







How to...

- *Determine the Version for You*
-  *Upgrading Quicken*
- *Install Quicken*
- *Start Quicken*
-  *Creating a Quick Start Shortcut for Quicken*
- *Set Up Quicken for the First Time*
- *Use the Setup Tab*
- *Understand the Home Tab*
- *Add Accounts Manually*
-  *Using the Ticker Symbol Lookup*
-  *Using the Address Book*
- *Find Help*
-  *Importing from Microsoft Money*
- *Exit Quicken*
- *Recognize Quicken Terms*
-  *Finding More Keyboard Shortcuts*
- *Use Windows Tools*

Chapter 1

Stepping into Quicken

Welcome to Quicken 2010! As its name implies, Quicken is a personal financial tool—an easy way to account for all of your income, expenses, loan payments, assets, and liabilities. Much more than a digital check register or a financial organizer, Quicken can give you peace of mind and a way to control your money instead of letting your money control you. With Quicken, you can print checks; pay bills online; reconcile your bank, credit card, and investment account statements; track your expenses; and plan your financial future.

This chapter introduces you to the various versions of Quicken, shows you how to install it on your computer, explains some Quicken terms, reviews some Windows concepts, walks you through Quicken Setup, and shows you how to close the program when you have finished using it. Even if you are an experienced user of Quicken, it might be good to review this chapter to see some of the new features of Quicken 2010.



QUICKSTEPS

UPGRADING QUICKEN

If you purchase any version of Quicken 2010 and later want to upgrade, you can do so easily with your Internet connection.

1. Click **Help** on the Menu bar.
2. Depending on the Quicken version you have, you will see one or more of the following options for upgrading. Click the one that is correct for you:
 - **Which Quicken Is Best For You?** In either Quicken Starter or Deluxe edition, you can read about the other versions and decide if you want to upgrade.

Continued . . .

Meet Quicken

Quicken 2010 helps you set up your checking, savings, investment, and credit card accounts; enter transactions into those accounts; balance or reconcile the accounts to the institution's records; print checks; create reports; design and print graphs; manage your debt; and see tips to help save your hard-earned dollars. If you have an Internet connection, you can download information from your bank, investment house, and credit card company. Quicken also makes it quick and easy to transfer your data to TurboTax at year-end to make tax preparation less stressful.

Determine the Version for You

Quicken 2010 comes in several versions: the Starter edition, Deluxe, Premier, Home and Business, and Rental Property Manager. The version you select will depend on the tasks you want Quicken 2010 to perform.

- **Quicken 2010 Starter Edition** is often the best choice for new users. It lets you track your bank accounts, credit cards, investment accounts, and loans. With an Internet connection, you can work online with any of your accounts. It gives you links to insurance and mortgage information, as well as some handy budgeting tools.
- **Quicken 2010 Deluxe** gives you more power to make future financial decisions. It includes all of the features in the Starter edition and offers planning tools for taxes, college, and other major financial events. It features free investment information, debt reduction tips, and a Home Inventory and Emergency Records Organizer.
- **Quicken 2010 Premier** adds investment reports, comparisons, analyses, and a report generator for income tax Schedules A, B, and D.
- **Quicken 2010 Home & Business**, in addition to everything in the Premier edition, helps you run your small business and supplies business estimates, invoices, vehicle mileage tracking, and a host of other features. It prints business financial statements in the proper forms, creates customer and vendor lists, and helps you track specific projects and jobs.

You can upgrade any of the first three versions directly from your computer with an Internet connection. See the "Upgrading Quicken" QuickSteps.



QUICKSTEPS

UPGRADING QUICKEN *(Continued)*

- **Add More Investing & Tax Tools.** In either Quicken Starter or Deluxe edition, you can read about Quicken Premier and decide if you want to upgrade.
 - **Add Business Tools Or Add Rental Property Tools.** In Quicken Starter, Deluxe, and Premier editions, you can read about additional editions for your home business or rental property and decide if you want to upgrade.
3. The window displayed by your choice in step 2 shows the features of the upgrades available to you. Select the upgrade you want. A Quicken web page opens where you can order your upgrade. Click **Products** to choose the upgraded product you want. Complete the order form, which will require a credit card for payment.
 4. After your order has been accepted, Quicken will send you an e-mail to confirm your order with an *unlock code* to enter. The “unlock code” is the group of numbers or letters sent by Quicken when you add features to your Quicken version.
 5. Click **Help** and then click **Unlock**.
 6. You are prompted to either go online to unlock your file automatically or to enter the code from your confirmation e-mail.

Install Quicken 2010

Quicken 2010 can be installed on your computer for the first time, or it can update an earlier version. Either way, you need only follow the directions in a series of windows and dialog boxes to complete the task.

Install Quicken

To install Quicken:

1. Put the Quicken 2010 CD in a CD or DVD drive. Follow the installation instructions that appear on the screen. If you do not see the installation instructions, browse to the appropriate CD/DVD drive letter, and double-click the install.exe file. If you don't see the words “install.exe,” you may see a CD icon with “install” or “install.exe” below it. In Microsoft Windows Vista or Windows 7, you may be asked if you want to allow this software to make changes to your computer. Given that you do, take the necessary actions to proceed.



2. Click **Next** to begin the installation. The InstallShield Wizard dialog box appears. Click **Next**.
3. The license agreement appears. Use the vertical scroll bar (see “Use Windows Tools” later in this chapter) to read through the license agreement, and click **I Agree To The**

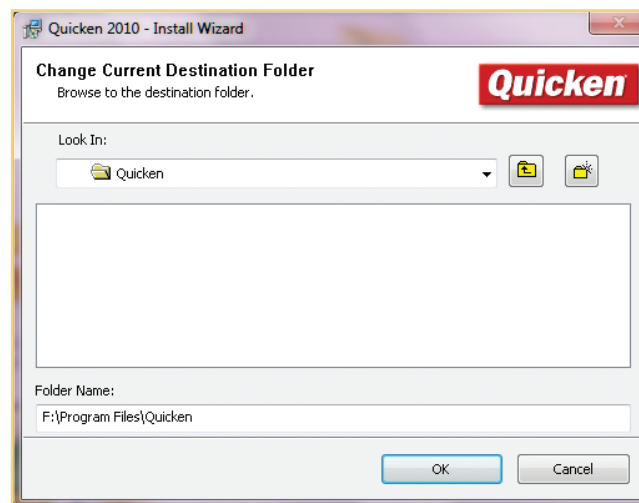


NOTE

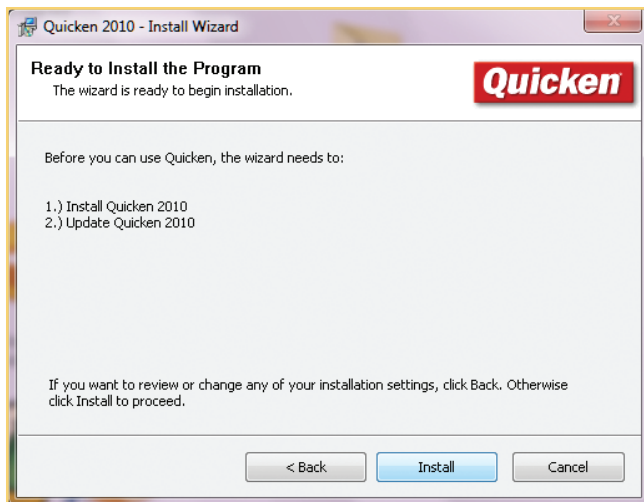
Quicken 2010 does not allow more than one version of Quicken on your computer. You may install Deluxe or Premium edition, 2009 or 2010 version, but not more than one.

Terms Of if you agree to its terms. If you do not accept the license agreement, you cannot go forward and Quicken 2010 will not be installed.

4. Clear the **Help Us Make Quicken Better** check box if you do not want Intuit to download statistical information about your use (it is done anonymously without revealing any of your personal information). If you aren't sure, click **Learn More** to read about what this means.
5. Click **Next**. If you want to install the program to its default location, click Next again. If you want to install the program in a location other than the default folder, click Change, and then:
 - a. The Change Current Destination Folder dialog box appears. The default is a folder named "Quicken" in your Program Files folder, which displays at the bottom of the dialog box. Click the **Up One Level** icon to change the location of your Quicken folder. The Program Files folder appears in the Look In field.
 - b. Click the **Up One Level** icon again to create a folder on another location. Click the New Folder icon to create a Quicken folder at your chosen location. Click **OK** when you have completed the task. You are returned to the Destination Folder dialog box. Click **Next**.



6. In all cases, the Ready To Install The Program dialog box appears. If you have a previous version of Quicken installed on your computer, it will be uninstalled before Quicken 2010 is installed.

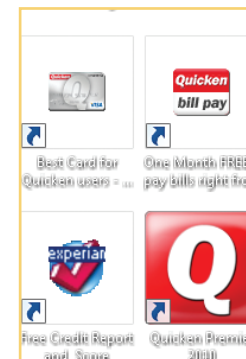


7. Quicken will install any current updates during the installation process.
8. If you want to make any changes before installation begins, click **Back**. Otherwise, click **Install** to continue.
Installation takes a few minutes, depending on the speed of your computer. A progress bar displays to let you know how it is proceeding.
9. When the installation and any updates are complete, the Installation Complete dialog box appears. Note the **Launch Quicken 2010** check box. To start Quicken now, click **Done**. The Quicken Home tab's Main View window appears.
10. If you clear the "Launch Quicken 2010" check box, and click **Done**, the wizard closes and you return to your desktop.

