

Getting Started

Quicken 2010 for Windows



Thank you for choosing Quicken 2010.

This guide will get you up and running by stepping you through the key tasks you need to get started managing your finances in Quicken. You'll find information here on the following topics:

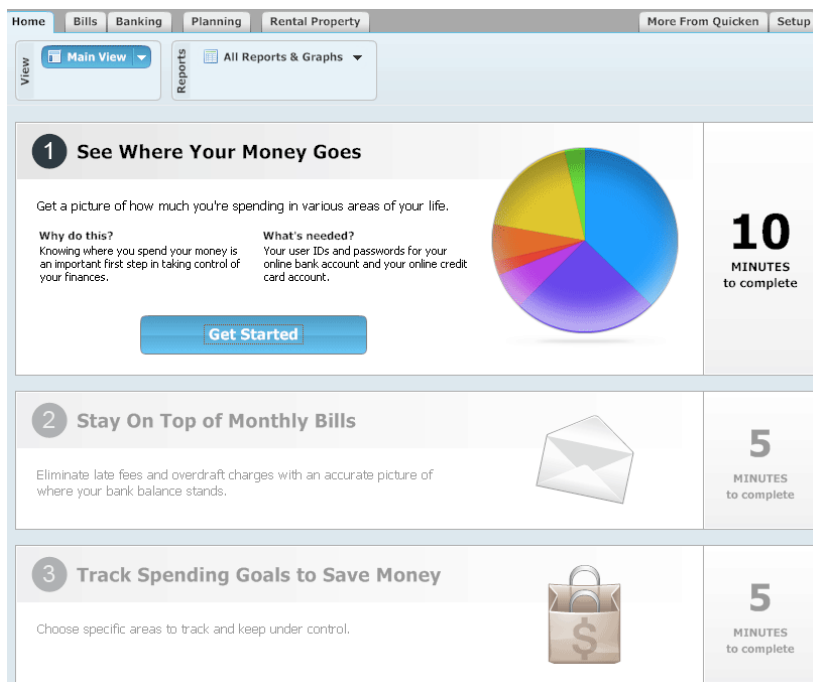
- **The Home Tab**
- **Setting Up Your First Account**
- **Categorizing Your Transactions**
- **Setting Up Your Bills and Income**
- **Setting Spending Goals**
- **Next Tasks**
- **Other Ways to Get Help**

The Home Tab

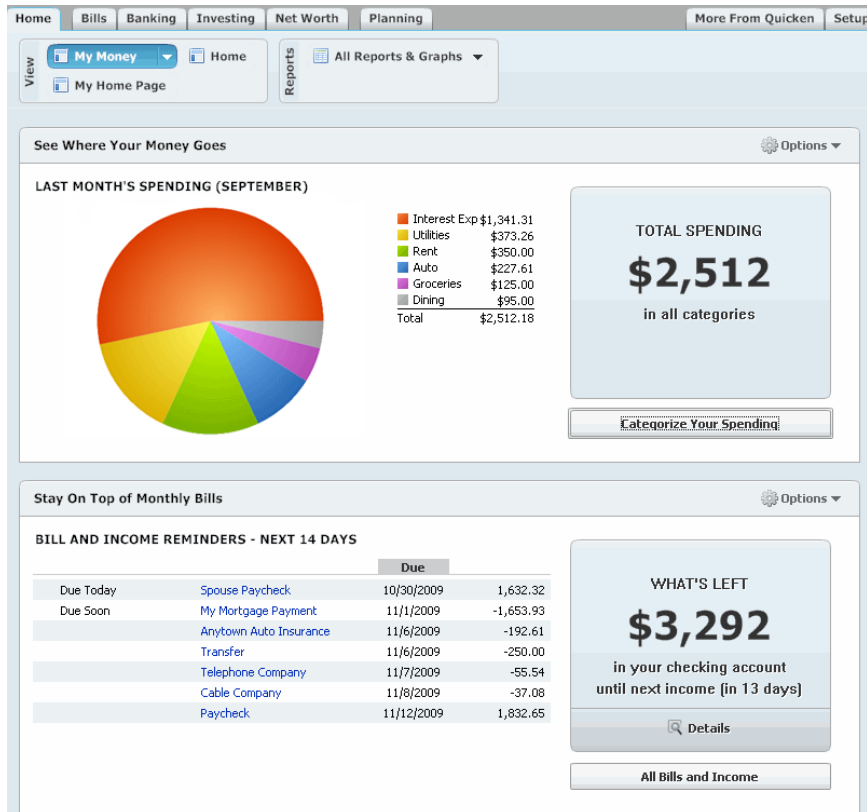
Once you've entered all your data into Quicken, the Home tab becomes a dashboard where you can track your finances and stay on top of your bills. When you first start using Quicken, however, the Home tab is empty. The Get Started buttons in each of the three sections on the Home tab take you to wizards that help get you set up.

