



# Making the Most of Your Money

*with Quicken Deluxe 2000*



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Institute of Certified Financial Planners.

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“What can  
Quicken do  
for me?”

If you're new to Quicken, this book will help you get started, hassle-free. But even after you know the basics, you'll find tools here that will help you take the steps you need to reach your long-term financial goals.

What do you want from  
Quicken? 2  
Where can I learn more? 3

## How can I make the most of Quicken?

**T**ypically we make financial decisions in response to a major life event: graduation from college, the birth of a child, or the purchase of a first home.



Can I afford to send my kids to college?

Can I afford that house?

How can I get out of debt?

Can I retire when I want to?

This book helps you make the best use of Quicken's many features, make informed financial decisions, and reach your goals.



## Where can I learn more?

**THIS MANUAL** This manual explains how to use Quicken to achieve your financial goals. Each chapter covers a key financial area, with descriptions of how Quicken features can help you achieve your goals in that area. On the side of most pages, you'll also find short procedures on how to get started.

**SHOW ME VIDEOS** Trying out a feature you've never used before? The Show Me videos can walk you through the basics. From the Help menu, choose Show Me Videos to see a list of topics. (CD-ROM required.)

**STEP-BY-STEP PROCEDURES** Use Quicken Help for quick instructions on a specific task. From the Help menu, choose Index and then type the name of the subject area you need help with. The bottom part of the window displays all the Help topics related to that task. Click to highlight the one you want, and then click Display.

**HOW DO I** You can click "How do I?" in most Quicken windows to see a list of tasks you can perform from the current window. In most windows, you can also press the F1 key on your computer keyboard for information on the current window.

**ONSCREEN MANUAL** The Onscreen Manual describes how Quicken features work together and provides ideas for using them. It also has links directly to the step-by-step instructions in Help. From the Help menu, choose Onscreen Manual.

**FREQUENTLY ASKED QUESTIONS** The Quicken Product Support team may have an answer to your question. From the Help menu choose Product Support and then click Go to Web. (You must have Internet access.)

## ..... To make Quicken Help easier to read

In any Quicken Help window, click Options. Choose Font to increase or decrease the size of the typeface in your Help window.







“What’s the  
quickest  
way to get  
started?”

We’ve designed Quicken to pay real dividends right away. These few pages will help you learn about great time-saving features and enjoy the benefits of Quicken from the very first day.

What do I do first?	6
How can I get the most out of Quicken?	7
How can I get answers from Quicken?	9
How can Quicken do the work for me?	10

.....

## To open an account

To open an account, from the Finance menu, choose Account List. In the Account List, select the account you want, and then click Open.

## What do I do first?

The first time you use Quicken, it automatically walks you through New User Setup.

- 1 Follow the EasyStep® instructions to create your first checking account. Don't worry if you don't have your latest bank statement. You can edit this information later.
- 2 Click Next to move through the windows.
- 3 In the Summary window, review your information, make changes if necessary, and then click Done. Congratulations! You have just created your first Quicken account.

## Entering transactions in your new account

Your new Quicken checking account has a register similar to that in a conventional paper checkbook. From now on, when you write a check, record the transaction in your Quicken checking account register.

After you create your first account, Quicken opens the register and places the cursor in an empty transaction at the end of the register.

Banking: Checking: Bank						
Delete	Find	Transfer	Reconcile	Edit Account	Report	Options
Num	Date	Payee/Category/Memo	Payment	Ch	Deposit	Balance
	1/2/00	Opening Balance (Checking)		R	5,595.98	5,595.98
101	1/7/00	AnyTown Water Dept. Utilities/Water	56.20			5,439.78
ATM	1/12/00	Cash (Penny Creek) ATM withdrawal	200.00			5,239.78
102	1/12/00	Central City Mortgage	950.12			4,489.66
	1/12/00	Payee	Payment		Deposit	
		Category	Memo		Enter	Edit

To enter a transaction in your Quicken register:

- 1 Enter information about the new transaction into each field.
  - Enter the name of person or institution to whom the payment or deposit is made.
  - Be sure to enter the amount for payment or deposit in the correct column.
  - Enter categories for income and expenses.
- 2 Click Enter to save the transaction.

## How can I get the most out of Quicken?

### Using categories

To get the most out of the Quicken reporting and planning tools, you should assign categories to transactions as you enter them. Categories are labels that track how much you're spending on particular items, such as rent, groceries, or dining.

For example, you probably buy your clothes at several different stores, with as many different payees as there are stores. If you assign the "Clothing" category to these transactions, it's easy to do a cash flow report that shows how much you've spent on your clothes, no matter where you bought them.

### When one category isn't enough

Sometimes a single transaction includes items that belong to multiple categories. There's an easy way to handle this in Quicken.

- 1 Enter the payee and net amount for the transaction, and then click the split button.



Click the Split button to split one transaction into multiple categories.

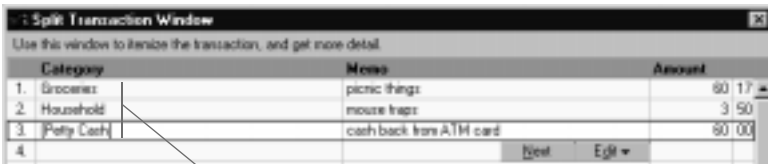
### Can I use one data file for all my accounts?

Most people only need one data file to track all their household accounts. From the Help menu, choose Index, and then enter *accounts, using*.

### How can I learn more about registers?

From the Help menu, choose Index, and then enter *registers, using*.

- 2 In the Split Transaction window, enter the category and amount for each item and group of items.



Split Transaction Window

Use this window to itemize the transaction, and get more detail.