When the installation has finished, remove the CD from its drive and store it in a safe place. Should you ever need to reinstall the program, you will need the disk.

Get Started with Quicken

As part of the installation, Quicken places a number of icons on your desktop. With them, you can order a free credit report and check your credit score, apply for a credit card through Quicken, and get one month bill-paying for free. You also have a shortcut to start the program.



Start Quicken

You can start Quicken 2010 in several different ways:

- Double-click the **Quicken** icon on the Windows desktop.
- Click the **Start** button on the Windows taskbar, click **All Programs**, click **Quicken 2010**, and then click **Quicken 2010** again.
- Click the **Quicken 2010** icon on the taskbar (Windows 7) or on the Quick Launch toolbar (Windows Vista or XP) on the Windows taskbar, as explained in the "Creating a Quick Start Shortcut for Quicken" QuickSteps.

Whatever method you use, whether you click an icon or use the Start menu, Quicken 2010 opens.



QUICKSTEPS

CREATING A QUICK START SHORTCUT FOR QUICKEN

Depending on the version of Windows you have (7, Vista, or XP), you can create a quick way to start Quicken without opening the Start menu or locating its icon on the desktop.

WINDOWS 7

In Windows 7, you want to “pin” Quicken to the taskbar at the bottom of the window.

1. Start Quicken in any way described earlier.
2. Right-click the **Quicken** icon on the taskbar, and click **Pin This Program To Taskbar**.

When you close Quicken, the icon will stay on the taskbar; to start it again, you only need to click the icon.

WINDOWS VISTA AND WINDOWS XP

In Windows Vista or Windows XP, you want to add Quicken to the Quick Launch toolbar. The Quick Launch toolbar, located just to the right of the Start button on the Windows taskbar, allows you to cover your desktop with programs you are running and still quickly access your important programs with a single click. To create a shortcut on your Quick Launch toolbar:

1. Right-click a blank area of the Windows taskbar to display the taskbar menu.
2. Click **Toolbars**, and, if it is not already selected, click **Quick Launch** to activate the Quick Launch toolbar.
3. Ensure that **Lock The Taskbar** is unchecked. If the check mark appears, click **Lock the Taskbar** to turn off the check mark.
4. Drag the **Quicken** icon from the desktop to the Quick Launch toolbar. A small I-beam appears along with a shadow of the Quicken icon.

Continued . . .

Set Up Quicken for the First Time

If you have never used Quicken before, there are two ways to get started. The quickest way is to use the Main View Get Started button to enter your main checking account. However, if you use the Setup tab, Quicken will be able to give you a complete overview of your financial standing. Either way, the program is easy to start. If you choose the Main View option, start here:

1. After the installation is complete, the Welcome To Quicken 2010 dialog box appears. If you have not used Quicken before, click **I Am New To Quicken**, and click **Next**.
2. The Main View Quicken window under the Home tab appears, as seen in Figure 1-1. Click the **Get Started** button to begin.

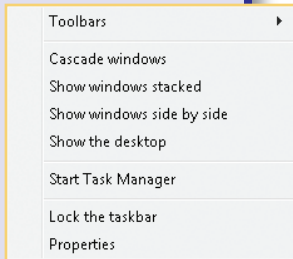


Figure 1-1: Quicken’s Home tab Main View helps you get started quickly.

QUICKSTEPS

CREATING A QUICK START SHORTCUT FOR QUICKEN (Continued)

- 5. Drag the I-beam to where you want the Quicken icon, and then release the mouse button. Your icon appears on the Quick Launch toolbar.
- 6. If you are using Windows 7, ensure the taskbar is unlocked and then simply drag the Quicken icon from the desktop to the taskbar.



SET UP A BANK ACCOUNT WITH ONLINE SERVICES

The first step to quickly begin using Quicken is to set up your main checking account.

- 1. From the Home tab, click **Get Started** to open the Account Setup dialog box.
- 2. The Account Setup dialog box asks for the name of the bank where you have your main checking account, as seen in Figure 1-2. Quicken uses this information to determine whether your bank offers online services.
- 3. Enter the first few letters of your bank's name. A drop-down list appears. Choose your bank from the list, or, if your institution is not listed, look for another spelling or alternate name. For example, you might consider your bank's name to be Maintown Bank, while it is listed as Main Town Bank.
- 4. Click **Next**. Quicken attempts to obtain information about your bank online.

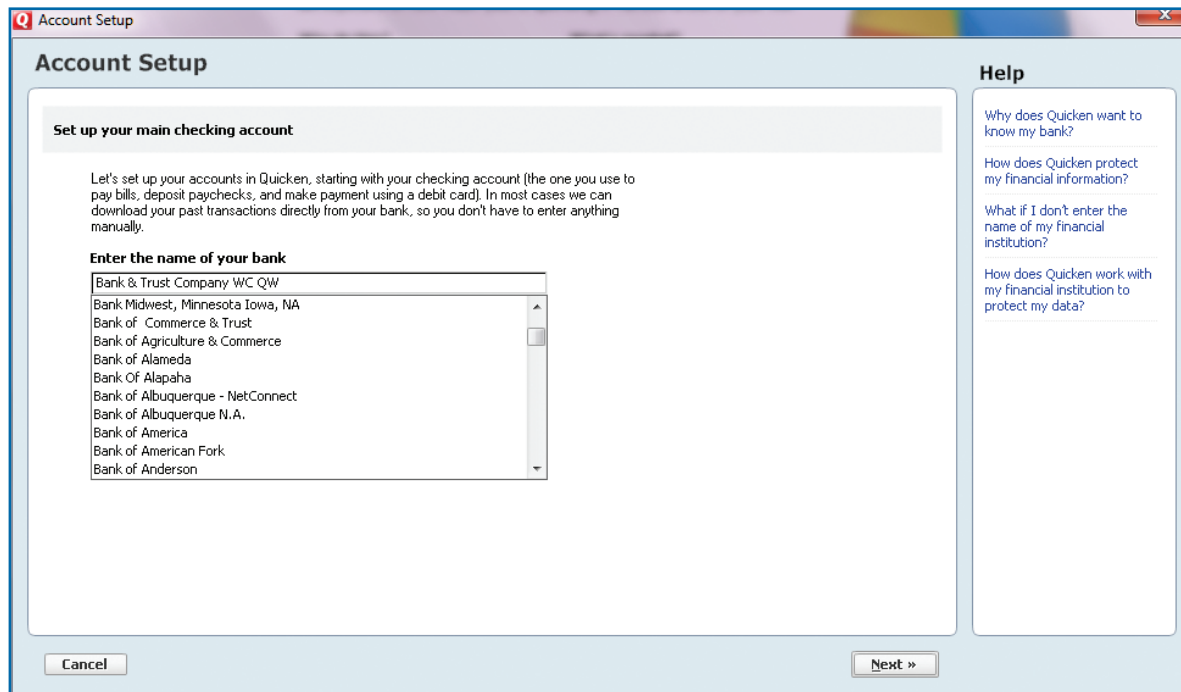


Figure 1-2: Quicken opens a list when you type the first few letters of your bank's name.

- After Quicken has gotten information about your financial institution, you are prompted to log in to your account by entering the user name and password issued to you by your bank, as seen in Figure 1-3. Fill out the information that identifies you to your bank to activate the account for downloading into Quicken, and click **Next**. Depending on your financial institution and your accounts, you may be asked for additional information here.

Figure 1-3: Your bank issues you a user name and password so you can download transactions into Quicken to save time.

- If you do not yet have a user name and password, or if you do not want to download your transactions, click **I Don't Want To Download Transactions From (the name of your institution)**. Proceed to “Set Up a Bank Account Manually” next in this chapter.
- Quicken connects to your financial institution and displays your accounts. By default, all of the accounts are selected to be added into Quicken. Clear the check box for any accounts you do not want to add. Click **Account Nickname** to type the name by which you identify this account. Click **Next**.

8. Quicken retrieves the data from your financial institution and enters transactions into a new Quicken account. The number of transactions that are downloaded depends on your bank. Some banks will download transactions for the last 60 days, while others download up to a year's worth of transactions. After the download is complete, you may add another bank or credit card account or start using Quicken. To start using Quicken, click **Done**.

SET UP A BANK ACCOUNT MANUALLY

You can set up accounts manually if your bank does not offer online services or you do not have an Internet connection. Follow steps 1 through 4 in “Set Up a Bank Account with Online Services” earlier in this chapter. Then:

1. Click **Next**.
2. If your bank offers online services and you have not entered a user name and/or password, Quicken displays contact information about your institution. Otherwise, click **I Don't Want To Download Transactions From (the name of your institution)**, and click **Next**.
3. If you have a user name and password, click **I Have A Direct Connection User Name And Password. Let Me Try Again** to attempt to enter your information again, as shown in Figure 1-4. You are returned to the login dialog box.
4. Otherwise, click **Continue** to set up your account and add its transactions manually.