- **See Where Your Money Goes** helps you download data from your bank into Quicken.
- **Stay on Top of Monthly Bills** helps you set up your regular bills and paychecks so Quicken can remind you when they are due and help you avoid overdrafts.
- **Track Spending Goals to Save Money** helps you set spending goals so you can stay within a budget.

Before you've entered your data, the Home tab looks like this:



And after you've entered your data, it looks like this:



Setting Up Your First Account

This section will step you through the process of setting up your first account in Quicken. (Most people choose to start with their primary checking account.) This section will also help you connect your account to your bank, so you can save time by automatically downloading your transactions straight into Quicken.

1. If you're not already on the Home tab, click the **Home** tab.
2. In the **See Where Your Money Goes** section, click **Get Started**.



NOTE: The Get Started button only appears the first time you arrive at this section. If you've already clicked Get Started and set up an account, Quicken won't display this button anymore.

3. On the **Set up your main checking account** screen, enter the name of the bank where your account is located. For example, if you use First National Bank for your checking account, enter "First National Bank."

TIP: If you enter your bank name and you see more than one option, choose the option that best fits. For example, if you entered "First National Bank," you will see several options, including "First National Bank – Beloit," "First National Bank – Cloverdale," "First National Bank – Edinburg, TX," and so on. Choose the option that best fits your bank.

4. On the **Connect to...** screen, enter your login information.

TIP: For most people, their login information is the same information they would use to log in to their bank's web site. For example, if you use TGB123 as your user name and XYZ987 as your password on your bank's web site, use TGB123 and XYZ987 on this screen.

NOTE: If you don't want to connect this account to your bank at this time, simply choose I don't want to download transactions from..., and follow the on-screen instructions. Skip steps 5-7 below and continue with step 8. If later you decide you want to set up the account to download transactions, go to the account's register in Quicken, click Account Actions, select Set Up Online, and follow the on-screen instructions.

5. If Quicken displays the **Select your Account Type or Branch** screen, choose the option that best fits your bank. For example, if your bank is Bank of America, you will see several options, including "Bank of America – All Other States," "Bank of America – California," "Bank of America – WA and ID," and so on. Choose the option that best fits your bank.

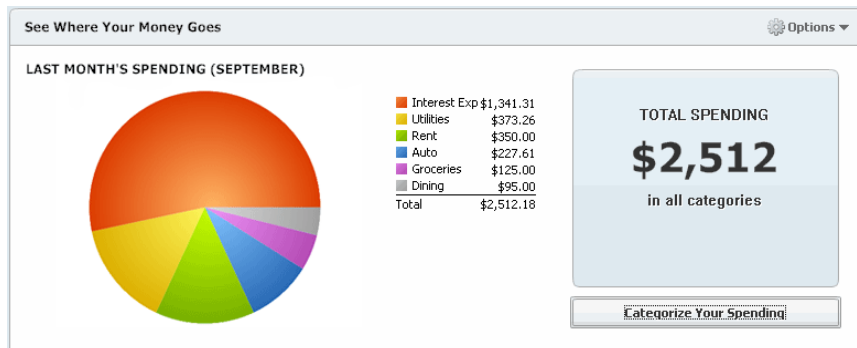
NOTE: Different banks display different kinds of options. For some banks, the list might include different types of accounts (like checking and savings). For others, it might list different locations. For others, it might list names of institutions that have changed. For example, if your bank was acquired by another institution, it might list the old bank's name. What appears here simply depends on how the individual bank organizes itself and the information it provides to Quicken.

