and the end of the period. If you choose to include unrealized gains, the report shows the change in the market value of your investments between the beginning and the end of the period.

You can subtotal the report by period, account, category, security, security type, or investment goal.

The Cash column shows the change in the cash balance of your account as a result of each transaction.

For each transaction, the Invest. Value column shows the change in cost basis of the security if unrealized gains aren't included, or the change in market value if unrealized gains are included.

The sum of the Cash and Invest. Value columns.

Investment Transactions Report
1/1/96 Through 3/31/96

Date	Action	Secur	Categ	Price	Shares	Cash	Invest. Value	Cash + Invest.
		BALANCE 12/31/95				0.00	4,350.35	4,350.35
1/5	BuyX	Dowsett Tech...		12.960	7.716	-100.00	100.00	
			[BV Checking]			100.00		100.00
2/6	BuyX	Dowsett Tech...		12.660	7.899	-100.00	100.00	
			[BV Checking]			100.00		100.00
3/3	ReinvInt	Dowsett Tech...		12.650	4.172	-52.78	52.78	
			_IntInc			52.78		52.78
3/6	BuyX	Dowsett Tech...		12.620	7.924	-100.00	100.00	
			[BV Checking]			100.00		100.00
3/7	SelX	Dowsett Tech...		12.620	40	562.00	-562.00	
			[BV Checking]			-504.80		-504.80
			_RlzdGain			-57.20		-57.20
		TOTAL 1/1/96 - 3/31/96				0.00	-209.22	-209.22
		BALANCE 3/31/96				0.00	4,141.13	4,141.13

How to...

Create a report

Customize a report

Create a report on selected accounts

Create a report on selected categories, classes, and supercategories

Limit which transactions are included in your report

P&L statement report (Business)

P&L stands for *profit and loss*. The P&L Statement report summarizes the revenue and expenses of a business by category (first income, then expenses). It includes all your accounts.

If you run your business using cash-basis accounting, you want your income to show up when you receive it, not when you issue invoices. Use a **cash flow report** instead of a P&L statement for income and expense reporting.

Profit & Loss Statement
3/1/96 Through 3/31/96

Category Description		3/1/96- 3/31/96
INCOME/EXPENSE		
INCOME		
Cash from cust		4,598.00
Gift Received		75.00
TOTAL INCOME		4,673.00
EXPENSES		
Ads		23.00
Day-to-day exp		1,120.00
Freight		121.00
Misc		87.00
Office		595.00
Payroll:		
Comp FICA	81.46	
Comp FUTA	19.06	
Comp FWH	163.72	
Comp SUI	40.24	
Gross	873.43	
Total Payroll		1,177.91
Rent Paid		1,500.00
TOTAL EXPENSES		4,623.91
TOTAL INCOME/EXPENSE		49.09

How to...

Create a report

P&L comparison report (Business)

P&L stands for *profit and loss*. The P&L Comparison report compares profit and loss for the month to date to the year to date. Of course, Quicken lets you change this preset date range to any two time periods you want to compare.

Profit & Loss Comparison
3/1/95 Through 3/31/96

Category Description	3/1/95- 3/31/95	3/1/96- 3/31/96
INCOME/EXPENSE		
INCOME		
Cash from cust	1,800.00	4,598.00
Gift Received	0.00	75.00
TOTAL INCOME	1,800.00	4,673.00
EXPENSES		
Ads	23.00	23.00
Day-to-day exp	800.00	1,120.00
Dining	120.00	0.00
Freight	0.00	121.00
Misc	0.00	87.00
Office	345.00	595.00

How to...

Create a report

Cash flow report (Business)

This report summarizes your income and expenses by category. It covers bank, cash, and credit card accounts.

This report is identical to the home cash flow report. Remember that cash flow reporting and cash-basis accounting are different ideas: you don't have to use cash-basis accounting to create a cash flow report.

How to...

Create a report

A/P by vendor report (Business)

A/P stands for *accounts payable*. The A/P By Vendor report summarizes the dollar amount of all the unprinted checks in your bank accounts by payee name.

If you aren't using Quicken to print checks, the A/P report still works if you enter all your payables as printable checks. When you pay the bill, go back to the register and record the actual check number in the Num field (just type right over the word "Print")

```
A/P (Unprinted Chks) by Vendor
        3/1/96 Through 3/31/96


            Payee           3/96

        Knepper Dairy        -200.00
        Wu Consulting        -250.00

        OVERALL TOTAL        -450.00
```

How to...

Create a report

A/R by customer report (Business)

A/R stands for *accounts receivable*. The A/R By Customer report summarizes uncleared transactions in all your Quicken asset accounts by payee. The report includes one column for each month in the date range you specify.

If you use the balance forward method of recording payments, the accounts receivable report includes all transactions in your report: unpaid invoices, paid invoices, and payments.

A/R by Customer
3/1/96 Through 3/31/96

Payee	3/96
E. Farnsworth	75.00
Reynolds Markets	48.00
OVERALL TOTAL	123.00

How to...

Create a report

Job/Project report (Business)

This report summarizes your income and expenses for each job, property, client, project, or other Quicken class. For example, if you manage properties and have set up your properties as class names, you can use this report to summarize your income and expenses by property.

To get a report like this, set up each project name as a class; then categorize each project-related transaction with an income or expense category and identify it with a project name as the class.

If you manage properties and have set up properties as class names, you can use this report to show income and expenses by property.

Job/Project Report
3/1/96 Through 3/31/96

Category Description	Bakery	Catering	OVERALL TOTAL
INCOME/EXPENSE			
INCOME			
Cash from cust	2,000.00	2,550.00	4,550.00
TOTAL INCOME	2,000.00	2,550.00	4,550.00
EXPENSES			
Ads	0.00	23.00	23.00
Day-to-day exp	800.00	320.00	1,120.00
Freight	0.00	121.00	121.00
Misc	0.00	87.00	87.00
Office	595.00	0.00	595.00
Rent Paid	1,500.00	0.00	1,500.00
TOTAL EXPENSES	2,895.00	551.00	3,446.00
TOTAL INCOME/EXPENSE	-895.00	1,999.00	1,104.00

How to...

Set up and use classes

Create a report

Payroll report (Business)

This report summarizes income and expenses by category, with a separate column for each payee. It is limited to transactions with category or transfer information containing the word *Payroll* -- that is, to transactions categorized with payroll categories and transfers to payroll liability accounts.

The TRANSFERS TO rows show decreases in your accrued payroll liabilities. For example, each time you record a FICA payment in your checking account, Quicken automatically transfers the amount to the Payroll-FICA account, where it decreases the balance you owe.

The TRANSFERS FROM rows show increases in your accrued payroll liabilities. For example, each time you record a paycheck, Quicken automatically transfers the FICA contribution amount from your checking account to the Payroll-FICA account, where it increases the balance you owe. In the same way, the report can track your liability for items like FUTA, SUI, and Federal Withholding.

If you have employees to pay as part of your business, you need to do payroll tasks such as make calculations, write checks with numerous deductions, track data for payroll taxes, and fill out payroll tax forms. The easiest way to do payroll tasks is to use the program QuickPay together with Quicken. To use Quicken without QuickPay to track payroll, see the Quicken Business User's Guide, which you can purchase from Intuit. To order Intuit software and supplies, choose the **Intuit Marketplace** command from the Online menu.