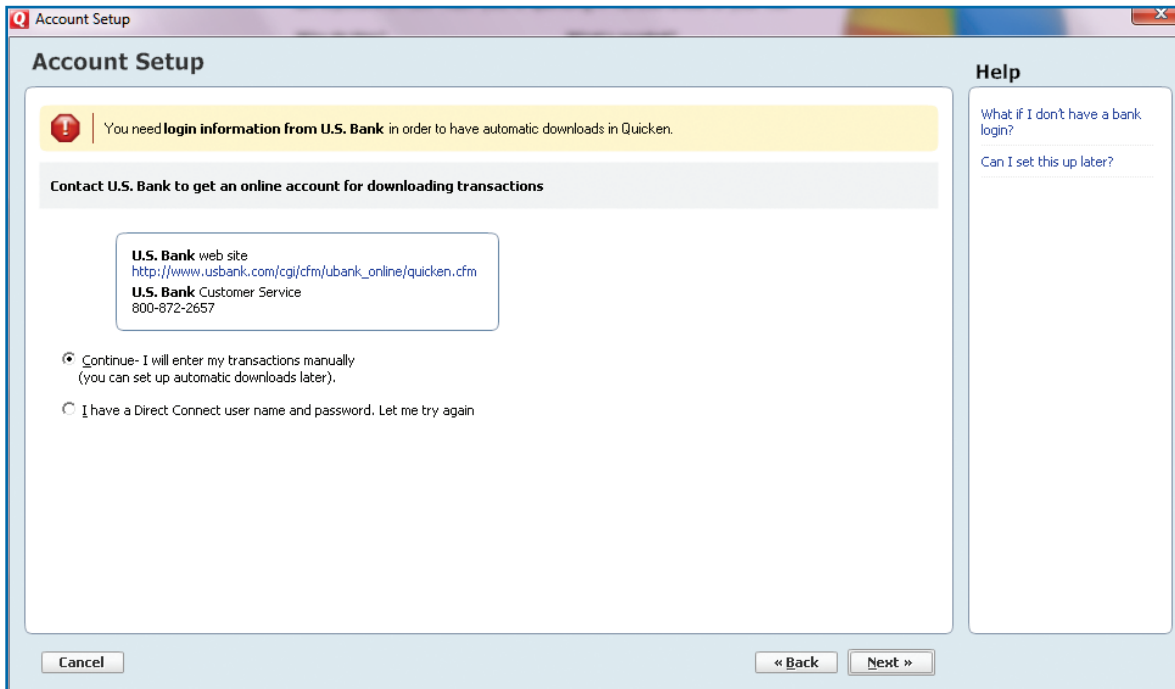


Figure 1-4: You can choose to enter your account information manually even if your bank offers automatic downloads into Quicken.

 **NOTE**

If your bank is a large institution with many branches, you may see a dialog box indicating that Quicken needs to know the correct branch.

 **NOTE**

Quicken protects your privacy by using secure Internet technology and encryption during any online transmission. For more information about Quicken's privacy policies, click **How Does Quicken Protect My Financial Information?**

 **NOTE**

Some financial institutions have user names and passwords for online activity, such as online bill pay, that are different from the passwords required for Web access. Ensure that you have the correct user name and password for both activities. If you are unsure, check with your financial institution.

 **NOTE**

Until some payments have been made, Quicken cannot create an accurate Estimate From Last n Payments figure.

5. Enter the name you would like to use for this account. By default, Quicken uses the type of account as the account name. For example, if you are setting up your first checking account, Quicken will call the account "Checking." Click **Next**.
6. Enter the date of your last bank statement and the ending balance shown on it. Click **Next**.
7. You may add another bank or credit card account or start using Quicken. To start using Quicken, click **Done**.

What Next?

<p>Add another account</p> <p><small>You can add another account, like a checking account or credit card.</small></p>	<input type="button" value="Add a credit card..."/>
<input type="button" value="Add a checking or savings..."/>	
<p><small>Or, you can start using Quicken now. (You can always add more accounts later.)</small></p>	
<input type="button" value="Start using Quicken"/>	

ADD RECURRING BILLS

From the Home tab, click **Get Started** in the Stay On Top Of Monthly Bills section to enter the bills you pay every month. Quicken uses the downloaded transactions to display a set of suggested recurring bills and help you schedule your payments so you will never have another late fee. If you have not downloaded your transactions from your bank, you can still add your monthly bills.

1. Click **Add A Bill** to display the Add Bill Reminder dialog, as seen in Figure 1-5. Select from the drop-down list or enter the name of the payee in the Pay To field.
2. In the Amount field, keep the default **Fixed Amount** if the amount you pay every month is the same. Otherwise, click **Variable Amount** if the payment varies from month to month, such as your electric bill.
 - a. If you choose Variable Amount, you can change the estimated amount. Click **Change** to open the Change Estimate dialog box.
 - b. Choose **Do Not Estimate** if you want to enter the amount of the bill each month when you pay it.
 - c. Choose **Estimated Amount** and enter an amount if you want to estimate on your own.
 - d. Choose **Estimate From Last n Payments** if you want Quicken to enter an amount based on what you've paid the last few times. You can change the number of payments from which Quicken estimates by using the spinner or entering a number.

Figure 1-5: The Add Bill Reminder dialog box helps you remember your monthly bills.



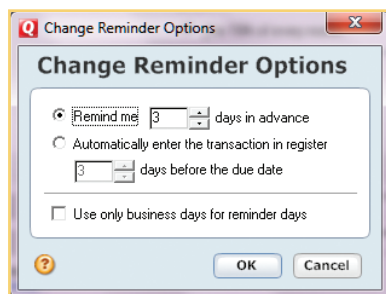
TIP

Categories are organizational tools to group similar information. For example, all payments to the phone company could be put into the Telephone category. Quicken supplies a number of categories with the program, but you can add new ones or delete those you don't want to use. Categories are handy for preparing taxes, budgeting, and analyzing where you are spending and receiving money.

- e. Choose **Estimate From One Year Ago** if this is an annual payment and you want Quicken to find the amount from a year ago.
- f. Click **OK** when you have completed the Change Estimate dialog box.
- 3. In the **Pay From Account** field, select the account from which you want to pay this bill.
- 4. Move to the **Payment Method** field. This field has a drop-down list from which you can make a selection. Click the down arrow to see the list, and use the vertical scrollbar to make your choice.
- 5. Enter the method by which this payment is to be delivered. Press the **DOWN ARROW** to see your options. Press **TAB** to type the payee's website if you choose. Otherwise, select or enter a category. Categories are discussed in depth in Chapter 2.
- 6. Enter any memo you want to appear when you pay this bill, such as your account number.

CAUTION

Some window envelopes allow memo information to be seen. If you mail checks in window envelopes, it is better not to put your account number in the memo line to ensure your privacy.

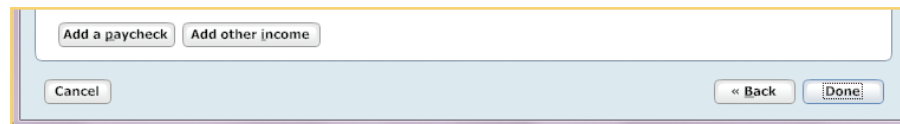


7. Enter the next date this bill is due. You can ask Quicken to remind you in advance in case you want to transfer money from one account to another to pay this bill. Click **Change** to open the Change Reminder Options dialog box.
 - a. Enter the number of days in advance you want Quicken to remind you of this bill's due date in the Remind Me field. You may use the spinner or type in a number.
 - b. Click **Automatically Enter The Transaction In Register** if the amount is taken from your account automatically. Insurance payments are often handled in this manner.
 - c. Click **Use Only Business Days For Reminder Days** if you want Quicken to create a reminder using Monday through Friday only.
 - d. Click **OK** to return to the Add Bill Reminder dialog box.
8. Click the down arrow in the How Often field to open the drop-down list to tell Quicken when this bill is due. Depending on which you choose, Quicken displays an estimated payment date, which you can adjust as necessary.
9. Tell Quicken when to end the series of payments. If there is an ending date, click **Change** to open the End Reminders dialog box.
 - a. Click **End On** to enter the final payment date.
 - b. Type a number or use the spinner to tell Quicken to stop reminding you after a certain number of reminders.
 - c. Click **OK** to return to the Add Bill Reminder dialog box.
10. Click **OK** to return to the Stay On Top Of Monthly Bills dialog box.
11. Click **Add A Bill** to add another bill, or click **Next** to continue.

ADD INCOME

The Review Income dialog box reviews the income that was displayed when you downloaded your transactions. If you chose not to download, you can enter your paycheck or other income now.

1. Click **Add A Paycheck** to open the Set Up Paycheck dialog box, as seen in Figure 1-6.



2. Type the name of the company from whom you receive your paycheck. If you do not receive a paycheck, enter "Social Security" or some other name that represents this income source.

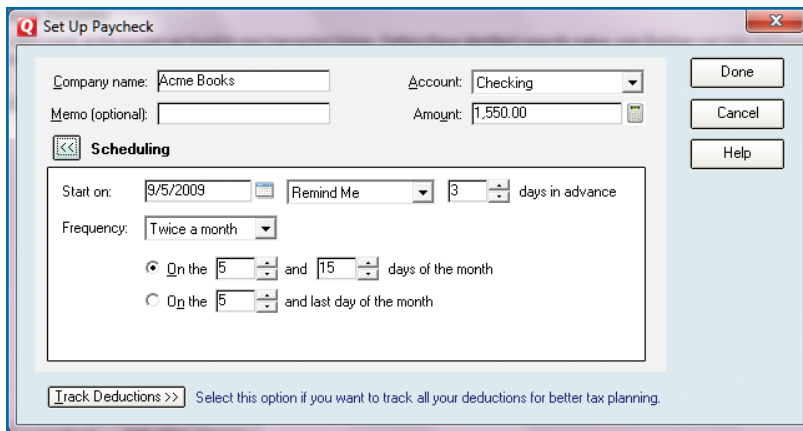


Figure 1-6: Use the Set Up Paycheck dialog box to enter your paychecks.