NOTE: This screen will not appear for all banks. If it doesn't appear for yours, skip this step and continue to the next one.

6. On the **Add Your Accounts** screen, Quicken displays every account you have at the bank under the user name you supplied. For example, if you have both a checking and savings account at this bank, and you access them both with the same user name and password, both of them will appear here.
 - Quicken automatically places a check mark next to each of the accounts in the **Select** column. Remove the check mark (by clicking it) *only if* you don't want to set up that account in Quicken.
 - Review the type selected for each account in the **Type** column. If the type is wrong, use the drop-down list to select the correct one.

- (Quicken Home & Business or Rental Property Manager) Review the purpose of each account in the **Used mainly for** column. For example, if the option that appears is “Personal,” but you mainly use the account for business purposes, select “Business” instead.
 - In the **Account Nickname** column, enter the name you want to use for this account in Quicken. This is the name that will appear throughout Quicken, so choose a nickname that is meaningful to you. For example, for a checking account at Farmers & Merchants, you might enter the nickname “F&M checking.” Or, if you have two checking accounts at Farmers & Merchant, one whose account number ends in -0987 and the other whose account number ends in -6543, you might name one “F&M -0987” and the other “F&M -6543.”
7. When you click **Next**, Quicken downloads your transactions from that account (or those accounts) into Quicken.
 8. On the final screen, where it tells you your account is set up, you have the following options:
 - Click **Add a credit card** if you have a credit card and want to set up that account in Quicken now. (You can always do this later if you prefer, by clicking the Add Account button at the bottom of the Account Bar in the left-hand pane of Quicken.)
 - Click **Add a checking or savings** if you have another bank account you want to set up. (You can always do this later if you prefer, by clicking the Add Account button at the bottom of the Account Bar in the left-hand pane of Quicken.)
 - Click **Start using Quicken** to move on to the next step.

AFTER YOU’VE COMPLETED THIS STEP: The See Where Your Money Goes section displays a pie chart of all your transactions for the selected date range, divided by category. (To change the date range, click **Options** and select **Time Range**.)



Categorizing Your Transactions

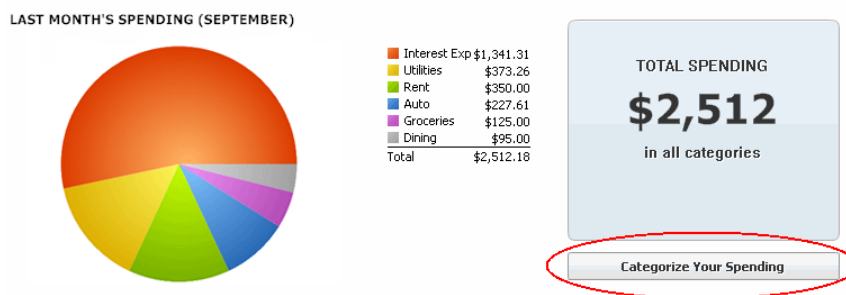
Categorizing your transactions is a great way to see exactly how much you’re spending in different areas. For example, if you’re trying to cut back on your food budget, having all your grocery store bills categorized as “Groceries” will help you see exactly how much you’re spending on food every month.

Quicken helps you do this by automatically assigning categories to your transactions when it downloads them. For example, if you used your ATM card at Kroger, Quicken knows that Kroger is a grocery store, so it automatically categorizes that transaction as “Groceries.”