Payroll Report
3/1/96 Through 3/31/96

Category Description	First Valley Bank	E. Farnsworth	OVERALL TOTAL
INCOME/EXPENSE			
EXPENSES			
Payroll:			
Comp FICA	0.00	81.46	81.46
Comp FUTA	0.00	19.06	19.06
Comp FWH	0.00	163.72	163.72
Comp SUI	0.00	40.24	40.24
Gross	0.00	873.43	873.43
Total Payroll	0.00	1,177.91	1,177.91
TOTAL EXPENSES	0.00	1,177.91	1,177.91
TOTAL INCOME/EXPENSE	0.00	-1,177.91	-1,177.91
TRANSFERS			
TO Payroll-FIC	-200.00	0.00	-200.00
TO Payroll-FUT	-60.00	0.00	-60.00
TO Payroll-FW	-250.00	0.00	-250.00
TO Payroll-SU	-50.00	0.00	-50.00
FROM Payroll-FICA	0.00	162.92	162.92
FROM Payroll-FUTA	0.00	38.11	38.11
FROM Payroll-FWH	0.00	327.43	327.43
FROM Payroll-SUI	0.00	48.19	48.19
TOTAL TRANSFERS	-560.00	576.65	16.65
OVERALL TOTAL	-560.00	-601.26	-1,161.26

How to...

Create a report

Balance sheet report (Business)

This report shows the assets, liabilities, and equity (or capital) of a business as of a specific date. It covers all accounts. If your bank accounts include any unprinted checks, Quicken adds them to your bank balance and also lists them as a liability.

You can see subtotals by class in an account (or by security if it's an investment account).

Balance Sheet
As of 3/31/96

Acct		3/31/96 Balance
ASSETS		
Cash and Bank Accounts		
Checking		
Ending Balance	28,136.74	
plus: Checks Payable	450.00	
Total Checking		28,586.74
Total Cash and Bank Accounts		28,586.74
Other Assets		
Ice cream maker		230.00
Total Other Assets		230.00
TOTAL ASSETS		28,816.74
LIABILITIES & EQUITY		
LIABILITIES		
Checks Payable		450.00
Other Liabilities		
Knepper Dairy		1,802.00
Total Other Liabilities		1,802.00
TOTAL LIABILITIES		2,252.00
EQUITY		26,564.74
TOTAL LIABILITIES & EQUITY		28,816.74

How to...

Create a report
Customize a report

Missing checks report (Business)

This report lists payments in the current account by check number, so you can easily spot a break in a sequence of check numbers. It lists missing check numbers as well as duplicate check numbers.

How to...

Create a report

Comparison report (Business)

This report compares your income and expenses (by category or other item) for two time periods. For example, you can compare your income and expenses for this month with those for this month last year. Of course, Quicken lets you change this preset date range to any two time periods you want to compare.

How to...

Create a report

Transaction report (Other)

This is a detailed report listing transactions from one or more registers. Unlike a summary report, it shows individual transactions. To see a running total of balances, print your register and preview it onscreen.

You can sort and subtotal transactions by payee, category, class, or time period.

Transaction Report
1/1/96 Through 7/6/96

ar Loan

Date	Description	Memo	Category	Clr	Amount
	BALANCE 12/31/95				-680.73
1/14/96	Crossley Credit Union		[Joint Checking]		131.59
2/14/96	Crossley Credit Union		[Joint Checking]		132.57
3/14/96	Crossley Credit Union		[Joint Checking]		133.57
4/14/96	Crossley Credit Union		[Joint Checking]		134.57
5/14/96	Crossley Credit Union		[Joint Checking]		135.58
6/14/96	Crossley Credit Union		[Joint Checking]		136.59
	TOTAL 1/1/96 - 7/6/96				804.47
	BALANCE 7/6/96				123.74
	TOTAL INFLOWS				804.47
	TOTAL OUTFLOWS				0.00
	NET TOTAL				804.47

How to...

Create a report

Create a report on selected accounts

Create a report on selected categories, classes, and supercategories

Limit which transactions are included in your report

Summary report (Other)

This report subtotals by category, class, payee, or account without listing transactions.

A summary report usually displays category or class names rather than category or class descriptions, but you can change the report to display descriptions; for details, **click here.** (Then, if a category or class has no description, the category or class name appears.)

Summary Report
9/1/95 Through 1/6/96

ings

Category Description	9/1/95-1/6/96	
INCOME/EXPENSE		
INCOME		
Salary Spouse:		
Pre-Tax	28.80	
Taxable	11,818.60	
Total Salary Spouse		11,847.40
TOTAL INCOME		11,847.40
EXPENSES		
Dining		58.70
Medical		10.00
Misc Exp		531.30
Tax Spouse:		
Fed	1,395.80	
Medicare	170.90	
Soc Sec	731.00	
State	224.30	
Total Tax Spouse		2,522.00
TOTAL EXPENSES		3,122.00
TOTAL INCOME/EXPENSE		8,725.40

How to...

Create a report

Create a report on selected accounts

Create a report on selected categories, classes, and supercategories

Limit which transactions are included in your report

Comparison report (Other)

A comparison report compares your income and spending for two different periods. For example, you can see if, and in which areas, you are spending more or earning more than a year ago. The report shows a breakdown of your finances by category, and lets you define two different periods to display side by side.

You can display the difference between the two periods in dollars, or as a percentage of the first figure, or both.

This comparison report has the same initial settings as the home comparison report. However, it reports on the current account only, and the home comparison report includes all your bank, cash, and credit card accounts. You can select different accounts by customizing the report.

Comparison Report
1/1/96 Through 6/30/96

Category Description	1/1/96- 3/31/96	4/1/96- 6/30/96	$ Difference
INCOME/EXPENSE			
EXPENSES			
Auto:			
Fuel	23.17	21.08	2.09
Total Auto	23.17	21.08	2.09
Dining	91.26	51.26	40.00
Entertainment	125.72	55.86	69.86
Groceries	82.27	40.13	42.14
Medical	45.00	15.00	30.00
Recreation	12.00	48.98	-36.98
TOTAL EXPENSES	379.42	232.31	147.11
TOTAL INCOME/EXPENSE	-379.42	-232.31	147.11
TRANSFERS			
FROM Joint Checking	80.00	0.00	-80.00
FROM Terry Savings	320.00	240.00	-80.00
TOTAL TRANSFERS	400.00	240.00	-160.00
OVERALL TOTAL	20.58	7.69	-12.89

How to...

Create a report

Budget report (Other)

This report compares actual to budgeted income and expenses by category. You need to establish a budget before you can use this report.

If your budget is organized by supercategories, then the budget report is also. Otherwise, it is organized by income and expense.

The budget report prorates amounts in the Budget column, according to the report period. For example, a monthly budget amount of $50 would appear in the Budget column as $25 if the report period was 4/ 1/96 - 4/15/96. To compare actual spending with what you have budgeted for the entire month, make sure to specify whole month report periods (for example, 4/1/96 - 4/30/96 or 3/1/96 - 4/30/96) in the Create Report window.

How to...

Create a report

Create a report on selected accounts

Create a report on selected categories, classes, and supercategories

Limit which transactions are included in your report

Create a budget

Account balances report (Other)

This report lists the balances of all the accounts in the current file.

If you have investment accounts, the balances for those accounts include unrealized gains. The result shows the net worth of your Quicken accounts.

To include "Checks Payable" (unprinted checks) under LIABILITIES in an account balances report, enter an ending date for the report that is later than any of your postdated checks in the register.

You can see subtotals by class in an account (or by security if it's an investment account).

Account Balances Report
(Includes unrealized gains)
As of 7/6/96

ounts

Acct		7/6/96 Balance
ASSETS		
Cash and Bank Accounts		
Cash		124.40
Chris Savings		10,428.31
Joint Checking		
Ending Balance	16,437.98	
plus: Checks Payable	10,234.00	
Total Joint Checking		26,671.98
Terry Savings		5,965.33
Total Cash and Bank Accounts		43,190.02
Other Assets		
House		95,900.00
Medical FSA		0.00
Total Other Assets		95,900.00
Investments		
Jade Brokerage		11,427.24
Terry's 401(k)		9,574.45
Total Investments		21,001.69
TOTAL ASSETS		160,091.71
LIABILITIES		
Checks Payable		10,234.00

How to...