Category	Notes	Amount
1. Groceries	picnic things	80.17
2. Household	mouse traps	3.50
3. Petty Cash	cash back from ATM card	80.00
4.		

Next Edit

This transaction shows three categories assigned to one transaction. The [Petty cash] line is a transfer to another account.

## When one account isn't enough

You can create accounts and enter transactions for almost any account you have in the real world: checking, savings, investments, auto loans, and mortgages.

.....

### To create a new account

From the Finance menu, choose Account List, and then click New. Choose an account type and click Next. Follow the EasyStep instructions to set up the account.

From the Help menu, choose Index, and then enter *accounts, using*.



Account Overview

Account Attributes

Account Name	AnyTown Card
Description	Credit Card
Financial Institution	Guicken Credit Card
Account Number	1111-2222-3333-4444
Customer ID	555-66-7777
Interest Rate (%)	
Credit Limit	12,000.00
Contact	
Phone	
Online Account Access	Enabled
Online Payment	Not Available

Account Status

Current Balance	-1,186.49
Ending Balance	682.49
Last Transaction	5/12/09
Last Reconcile	5/5/09
Last Statement Download D...	N/A
Last Online Balance	N/A
Outstanding Time to Compare	0
Emails to send/recv	None

OBSERVATIONS

Click on an attribute in the list above to change it.

ACTIONS

Create a new account  
View/edit comments  
Set tax attributes

Account Balances 5/99

Expenses 5/99 - 5/99

Register Overview

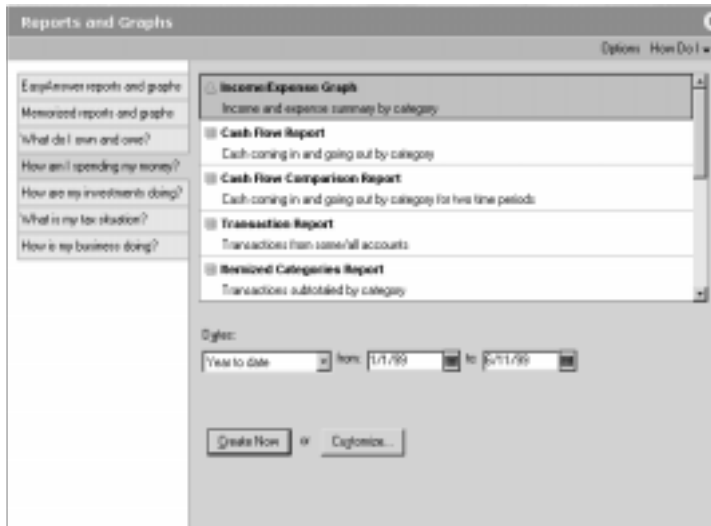
The account overview page displays information about your account, such as interest rates and whether you have enabled online access.

# How can I get answers from Quicken?

## Creating reports and graphs

Using the categories you assign to your transactions, the Reports and Graphs Center can show you where your money goes.

- 1 From the Reports menu, choose Reports and Graphs Center.



Click here to show or hide your QuickTabs, which provide an easy way to move between the features you use most often.

- 2 On the left, choose the topic area you want to investigate.
- 3 On the right, select the report or graph you want, and then click Create Now. Click Customize if you want to change the level of detail in some area of the report.

## What about the really tough financial questions?

The Planning Center combines your own Quicken data with a question-and-answer survey of your financial situation. This lets you answer challenging financial questions even before you've entered a lot of transactions into your register. From the Planning menu, choose Planning Center, and then select a question such as:

- Can I afford that house?
- Can I afford college?
- Can I retire when I want to?

## How can I speed up my data entry?

From the Help menu, choose Index, and enter *Quick Keys*.

## Manage your Memorized Transaction list

From the Banking menu, choose Memorized Transaction List. To delete a memorized transaction, select it on the list, and then click Delete.

Deleting a memorized transaction from this list doesn't remove it from any of your Quicken registers. It just won't appear on the drop-down list of transactions.

## How can Quicken do the work for me?

After you create a few accounts and begin to enter transactions, you have done everything necessary to start enjoying the benefits of Quicken. You could stop right here. But don't! The rest of this chapter contains tips that can simplify your record-keeping and drastically reduce your data entry.

### Quicken remembers what you enter

Let's say you entered a payment to your local newspaper, *The Tribune*. Next month, as you enter just the first few letters of "The Tribune" in the register, the QuickFill feature recalls your previous "Tribune" transaction and automatically enters the rest of the information for you. You can change any of this information, and then record the transaction. These are called *memorized transactions*.

Quicken adds to the Memorized Transaction list whenever you enter a transaction with a new payee. As the list grows, you may want to clean out the entries you rarely use.

To learn about...	Search the Help Index for...
memorized transactions	memorized transactions, using
Memorized Transaction list	lists, memorized transaction
keeping the amount from changing when you use a memorized transaction	memorized transactions, locking

### Schedule your transactions

Chances are, your bills don't all arrive on the same day. They trickle in, and you try to pay each one in a timely fashion. To save time and effort, you can have Quicken schedule these transactions. When you schedule a transaction, you enter the details of the bill and tell Quicken:

- When to make the next payment
- How often to make future payments

When the scheduled transaction comes due, you pay the bill the usual way, with a handwritten check, a printed check, an online payment, or a direct withdrawal. You can schedule a transaction even if your payment amount varies from month to month.

## Quicken alerts you to important changes

When you set up an alert, Quicken lets you know when certain conditions or limits are met in one of your accounts. From the Finance menu, choose Alerts, and then click the appropriate tab. The following are some of the alert types you can create here:

- Minimum or maximum account balances
- Credit card limits
- Important tax dates and personalized tax alerts
- Stock price limits
- Key investment news

You can set alerts in multiple areas to keep track of a variety of conditions.