In most cases, Quicken can accurately guess the category. In some cases, however, it won't recognize the transaction. For example, Quicken probably won't recognize the name of your landlord on your rent check, so it won't know to categorize that transaction under "Rent." In a few cases, Quicken might also assign a different category to a transaction than the one you wanted. For example, let's say that during that trip to Kroger, you bought dog food, which you want to track under "Pet Supplies" rather than "Groceries." In both cases, you'll want to edit the transaction so that it gets assigned to the appropriate category. You can do that either using the Categorize Your Spending window in the Home tab or using the account's register.

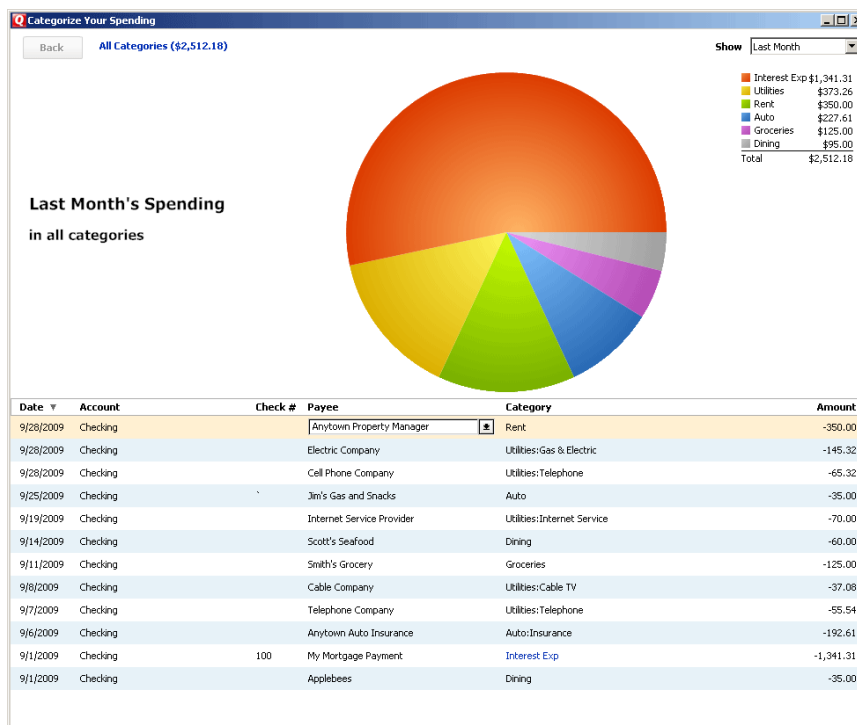
Review and Edit Categories Using the Categorize Your Spending Window

1. On the **Home tab**, click **Categorize Your Spending** in the **See Where Your Money Goes** section.




TIP: You can also get to this window simply by double-clicking anywhere on the pie chart.

2. The **Categorize Your Spending** window lists all transactions for the time period specified in the **Show** list (in the upper right).



- To drill down in a particular category, double-click that section of the pie chart. The window now only includes transactions assigned to that category.

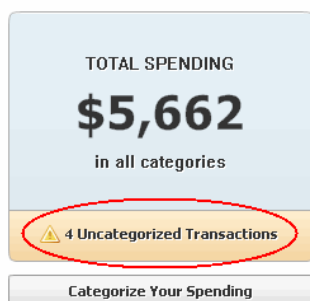
TIP: You can also drill down by double-clicking a category name in the list of categories located in the upper right of the window.

- To change the category of a particular transaction, in the **Category** column, click the transaction’s category name. Then click the drop-down arrow  that appears, and Quicken displays the category list.

TIP: If the category you want doesn’t appear in the list, you can add it by clicking **Add Category**.

- When you are done reviewing and categorizing your transactions, close the Categorize Your Spending window.

NOTE: Whenever you have uncategorized transactions, the **Total Spending** box in the See Where Your Money Goes section of the Home tab of alerts you to this fact. Clicking Uncategorized Transactions displays those transactions in the Categorize Your Spending window, so you can easily locate them and assign them categories.