Create a report

Customize a report

Create a report on selected accounts

Create a report on selected categories, classes, and supercategories

Limit which transactions are included in your report

Setting up savings goals

Overview

What a savings goal is and how it works.

How to...

Set up a savings goal

Contribute to a savings goal

Withdraw from a savings goal

Report on a savings goal

Display and change the progress bar

Frequently asked question

Answer that will speed your work with savings goal accounts.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked question

[How can I see my actual bank balance when I have money in a savings goal account?](#)

Set up a savings goal

[Set up a savings goal](#)

[Edit a savings goal](#)

[Delete a savings goal](#)

Overview: Setting up savings goals

A Quicken savings goal lets you "hide" money for something you want to save for -- for example, a vacation or a new car. Although the money is really in your bank account, you mark it as unavailable for other spending purposes.

When you create a savings goal, Quicken automatically creates a savings goal account to help you track how much money you've contributed to your goal.

How to...

Set up a savings goal

Contribute to a savings goal

Withdraw from a savings goal

Report on a savings goal

Display and change the progress bar

Set up a savings goal

1. From the Plan menu, choose Savings Goals.

2. Click New.

3. Enter a name, amount, and finishing date for the savings goal. The name you enter will be the name of the account used to track the savings goal.

4. Click OK. The Savings Goals window shows your Projected Monthly Contribution in the lower right corner of the window. This is the amount that you should set aside each month in order to achieve your goal.

How to...

Edit a savings goal

Delete a savings goal

Contribute to a savings goal

Withdraw from a savings goal

Report on a savings goal

Display and change the progress bar

Edit a savings goal

1. From the Plan menu, choose Savings Goals.
2. Select the goal you want to edit in the list.
3. Click Edit.
4. Change the amount or finish date of the goal. You can't edit the name of the goal.
5. Click OK.

How to...

Set up a savings goal

Delete a savings goal

Contribute to a savings goal

Withdraw from a savings goal

Report on a savings goal

Display and change the progress bar

Delete a savings goal

1. From the Plan menu, choose Savings Goals.

2. Select the goal you want to delete.

3. Click Delete.

4. Quicken asks if you want to keep the asset account for your records. Click Yes if you want to delete the goal, but not the asset account. Click No if you want to delete the goal **and** the account.

5. In either case, Quicken returns the funds to their source accounts.

How to...

Set up a savings goal

Edit a savings goal

Contribute to a savings goal

Withdraw from a savings goal

Report on a savings goal

Display and change the progress bar

Note

Keeping the asset account for your records is useful because you can continue to run reports on the savings goal activity.

Report on a savings goal

Overview

1. From the Plan menu, choose Savings Goals.

2. Select the goal you want to report on.

3. Click Report. The report shows the opening balance and all the transfers into and out of the savings goal account.

How to...

Create reports about your finances

Overview

Quicken can generate a report of all the contributions made to a savings goal.

Contribute to a savings goal

Overview

1. From the Plan menu, choose Savings Goals.

2. Click Contribute.

3. Enter the date, select the account to transfer money from, and the amount to contribute.

4. Click OK.

How to...

Withdraw from a savings goal

Report on a savings goal

Display and change the progress bar

Overview

When you contribute to a savings goal, you "transfer" money from a bank account into your savings goal account. Although the money is really in your bank account, you "hide" it and mark it as unavailable for other spending purposes.

Withdraw from a savings goal

Overview

1. From the Plan menu, choose Savings Goals.

2. Click Withdraw.

3. Change the date if necessary, select the bank account to put money back into, and enter the amount to withdraw from the savings goal.

4. Click OK.

   Now you can spend the money you saved by recording expense transactions in your bank account as you normally would.

How to...

Contribute to a savings goal

Report on a savings goal

Display and change the progress bar

Overview

When you withdraw funds from a savings goal, you "transfer" money back into the account you made a contribution from. In actuality, the money never left your bank account; it was just "hidden" and now you are "unhiding" it when you make the withdrawal.

If you try to spend directly from your savings goal account, Quicken doesn't record the transaction. You must transfer the money back to a regular bank account first, and then spend it from the bank account.

Also, savings goal transactions do not affect reconciliation because the money hasn't really left your checking account.

Display and change the progress bar

With the progress bar, you can choose two savings, budget, or supercategory budget goals to display at all times at the bottom of the Quicken window. The goals are displayed as "gas gauge" graphs that show your progress towards the goal.

For information on other ways to see progress toward savings goals, **click here**.

To display the progress bar:

- From the Plan menu, choose Progress Bar. To hide the progress bar, click Close on the progress bar.

To change the progress bar:

- Click Cust on the progress bar, then select the goals to display.

How to...

Display different goals on the progress bar
Change progress bar display options

Other ways to see progress toward savings goals

A net worth report also shows you how much you've saved toward your savings goals. (In reports, the balances of your bank accounts don't include the money you've contributed to your savings goals. This money is shown separately with the asset accounts.)

You can also see the balance of your savings goal accounts in the Account list.

How can I see my actual bank balance when I have money in a savings goal account?

When you set aside money in a savings goal account, Quicken keeps track of both your actual bank balance (what your bank statement will say) and the balance of your account without the money you've set aside for your savings goal.

To see your actual bank balance:

- Select the Hide Sav. Goal checkbox in the register of the account you've contributed money from.

Create/Edit Savings Goal

Use this window to set up or edit a savings goal. You can get here by clicking New or Edit from the main Savings Goals window.

How to...

Set up a savings goal

Edit a savings goal

What you see

Goal Name

Goal Amount

Finish Date

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up savings goals

Goal Name

Enter a name for the savings goal here, such as Vacation or Car. When you edit an existing savings goal, you can't change the name.

Goal Amount

Enter the amount of the savings goal here. For example, if you want to set aside $3,000 for a vacation, enter 3,000.

Finish Date

This field contains the date by which you want to set aside all the money. So if you plan to take a vacation in August of 1996, enter 8/1/96 here.

Savings Goals

A Quicken savings goal lets you "hide" money for something you want to save for -- for example, a vacation or a new car. Although the money is really in your bank account, you mark it as unavailable for other spending purposes.

How to...

Set up a savings goal

Contribute to a savings goal

Withdraw from a savings goal

Report on a savings goal

Display and change the progress bar

What you see

Savings Goals button bar

Savings Goals list

Savings Goals Progress Graph

Goal, Start, Finish fields

Projected Monthly Contribution

Contribute, Withdraw buttons

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up savings goals

Savings Goals button bar

This button	Does this
New	Creates a new savings goal.
Edit	Lets you change an existing savings goal.
Delete	Deletes the selected savings goal.
Report	Creates a register report of all transactions in the savings goal account.
Close	Closes the window.

Savings Goals list

This is a list of all the savings goals you have defined.

This column	Shows this
Goal Name	The name of the savings goal.
Goal Amount	The amount of the goal.
Finish Date	The date by which you want to achieve the goal.
Current Savings	The amount that has already been contributed to the goal.

Savings Goals Progress Graph

This is a "gas gauge" of your progress towards the savings goal.

Goal, Start, Finish fields

This field	Shows this
Goal	The amount of the goal.
Start	The date you started contributing to the goal.
Finish	The date by which you want to achieve the goal.

Projected Monthly Contribution

Quicken calculates how much you need to contribute each month to reach the goal in the time allotted and displays the result here.

The amount is calculated based on the start and end dates, and the goal amount. Any portion of a month included within the start and end dates is counted as a full month.

For example, if a goal starts on 8/9/95 and ends on 8/9/96, Quicken calculates the Projected Monthly Contribution based on 13 months of contributions.