Select an alert on the left and an account or condition on the right. Quicken will warn you when you reach this limit.



## Where will I see my Quicken reminders?

Quicken displays your scheduled transactions, alerts, and reminders in the following places:

**My Finances Center** The My Finances Center displays scheduled transactions, calendar notes, and alerts about important changes.

## Schedule a transaction

From the Finance menu, choose Calendar. In the Financial Calendar's transaction list, click to select the transaction you want to schedule for recurring payments, and then drag it to a date on the calendar. If you are entering a new transaction, click and drag the entry marked "Use this for a NEW one!"

.....

## To set up a Financial Calendar note

You can use Financial Calendar notes to create any reminder you like. From the Finance menu, choose Calendar. Click Note and enter a memo to yourself.

**Billminder™** Billminder can display your Quicken reminders when you start Windows, whether or not you open Quicken.

**Quicken.com** For more information, see “How can I use Quicken when I’m away from home?” on page 20.

**Quicken Reminders window** Your reminders can be displayed in the Reminders window. These include scheduled transactions (bills to pay, checks to print), calendar notes, and alerts about important changes.

### Enter transactions without launching Quicken

On days when your only task is entering transactions, use QuickEntry. This “mini-application” opens quickly and displays only your account registers. From your Windows desktop, double-click the QuickEntry icon. From the Account menu, choose an account, and then enter transactions as usual. The next time you open Quicken, it prompts you to accept the transactions.

To learn about...	Search the Help Index for...
seeing reminders when you start Quicken	reminders, using
seeing reminders when you start Windows	Billminder, starting and stopping
Financial Calendar	calendar, using
scheduled transactions to automate regular payments	scheduled transactions, using
paying your credit card bill	credit cards, entering payments
creating a group of scheduled transactions	transaction groups, setting up
adding notes to the Financial Calendar	calendar, notes
setting thresholds for credit limits, stock prices, and account balances	alerts, using





# “Why should I go online with Quicken?”

As you use Quicken, you will quickly learn shortcuts for entering transactions in the register. But if you really want to save time, online banking and investment tracking is the only way to go.

How do I start?	14
Why should I bank online?	15
Can I download credit card transactions, too?	17
Is online investment tracking available?	18
How can I pull it all together?	19
How can I use Quicken when I'm away from home?	20

## ..... To set up your Quicken Internet connection

After you have signed up with an Internet Service Provider and successfully connected to the Internet, set up Quicken to work with your new Internet connection. From the Edit menu, choose Internet Connection Setup.

**T**o go online with Quicken, you must have Internet access. With Internet access, you can:

- Connect to your bank or financial institution and download transactions as they clear
- Pay your bills electronically
- Download credit card transactions
- Download your investment transactions

You can also download stock quotes, news, historical prices, and asset classes directly into your Quicken data file. And when you are away from home, you can see your portfolio and reminders from any computer connected to the Web.

## How do I start?

**What if I don't have an ISP?** If you do not have an Internet Service Provider (ISP), you can sign up with one from your Quicken CD-ROM. Close all open applications and insert the CD-ROM. From the Windows Start menu, choose Programs, and then select the Quicken program group. From the Quicken program group, click the menu item for America Online. (Not compatible with Windows NT 4.0).

**What if I don't have a Web browser?** To use the online banking features, you must have a Web browser with 128-bit encryption. If you install Quicken using the Express installation, Quicken checks your system for the correct browser and installs it for you if necessary. If you have not already installed the browser, you can do it now. Open Windows Explorer (from the Windows Start menu or from your desktop). Click to open the CD-ROM drive. Select the "ie" folder. Double-click "Ie5setup" to begin installation, and then follow the onscreen instructions.

## Why should I bank online?

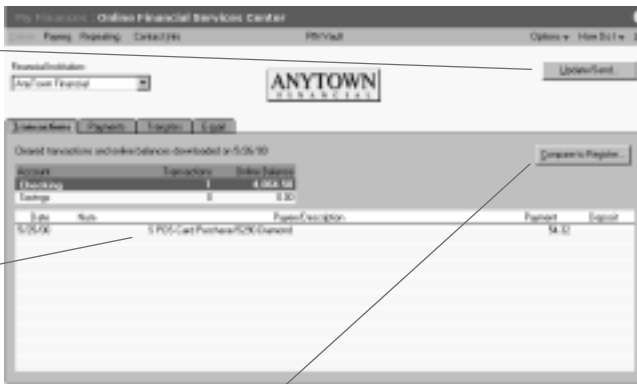
You use a computer. Your bank uses a computer. Why not connect the two? You'll save time entering transactions and you can be sure you always have up-to-date account information.

Just contact a participating financial institution to apply for online service with Quicken, and then enable your Quicken account to use it. You can apply at multiple financial institutions and use multiple accounts with this service.

You can use the Quicken online account access feature with checking and savings accounts, depending on the services offered by your financial institution. Quicken helps protect your transaction security with a PIN and state-of-the-art encryption.

## Download your account information

With online account access, you can download your recent cleared transactions and online balances from your financial institution (usually as of the previous business day).



1 Click Update/Send to download your recent transactions.

2 View your downloaded transactions here.

3 After you download, click Compare to Register to add the transactions to your register.

The screenshot shows the 'ANYTOWN Financial Services Center' interface. At the top, there's a 'Download/Send' button. Below it, a table displays account information: 'Account: Checking', 'Transactions: 0', and 'Online Balance: \$4,321.00'. A 'Compare to Register' button is visible on the right. The main area shows a list of transactions with columns for Date, Rate, Payment/Description, Payment, and Deposit. One transaction is listed: '5/25/00', 'Rate', '5 POS-Cash Purchase/5000 General', 'Payment', and 'Deposit \$4.32'.