The number of uncategorized transactions displayed in the Total Spending box depends on the date range you’ve selected for the See Where Your Money Goes section. To change the date range, click **Options** and then select **Time Range**.

Review and Edit Categories Using the Register

Each account in Quicken has a register. A register lists all the transactions for that account, the way a bank statement does. You can also use the register to add, edit, and delete transactions, as well as perform other tasks, like downloading transactions from your bank, reconciling, and creating reports.

- In the Account Bar (in the left-hand pane of Quicken), click the name of an account. For example, if your checking account is called “F&M checking,” click “F&M checking.”
- Quicken displays your register for that account.
 - The category assigned to each transaction appears in the Category column.

Date	Num	Payee	Category	Tag	Payment	Clr	Deposit	Balance
8/7/2009		Telephone Compar	Utilities:Telephone		55 54			61,408 98
8/8/2009		Cable Company	Utilities:Cable TV		37 08			61,371 90
8/16/2009		Credit Card Payme	[Credit Card]		540 00			60,831 90
8/19/2009		Internet Service Pr	Utilities:Internet S		70 00			60,761 90
8/20/2009		Paycheck	Net Salary				1,832 65	62,594 55

- To change the category of a particular transaction, in the **Category** column, click the transaction's category name. Then click the drop-down arrow  that appears, and Quicken displays the category list.

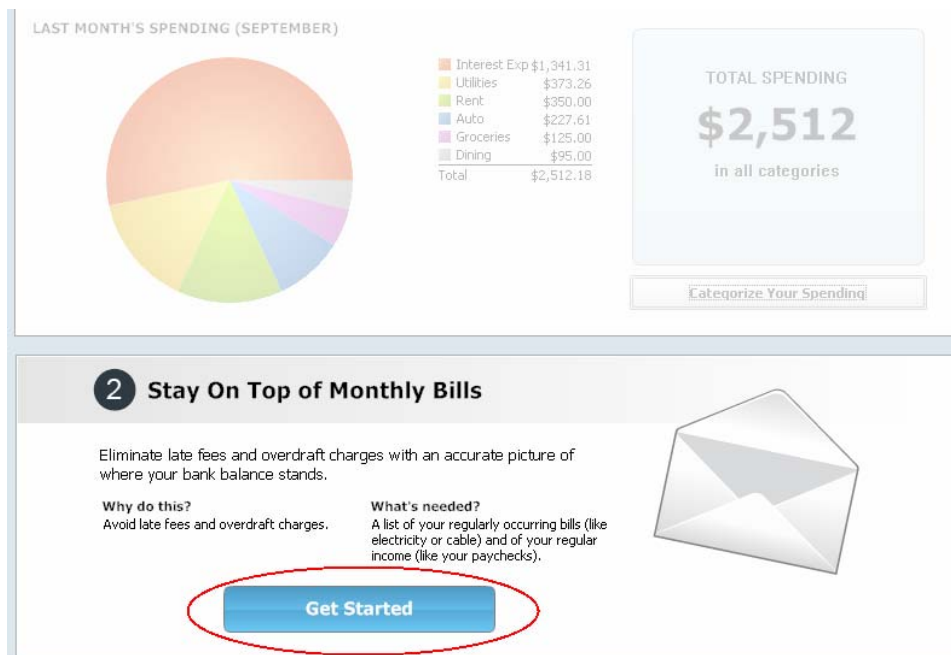
TIP: If the category you want doesn't appear in the list, you can add it by clicking **Add Category**.

AFTER YOU'VE COMPLETED THIS STEP: Your transactions should all be correctly categorized. The pie chart in the See Where Your Money Goes section of the Home tab now gives you an accurate representation of how much you're spending in each category.