Contribute, Withdraw buttons

This button	Does this
Contribute	Opens the Contribute to Goal window, where you can easily add money to a savings goal.
Withdraw	Opens the Withdraw From Goal window, where you can transfer money back into the accounts from which your contributions came.

Contribute to Goal

Use this window to contribute money to the savings goal that's currently selected in the Savings Goals window. When you contribute to a savings goal, you transfer money from a bank account into your savings goal account.

To contribute to a savings goal:

- Change the date if necessary, select the account to transfer money from, and the amount to contribute, then click OK.

What you see

Date

From Account

$

Current (account name) Balance

How to...

Withdraw from a savings goal

Report on a savings goal

Display and change the progress bar

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up savings goals

Date

The date you want to assign to the savings goal transaction.

From Account

The name of the account the contribution will be transferred from.

$

The amount of money to contribute to the savings goal.

Current (account name) Balance

The current balance of the account the contribution will be transferred from.

Withdraw From Goal

Use this window to withdraw money from the savings goal that's currently selected in the Savings Goals window. When you withdraw from a savings goal, you transfer money back into the account you made a contribution from.

To withdraw money from a savings goal:

- Change the date if necessary, select the bank account to put money back into, the amount to withdraw from the savings goal, and then click OK.

What you see

> **Date**
>
> **Put funds back in**
>
> **$**
>
> **Amount saved from (account name)**

How to...

> **Contribute to a savings goal**
>
> **Report on a savings goal**
>
> **Display and change the progress bar**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Setting up savings goals**

Put funds back in

The name of the account the money where the withdrawal will be returned.

$

The amount of money to withdraw from the savings goal.

Amount saved from (account name)

The total amount of money that has been contributed to the savings goal from the currently selected account.

Choose Category

Use this window to select a budget goal category to display in the progress bar or the Snapshots window.

What you see

This field	Does this
Date Range	Displays the date range for the budget goal. Choose the current month, the current quarter, or the current year.
Category List	Shows the category selected for the budget goal. Click a category to select it.

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up savings goals

Choose Savings Goal

Use this window to select a savings goal to display in the progress bar or the Snapshots window.

To select a savings goal from the list:

- Click the goal, and then click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up savings goals

Choose Supercategory

Use this window to select a supercategory budget goal to display in the progress bar or the Snapshots window.

What you see

This field	Does this
Date Range	Displays the date range for the budget goal. Choose the current month, the current quarter, or the current year.
Supercategory List	Shows the supercategory selected for the goal. Click a supercategory to select it.

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up savings goals

Delete Savings Goal

Do you want to keep the asset account for your records?

Keeping the asset account for your records is useful because you can continue to run reports on the savings goal activity.

- Click Yes if you want to delete the goal, but not the asset account. Click No if you want to delete the goal **and** the account.

In either case, Quicken returns the funds to their source accounts.

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up savings goals

Customize Progress Bar

Use this window to change the progress bar to your liking.

How to...

Display different goals on the progress bar

Change progress bar display options

Set up a savings goal

What you see

Gauge Types (Left and Right)

Choose buttons

Show Labels

Always on Top

Troubleshooting

Solutions to problems you may be having.

Help on...

Setting up savings goals

Display different goals on the progress bar

1. Click Cust on the progress bar.
2. Select a gauge type for the left and right progress bar gauges from the drop-down lists.
3. Click the appropriate Choose button for the left and right gauges, and then make a selection from the list.

   For savings goals, select a goal from those you have already defined.

   For budget goals, selecting a category.

   For supercategory budget goals, select a supercategory.
4. Choose the display options you want, and then click OK.

   As you make progress on your goals, the tick marks in the progress bar (shown in red onscreen) show where your progress should be as of today's date.

Change progress bar display options

1. Click Cust on the progress bar.
2. Change the **progress bar options,** as necessary.
3. Click OK.

Progress bar options

Gauge Types (Left and Right)

Choose buttons

Show Labels

Always on Top

Gauge Types (Left and Right)

These fields show the currently selected goal type. You can select Savings Goal, Budget Goal, or Supercategory Budget.

To select a different gauge type, click the down arrow and select a goal from the drop-down list.

Choose buttons

Click to select a specific goal. For savings goals, select an account from the list of savings goals you've set up. For budget goals, select a category to display. For Supercategory budget goals, select a supercategory.

Show Labels

Select this option to display a label above the selected goal on the progress bar.

Always on Top

Select this option to have the progress bar always remain on top.

Displaying Quicken Snapshots

Overview

The types of information you get in a Snapshot.

How to...

Display Snapshots

Create, edit, or delete a page of Snapshots

Customize Snapshots

Print Snapshots

Troubleshooting

Solutions to problems you may be having.

Help Contents

Display Snapshots

[Display the Snapshots window](#)

[Display a different page of Snapshots](#)

[Enlarge a Snapshot](#)

Customize Snapshots

[Select the number of Snapshots per page](#)

[Select what each Snapshot displays](#)

Overview: Quicken Snapshots

Quicken Snapshots give you an overall picture of your finances on a single screen. Snapshots provide an instant overview of your finances, showing exactly what you want to keep track of.

You can display five types of information in Quicken Snapshots:

- Graphs
- Reports
- Calendar notes
- Budget and savings goals
- Supercategory budget goals

How to...

Display Snapshots

Create, edit, or delete a page of Snapshots

Customize Snapshots

Print Snapshots

Display the Snapshots window

To display the Snapshots window:

- From the Reports menu, choose Snapshots.

How to...

Display a different page of Snapshots

Enlarge a Snapshot

Create, edit, or delete a page of Snapshots

Customize Snapshots

Print Snapshots

Display a different page of Snapshots

1. From the Reports menu, choose Snapshots.

2. From the "Choose the Snapshot page to display" drop-down list, select a different page.

How to...

Display Snapshots

Create, edit, or delete a page of Snapshots

Customize Snapshots

Print Snapshots

Enlarge a Snapshot

1. From the Reports menu, choose Snapshots. The Snapshot page you last selected appears.
2. Select the Snapshot, and then click Enlarge, or double-click directly on the Snapshot.

Note: You can't enlarge Financial Calendar notes.

How to...

Display Snapshots

Create, edit, or delete a page of Snapshots

Customize Snapshots

Print Snapshots

Select the number of Snapshots per page

1. From the Reports menu, choose Snapshots.
2. Click Custom.
3. Click one of the radio buttons under "Snapshots per Page." You can display between two and six Snapshots per page.
4. Click OK.

How to...

Display Snapshots

Create, edit, or delete a page of Snapshots

Customize Snapshots

Print Snapshots

Select what each Snapshot displays

1. From the Reports menu, choose Snapshots.

2. Click Custom.

3. Select a Snapshot under "Choose the Snapshot to customize."

4. From the Snapshot Type list, select a Snapshot type.

5. Under "Snapshot Display," select either Graph to display the information as a graph, or Text to display a text report. (This doesn't apply to Calendar Notes, Budget Goal, Savings Goal, or Supercategory Budget.)

6. If necessary, click Customize Snapshot to change the dates and filters for the Snapshot graph.

7. Click OK.

How to...

Display Snapshots

Create, edit, or delete a page of Snapshots

Customize Snapshots

Print Snapshots

Create, edit or delete a page of Snapshots

To create a new Snapshot page:

1. From the Reports menu, choose Snapshots.
2. Click Custom.
3. Click New in the Snapshot Page box.
4. Enter a name for the page, and then click OK.

To edit a Snapshot page:

1. From the Reports menu, choose Snapshots.
2. Click Custom.
3. Click Edit in the Snapshot Page box.
4. Select a Snapshot page from the list.
5. Click Edit.
6. Make any changes you want, and then click OK.