When you download a transaction that has cleared your financial institution, Quicken either matches it to one you've entered in your Quicken register, or marks it as New. This is a great way to catch those ATM withdrawals you forget to record. The comparing and matching process also simplifies reconciling. When

## To get started using online banking

From the Banking menu, choose Online Banking Setup, and then select the account you want to set up. To see if your financial institution offers online service with Quicken, from the Finance menu, choose Online Financial Institutions List. You can usually apply right away, either over the Internet or by phone. Your financial institution will provide a PIN and specific information for you to enable your Quicken accounts to use the service.

## ..... To pay bills online if your bank doesn't offer online service with Quicken

If your financial institution doesn't offer the online bill payment through Quicken, you can apply to use the Intuit Online Payment service with any U.S. banking account with check-writing privileges.

When your application is accepted, your financial institution will provide a PIN and specific information for enabling your Quicken accounts to use the service.

you're ready to reconcile the account, the cleared transactions have already been checked off. There's hardly any work left for you to do.

## Make your payments online

Paying bills online is quicker and easier than writing and mailing a check. Just create and send online payment instructions in the Quicken Online Center.

Enter your payment information just as when writing a check. Then click Update/Send to send your payment processing instructions.

My Financials : Online Financial Services Center

Delete Paying Repeating Contact Info PIN/Vault Options How Do I ...

Financial Institution: Anytown Financial

ANYTOWN FINANCIAL

Update/Send

Transaction Payments Transfer Email

Account: Anytown Financial Register Balance: 1,164.23

Processing Date: Delivery Date: 6/2/08

Payee: Anytown Credit Card \$ 450.00

Account #

Category: Anytown Card Split Memo: statement 5/15/08

Send

Date	Processing	Billing	Plan	Payee	Amount
Sent	6/2/08	5/1/08	Payee	343.79	
Sent	6/5/08	5/1/08	Payee	2.86	
Sent	6/5/08	5/1/08	Payee	23.55	
Sent	6/5/08	5/1/08	Payee	1,000.14	
Sent	6/12/08	5/1/08	Payee	36.48	
Sent	6/26/08	5/1/08	Payee	27.87	
clear payment					

Send Confirmation

Cancel

Online payment can also simplify many everyday situations.

- Do you ever misplace bills because they trickle in at different times? Just set up an online payment instruction on the day you receive the bill, specify when the bill should be processed, and send the instruction. It's entered in your Quicken register, and you can forget about it.
- Do you have a car loan? Are you going to be making the same payment every month for the next few years? Create a repeating online instruction to make the loan payment each month for the duration of the loan.

To learn about...	Search the Help Index for...
fees and services	financial institutions, fees and services
downloading transactions	online account access
online account access	online account access
online payment	online payments
using online payment if your bank doesn't offer it	Intuit Online Payment service
security for your financial information	online payments, security
contacting your financial institution	financial institutions, contacting
storing PINs	PINs
One Step Update	updating, one step update

## Can I download credit card transactions, too?

You can download and compare your credit card transactions, just as you would transactions from a bank or other financial institution. In most cases, Quicken even adds the merchant names and categories for you. Downloading transactions as they clear is the easiest way to track your credit card balance.

To see if your financial institution offers online credit card service with Quicken, from the Finance menu, choose Online Financial Institutions List. Or, for information on the Quicken Credit Card, see "Apply for a Quicken Credit Card" on page 86. To learn more about using your Quicken Credit Card with online account access, from the Help menu, choose Index, and then enter *Quicken Credit Card*.

## ..... To keep track of all those PINs

If you have more than one online financial institution, it can be difficult to remember multiple PINs. Quicken makes it easier by letting you store all your PINs under one password. You only need to remember this one password to have easy access to multiple accounts and institutions. From the File menu, choose PIN Vault, and then Setup.

## To get started with online investment tracking

From the Investing menu, choose Online Investing Setup, and then choose the account you want to set up. To see if your broker offers this service, from the Finance menu, choose Online Financial Institutions List. You can usually apply right away, over the Internet or by phone. Your financial institution will send you a PIN and information to enable your Quicken accounts for online service.

View your balances and holdings by clicking these tabs.

Then click Compare to Register to update your Quicken investment register.

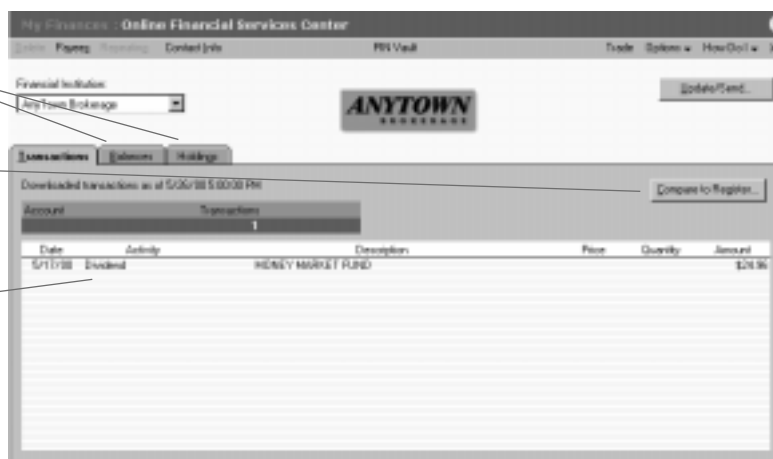
View all your downloaded transactions here.