Setting Up Your Bills and Income

In this step, you'll enter all your regular bills—like your utility and phone bills—as well as your regular income (for most people, this is their paycheck). When you input this information, Quicken creates reminders that let you know when you have money coming in and money going out. This helps you pay your bills on time and avoid overdraft charges. And, by integrating your regular bills and income with the other day-to-day transactions you make, Quicken can alert you if it anticipates that you're going to have too much money going out before you have new money coming in.

1. If you're not already on the Home tab, click the **Home tab**.
2. In the **Stay on Top of Monthly Bills** section, click **Get Started**.



LAST MONTH'S SPENDING (SEPTEMBER)

Interest Exp	\$1,341.31
Utilities	\$373.26
Rent	\$350.00
Auto	\$227.61
Groceries	\$125.00
Dining	\$95.00
Total	\$2,512.18

TOTAL SPENDING
\$2,512
in all categories

[Categorize Your Spending](#)

2 Stay On Top of Monthly Bills

Eliminate late fees and overdraft charges with an accurate picture of where your bank balance stands.

Why do this?
Avoid late fees and overdraft charges.

What's needed?
A list of your regularly occurring bills (like electricity or cable) and of your regular income (like your paychecks).

[Get Started](#)

NOTE: The Get Started button only appears the first time you arrive at this section. If you've already clicked Get Started and set up some bills and/or income, Quicken won't display this button anymore.

3. On the **Review Bills** screen, Quicken displays all transactions it discovered in your downloaded data that it thinks could be regular bills.
 - **To edit** one of these, click the transaction and then click Edit.

TIP: Use the Help on the right side of the screen if you have questions about specific fields.
 - **To remove** one of these from the list, click the transaction and then click Remove.
 - **To add** a regular bill that is not already in the list, click Add a bill. On the Add Bill Reminder window, enter the necessary information about this bill. Click OK when you're done.
4. When you are done adding and editing your bill reminders, click **Next** on the **Review Bills** screen.
5. On the **Review Income** screen, Quicken displays all transactions it discovered in your downloaded data that it thinks could be regular income, like your paycheck.
 - **To edit** one of these, click the item, and then click Edit.

TIP: Use the Help on the right side of the screen if you have questions about specific fields.
 - **To remove** one of these from the list, click the item, and then click Remove.
 - **To add a paycheck** that is not already in the list, click Add a paycheck. On the Set Up Paycheck window, enter the necessary information about the paycheck. Click Done when you're finished.
 - **To add a different source of regular income**, for example, if you receive regular dividend payments, click Add other income. On the Add Income Reminder, enter the necessary information about this income. Click OK when you're done.
6. On the **Review Income** screen, click **Done**.

AFTER YOU'VE COMPLETED THIS STEP: The Stay on Top Monthly Bills section lists all your upcoming bills and any income you're due in the selected date range. (To change the date range, click **Options** and select **Change date range**.) The list will point out any bills that are due soon and mark in red any that are already late.

Stay On Top of Monthly Bills			
BILL AND INCOME REMINDERS - NEXT 14 DAYS			
		Due	
Due Today	Spouse Paycheck	10/30/2009	1,632.32
Due Soon	My Mortgage Payment	11/1/2009	-1,653.93
	Anytown Auto Insurance	11/6/2009	-192.61
	Transfer	11/6/2009	-250.00
	Telephone Company	11/7/2009	-55.54
	Cable Company	11/8/2009	-37.08
	Paycheck	11/12/2009	1,832.65

WHAT'S LEFT

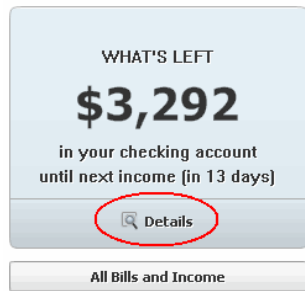
\$3,292

in your checking account
until next income (in 13 days)

[Details](#)

[All Bills and Income](#)

The What's Left box on the right displays the money Quicken has calculated you have left until the next time you're due to receive income. To find out how Quicken arrived at that number, click **Details**.