3. Press **TAB** to move to the Memo field. Enter any additional information in this optional field.
4. Press **TAB** to move to the Account field. Enter the name of the bank account into which this income is deposited. Click the down arrow to see a drop-down list of your accounts.
5. Press **TAB** to move to the Amount field. Enter the amount of income you receive. If you do not receive the same amount each time, enter an average.
6. Press **TAB** to move to Scheduling, and then press **TAB** again to move to the Start On date. Type the date on which this income begins (usually your next pay date) in the Start On field. You may also click the small calendar icon to the right of the field and choose a date.

7. Press **TAB** to move to the Remind Me field. From the drop-down list, tell Quicken if you want to be reminded to enter this income amount or whether Quicken should enter it automatically on that date. If you choose Remind Me, enter the number of days in advance of the pay date you want to be reminded.
8. Press **TAB** to move to the Frequency field to tell Quicken how often you will be receiving this income. Click the down arrow to open a drop-down list from which to choose.
9. Click **Track Deductions** to open the Set Up Paycheck dialog box to track deductions from your paycheck.

ADD PAYCHECK INFORMATION

By using information from your regular paycheck, Quicken can create tax reports, help you plan for taxes, and export information to TurboTax for year-end tax reporting. If you have entered information in the Review Income section, it will appear in this dialog box, as seen in Figure 1-7. Otherwise, to set up a paycheck:

1. Type the name of your employer in the Company Name field if it isn't already there.
2. Press **TAB** to move to the optional Memo field. If you choose to leave this field empty, press **TAB** to move to the Account field. Type the name of the account, or press the down arrow to choose the account where this income is deposited if the current information is not correct.

1
2
3
4
5
6
7
8
9
10

Set Up Paycheck

Company name: Account:
 Memo (optional):

<< **Scheduling**

Start on: days in advance
 Frequency:
 On the and days of the month
 On the and last day of the month

<< **Track Net Only** Select this option if you only want to track net deposits from this paycheck.

Earnings

Name	Category	Amount		
Salary	Salary	1,550.00	<input type="button" value="Edit"/>	<input type="button" value="Delete"/>
Total		1,550.00		

Pre-Tax Deductions

Name	Category/Account	Amount
Total		0.00

Taxes

Name	Category	Amount		
Federal Tax	Tax:Fed	0.00	<input type="button" value="Edit"/>	<input type="button" value="Delete"/>
State Tax	Tax:State	0.00	<input type="button" value="Edit"/>	<input type="button" value="Delete"/>
Social Security (FICA)	Tax:Soc Sec	0.00	<input type="button" value="Edit"/>	<input type="button" value="Delete"/>
Medicare Tax	Tax:Medicare	0.00	<input type="button" value="Edit"/>	<input type="button" value="Delete"/>
Disability (SDI)	Tax:SDI	0.00	<input type="button" value="Edit"/>	<input type="button" value="Delete"/>
Total		0.00		

After-Tax Deductions

Name	Category/Account	Amount
Total		0.00

Deposit Accounts

Account	Memo	Amount
Checking	Primary Account	1,550.00

Net Pay 1,550.00
W2 Gross 1,550.00

Figure 1-7: Quicken can track your salary, taxes, and other deductions when you enter your paycheck information.

- By default, the Scheduling section appears. Press the left-arrow box to close that section if you have already entered the information, or enter the dates and frequency in the appropriate fields.
- Click **Track Net Only** if you do not want to keep track of your payroll deductions. However, if you want to simplify your tax preparation and track your tax withholdings, take the time to enter your deductions now.
- Click **Edit** in the Earnings section to enter your gross salary if it is not currently there. Click **Add Earning** to choose another type of regular earnings from a drop-down list. For example, if you receive a regular commission each pay period, enter that as well.
- Click each item on your paycheck to enter your salary, taxes, and other deductions. Click **Done** to close the window.
- You may be prompted to enter year-to-date information. If you choose to enter that data, follow the prompts. Otherwise, click **I Do Not Want To Enter This Information**, and click **OK**. Click **Done** to close the dialog box and return to the Stay On Top Of Monthly Bills dialog box.
- Click **Add Other Income** to add additional income items, or click **Done** to close the dialog box and return to the Home tab's Main View.

Enter Year-to-Date Information

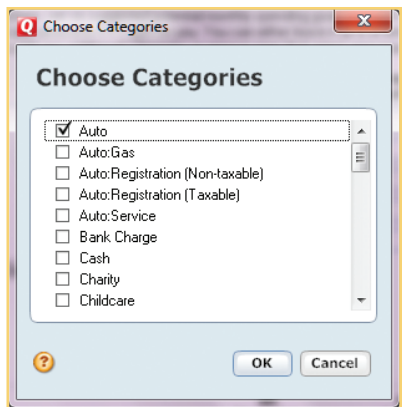
Do you want to enter the year-to-date amounts for this paycheck?
 Quicken will use the year-to-date amounts in the Tax Planner to show your complete tax picture and help with tax planning.

I want to enter the year-to-date information
 I do not want to enter this information

SET GOALS

The next section helps you set goals for saving money. Click **Get Started** in the Set Spending Goals To Save Money section. The Review Your Spending Goals dialog box appears. Quicken suggests budgeting in several areas. To set monthly goals in each area:

- Type your goal in the Suggested Monthly Goal field. Click **Apply** to set the amount.



2. Press **TAB** to move to the next category. You may choose 0 if you do not want to set a goal.
3. Click **Choose Categories To Watch** to open the Choose Categories dialog box.
4. Click each category for which you want to set a goal. Click **OK** when you have chosen all the categories to return to the Review Your Spending Goals dialog box.
5. Click **Done** to return to the Home tab's Main View window.

Use the Setup Tab

Quicken Setup walks you through the setup process. It takes a bit more time than using the Home tab's Get Started buttons, but you will have a more complete financial picture if you use this procedure. The Setup process walks you through a series of questions that will tailor the program to fit your needs.

1. Click the **Setup** tab to access the dialog box seen in Figure 1-8. You may also click **Tools** on the Menu bar and click **Go To Setup**. In either case, the Setup tab opens to the Quicken Setup window.



Figure 1-8: Use Quicken Setup to ensure that all of your financial information is entered into Quicken.



NOTE

If you have children who get an allowance, create a cash account for each child and teach them to track their money in Quicken. Good financial habits can start early.

2. In the Customize Quicken section, select your appropriate check boxes in the Tax Status area. Set any preferences that you need, and select which tab to display when Quicken starts. Additional information about customizing preferences is covered in Chapter 2.
3. In the Checking And Savings section, add any accounts that have not yet been added. Follow the directions as shown in “Set Up a Bank Account Manually” earlier in this chapter.
4. Add credit cards and bill reminders as necessary.
5. Enter any income items that you have not yet added.
6. Add any additional assets, loans, or other debt.
7. Add any investment or retirement accounts that you have not yet entered.
8. Add any cash accounts, such as money you keep in your wallet or purse.

Understand the Home Tab

The Quicken Home tab’s Main View provides a summary of all the information you have entered into Quicken. Figure 1-9 shows the default display of the Home page. You will learn how to customize it in Chapter 2. The Quicken Home page has two major sections: the Account Bar on the left that shows the summary of your accounts, and the Main View on the right. In the Main View pane, you determine what information is displayed. By default, the view displays the spending, bills, and budgeting information that you entered when you began using Quicken. You can change the items that appear in this section of the window and add account registers, transaction lists, and several other items. You will learn how to customize and create additional views in Chapter 2. Around these panes are a number of objects that are common to other Windows programs and include:

- The **title bar**, which contains the name of the program or folder in the window, and is used to drag the window around the screen.
- The **Menu bar**, which contains the menus that are available in the window. Click a menu to open it, and then click one of its options.
- The **Minimize button**, which decreases the size of the window so that you see it only as a task on the taskbar.

