

Quicken

Quicken is a money management program made by Intuit (Intuit also makes TurboTax and It's Deductible).

Benefits

Quicken manages money tasks you do most often, such as banking, bill paying, investing, tax planning, loans, insurance, and it provides many reports. With many companies, Quicken manages and reconciles bank, broker, and credit card accounts. **Quicken offers an automatic reconciliation of your online and Quicken balances.** The automatic reconciliation can be a great time saver!

Reconciliation

Some companies (such as Commerce Bank, Fidelity Investments, Vanguard, and Citibank) offer automatic data transfer and reconciliation with the Quicken account on your computer. With some other companies (such as MBNA), you must log into the company's web site and perform a "webconnect" transfer of your data. Still other companies (such as First Financial Bank) now offer no data transfer with Quicken. To find out if your financial institutions perform data transfer with Quicken, go to www.quicken.com, and click on "Considering Quicken?" in the left column.

Considering Quicken?

Find out why over 15 million people choose Quicken to get their complete financial picture in minutes.

[Learn More »](#)

Downloading Your Financial Data

Find out if your bank, brokerage or credit card lets you download transactions directly into Quicken.

[Go »](#)

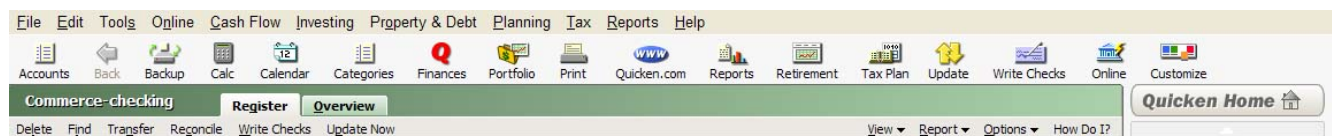
On the next page, click on "Go" in this area of the right column "

This web page will check if your financial institutions perform data transfer with Quicken:

<http://web.intuit.com/personal/quicken/search.cfm?type=basic&qwid=qw1400&qmid=qm1400&qbid=qb1500>

Automatic and webconnect transfer of data eliminates manual reconciliation of bank accounts, credit card accounts, and brokerage accounts. This is a great time saver. See the comparison table for Quicken programs and features. Quicken Deluxe and above is needed for automatic and webconnect data transfer.

A screen shot of menu bar, toolbar, and column headings, using Quicken Premier.



Quicken

Investments

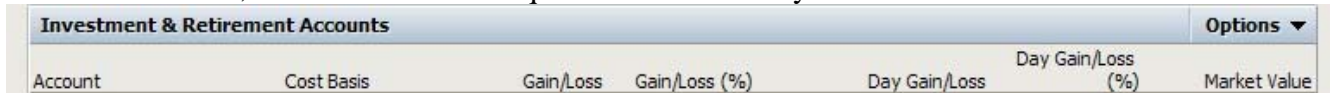
Quicken makes it easy to manage an entire portfolio. The Quicken Investment Center offers many views of your stocks and mutual funds. *These views are from Quicken Premier.*



Numerous column heading are available, including:

Name	Quote/Price	Shares	Market Value	Cost Basis	Amount Invested (%)	Fund Category Rank 1-Year	Gain/Loss (%)	Day Change (%)	Avg. Annual Return (%) 1-Year	Dividend Date	Estimated income
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On another screen, click on “Download quotes” and see how your investments are affected.

A screenshot of a table titled "Investment & Retirement Accounts". The table has a header row with "Options" in a dropdown menu. Below the header, the table columns are: "Account", "Cost Basis", "Gain/Loss", "Gain/Loss (%)", "Day Gain/Loss", "Day Gain/Loss (%)", and "Market Value".

Investment & Retirement Accounts							Options ▾
Account	Cost Basis	Gain/Loss	Gain/Loss (%)	Day Gain/Loss	Day Gain/Loss (%)	Market Value	

Quicken has a capital gains estimator, tax planner, and tax category audit, along with a tax withholding estimator. Quicken integrates with Turbo Tax and will move a year’s financial data straight into the tax software.

Quicken claims to leverage the Internet better than any other product to help organize, consolidate, and manage personal finances. All the pieces of your financial plan are summarized on a single screen. Activity lists provide a more organized access to Quicken features and easier navigation.

www.quicken.com offers a brokerage service and on-line research on stocks and mutual funds.