If Quicken calculates that you'll have too much money going out before you have new money coming in, it warns you that you're at risk of an overdraft. Click **Risk of Overdraft** to see how Quicken arrived at that number.

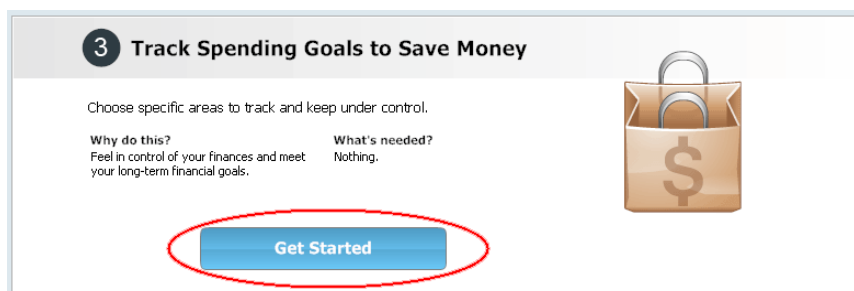


Setting Spending Goals

Many people use Quicken to get a handle on their spending. Quicken can help you do this by giving you a picture of how much you are spending in any category you decide to track. A snapshot on the Home tab makes it easy for you to see if you're coming in under your target or if you're in danger of blowing your budget.

Note: This step is optional. Many people find it useful to set up a spending plan, but you don't need to create one to manage your finances in Quicken.

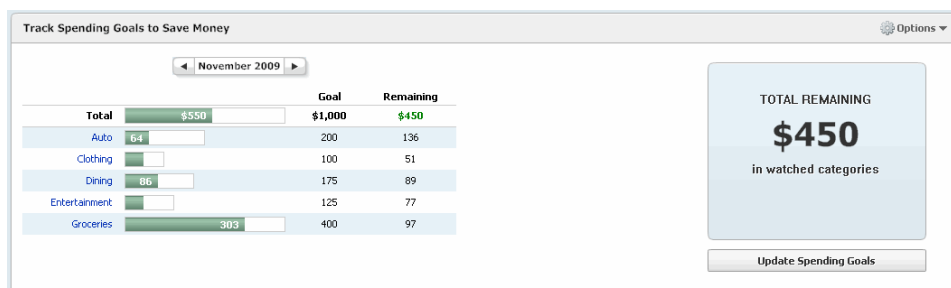
1. If you're not already on the Home tab, click the **Home tab**.
2. In the **Track Spending Goals to Save Money** section, click **Get Started**.



NOTE: The Get Started button only appears the first time you arrive at this section. If you've already clicked Get Started and set up a spending plan, Quicken won't display this button anymore.

3. The **Review your Spending Goals** window lists common categories people like to track. The **Average Monthly Spending** column displays the average amount you spend on each category, based on your previous transactions. And the **Suggested Monthly Goal** column proposes a spending goal for each category
 - **To add or remove a category**, click Choose Categories to Watch. In the Choose Categories window, click a category to select it, or click a category to unselect it. When you're done, click OK.
 - **To change a spending goal**, simply enter a new amount.
4. When you are finished, click **Done**.

AFTER YOU'VE COMPLETED THIS STEP: The Track Spending Goals to Save Money section displays a series of bar charts that track how much you're spending in each of your chosen categories. The "gas tank" for each category slowly fills up with a green bar, based on your spending. The Remaining column shows you how much you have left to spend for the month in that particular category. If you go over your target amount, the green bar turns red.



NOTE: In order for the bar charts to be accurate, your accounts in Quicken must be up-to-date with your most recent transactions. If you've set up your accounts to download your transactions automatically, they should be current.