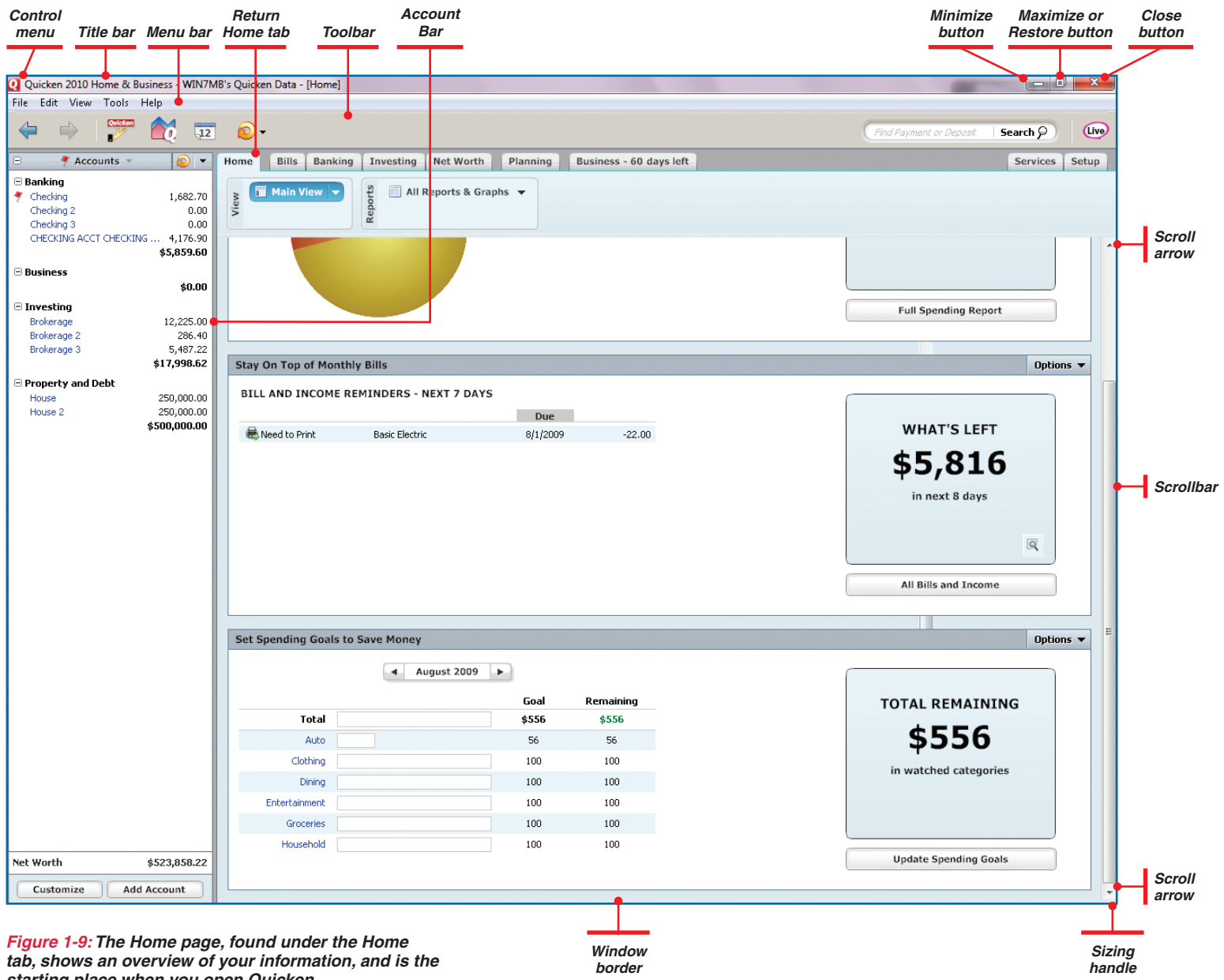


Figure 1-9: The Home page, found under the Home tab, shows an overview of your information, and is the starting place when you open Quicken.

- The **Maximize button**, which increases the size of the window so that it fills the screen. When the window is maximized, the Maximize button becomes a Restore button to return the window to the size it was before being maximized.
- The **Close button**, which closes the window and any program it contains.
- The **sizing handle**, which you can drag to size a window diagonally or to increase or decrease its height and width.
- The **window border**, which separates the window from the desktop and other windows, and can be used to size the window horizontally or vertically by dragging either the vertical or horizontal border.

Add Accounts Manually

Quicken 2010 separates your accounts into three specific centers on the Account Bar: Banking, Investments, and Property & Debt, as shown on the Account Bar at the left side of the Home tab in Figure 1-9. If you chose not to enter accounts as part of the See Where Your Money Goes section or by using the Setup tab, you can still add new accounts.



1. Click **Add Account** at the bottom of the Quicken Account Bar.
2. The Account Setup dialog box appears. Select an account type from the list, and click **Next**. The most common accounts are checking, savings, credit card, and cash accounts. These accounts appear in the Banking center on the Account Bar.
3. If you have set up one or more accounts already, you will be asked if the new account is with one of your existing institutions. If so, click **Yes, I'll Select From The List Below**, and select the financial institution. If not, click **No, The Account Is At A Different Institution**. In either case, click **Next**.
4. Select the first letter of your account from the alphabet, or type the name of the bank where this account is held. Click **I Do Not Want To Enter My Financial Institution** if you choose not to download your transactions at this time. Click **Next** to continue.
5. If your bank offers download services, you have your password and PIN from that bank, and you wish to download your transactions, log in at the next dialog box. Click **Next** to connect with your bank and download your transactions.
6. If your bank doesn't offer download services or you don't want to use it, the Account Setup dialog box appears. Enter a name for this account, and click **Next**. The default



NOTE

Depending on your financial institution, you may only be able to download the last 60 or 90 days' worth of transactions. If that is true, you will need to enter the balance at the beginning of that time period.

name for any new account is its type of account—for example, a savings account would be named “Savings.”

- a. Enter the date on the last statement you received. Quicken uses today's date by default.
 - b. Enter the ending balance shown on that statement. If you don't have the statement available, you can complete this information later.
 - c. Click **Next**. The Setup Complete dialog box displays. Click **Done**.
7. Using an account with download services, when the connection verification is complete, Quicken will display the accounts found at your bank, as seen in Figure 1-10. Choose the account you want to download, and indicate whether it is a new account to Quicken or if it already exists. If this is a new account in Quicken, give it a nickname. If you have already created the account, click **Exists In Quicken**, and choose the existing name from the drop-down list. Click **Next** to complete the download from your bank.

Account Setup

Add Your Accounts

We found the following accounts for you at U.S. Bank Internet Banking
The checked accounts will be added to Quicken.
We also recommend entering an account nickname, which will be displayed in Quicken.

Select	Account	Type	Account nickname
<input checked="" type="checkbox"/>	Checking 6789	Checking	Checking 6789
<input checked="" type="checkbox"/>	Checking 4445	Checking	Checking 4445
<input checked="" type="checkbox"/>	Savings 7209	Checking	Vacation Savings

Help

I don't see the account I want to add

I'm already tracking some of these in Quicken, what should I do?

Cancel Next >>

Figure 1-10: Downloading your account information directly from your bank into Quicken saves time.

8. At the Setup Complete dialog box, note the connection type, the number of transactions that were downloaded, and any warnings that might appear. Click **Done**.
9. From the Account Bar, click the account into which you just downloaded to open the register, if necessary. Review each of the transactions. You may need to add new categories or change the payee name. Each financial institution has a slightly different format for downloaded transactions. See Chapter 2 for more information about online banking.

ADD INVESTMENT ACCOUNTS

To enter an account in the Investment center:

1. Click **Add Account**. At the Account Setup dialog box, choose Investing/Retirement. Note that a submenu appears asking the type of account, as seen in Figure 1-11.

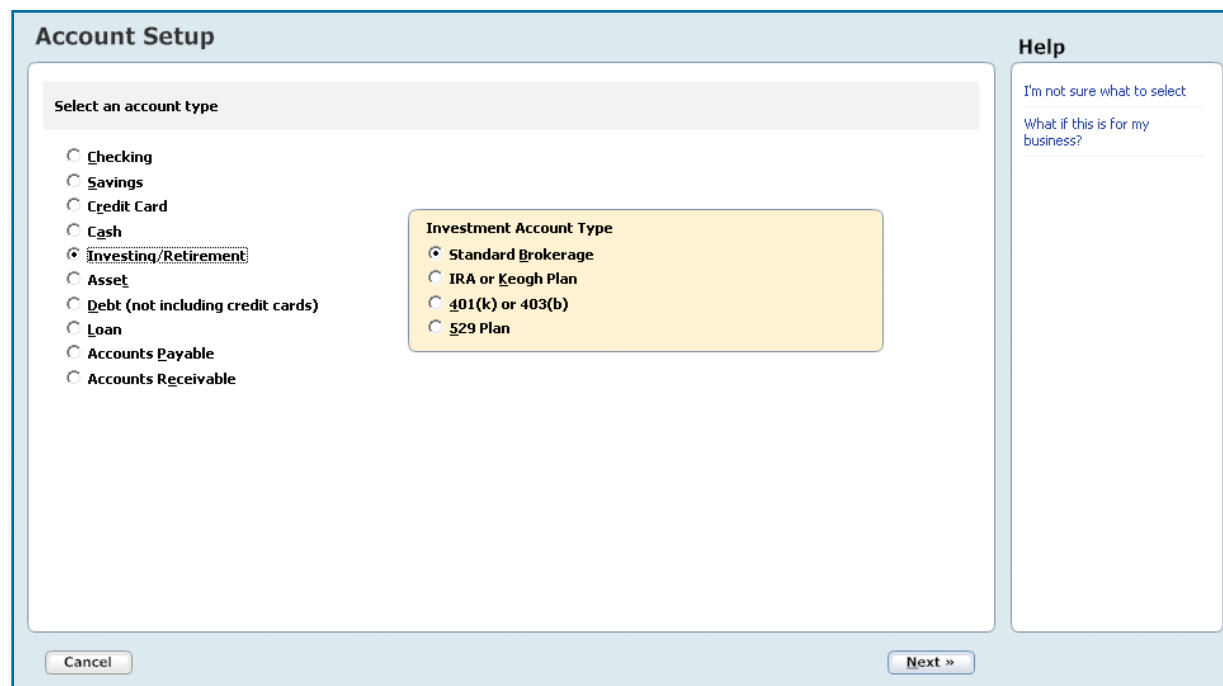


Figure 1-11: Quicken lets you track several different types of investment accounts.

2. Click the type of investment account you are adding. Click **Next**.
3. Enter the name of the financial institution, or click **I Do Not Want To Enter My Financial Institution**.