To delete a Snapshot page:

1. From the Reports menu, choose Snapshots.
2. Click Custom.
3. Click Edit in the Snapshot Page box.
4. Select a Snapshot page from the list.
5. Click Delete.
6. Click OK at the warning message.

How to...

Display Snapshots
Customize Snapshots
Print Snapshots

Snapshots

Quicken Snapshots give you an overall picture of your finances on a single screen. Snapshots provide an instant overview of your finances, showing exactly what you want to keep track of.

Each Snapshot page consists of up to six different Snapshots.

How to...

> **Display Snapshots**
>
> **Create, edit, or delete a page of Snapshots**
>
> **Customize Snapshots**
>
> **Print Snapshots**

What you see

> **Snapshots button bar**
>
> **Snapshots**
>
> **Choose the Snapshot page to display**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Displaying Quicken Snapshots**

Snapshots

Snapshots are miniature versions of Quicken's graphs, calendar notes, summary reports, budget goals, savings goals, or supercategory budget goals. You can have between two and six on one page.

Choose the Snapshot page to display

This drop-down list shows the name of the currently displayed Snapshot page. To display a different Snapshots page, select it from the drop-down list.

Snapshots buttons

This button	Does this
Custom	Opens the Customize Snapshots window and lets you tailor the Snapshot page to your needs.
Enlarge	Zooms to a full-size version of the selected Snapshot.
Print	Prints the Snapshot page.
Close	Closes the Snapshots window.

Customize Snapshots

Use this window to specify what you want to see on a Snapshot page.

How to...

Customize Snapshots

Create, edit, or delete a page of Snapshots

What you see

Choose the Snapshot to customize

Snapshots per Page

Snapshot Page

Snapshot Type list

Snapshot Display

Customize Snapshot

Troubleshooting

Solutions to problems you may be having.

Help on...

Displaying Quicken Snapshots

Choose the Snapshot to customize

Click one of the boxes in the upper left part of the Customize Snapshots window. The selected Snapshot is the one you will be customizing.

Snapshots per Page

Select how many Snapshots you want on this Snapshot page. You can have between two and six Snapshots on one page.

Snapshot Page

Select a page to customize from the drop-down list. Click New to create Snapshot page, or Edit to change the name of a Snapshot page.

Snapshot Type list

Select a Snapshot type from the list for the Snapshot location you have selected. The Snapshots available include Quicken's graphs, some reports, Calendar Notes, savings or budget goals, and supercategory budget goals.

Snapshot Display

Most Snapshot types can be displayed either as graphs or as text. Click Graph or Text to select that option.

Customize Snapshot

Click this button to change the dates and filters for Snapshot graphs.

Edit Snapshot Pages

To create a new page:

1. Click New.
2. Enter a name for the new page, and then click OK.

To edit an existing page:

1. Select the page from the list.
2. Click Edit.
3. Make any changes, and then click OK.

To delete a page:

1. Select a page from the list.
2. Click Delete.
3. Click OK at the warning message.

What you see

Snapshot Pages

New, Edit, and Delete buttons

Troubleshooting

Solutions to problems you may be having.

Help on...

Displaying Quicken Snapshots

Snapshot Pages

This is a list of all the existing Snapshot pages. To select an item from the list, click it. You can also use the Up and Down Arrows to move through the list.

Edit Snapshot Pages buttons

This button	Does this
New	Creates a new Snapshot page.
Edit	Lets you change the name of an existing page.
Delete	Deletes the selected page.

New/Edit Snapshot Page

Use this window to create a new Snapshot page or to change the name of an existing one.

To create a new Snapshot page:

- Enter a name for the new page, and then click OK.

To change the Snapshot page name:

- Revise the name that's already displayed, and then click OK.

How to...

Display Snapshots

Create, edit, or delete a page of Snapshots

Customize Snapshots

Print Snapshots

Troubleshooting

Solutions to problems you may be having.

Help on...

Displaying Quicken Snapshots

What's New in Quicken 5 for Windows

> To print this information, click the Print button above.

This screen summarizes the new features in Quicken 5 for Windows, and explains how to access them (shown in *italics*).

Online services (require a modem)

For a tour of online services, choose QuickTours from the Quicken Help menu, then click "Using Quicken With A Modem." To sign up for online banking or online bill payment, **click here.**

- Online banking lets you download account information from your financial institution, and reconcile that information with your Quicken data. If you own a credit card issued by an online banking institution, you can download your credit card transactions, too. *Choose Online Banking from the Online menu.*
  Financial Directory provides information about many of the financial institutions that participate in online banking. *Choose Financial Directory from the Online menu.*
- Online bill payment lets you pay your bills through a modem. (If you are currently a CheckFree user, you can continue using CheckFree or switch to online bill payment.) *Choose Online Bill Payment from the Online menu.*
- Quicken Financial Network provides free access to Quicken's area on the World Wide Web. *Choose Quicken Financial Network from the Online menu.*
- Portfolio Price Update now retrieves high, low, volume, and change information for the securities in your Quicken investment portfolio. *Click Update from the Portfolio View.*
- Through online banking, download your Quicken Credit Card transactions anytime you want, as often as you want, instead of just once a month.
- Investor Insight lets you download up-to-date stock and mutual fund quotations, along with the latest news stories on stocks you're interested in. *Available in Quicken Deluxe (from the Windows Program Manager, double-click Investor Insight) and Quicken Deluxe CD-ROM (from the Quicken Deluxe Gateway, click Investor Insight) only.*

Reports

- EasyAnswer Reports let you quickly create common reports about your finances. *Choose EasyAnswers from the Reports menu.*
- For reports that have two columns or more, you can resize the width of the columns. *After you create a report, it appears on the screen with small markers between the column headings. Drag the markers to the left or right to resize the columns.*
- Show or hide any report column. *Before or after you run a report, click Customize and then click the Display tab. Under "Show Columns," select the columns you want to show or hide.*
- Organize cash flow reports and summary reports by supercategory. *Set up supercategories for your reports first: choose Category & Transfer from the Lists menu and then click Super. Then click the Reports icon, choose the cash flow or summary report, and then click Create. Click Customize and then click the Display tab. Under "Organization," choose Supercategory.*
- The Reports menu shows the names of the last four reports you created.

Report printing

- Print a report on a single page, no matter how wide the report is. *Create a report, click the Print icon, and then select "Fit to One Page Wide."*
- The Print Preview window shows more of your report, in the actual font it will be printed in. *Create a report, click Print, then click Preview. Click any part of a report (the cursor is a magnifying glass) to magnify it.*
- Change the report orientation (portrait or landscape) right in the Print Report window, without having to go through Printer Setup. *Create a report, and then click Print.*

Getting around in Quicken

- QuickTabs let you quickly move between the areas of Quicken you use the most. *Choose Options from the Edit menu, and then click General. Click "Full-Window Mode."*
- The newly-designed HomeBase provides one-screen access to Quicken's most important features. *Choose HomeBase from the Activities menu.*