Next Tasks

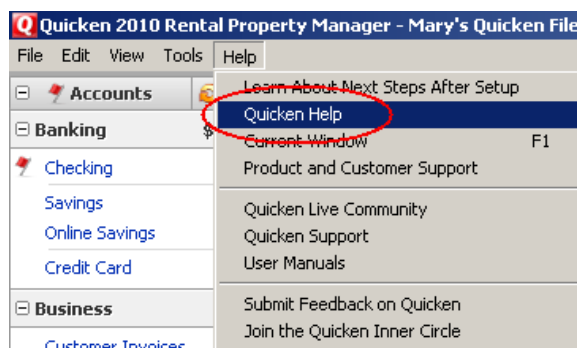
After you've completed the setup tasks above, you can move on to using the rest of Quicken's features, including:

- **Preferences:** You can configure Quicken so that it works the way you do. (In the Edit menu, select Preferences > Quicken Preferences.)
- **Pay Bills Online:** You can set up Quicken to pay your bills online from within the software program. For example, if you usually pay your gas and cable TV bills from your bank's web site, you can set up Quicken to do that from within the software, so you don't have to go to your bank web site anymore. (For instructions, open the Quicken Help, and, in the Contents tab, choose Personal bills, expenses, & income > Paying bills online.)
- **Manage Investments:** You can add brokerage and other accounts to Quicken and track your investments' performance from within the Investments tab. (Quicken Premier, Quicken Home & Business, and Rental Property Manager only.)
- **Manage your Business:** If you have a small business or sole proprietorship, you can track your business's income and expenses and get insights into your business's performance in the Business tab. (Quicken Home & Business and Rental Property Manager only.) If you have an apartment or home rental business, you can use the Rental Property tab to keep track of your properties and manage your business. (Rental Property Manager only.)
- **Manage Taxes:** The Tax Center in the Planning tab helps you keep track of information you'll need for tax time.

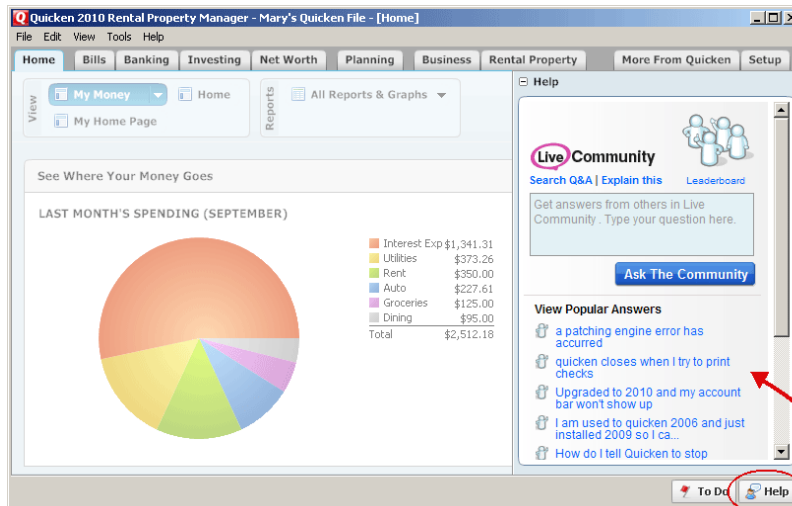
Other Ways to Get Help

We want to make sure you get the help you need. If you have questions, you can turn to the following resources:

- **Quicken Help:** The Quicken Help includes explanations about how various features work and steps on how to do most tasks. Inside Quicken, click the Help menu, then choose Quicken Help.



- Quicken Live Community:** The Live Community is an online forum where you can get answers from other Quicken users and experts. You can access it either from within Quicken (click the Help button in the lower right of the software, as in the image below) or on the Web at <https://qlc.intuit.com>. (Important: Type in the *whole* address. The “https” needs the “s” in order to access the community).



- McGraw Hill's *Quicken: The Official Guide*.** This guide offers a more thorough introduction to Quicken and all of its features. It's available at many bookstores and online at retailers like Amazon and Barnes & Noble.
- Quicken Customer Support.** If you run into a bug or other malfunction in Quicken, contact Quicken Customer Support at www.quicken.com/support.