Bill paying

Paying bills through Quicken costs \$9.95 per month.

http://www.quicken.com/banking_and_credit/billpay/?mc=qcomRbb1

Paying bills through Commerce Bank is **FREE**. No monthly fee; no per-unit fee; no check fee; no postage fee. That’s FREE. Checks can be sent once, or on a schedule. When performing an update in Quicken, the bill pay data in Commerce Bank is automatically downloaded into Quicken, and is reconciled. <http://bankdemo.commerceonline.com/>

Low price checks for printing on your printer: www.checksforless.com

Quicken

Comparison of features for three versions of Quicken.

Compare Quicken 2005 for Windows features:	Quicken Deluxe \$59.95	Quicken Premier \$79.95	Quicken Premier Home & Business \$89.95
Track your expenses			
Easy step-by-step setup	Y	Y	Y
Balance your checkbook	Y	Y	Y
Create reports and graphs	Y	Y	Y
Write or print checks	Y	Y	Y
Pay your bills online*	Y	Y	Y
Download bank, credit card and 401k data*	Y	Y	Y
Transfer data to TurboTax®*	Y	Y	Y
Manage and save your money			
Monitor your total net worth	Y	Y	Y
Forecast your cash flow	Y	Y	Y
Find hidden tax deductions	Y	Y	Y
Manage your investments			
Analyze your portfolio		Y	Y
Generate Investment Reports		Y	Y
Compare Investments to market indexes*		Y	Y
Get investing insights*		Y	Y
Compare the Morningstar Rating™ on mutual funds*		Y	Y
Generate Schedule A, B & D tax reports		Y	Y
Find ways to minimize capital gains taxes		Y	Y
Run your small business			Y

*Online features require Internet access and are subject to change. Services vary among participating financial institutions or other parties and may be subject to application approval, additional terms, conditions and fees. TurboTax and Quicken Bill Pay subscription sold separately. Beginning with Quicken 2005 for Windows, QIF Import will not be available for checking, savings, 401(K), brokerage and most other accounts.

Internet prices for Quicken Deluxe:

\$49.99 www.newegg.com

\$53.99 www.amazon.com

\$59.99 www.compusa.com

There are occasionally sales with rebates.

Quicken

Two ways Financial Institutions support account access:

1. Use (automatic) Direct Connect to access your account information, pay bills, transfer money and send other instructions to your institution right from within Quicken or QuickBooks. Specific services may vary by institution.
2. Use Web Connect to enter transactions and update balances in Quicken and QuickBooks simply by logging on to your financial institution's web site and clicking the "Download to Quicken" or "Download to QuickBooks" button.

Use this link to search for financial institutions that exchange data with Quicken:

<http://www.intuit.com/personal/quicken/search.cfm?type=basic&qwid=qw1400&qmid=qm1400&qbid=qb1500>

or

<http://www.intuit.com/personal/quicken/results.cfm?qwid=qw1400&qmid=qm1400&qbid=qb1500&type=basic&search=>

Examples:

Fidelity Investments has Direct Connect

Vanguard has Direct Connect

Smith Barney Investments has Direct Connect

Merrill Lynch Investments has Web Connect

Commerce Bank PA has Direct Connect

PNC Bank has Direct Connect

Wachovia Bank has Direct Connect

Sovereign Bank has Web Connect

Stonebridge Bank has Web Connect

Wilmington Trust has Web Connect

WSFS Bank has Web Connect

First Financial Bank has no data exchange with Quicken

Citi Cards has Direct Connect

MBNA has Web Connect

Quicken

Reports

Quicken has numerous report topics, such as:

1. How am I spending my money?
2. How are my investments doing?
3. What is my tax situation?
4. EasyAnswer reports and graphs

Each topic has reports and/or graphs designed by Quicken. Each of these reports and/or graphs can be customized in numerous ways:

1. Select accounts such as banking, credit cards, or investments.
2. Select accounts such as particular income or expenses (such as contributions).
3. Create a report on dollar amounts less than or greater than a particular amount.
4. Include or don't include unrealized gains.
5. Include or don't include tax related transactions only.
6. Date ranges can be easily changed.

After creating a report, or customizing a Quicken report, your special report can be easily saved, and recalled later. Reports can be printed, and also exported to Excel compatible format.

The 'reports' feature is one of the several main reasons for using Quicken. It's powerful and yet easy to use. So much information is so easily available.

Other useful features

Other useful features include a tool to set up a home inventory and a financial calculator.