## Is online investment tracking available?

Many brokerage firms and mutual fund companies offer online investment tracking services through Quicken. Apply for online service with your brokerage just as you would for a bank or other financial institution. Here's why online investment tracking is a great idea:

- Your information is more current than with periodic brokerage statements, and you save the work of entering investment transactions from a detailed statement.
- You can download your latest investment transactions, account balances, and holdings. Getting this data directly from your broker really simplifies capital gains tracking.
- If your financial institution provides check writing privileges with your investment account, and you have set up a linked checking account, you can download checking transactions at the same time that you download investment transactions.
- You can even trade directly with your financial institution using links to its Web site from within the Online Center.

To learn more, from the Help menu, choose Index, and then enter *online investment tracking*.



## How can I pull it all together?



Once you have experienced the benefits of downloading data directly from a bank, credit card, or brokerage, you'll probably want to enable all of your most active accounts for online account access. When you do, you can speed things up even further by using One Step Update to download transactions from all your online accounts in one session.

In the same session, you can download investment research from the Internet. And if you have access to a second computer that is connected to the Web, you can even export some of your Quicken data to the Web for viewing when you are away from home.

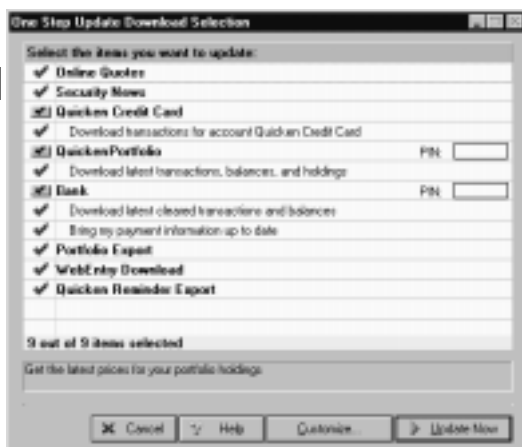
To start One Step Update, click Online, and then select the financial institutions and transactions you want to update.

Select security quotes and news to download.

Select transactions to download and account information to update.

Select the Quicken Web features to update.

Select Portfolio Export, then click Customize to choose which securities to include.



## To learn more about One Step Update

From the Help menu, choose Index, and then enter *updating, one step update*.

.....

## To enter transactions away from home

Use WebEntry to enter Quicken transactions on any computer that is connected to the Web. Just use the transaction entry form on the Quicken.com WebEntry page. The next time you open Quicken, download the transactions (click the Online button) and accept the new transactions into Quicken (from the Banking menu, choose Banking Activities, and then Accept transactions entered on the Web).

## How can I use Quicken when I'm away from home?

The great thing about the Internet is that it's a two-way highway. If you register a user name and password at Quicken.com, you can export some of your Quicken data to the Web. From the Finance menu, choose Quicken on the Web, and then choose Quicken.com. At Quicken.com, click "Personalize this portfolio now or log in here."

**Portfolio Export** Upload your Quicken investment portfolio to the Web, where you can track it from any computer connected to the Web, anytime, anywhere. For more information, from the Help menu, choose Index, and enter *portfolio export*.

**Quicken Reminder Export** Upload your Quicken reminders to the Web. For more information, from the Help menu, choose Index, and enter *exporting, reminders to Quicken.com*.

**WebEntry** Don't lose track of your transactions when you are away from home. Just enter them at the Quicken.com Web site from any computer connected to the Web, and then import them into Quicken when you return home. For more information, see the instructions on the left, or from the Help menu, choose Index, and enter *WebEntry*.





# “Where does all our money go?”

Ever feel like your *cash flow* is more of a *cash river*? The first step to taking control of your financial life is getting a clear picture of where your money really goes, and where you stand now.

Why should I care about cash flow?	22
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Am I covering my bases?	27

## To create a new account

From the Finance menu, choose Account List, and then click New. Choose an account type and click Next. Follow the EasyStep instructions to set up the account.

## To create a cash flow report

From the Reports menu, choose Reports and Graphs Center. On the left, choose “EasyAnswer reports and graphs.” On the right, select “Where did I spend my money during the period ... ?” Select a time period from the drop-down menu, and then click Show Report.

## Why should I care about cash flow?

Cash flow is all about learning what your money can do for you. By understanding how much comes in and where it goes, you can plan realistically without feeling deprived. To get the most from the cash flow features, it helps to create Quicken accounts to track:

- Your primary checking account (especially if it has an ATM card)
- Your Credit cards
- Your cash expenditures

## Cash Flow reports reveal spending patterns

A Quicken cash flow report can reveal interesting patterns in your daily expenses. Here's a typical cash flow report.

When you assign categories to your transactions, a cash flow report shows exactly where your money goes. See any surprises?

Cash Flow Report	
1/1/00 Through 4/5/00	
Category Description	1/1/00-4/5/00
INFLOWS	
Income	16,195.48
TOTAL INFLOWS	16,195.48
OUTFLOWS	
Bank Charges	26.00
Dining Out	275.00
Donations	75.00
Gifts	183.00
Groceries	696.72
TOTAL OUTFLOWS	1,305.60
OVERALL TOTAL	14,730.07

- What are your biggest expenses?
- What are your most frequent expenses?
- How much of your income goes to housing? Utilities?

🔍 If you move your cursor over the totals, the cursor turns into a small magnifying glass when details are available. Double-click to zoom in on the details

Now suppose you want an even closer look. How much are you spending on all your car-related expenses? The Quicken itemized categories report shows all transactions assigned to the Auto category. The report includes subcategories you have created.