4. Click **Next** and enter an account name or nickname for this investment account. You can read more about investment accounts in Chapter 8.
5. Click **Next**. Depending on the type of investment account you chose, you may be asked if this is a tax-deferred account.
6. Click **Next** and enter the date of the last paper statement you received, or, if you are entering information from a brokerage website, the date the information was posted to the website. Enter the cash in the account and then the amount in a money market or sweep account.

Account Setup

Enter your cash balance and money market fund balance for Brokerage 3
Don't worry if you don't have your last statement- you can make changes to your account later.

Statement Ending Date

- If you are entering information **from a statement**, use the statement ending date.
- If you are entering information **from the brokerage web site**, use the date the information was posted (usually yesterday; sometimes today).

Cash

Money Market

Your financial institution may call this a "sweep" fund.

1,257.22 Total Cash Balance

7. Click **Next** and enter the ticker symbol for securities (if any) in this account.
8. Click **Next** to download the current price.
9. Click **Next** to enter your current holdings information.
10. Enter the number of shares you own of each security.
11. Choose whether the security is a stock or mutual fund. If it is neither, click **Other**. You will have a chance to enter your cost information later in the process.

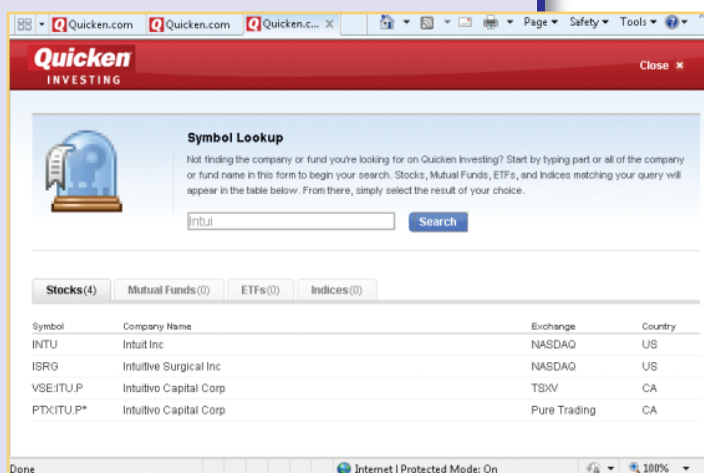
QUICKSTEPS

USING THE TICKER SYMBOL LOOKUP

When setting up your investment accounts, you may not know the ticker symbol for a particular security. You can use Ticker Symbol Lookup if you have an Internet connection. From the What Securities Are In This Account? dialog box:

1. Click **Ticker Symbol Lookup**. You are connected to the Internet, and the Quicken Symbol Lookup window will open.

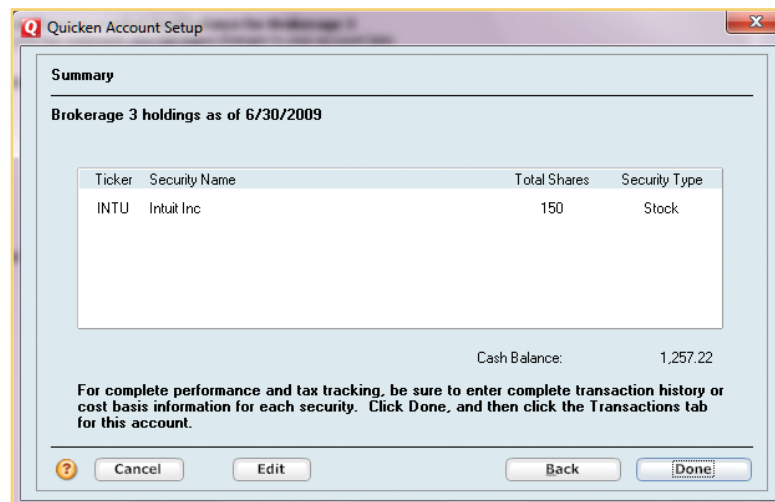
Ticker Symbol Lookup



2. Type either the full name or part of the security name.
3. Click **Search**.
4. A list of choices will appear, with what Quicken considers to be the best match shown at the top of the list.
5. Highlight the symbol for your security.

Continued . . .

12. Click **Next**. The information you entered is displayed in a Summary window.
13. Click **Done** to close the Summary window, and then click **Done** again to close the Account Setup dialog box. The account is displayed in the Investing center and also shown on the Account Bar.



ADD PROPERTY & DEBT ACCOUNTS

You use accounts in the Property & Debt center to give Quicken information about your house, your car, or other major assets. (An asset is something you own that has significant value, like a rare painting or a stamp collection.)

1. Click **Add Account**. From the Account Setup dialog box, click the type of account you are adding. If you are adding your house, click **Asset** and a list of asset types will appear. Choose the type of asset, in this case "House," and click **Next**.
2. Give the account a name and, if it is asked, indicate if it is used for personal or business transactions.
3. Click **Next** and enter the date you acquired the house, its purchase price, and an approximate current value. You can enter approximate values and change them later.



QUICKSTEPS

USING THE TICKER SYMBOL LOOKUP *(Continued)*

6. Press **CTRL+C** to copy the symbol. You can also right-click to display a menu. Click **Copy** from the menu.
7. Close the Quicken Symbol Lookup window.
8. Return to Quicken and click the **Ticker** field.
9. Right-click and click **Paste** (or press **CTRL+V**) to copy the information into the Ticker field.



TIP

If you pay most of your bills with a check rather than paying them online, consider using checks you can print on your printer. You can order these checks directly from Quicken or from a number of other check printers you can easily find on the Internet.



QUICKSTEPS

USING THE ADDRESS BOOK

You can use the Quicken Address Book to keep track of addresses for your payees, contact information, secondary address information (such as physical addresses), personal information (including the name of the payee's spouse and/or children), and up to three other types of miscellaneous information.

1. To access the Address Book, click **Tools** on the Menu bar, and then click **Address Book**.

Continued . . .

4. Click **Next**. Quicken asks if there is a mortgage on this house. If there is a mortgage, tell Quicken how you'd like to track the information. If you do not want to track the mortgage, choose that option and click **Next**. If you choose to track the mortgage, Quicken prompts you to set up the liability account and leads you through the steps. Chapter 6 has more detailed information about property and debt accounts.
5. Click **Next** to display the Setup Complete dialog box. Click Done to return to the Home page.

Account Setup

Tell Quicken about the house you'd like to track.
Don't worry if you don't have all the details- you can make changes to your account later.

When did you acquire this house?	<input type="text" value="3/1/2001"/>	
Purchase Price	<input type="text" value="120,000.00"/>	It's okay to enter approximate values. You will be able to change them later.
Estimate of its Current Value	<input type="text" value="250,000.00"/>	

Cancel
« Back
Next »

Find Help

The Quicken Help window, shown in Figure 1-12, provides a ready reference to answer your questions about Quicken and show you how to accomplish tasks. At any point in the program, pressing the **F1** key brings up the Help window with information about the current Quicken window. You also can click the **Help** menu and click **Quicken Help** to open the Help window for a broad range of information about Quicken.

2
3
4
5
6
7
8
9
10



QUICKSTEPS

USING THE ADDRESS BOOK

(Continued)

- Click **New**. The Edit Address Book Record dialog box will appear. You see this same dialog box when you click the Address button when entering a bill reminder.

- Enter the payee's name in the relevant field.
- Click **TAB** to move to the Street field, enter the information, and continue through the fields using the **TAB** key.
- Click the **Contact** tab to enter information about the person to contact, his or her work phone, work fax, website, and other contact information.
- Click **OK** when you have entered all of the information you want to record.

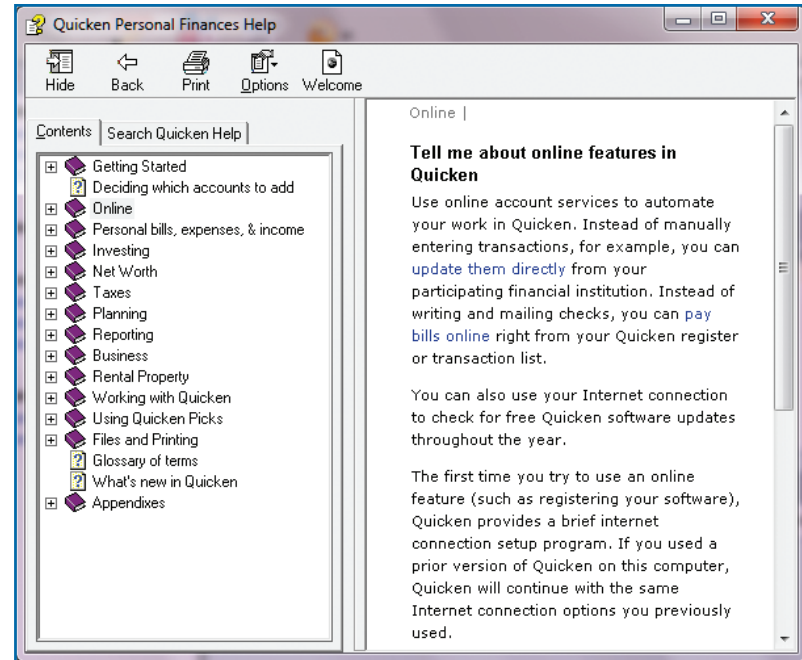


Figure 1-12: Quicken Help gives answers to your questions.

