



User's Guide

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Lesson 2: Track Your Income and Expenses

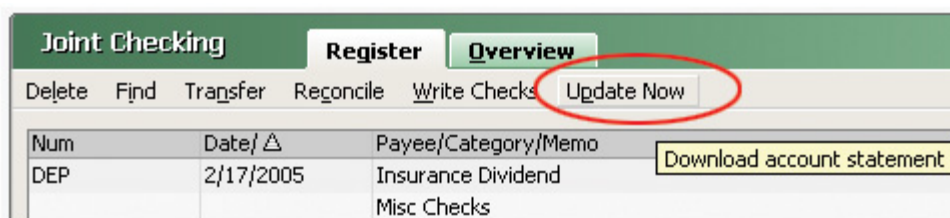


If you've completed the steps in Lesson 1: Setup, you're ready to download transactions and assign categories.

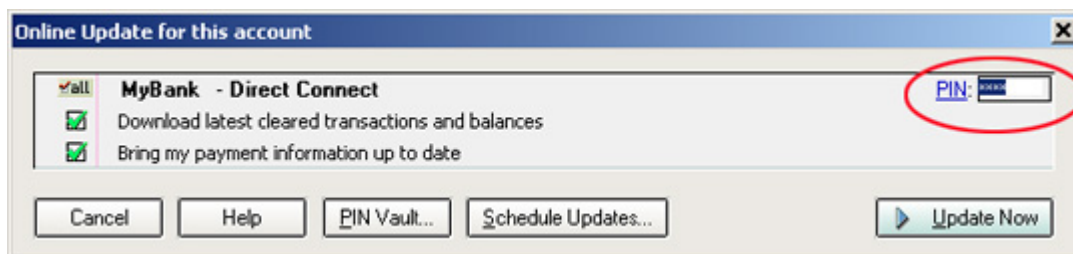
DOWNLOAD TRANSACTIONS FROM YOUR FINANCIAL INSTITUTION:

STEP 1 REQUEST THE DOWNLOAD

1. Under Cash Flow Center on the left side of the screen, click the name of the account you want to open.
2. If it is not already open, click the **Register** tab.
3. At the top of the register, click **Update Now**.



Enter your PIN.



STEP 2 COMPARE DOWNLOADED TRANSACTIONS TO REGISTER TRANSACTIONS

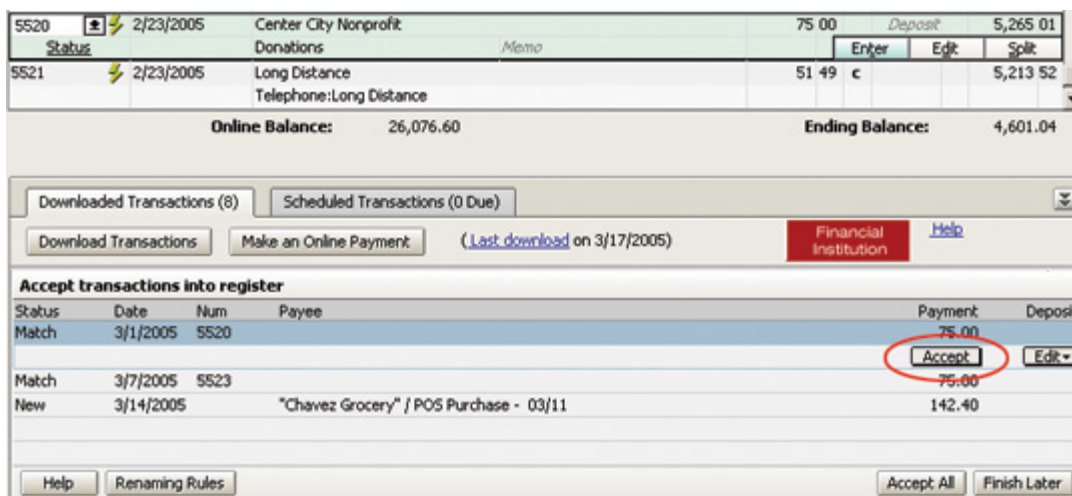
Quicken downloads transactions from your bank and displays them at the bottom of the account register.

- If you have already entered transactions manually, some of the downloaded ones will be marked **Match**.
- If you have not previously entered a transaction, the downloaded transaction is marked **New**.