Reports & Graphs Itemized Categories Report

Options Memoes Copy Sort Options How Do I ...

Year-to-date From 5/1/00 To 5/31/00 Subdaily Category Update

WYDATA-All Accounts 5/21/00

### Itemized Categories Report

1/1/00 Through 5/31/00

Cat/Sub	Date	Acct	Num	Description	Memo	Chk	Amount
<b>Purchases</b>							
	3/1/00	AnyTown C...	5	Any Town Auto Loan		R	- 8.20
	3/1/00	AnyTown C...	5	Any Town Auto Loan		R	- 98.76
	4/1/00	AnyTown C... Sched	5	Any Town Auto Loan		R	- 81.02
	5/1/00	AnyTown C... Sched	5	Any Town Auto Loan		R	- 59.30
	1/28/00	CarBank City...	5	Any Town Auto Loan		R	- 98.74
<b>TOTAL, Purchases</b>							-245.98
<b>Service</b>							
	1/23/00	Petty Cash		AnyTown Auto	oil change		- 30.00
<b>TOTAL, Service</b>							- 30.00
<b>Tickets</b>							
	3/23/00	AnyTown C... 145		Dept. Of Parking And Traffic	T33.3 2115, 14:34		- 30.00
<b>TOTAL Tickets</b>							- 30.00
<b>TOTAL, Auto</b>							-305.98
<b>TOTAL EXPENSES</b>							-305.98

Take a look at the other Quicken EasyAnswer reports. In a couple of mouse clicks, you'll know what your investments are worth, see if your spending has changed, or find out if you are saving more or less than you used to. Run one of these reports anytime you want a snapshot of how you are doing.

You can customize an EasyAnswer report to include just the information that is most important to you. Just create the report and then click Customize. In the Customize window you can add or delete accounts and categories to be included in the report, or change many other report settings.

## Memorize the report and run it again next month

You may find there is a report you create and customize on a regular basis. You don't have to repeat your work each time. Quicken can save your report settings, so you can run it again next month to compare how you are doing over time. The memorized report is available whenever you need it from the Reports menu.

## To create an itemized categories report

From the Reports menu, choose Reports and Graphs Center. On the left, choose "EasyAnswer reports and graphs," then on the right select "How much did I spend on ... ?" Select a category and click Show Report.

## To memorize a report

After you have customized a report, click Memorize. Enter a name and date range for the report. The next time you want to run the report, from the Reports menu, choose Memorized Reports, and then select it from your list of memorized reports.

## Checkpoint: What does cash flow mean to me?

We've all heard about the person who "knows the price of everything and the value of nothing." Here's an exercise. How many hours did you work to earn the total monthly income on your cash flow report? Now look at your expenses. How many hours did you work to pay for groceries? For rent? Entertainment? Do these expenses reflect the value of your labor? This reality check can point out how your spending reflects what matters to you.

## What is my real net worth?

### Assets minus liabilities

Basically, your net worth is the value of all the items you own (your assets) minus the amount you owe (your liabilities). Quicken calculates net worth by adding the balances of your checking, savings, cash, asset and investment accounts and then subtracting the balances of your credit card and liability accounts (including loans) from this amount.

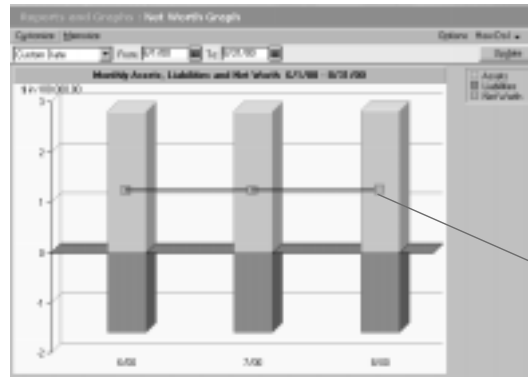
## To create a net worth report

From the Reports menu, choose Reports and Graphs Center. Choose "EasyAnswer reports and graphs", and then select "What am I worth?" Click Show Report.



DATE	DESCRIPTION	AMOUNT
1/1/00	Checking Account	1,000.00
1/1/00	Savings Account	500.00
1/1/00	Credit Card	(100.00)
1/1/00	Investment Account	1,000.00
1/1/00	Other Assets	1,000.00
1/1/00	Other Liabilities	(1,000.00)
1/1/00	Net Worth	1,400.00

To exclude an account from your net worth report, click Customize. Then select the Accounts tab and click the account name to remove the account from the report. Click Include to include or exclude individual categories. Click Memorize to save the report.



The more complete your Quicken data is, the clearer your financial picture will be.

**HELP FOR HOMEOWNERS** To show the actual value of what you own and owe, Quicken sets up a pair of accounts, an asset account to track the value (for example your home is worth \$150,000) and a liability account to track your debt (for example, a \$100,000 loan). The difference between the two is your equity.

## Counting up your assets

Quicken figures the positive side of your net worth by adding up the assets you've entered into Quicken. Start by setting up:

- A separate Quicken account for each real-world account, including cash on hand.  
For example, set up a savings account to track the money you've put away in savings, a checking account, and so on.
- An asset account to track the cost basis of your home.  
For more information about cost basis, see "Document home improvements" on page 57.
- An account to track your 401(k) or other retirement accounts.  
The EasyStep account setup helps you set up and track the value and performance of your 401(k).

To track other types of investments, Quicken has two options:

- To track just the value of your investments, set up an asset account. For example, asset accounts are ideal for tracking CDs, Treasury bills, and fixed annuities.
- To track not only the value but also the performance of your investments, set up an investment account.

You can set up a Quicken account for almost any type of real-world investment. For details on tracking investments, see "What's the easiest way to track my investments?" on page 74.