Investments and Portfolio View

- If you've never used Quicken to track investments, EasyStep helps you get started. *Choose Set Up Investment from the Activities menu, or click the Set Up Investment button in the Portfolio View.*
- You can link an investment account to a bank account that lets you hold uninvested cash and write checks. *Choose Account from the Lists menu. Select the investment account you want to link the checking account to and then click Edit. Check "Include a Linked Checking Account for Cash Management."*
- You can specify these new investment actions: transfer shares between accounts, corporate name change, corporate securities spin-off, corporate acquisition (stock for stock), and stock dividend. *From the Investment register, click Action, and then click Advanced.*
- To track the price history of an investment you may not necessarily own, add it to the Watch List. *From the Portfolio View, click Options, and then click Securities. Select a security and then click Watch List.*
- In the Portfolio View, sort your investments by security name, type, symbol, or any of the Custom View columns (like market value, estimated income, and % market value), just by clicking the heading.
- Specify high, low, and volume for any investment price. *From the Portfolio View, choose the security, click Prices, and then click New.*
- Mutual Fund Finder helps you choose the mutual funds that best fit your individual financial needs and attitude toward risk. *Available in Quicken Deluxe (from the Windows Program Manager, double-click Mutual Fund Finder) and Quicken Deluxe CD-ROM (from the Quicken Deluxe Gateway, click Mutual Fund Finder) only.*
- When you specify the lot (or portion) of shares to sell or remove, you can choose "First Shares In," "Last Shares In," "Maximum Gain" (the shares that will give you maximum tax consequences), or "Minimum Gain" (the shares that will give you minimum tax consequences). *From the Sell or ShrsOut investment form, enter the number of shares to sell or remove, and then click Lots.*
- When you add shares to an account or remove shares from an account, you have the option of specifying the market value of the shares if it's different from the cost basis (this affects investment performance reports). *From the ShrsIn or ShrsOut investment form, enter the Market Value.*

Account register
- The category drop-down list lets you enter split transactions and transfer transactions right from the drop-down list itself. *Choose Use Register from the Activities menu, and then tab to the Category column.*
- The Edit, Record, and Splits buttons are now located closer to the transaction you're entering. (Restore now appears under Edit.) *Choose Use Register from the Activities menu.*

Scheduled transactions
- You can sort the Scheduled Transaction list by description, amount, or next date. *Choose Scheduled Transaction from the Lists menu. Under "Sort by," choose your preference.*

Memorized transactions
- You can automatically delete memorized transactions that you haven't used in a number of months. *Choose Options from the Edit menu, and then click General. The option is called "Remove Memorized Transactions..."*

Tax planning
- With Tax Link Assistant, manage your tax schedule assignments for all categories in one window. *Choose Category & Transfer from the Lists menu, and then click Tax Link.*
- If you file multiple copies of a tax form (for example, if you own two businesses and file two copies of Schedule C), you can specify which copy of the tax form a transaction should be assigned to. *Choose Class from the Lists menu, and click New. Set up a class called "Business 1" and type "1" for the Copy number. Set up a class called "Business 2" and type "2" for the Copy number. Then when you enter a transaction in the register, you can specify the class in the Category field by entering the category first, then typing a forward slash (/), followed by the class name.* You can also use this procedure to specify multiple copies of tax forms you receive, such as if you have two jobs and receive two W-2 forms.

Loans
- Improved View Loans window organizes your loan information into Loan Summary, Payment Schedule, and Payment Graph tabs. The View Loans window also now shows the final payment date. *Choose Loans from the Activities menu.*
- EasyStep help you set up your loans in Quicken. *Choose Loans from the Activities menu, and then click New.*
- Easily enter additional payments. *Choose Loans from the Activities menu, click Make Payment, and then click Extra.*

Onscreen assistance

- With flyover Help, move your mouse cursor over any Quicken icon for a few seconds to learn what the icon does.
- Get the big picture on common Quicken tasks with the newly-designed QuickTours. *Choose QuickTours from the Help menu.*
- Get answers to the most frequently asked questions about Quicken. *Press F1, click Contents, and then click Troubleshooting.*
- Quicken Tips provide useful suggestions whenever you start Quicken. *Choose Quicken Tips from the Help menu.*
- The Deluxe Index is an onscreen index to all the features in Quicken. Just type in a topic like "investing," and the Index lists all the related Quicken areas, and takes you to the one you choose. *Available in Quicken Deluxe CD-ROM only (from the Quicken Deluxe Gateway, click Index).*
- The Onscreen Manual not only explains how to use Quicken, but how to apply Quicken to real-world situations, such as refinancing a home, tracking a 401(k), and managing a business. *Available in Quicken Deluxe CD-ROM only (from the Quicken Deluxe Gateway, click Onscreen Manual).*
- Video QuickTours provide entertaining multimedia tours of Quicken's main features. *Available in Quicken Deluxe CD-ROM only (from the Quicken Deluxe Gateway, click Video QuickTours).*

Other improvements

- Add categories from Quicken's Home category list or Business category list to customize your own category list. *Choose Category & Transfer from the Lists menu, and then click Add.*
- Hide inactive accounts without having to delete them. *Click the Accts icon, select an account, and then click Hide.*
- Improved continuous-feed printer check alignment lets you line up checks in your printer faster and easier than before. *Choose Printer Setup from the File menu, and then choose Check Printer Setup.*
- Create and save multiple budgets. *Choose Budgeting from the Plan menu, and then click Budgets.*
- The File menu shows the names of the last four Quicken files you opened.

Address Book

- The new Financial Address Book lets you easily manage and print financial addresses. *Available in Quicken Deluxe and Quicken Deluxe CD-ROM only (choose Financial Address Book from the Activities menu).*

Financial advice (available in Quicken Deluxe CD-ROM only)

- Finance 101 teaches you the fundamentals of personal finance. It uses your own data to show how to invest wisely, reduce taxes, plan for the future, and more. "Financial Health Checkups" look at your financial situation to give you personalized advice. *From the Quicken Deluxe Gateway, click Finance 101.*
- Improved Ask the Experts now provides personalized financial advice based on the information you've stored in Quicken. *From the Quicken Deluxe Gateway, click Ask The Experts.*
- Enter basic information about you and your family in the Personal Profile -- Finance 101 and Ask The Experts use this information to provide financial advice that's customized for you. *From the Quicken Deluxe Gateway, click Personal Profile.*

Online Software Registration

Overview

About online software registration for Quicken

How to...

Register your Quicken software online

Frequently asked questions

Answers to your questions about online software registration.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

[If I register my Quicken software online, should I also mail the registration card?](#)

[What do I have to do to set up my modem?](#)

[Does Intuit keep my registration information confidential?](#)

Software Registration command

Opens the Registration window in which you can register your Quicken 5 for Windows software online.   Online registration is an alternative to mailing the registration card that came in your Quicken package.

How to...

Register your Quicken software online

Overview: Online software registration

Quicken provides an online alternative to filling in and mailing the registration card included in your package. You can register your Quicken 5 for Windows software from your computer at no cost to you.

Note: If you register Quicken online, do not mail the printed registration card.

Registration benefits

We encourage you to register your Quicken software as soon as you install it.   When you register Quicken, you are entitled to:

- Product support
- Special offers on new Intuit products and services
- Advance notification of new product updates

If you live outside the United States

At this time, online software registration is available only to residents of the United States, including Alaska, Hawaii, and Puerto Rico.   If you live outside these areas, mail the printed registration card to Intuit.

How to...

Register your Quicken software online

Register your Quicken software online

1. Make sure your modem is plugged in and turned on.
2. From the Online menu, choose Software Registration.
3. In the Registration window, enter information into each box and then click OK.
4. (Optional) Answer the questions in the Survey window.
5. Click Register.

What happens

- Quicken dials Intuit, establishes an online connection, and sends the information you entered.

- When your registration is complete, Quicken ends the online connection and displays a confirmation message.
- The Software Registration command disappears from the Online menu so you don't accidentally register again.

Note

If you have not yet made an online connection to Intuit or set up your modem, Quicken attempts to set up your modem automatically before it dials Intuit.

Software Registration

Online software registration is an alternative to filling in and mailing the registration card that came in your Quicken package.   In this window (the first of two), you enter basic information about yourself, including name, address, and telephone number.

To complete the window:

1.   Enter information into each box.   Use the Tab key to move from box to box.

Initial, Company, Phone, and Internet address are optional.   (If you enter a phone number, include an area code.)   You must enter information in the other boxes.

2.   Click OK.

At this time, online software registration is available only to residents of the United States, including Alaska, Hawaii, and Puerto Rico.   If you live outside these areas, mail the printed registration card to Intuit.