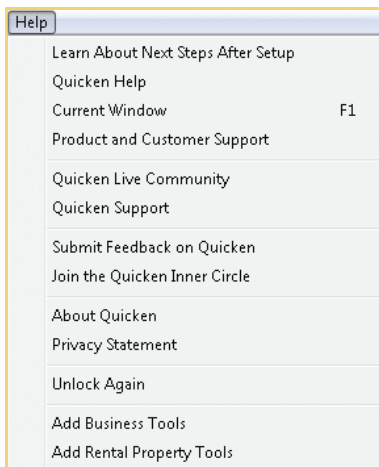
USE HELP

The Help window gives you two ways to find information:

- The **Contents** tab in the left pane of the Help window allows you to open a topic by clicking the plus sign on its left, open subtopics in the same way, and eventually click and view an article with the information you want.
- The **Search Quicken Help** tab allows you to enter a word or words in the text box at the top of the left pane and be given a list of articles, which you can click to display and read in the right pane.

USE OTHER HELP RESOURCES

The Help menu provides a number of other resources to assist you, which you can access by clicking one of the following options:



- **Learn About Next Steps After Setup** This quick chart provides a timeline for entering your information into Quicken. The Setup tab is discussed earlier in this chapter.
- **Current Window** This window displays information about the window with which you are presently working. You can also access help for the current window by pressing the F1 key.
- **Product And Customer Support** This selection opens the Quicken Product And Customer Support options window, with troubleshooting tips, a link to frequently asked questions, and Quicken Technical Support on the Quicken.com website (you must have an Internet connection to view the site).
- **Quicken Live Community** This is an online forum where Quicken users can exchange ideas, get answers to their questions, and participate in discussions.
- **Quicken Support** This opens the support page on the Quicken website.
- **Submit Feedback On Quicken** This selection allows you to give Intuit feedback on Quicken. This also requires an Internet connection. It is through feedback from users such as you that Quicken improves its products. Your input is important, and Quicken encourages you to contact them.
- **Join The Quicken Inner Circle** The “Inner Circle” is a group of both new and veteran Quicken users who are willing to work with Intuit to ensure that Quicken stays viable in today’s marketplace.
- **About Quicken** This shows you which version of Quicken you are using, should you need to call customer support.
- **Privacy Statement** This selection tells you how Quicken protects your personal information.
- **Unlock Again, Add Business Tools, and Add Rental Property Tools** These selections appear in the Deluxe and Premier editions of Quicken, providing a fast way to upgrade your edition over the Internet.



QUICKSTEPS

IMPORTING FROM MICROSOFT MONEY

In June 2009, Microsoft announced that their financial software product, Microsoft Money, was being discontinued. If you are a former Microsoft Money user and are new to Quicken, you can quickly import up to 10,000 transactions into Quicken.

1. Back up your Microsoft Money file. After the backup, check the last few transactions in your checking account to ensure the file is up to date. Make a note of these transactions.
2. Create a new Quicken file. Do not enter any transactions.

Continued . . .

Exit Quicken

When you have completed a Quicken session, you should exit the program. You will usually be encouraged to back up your work before you close it. That is always a good idea. Hard drive crashes, power outages, and computer malfunctions happen to all of us at one time or another. Backing up your files is discussed in more detail in Chapter 2.



QUICKSTEPS

IMPORTING FROM MICROSOFT MONEY *(Continued)*

3. Click **File** on the Menu bar, and choose **File Import**.

Web Connect File
QIF File
Addresses
TurboTax File
Microsoft Money® file

4. Click **Microsoft Money File**. Your .mny file appears in the Import From Microsoft Money File dialog box.
5. Select the file you want to import. Click **Open** and the transactions will be imported into your Quicken file.
6. Verify that your transactions have been imported by opening your checking account in Quicken and checking the last few transactions. They should be the same transactions you noted in step 1.
7. That's all there is to it. Welcome to Quicken!

You can exit Quicken in several ways:

- Click the Close button on the right side of the title bar.
- Click **File** on the Menu bar, and then click **Exit**.
- Hold down your **ALT** key and press the **F4** key.



Use Quicken and Windows Basics

If you are new to Quicken, take a few minutes to read this section. It discusses terms used with Quicken, as well as some that are used with all Windows-based programs. The dialog boxes and windows make more sense when you understand their contents.

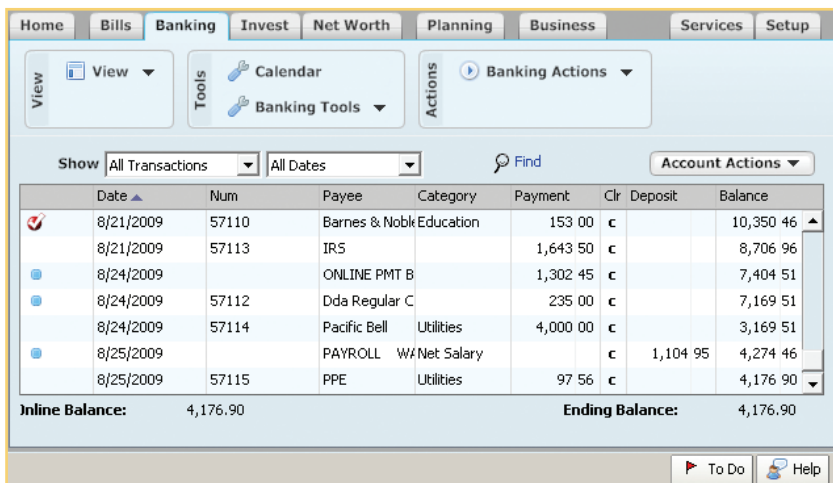
Recognize Quicken Terms

Quicken is meant to be intuitive. You do most tasks with one or two clicks, and the design of each window is intended to be easy to use and understand. The terms defined here are used throughout Quicken and this book.

- **Accounts** in Quicken represent the separate checking, savings, credit card, and brokerage accounts you have, as well as your mortgage and car loans, as you can see in Figure 1-10. Each is considered an account by Quicken. The information about all of the accounts of any type that relate to you is kept within one Quicken data file. In Table 1-1, you can see the different account types used by Quicken, the location in which Quicken stores them, and some examples of each account type. There are standard accounts within each account type.
- **Data files** (or just “files”) are how Quicken stores the information about your financial records. Just as a word-processing document is stored as a document file in a folder on your hard disk, Quicken stores your data file in a folder on your hard disk. A data file contains information about all of your accounts, assets, liabilities, financial goals, and tax plans. Each family's or person's information is stored in a separate file. For example, if you are taking care of Aunt Harriet's financial matters, her information is stored in a file separate from your personal data file.
- **Folders** are similar to the manila folders you store in a filing cabinet. Data files for your documents, spreadsheets, and Quicken files are stored in folders. Compare your hard drive to the filing cabinet in which you store paper files in folders to see the relationship with digital files and folders.

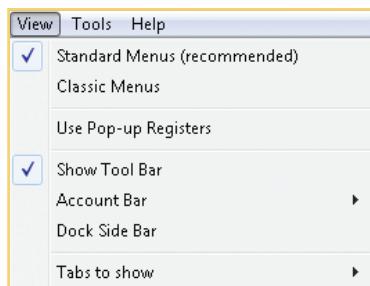
ACCOUNT TYPE/ LOCATION	EXAMPLES
Banking Accounts/ Banking Tab	These accounts track your checking, savings, and credit card accounts. You can even set up cash accounts for each member of your family to track allowances for the kids or cash kept in a cookie jar.
Investment Accounts/ Investing Tab	These track your investments. You can track your individual brokerage accounts, your IRAs, your mutual funds, or any other investment. If you have Quicken 2010 Deluxe, Premier, Business, or Rental Property edition, you can keep track of your 401(k) or 403(b) plans offered by your employer.
Property & Debt Accounts/Net Worth Tab	Here is where you keep track of your home mortgage and any other mortgages, your car and any loans on it, or any other property you own. You can track loans owed to you or by you. You can even record the value of your stamp collection or your son's baseball card collection. Assets and liability accounts are shown in the Net Worth tab.

Table 1-1: Types of Accounts in Quicken



- **Registers** are similar to the paper check register used with a checking account, and show the checks you write and the deposits you make. Each noninvestment account in Quicken has its own register. You open a register by clicking the account in the Accounts list or in the Account Overview of the Banking, Investing, and Net Worth tabs. The menu items on the top of the register let you locate and delete transactions, write checks, and reconcile the account to a statement. The Overview tab shows the account attributes and status, as well as a graphic display of activity for a period of time you designate.
- **Transactions** are the checks you write, the payments you make, and all of the other individual financial events in your life. Quicken puts each event in either an account register or on an investment account transaction list.

- **Transaction lists** are used with investment accounts, such as a brokerage account or a 401(k) account, in place of a register. Quicken designed these lists to look like a brokerage statement, showing every transaction that has taken place.
- **Categories** are used to group similar transactions. Every time you enter a transaction into a Quicken register, you have the option of assigning it to a category.
- **Windows** are used to display related information on the screen. In addition to the basic Quicken window shown previously, there are several other types of windows used by Quicken to display various types of information.
 - The Internet window uses the built-in Quicken Web browser to display a Quicken web page.



NOTE

Some of the more familiar Windows keyboard shortcuts may be used differently in some areas of Quicken. You can tell Quicken to use Windows shortcuts in the Setup section of Quicken Preferences.