## Identifying your liabilities

Use Quicken to track your debts in credit card and liability accounts. For a complete picture, set up:

- One credit card account for each credit card you use.
- Separate liability accounts to track:
  - how much you owe on your mortgage
  - how much you owe on your car, or any other loans

## To set up an asset account

From the Finance menu, choose Account List, and then click New. Choose Asset as the account type (or Home or Vehicle if appropriate) and click Next. Follow the EasyStep instructions to set up the account.

## To set up and track your 401(k)

From the Investing menu, choose Investing Activities, and then Track my 401(k).

## To download the value of your car

If you track the value of your car in a car asset account, you can download its estimated resale value. In the asset account's overview page, enter the car's make, model, and year, and then in the Observations area, click the item for downloading car values.

## ..... To view the Planning Center

From the Planning menu, choose Planning Center.

### To learn about...

Quicken accounts, which types to use, how many you need

when to use an investment account instead of asset account

updating asset and liability accounts

### Search the Help Index for...

accounts, using

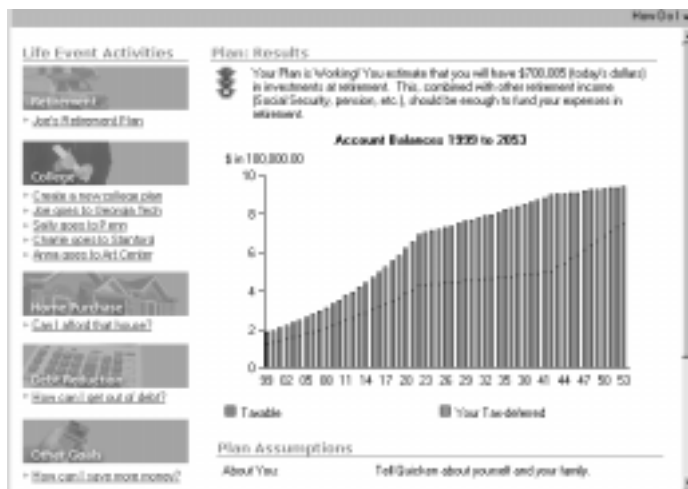
investment accounts

assets, updating balance

## Checkup: What does net worth mean to me?

The Planning Center in Quicken can help you anticipate how your net worth may be affected by future life events:

- Sending the kids to college
- Paying off debt
- Making a major purchase



The Planning Center contains tools that incorporate your own Quicken data with advice to help you prepare for a solid financial future.

Click “Can I retire when I want to?” to create a personalized retirement plan and set specific goals. Return to this page on a regular basis to track your progress and to see how current financial decisions affect your long-term goals.

# Am I covering my bases?

## You need an emergency fund

To check your reserves, create a net worth report, but this time include only the accounts that contain liquid assets, which can be cashed in (such as a money market fund account, checking and savings accounts).

You should have three to six months of living expenses in case of an emergency or loss of income. Self-employed people may need more, especially if their income is not steady. Compare your liquid assets to the total expenses on your cash flow report. Have you set aside enough to see you through a temporary setback?

To estimate how much you need, create a budget for the period you want to cover. When you create a budget, you can have Quicken fill it in, based on the information you've entered in your Quicken registers. For more information on budgeting, see "Is there a painless way to cut expenses?" on page 34 and "How can I save more?" on page 35.

## ..... To set up an emergency fund

To create an emergency fund, use the Savings Analysis snapshot on the My Finances Center. From the My Finances Center, click Customize, and then choose "Customize this view." In the Customize window, under Available Items, select Savings Analysis, and then click Add to move it to Chosen Items. Click OK.

From Savings Analysis, click Customize This Report. In the Customize Savings window, click Emergency Fund, and then select an account for your Emergency Fund. Click OK.

## To plan for major purchases

In the Planning Center, click “Can I afford this purchase?” to help make informed decisions about future expenses.

## To visit InsureMarket

From the Household menu, choose Insurance Research Online. You must have Internet access to use this feature.

## To open Home Inventory

From the Household menu, choose Quicken Home Inventory.

## Insurance coverage

Nobody can predict the future, but if you track the value of your assets, you can at least take reasonable precautions to insure them. Take a look at your insurance coverage (on your car, your home, your life).

How can you be sure you have adequate coverage? Homeowner’s or renter’s insurance may cover you for fire or theft, but if you have valuable antiques, collectibles, computer equipment, or art, you may need a rider in addition to your regular policy.

Research private disability insurance if your employer doesn’t provide it. It’s critical for replacing your income if you become disabled. Likewise, long-term care insurance is an investment that you may never need, but if you do need it, it will be invaluable. If you have dependents, life insurance can provide for them in the event that you are no longer there.

Start by visiting Quicken InsureMarket, a comprehensive online personal insurance service. You can get quotes, learn the basics, and evaluate risk using the tools and information provided. You can also learn ways to save on your insurance costs.

## Quicken Home Inventory can help

If you’ve entered all your furnishings, home equipment, and other valuables in Quicken Home Inventory, create an insurance coverage summary report to see a listing of all your belongings and their values, and then compare the value of your belongings with your insurance coverage. For more information about insurance or Quicken Home Inventory, see “How can I safeguard my investment?” on page 49.

**TIP FOR RENTERS** Too many people make the mistake of believing insurance is only for homeowners. Renters need insurance, too! Look at the total value of everything in your Quicken Home Inventory. Unless you could realistically replace these items from the money in your emergency fund, then you need insurance.





“How can I  
keep more of  
my money?”

Now that you know where your money is going, you can use this information to make choices that could pay off down the road—or even right away.