STEP 3 ACCEPT THE MATCHING TRANSACTIONS

If you have already entered transactions manually, some of the downloaded ones will be marked **Match**. If you have Matching transactions:

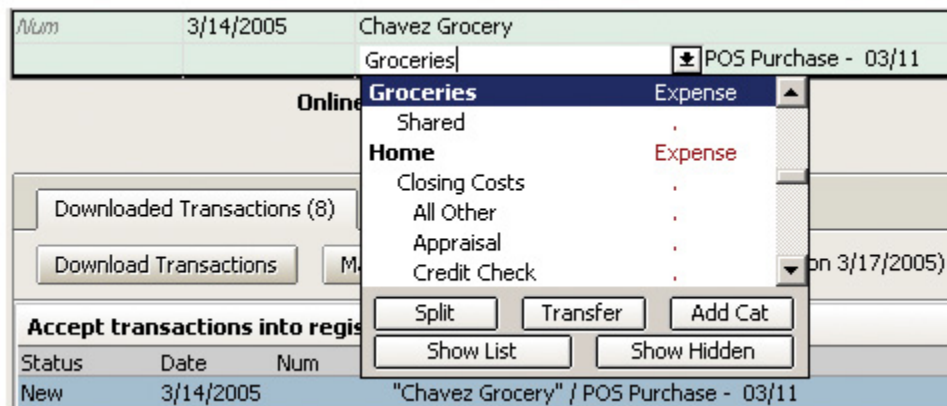
1. Click to select a downloaded transaction. Quicken finds the matching register transaction that you entered previously so you don't have duplicates in your data.
2. Confirm the match.
3. Click **Accept**.



STEP 4 ACCEPT THE NEW TRANSACTIONS

If you have not previously entered a transaction, the downloaded transaction is marked **New**. For new transactions:

1. Click to select a downloaded transaction. Quicken adds the transaction to an empty line in your register.
2. In the register, click in the Category field and assign a category. For more information about categories, see [Assigning Categories](#) below.
3. Click **Accept**.

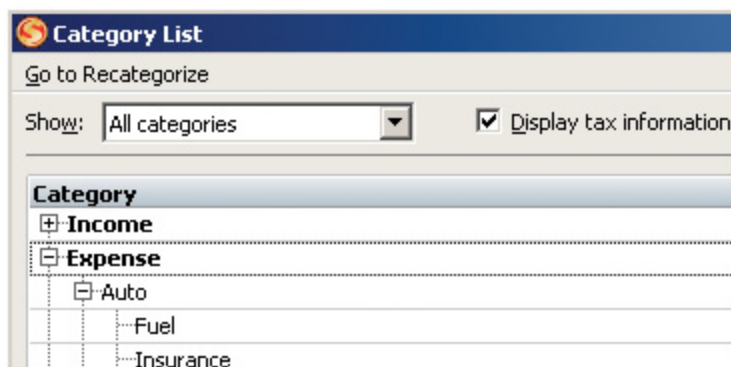


STEP 5 LEARN ABOUT CATEGORIES

Categories are the key to Quicken's power and flexibility. They help you organize your information so you can easily track expenses, even when you use different payment methods and different transaction types. For example, if you set up a Clothing category, you can see all expenses associated with clothing:

- You write a check to your child's school for a team sweatshirt
- You pay cash in a store for back-to-school clothes
- You use a credit card to buy boots from a retailer's Web site
- You pay for dry cleaning (or you can set up a Dry Cleaning category to track just that group of expenses)

To see the standard Quicken categories, choose **Tools menu > Category List**.



You can edit or delete items in the standard list, or create new ones.

There are just three basic kinds of transactions. The key to all three is what you enter in the **Category** field.

The Basic transaction—assigning one category

In the Category field, select a single category.

The Split transaction—assigning several categories

What if you shop at a store that sells both auto supplies and groceries and want to track them separately? Just enter a "Split" transaction.

1. In the lower right corner of the transaction, click **Split**.
2. In the Split Transaction dialog, use a separate line for each category. Select a category and enter an amount for that category. Repeat until you have split the transaction among all the necessary categories. When you are done, the sum of the category amounts will equal the transaction total. Click **OK** to save the split information.
3. Click **Enter** to save the transaction.