- List windows display information about related items, such as classes or categories.
- Report windows let you create customized reports from your accounts in a way you understand.
- Menus** and the Menu bar are the tools Quicken and many other Windows-based programs use to give you access to the commands and features within the program. Click a menu name in the Menu bar to open the menu, and then click one of the options in the menu to select it. Some menu options have a right-pointing arrow on the right of the option. When you move the mouse pointer over that type of option, a submenu, or flyout menu, will open. When you right-click some objects within a window or dialog box, a context menu will open. Context menus show options specific to the item clicked.
- Toolbars** are rows of buttons, frequently directly below the Menu bar. Click a button to perform its task, open a window, or display a dialog box. While the Quicken toolbar does not display by default, you can choose to display it. Click **View** and **Quicken Tool Bar** to show your Quicken toolbar.
- Keyboard shortcuts** allow you to perform tasks from the keyboard rather than use the mouse and menus or toolbars. Table 1-2 lists the more frequently used keyboard shortcuts. If the shortcut is **CTRL+P**, for example, you are to hold down the **CTRL** key while pressing the **P** key on the keyboard. Then let go of both keys.

ACTION (WINDOWS/QUICKEN)	KEYBOARD SHORTCUT
Copy to the Clipboard/Open the Category list	CTRL+C
Paste from the Clipboard/Void a transaction	CTRL+V
Print	CTRL+P
Open the Account List	CTRL+A
Create a backup file	CTRL+B
Open the Split Transaction dialog box	CTRL+S
Delete a transaction or a line in a split transaction	CTRL+D
Help	F1
Go to the next field or column	TAB

Table 1-2: Keyboard Shortcuts in Quicken

QUICKSTEPS

FINDING MORE KEYBOARD SHORTCUTS

To see additional keyboard shortcuts:

1. Click the **Help** menu, and then click **Quicken Help**.
2. Click the **Search Quicken Help** tab, type keyboard shortcuts, and then click **Ask**.
3. Click **Tell Me About Keyboard Shortcuts** in the Selected Topic list to see the upper part of the list of shortcuts, shown in Figure 1-13.
4. Click the scrollbar on the right side of the window to see the remainder of the shortcuts list.
5. When you are done, click **Close** in the title bar to close the Quicken Personal Finance Help window.

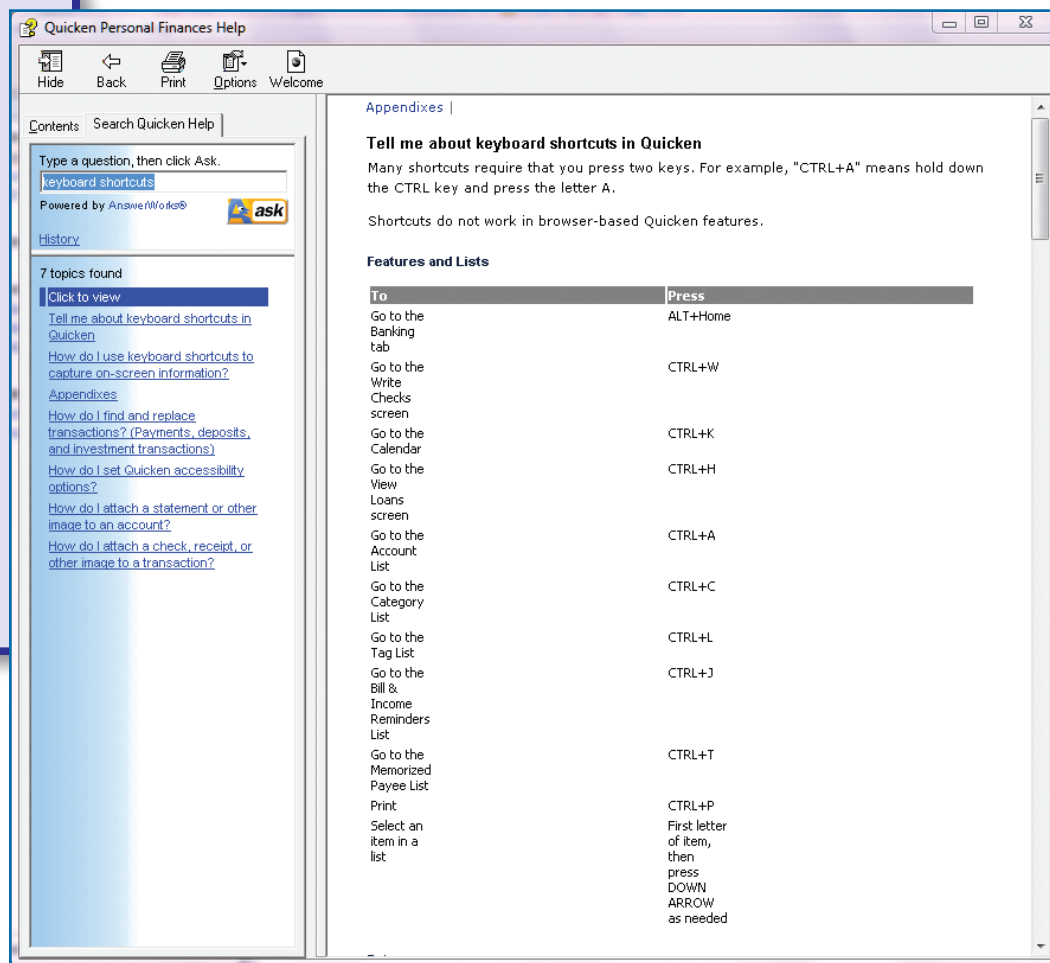


Figure 1-13: Keyboard shortcuts help you get around Quicken without removing your hands from the keyboard.

Use Windows Tools



Quicken 2010 has a familiar feel if you are used to working with other Windows-based programs. For example, the Minimize, Maximize, and Close buttons appear in the title bar on the upper-right corner of every window.

As with all Windows programs, if you have more than one window (or program) open at the same time, the *active window* is the one with the brightest title bar.

- **Windows** are areas of the screen in which you can see a program that is running and provide primary control of that program. When Quicken starts, it opens in its own window. Windows generally have menus and can be sized.
- **Dialog boxes** are used by Quicken and other Windows programs to communicate with you, the user, and for you to communicate with the program. They can be message boxes that require no action other than clicking OK, or smaller areas of the screen with check boxes, options, drop-down lists, text boxes, and other controls that let you add information and control what is happening in a program, as you can see in Figure 1-14.

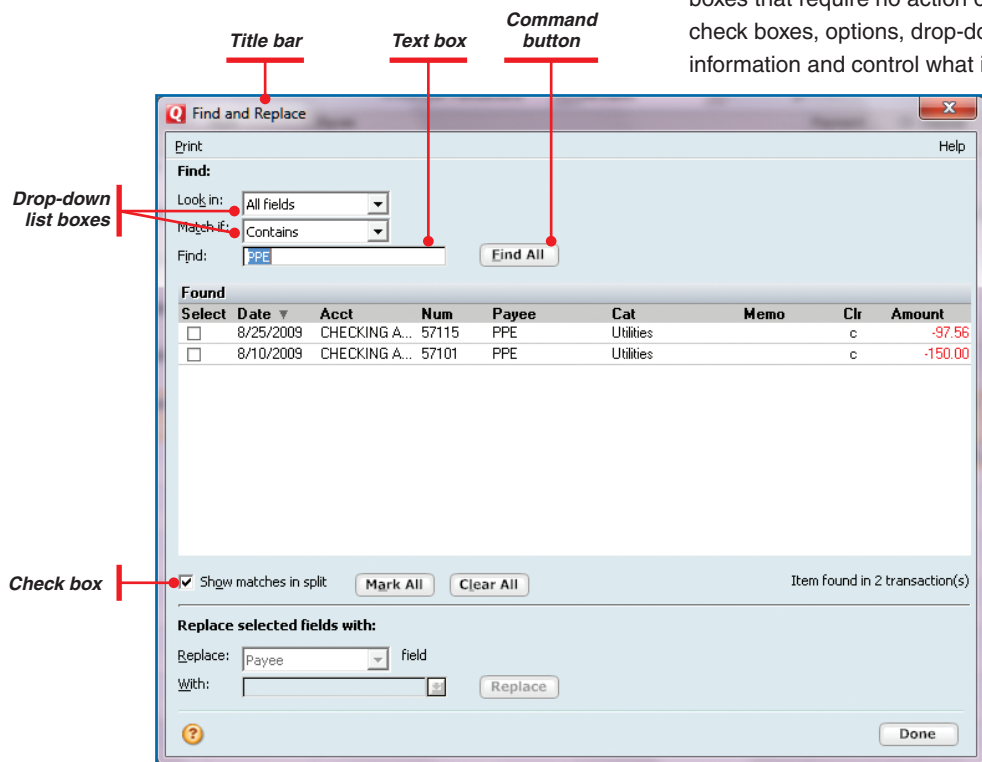


Figure 1-14: Dialog boxes provide the primary means of controlling what is happening in a program.

The primary parts of dialog boxes are:

- The **title bar** contains the name of the dialog box, and is used to drag the box around the desktop.
- A **drop-down list box** opens a list from which you can choose one item that will be displayed when the list is closed.
- A **list box** (not shown) lets you select one or more items from a list; it may include a scrollbar.
- A **check box** lets you turn features on or off.
- A **text box** lets you enter and edit text.
- **Command buttons** perform functions such as closing the dialog box and accepting the changes (the OK button) or closing the dialog box and ignoring the changes (the Cancel button).
- **Tabs** let you select from among several pages in a dialog box.
- **Option buttons**, also called *radio buttons*, let you select one among mutually exclusive options.
- A **spinner** lets you select from a sequential series of numbers.
- A **slider** lets you select from several values.