Troubleshooting

Solutions to problems you may be having.

Help on...

Online software registration

Survey window

In this window, you answer a series of questions to help Intuit better understand its customers.   Although completing the survey is optional, we hope you will take a moment to provide Intuit with this information.   The more we know about you, the better equipped we are to design software that meets your needs.

To complete this window:

1. Click the Down Arrow to see possible choices for each question.   If you don't want to answer a question, skip it or select the blank line as your answer.

2. To keep your name and address confidential, check the box.

3. Click Register.

Quicken dials Intuit, establishes an online connection, and sends the information you entered.

When your registration is complete, Quicken ends the online connection and displays a confirmation message.

Troubleshooting

Solutions to problems you may be having.

Help on...

Online software registration

If I register my Quicken software online, should I also mail the registration card?

No.   Online registration is an alternative to mailing the registration card that came in your Quicken package.

If you register online, don't mail the card.   If you mail the card, don't register online.

Does Intuit keep my registration information confidential?

Yes.   The personal details you provide Intuit (phone number, email address, company) and all the survey information are kept completely confidential.

Sometimes Intuit makes its mailing list available to other companies.   To keep your name and address confidential, check the box on the Survey screen.

Quicken technical information

Topics

[About Quicken data files](#)

[How much data can Quicken hold?](#)

[Quicken's financial planning formulas](#)

[Quicken's amortization formula](#)

[Information about Quicken's QIF format](#)

Quicken's data capacity

Quicken automatically stores each transaction you record. A typical home user generates 200 to 1,000 transactions per year. Small business users typically have 300 to 3,000 transactions per year.

How much can my hard disk hold?

On a hard disk, a Quicken data file can hold up to 65,534 transactions (that's approximately 16 MB of disk space). This is the total for all accounts in the file.

How much can a floppy disk hold?

A floppy disk this size	Will hold this many transactions (approximately)
360K	1000
720K	2000
1.2MB	3300
1.44MB	3800

These numbers are only approximate. The actual number depends on how many memorized items (categories, classes, transactions, etc.) you use. If you use many memorized items, fewer transactions can fit on a disk.

How to...

Backup and restore Quicken files

Close out your accounts at year end

Transferring data to and from Quicken

Overview

The ways you can transfer data into and out of Quicken.

How to...

Export data to a QIF file

Import data from a QIF file

Import security prices from an ASCII file

Save security prices from Prodigy's Quote Track

Transfer tax schedule report data to a tax program

Frequently asked questions

Answers and tips that will speed your work with transferring files.

Troubleshooting

Solutions to problems you may be having.

Help Contents

Frequently asked questions

[How do I copy data from one Quicken file to another?](#)

[Can I use my data from a DOS version of Quicken?](#)

[How can I convert data from my Macintosh version of Quicken?](#)

[Can I get more information about QIF files?](#)

Overview: Transferring data

Although you cannot directly move or copy transactions from one Quicken account to another, you can do so indirectly using a specially formatted text file called a Quicken Interchange Format (QIF) file.

Once you have created a QIF file, you can import data from the file to any Quicken register. This allows you to consolidate Quicken accounts from other locations, move data from one account to another, and merge Quicken files.

You can also transfer your Quicken data to a spreadsheet.

Import security prices from an ASCII file

You can import security prices from a standard, comma-delimited ASCII file. Quicken matches prices with your securities if they have the same symbol. If your securities don't have symbols, you'll need to edit them first so that they do. For details on setting up a security, **click here**.

To import security prices from an ASCII file:

1. From the Activities menu, choose Portfolio View.

2. Display the date for which you have data.

3. From the File menu, choose Import Prices.

4. If the data is on a floppy disk, place the disk in a drive.

5. Enter the filename. (If the file is not in the default directory, enter the full pathname.)

6. Change the date information if necessary.

7. Click OK.

Data Requirements

The data must be in standard ASCII format with one symbol/price/date per line, delimited by either commas or double spaces (using only one type of delimiter per line).

These import formats are all acceptable. Note that Quicken can handle quotation marks:

```
ABC, 123.456
ABC, 123.456, 12/31/95
ABC   123.456   12/31/95
"ABC", 123.456, "12/31/95"
"ABC", "123.456", "12/31
```

How to...

Save security prices from Prodigy's Quote Track

Save security prices from Prodigy's Quote Track feature to a file that Quicken can import

In Prodigy, do the following::

1. [Jump]: QUOTE TRACK and follow the onscreen instructions for creating or viewing a Quote Track list.
2. From the FILE menu, choose REPORT SET UP
3. Set your report options:

Destination:	File (You can use the filename QTRACK.CSV, or change it.)
Range:	Entire list
Type:	Closing
Format:	Comma Delimited
Headings:	No

4. Select COMPLETE to save your options, and then select PRINT to save your changes to the file you specified. If the file already exists, Prodigy asks whether you want to write over it or add these quotes to it. If you have more Quote Track lists, you can view them and print them to the same file without resetting your print options.

How to...

Import security prices from an ASCII file

Information about QIF files

You can export transactions from a Quicken account register to a specially formatted text file, then import that data to a different Quicken account register. This text file MUST be formatted as a Quicken Interchange Format (QIF) file.

You export Quicken data to a QIF file by using the Export command on the File menu. If you already have data in QIF format, you can import it into Quicken by using the Import command on the File menu.

More about...

General structure of QIF files

Identifiers for investment accounts

Identifiers for non-investment accounts

QIF file example

General structure of QIF files

The following rules apply to the structure of QIF files:

- Each transaction must end with a ^ symbol.
- Each item in the transaction must appear on a separate line.
- When Quicken exports an account register, it adds one of the following lines at the beginning of the file to identify the type of account:

  !Type:Bank   !Type:Invst

  !Type:Cash   !Type:Oth A

  !Type:CCard   !Type:Oth L

- You can add a line that forces Quicken to import all transfers, regardless of whether Ignore Transfers is selected when the file is imported. Add this line immediately after one of the lines above that begins the file:

  !Option:AllXfr

More about...

Identifiers for investment accounts

Identifiers for non-investment accounts

QIF file example

Identifiers for investment accounts

Use these letters to identify specific items in an investment account transaction. Each line in the transaction must begin with one of these letters:

Letter	What it means
D	Date (optional)
N	Action
Y	Security
I	Price
Q	Quantity (# of shares or split ratio)
C	Cleared status
P	1st line text for transfers/reminders
M	Memo
O	Commission
L	Account for transfer
$	Amount transferred
^	End of entry

If an item is omitted from the transaction in the QIF file, Quicken treats it as a blank item.

More about...

General structure of QIF files

Identifiers for non-investment accounts

QIF file example

Identifiers for non-investment accounts

Use these letters to identify specific items in a non-investment account transaction. Each line in the transaction must begin with one of these letters:

Letter	What it means
D	Date
T	Amount
C	Cleared status
N	Number (check or reference)
P	Payee/description
M	Memo
A	Address (up to 5 lines; 6th line is an optional message)
L	Category (category/transfer/class)
S	Category in split (category/transfer/class)
E	Memo in split
$	Dollar amount of split
^	End of entry

Repeat the S, E, and $ lines as many times as necessary for additional items in a split. If an item is omitted from the transaction in the QIF file, Quicken treats it as a blank item.

More about...

General structure of QIF files

Identifiers for investment accounts

QIF file example

QIF file example

The following example shows two transactions that were exported from a Quicken bank account to a QIF file.