The Transfer—moving funds between accounts

Using this transaction type to record a credit card payment lets you track the individual charges on your card by the categories you've set up. Enter the credit card transaction as you do when you enter payments from your bank account, with this exception:

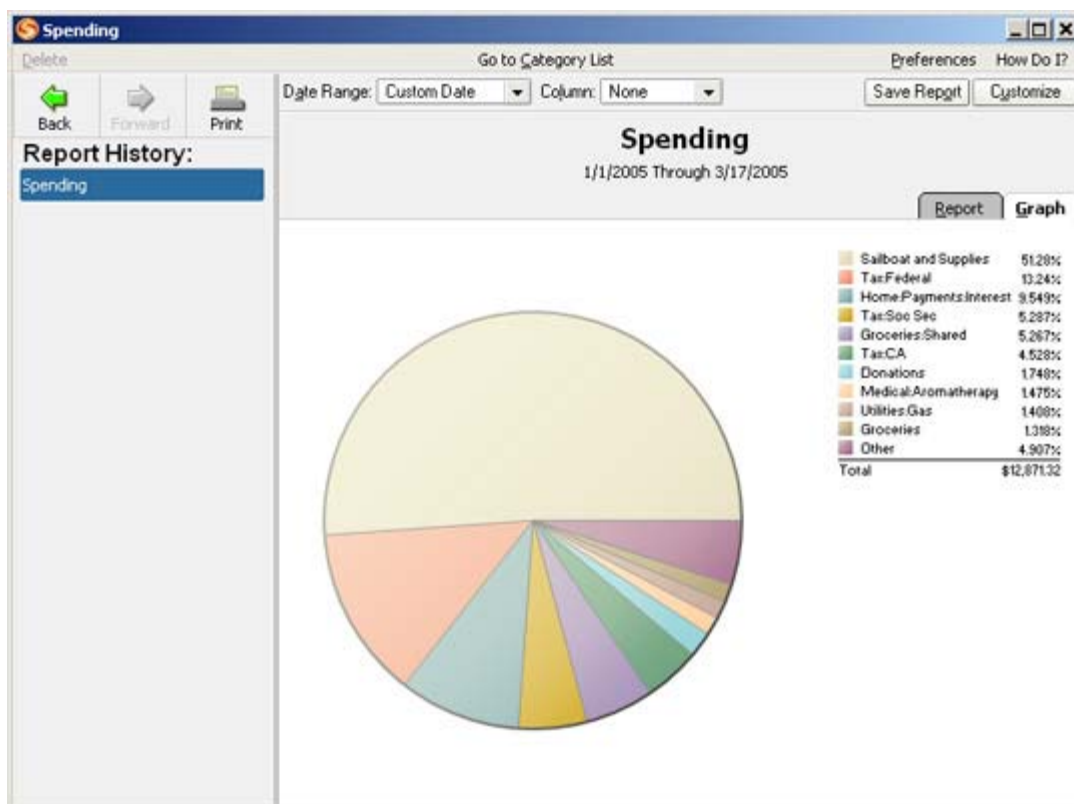
1. In the Category field, scroll to the bottom of the category list. The names of all your Quicken accounts appear in [square brackets].
2. In the category list, select your credit card account.
3. Click **Enter** to save the transaction.

PULLING IT ALL TOGETHER:

KNOW WHERE YOUR MONEY IS GOING

Here's the payoff for assigning categories to transactions. With just a few clicks you can see where your money really goes.

1. Choose **Reports menu > Reports & Graphs Center**. Quicken opens the Reports & Graphs window.
2. In the Quicken Standard Reports list on the left, click the arrow next to Spending.
3. Select **Spending by Category**, select the date range, and then click **Show Graph**.



All your information is instantly categorized! If you move your pointer over certain areas of the graph, the pointer turns into a magnifying glass. Double-click that area to zoom in on details.

BETTER UNDERSTANDING OF YOUR SPENDING PATTERNS

Look for ways to understand your spending patterns. Is your money going to where you want? How can you spend effectively and save easily? Quicken gives you more control over your finances because it's so easy to see where your money goes.

- Which categories are absolutely essential to your overall well-being?
- Which categories are discretionary?
- Which discretionary expenses are most important to you?
- Which discretionary expenses are the most fun?
- Which ones would you never give up?
- Which ones would you really not miss?
- Do you see an easy way to save money without feeling deprived?

Congratulations!

Now that you've learned how to download transactions, assign categories, and see where your money is going, you can continue on to [Lesson 3: Pay Your Bills](#).

Your feedback is important to us. Please take a moment to give us your input on these lessons by taking our short survey.



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