Line in file	What the line means
!Type:Bank	Header line
D6/12/95	Date of 1st transaction
T-1,000.00	Amount of 1st transaction
N*****	Check number
PFranks Plumbing	Payee
AFranks Plumbing	Address (1st line)
A2567 Fresno Street	Address (2nd line)
ASanta Barbara, CA 90111	Address (3rd line)
LHome Maint	Category/Transfer/Class
^	Ends 1st transaction
D6/15/95	Date (2nd transaction)
T-75.46	Amount (2nd transaction)
CX	Status in Cleared column
N256	Number
PWalts Drugs	Payee
LSupplies	Category/class
SSupplies	First category in split
EOffice supplies	First memo in split
$-36.00	First amount in split
SGarden	Second memo in split
$-39.46	Second amount in split
^	Ends 2nd transaction

More about...

General structure of QIF files

Identifiers for investment accounts

Identifiers for non-investment accounts

Import data from a QIF file

You can import data you have previously exported to an ASCII file in Quicken Interchange Format (QIF). The data can come from an account in a particular Quicken file, or from an application that supports the QIF file format.

1. **Back up** your Quicken data file.

2. If you are importing the data from a floppy disk, insert the disk in a disk drive.

3. From the File menu, choose Import.

4. Enter the name of the QIF file you want to import data from.

   Note that you can import investment transactions only to another investment account.

5. Select the account you want to import the data into.

6. Select the items you want to import from the file.

8. Click OK.

How to...

Learn more about QIF files

Export data to a QIF file

Export data to a QIF file

Export data from an account to an ASCII file in Quicken Interchange Format (QIF) when you plan to import it into a different Quicken account. You can also import the data to applications that support the QIF file format.

1. If you are exporting the data to a floppy disk, place the disk in a disk drive.

2. From the File menu, choose Export.

3. Enter a name for the QIF file you want to export the data to.

4. Select the account you want to export the data from. If you don't see the account in the list, scroll up or down until you find it.

5. If you want to export only those transactions that occurred during a specific interval of time, enter the beginning and ending dates of that time interval.

6. Select the items you want to export.

7. Click OK.

How to...

Learn more about QIF files

Import data from a QIF file

Can I use my data from a DOS version of Quicken?

Yes. Quicken 5 for Windows upgrades Quicken for DOS 3, 4, 5, 6, 7, or 8 data files when you open them. For details, **click here**.

Important: When you update a file, you will no longer be able to use it in the previous version of Quicken. As a safeguard, Quicken automatically backs up your data files. If ever needed again, you can find them in the \OLDFILES subdirectory, which is located within the directory in which you installed Quicken.

To open a file from Quicken for DOS versions 1 or 2, contact Technical Support for upgrade solutions. For the phone number, **click here**.

How do I convert data from my Macintosh version of Quicken?

You can bring data from Quicken for Macintosh versions 1, 2, 3, 4, 5, or 6 into Quicken 5 for Windows.

With the steps below, you can transfer all information from a Quicken for Macintosh **register** to Quicken 5 for Windows. However, only the categories and classes which have actually been used in the register will be included.

In addition, because they are not actually a part of a register, the Memorized Transaction list, all transaction groups, the budget figures, and all online payees won't be transferred. If you want to convert these items or the entire category or class list, follow these steps again to export and import those items separately.

To convert register data from Quicken for Macintosh:

1. Export each register from the Quicken for Macintosh data file to a QIF (Quicken Interchange Format) file. See instructions in your Quicken for Macintosh User's Guide.
2. Translate the QIF files to DOS format. See instructions in your Quicken for Macintosh User's Guide.
3. Import the files into a Quicken 5 for Windows data file. For instructions, **click here.**

Transfer tax schedule report data to a tax program

If you use tax-preparation software to prepare your taxes, you can print Quicken report data to a file in a format that works with these programs. The format is TXF (Tax Exchange Format).

This procedure is not necessary if you use TurboTax for Windows to prepare your taxes. TurboTax for Windows can import Quicken for Windows data without any work on your part. TurboTax is an add-on program that is purchased separately from Quicken 5 for Windows.

To transfer tax data to a tax program:

1. **Set up Quicken to use tax schedules with categories**.
2. Create a **tax schedule report** or a **capital gains report**.
3. Click Export on the Report button bar.
4. In the File Name box, enter a name for this file. Quicken supplies the correct file extension, which is .TXF (Tax Exchange Format).

   If you created both a tax schedule report and a capital gains report, you must print each report to disk so that you have a separate TXF file for each report.
5. Click OK to save the data. Read your tax program documentation to find out how to import the file.

How to...

Purchase Intuit software and supplies

QIF Import

This is where you select the file that contains the data you want to import. You also select the account where you want the data to appear after you import it.

The data can come from a Quicken file or from an application that supports Quicken Interchange Format (QIF).

To import data from a QIF file:

1. **Back up** your Quicken data file.
2. Enter the name of the QIF file you want to import.
3. Select the account you want to import the data into.
4. Select the items you want to import.
5. Click OK.

What you see

    QIF File to Import

    Quicken account to import into

    Import Items

    Browse

Troubleshooting

    Solutions to problems you may be having.

Help on...

    Transferring data to and from Quicken

QIF File to Import

Enter the name of the file you want to import. If you want to look through your files to find the right one, click Browse.

Quicken account to import into

From the drop-down list, select the account that you want to import the QIF file into. Note that you can import investment transactions only into another investment account.

Import Items

Select those items you want to import.

Select "Special handling for transfers" only if you have exported from a number of Quicken accounts in the same file (to several QIF files) and will be using import to recreate all the transactions (by importing from several QIF files).

This prevents duplicate transfer transactions when you import data from both the "to" and the "from" accounts involved with transfers.

Browse

Click to display a window that lets you look through the files on your disk to find the right one.

Import from QIF File

This is where you select the QIF file that contains the data you want to import.

To complete the window:

1. In the File Name box, enter the name of the file. To display the files in a particular directory, double-click the directory name in the Directories list. To select a particular file, click its name in the list under the File Name box.

2. Click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Transferring data to and from Quicken

QIF Export

This is where you export data from a single account in the current file to an ASCII file in Quicken Import Format (QIF). This lets you import the data to a different Quicken account. You can also import the data to other applications that support QIF.

To export data to a QIF file:

1. Enter a name for the QIF file you want to export the data to.

2. Select the Quicken account you want to export the data from.

3. If you want to export only those transactions that occurred during a specific time period, enter the beginning and ending dates of that time period.

4. Select the items you want to export.

5. Click OK.

What you see

QIF File to Export

Quicken account to export from

Transactions Starting: ... to

Export Items

Browse

Troubleshooting

Solutions to problems you may be having.

Help on...

Transferring data to and from Quicken

QIF File to Export

Enter the name of the file to export to. If you want to look through your directories to select a file, click Browse.

Quicken account to export from

Select the account you want to export.

Transactions Starting: ... to

Enter the date range of transactions to export. To export all transactions, leave these fields as 1/1/1 through 12/31/99.

Export Items

Select the items you want to export. If you select the Category list, Quicken also exports the Class list.

Export to QIF File

This is where you enter the name of the QIF file you are exporting data to.

To complete the window:

1. In the File Name box, enter the name of the file. To display the files in a particular directory, double-click the directory name in the Directories list. To select a particular file, click its name in the list under the File Name box.
2. Click OK.

Troubleshooting

Solutions to problems you may be having.

Help on...

Transferring data to and from Quicken

Import Price Data

You can import security price data for a given date from an ASCII file to the Portfolio View window. The window is updated for the date supplied in the file. If no date is supplied, the window is updated for the date it currently displays.

How to...

> **Import price data**
>
> **Edit a security**

What you see

> **File**
>
> **Date**

Troubleshooting

> Solutions to problems you may be having.

Help on...

> **Transferring data to and from Quicken**

File

Enter the name of the file to import prices from.

Date

If the file does not contain specified dates, import the prices to the date entered here. The currently selected date in Portfolio View is displayed in this field by default.