How can I manage my debt?	30
Is there a painless way to cut expenses?	34
How can I save more?	35

## ..... To create a credit card account

From the Finance menu, choose Account List, and then click New. Choose Credit Card as the account type and click Next. Follow the EasyStep instructions to set up the account.

**I**t's easy to run up credit card bills, even when you're careful. At every stage of life, the demands on your resources seem to grow. And things are only made more difficult by the seemingly endless parade of offers of easy credit.

## How can I manage my debt?

### Managing debt: A few smart moves

It's easier to avoid trouble than to dig your way out after you've racked up too many debts.

- Stick to one or two credit cards and pay them off each month. Use a debit card to enjoy the convenience of a credit card without incurring debt.
- Pay your bills promptly and in full.
- Try to make a 20% down payment when you buy a home.
- Monitor your credit rating with the major credit reporting agencies. If your record contains errors, insist on corrections.

### Track your credit card spending

Set up a Quicken account to track your credit card purchases, and keep the transactions up to date. Quicken credit card accounts are similar to Quicken bank accounts. If you've set up a bank account, you already know most of what you need to use a credit card account.

When you create a credit card account to monitor your credit card spending, you will quickly see these benefits:

- Your reports will be more complete and accurate (when you include credit card debt in cash flow reports, they provide a more complete financial picture).
- You can use categories to track the types of things you typically buy on credit (auto fuel, meals, and discretionary expenses).

- You can track all the balances you owe at any given time, as well as how much you are paying in interest charges and annual fees.
- You can set up an Alert in Quicken to let you know when you're approaching your credit card account limits.

## Quicken can track your credit cards for you

This is the smartest, easiest way to track your credit card expenses. If your bank offers online banking, see if you can apply for a credit card that will let you download transactions into Quicken. If not, apply for the Quicken Credit Card. For information, see "Apply for a Quicken Credit Card" on page 86. It requires almost zero data entry, and you always know exactly where you stand. Just download and categorize transactions as they clear.

To learn about...	Search the Help Index for...
entering credit card payments	credit cards, entering payments
reconciling your credit card account and paying the bill	credit cards, balancing
tracking credit accounts	credit cards, tracking in Quicken

## Some kinds of debt are better than others

Home loans and student loans may contribute to your future financial security. But if you have other outstanding debt, consider this:

**Convert consumer debt to a home equity loan.** In many cases the interest on a home equity loan is tax deductible, and the interest is almost always lower than a credit card's interest rate.

**A loan from your 401(k).** Yes, it's your retirement you're borrowing from, but at least you are paying the interest to yourself. Use this resource only if necessary, and pay it back before you leave your employer. In most cases, outstanding loans are due upon termination of employment.

## To set up a credit card Alert

From the Finance menu, choose Alerts. Click the Accounts tab and then select Credit Card Limits as the alert area.

## To apply for a Quicken Credit Card

The Quicken Credit Card is offered through Intuit and Travelers Bank and allows timesaving online account access. To apply, see "Apply for a Quicken Credit Card" on page 86.

## To start the Debt Reduction Planner

From the Planning menu, choose Debt Reduction.

## Reduce your debt

The Debt Reduction Planner can help you set up a payment plan so you'll pay the least amount of interest and be debt-free as soon as possible.

Quicken searches your data for debts (such as liability accounts and credit card accounts) and sorts them, putting the most expensive debt at the top of the list (it's the one with the highest interest rate). For each debt, enter your current payment and the monthly minimum you need to pay.

Follow the payment plan Quicken calculates to pay off the most expensive loan first, while paying the minimum on your other debts. (The Debt Reduction Planner takes into account whether interest on a debt is tax deductible when it calculates a payment plan.) After you pay off the most expensive debt, take the money you have been paying on the first loan and add it to the minimum payment on the second debt. Thus without increasing the amount you pay each month, you're paying the least amount of interest.

If you can't pay off your bill in full each month, look for a card with no annual fee and the lowest interest rate (and not just the lowest *initial* rate). To search for a lower rate, from the credit card account overview page, click "Search for lower rates online."

Quicken analyzes your debts and lists the order in which you should pay them off. Follow this payment plan to pay the least amount of interest and be debt free in the shortest amount of time.

Debt Name	Rate	Balance	Current Paid	Suggested Paid
AnyTown Card	15.59%	862.49	250.00	250.00
Center City Auto Loan	7.25%	9,719.33	221.00	221.00
Center City Home Loan	6.63%	148,237.24	950.86	950.86
<b>Totals</b>	<b>(3 debts)</b>	<b>158,819.06</b>	<b>1,421.86</b>	<b>1,421.86</b>

**Optimized Payment Plan Results**  
Debt free as of 1/14  
Total interest paid: \$105,143.55  
Interest savings thus far: \$105,212.27

☐ Change Payment Order

# Track your cash withdrawals

For some people, ATM cards cause almost as much trouble as credit cards. Do you sometimes forget to enter ATM withdrawals? Do you know where you're spending all that cash?

The most thorough way to track ATM withdrawals is to create a Quicken cash account. Track each withdrawal as a transfer from your checking account to your cash account; then enter individual purchases in the cash account. To save time, you can track just the major transactions and enter an adjustment to cover miscellaneous expenses.

To learn about...	Search the Help Index for...
creating and using a cash account	cash, accounts
managing cash	cash, tracking
matching cash on hand with the cash account balance	cash, balances
entering a transaction with multiple categories	categories, assigning to transactions



## To create a cash account

From the Finance menu, choose Account List, and then click New. Choose Cash as the account type and click Next. Follow the EasyStep instructions to set up the account.

## To create a cash flow report

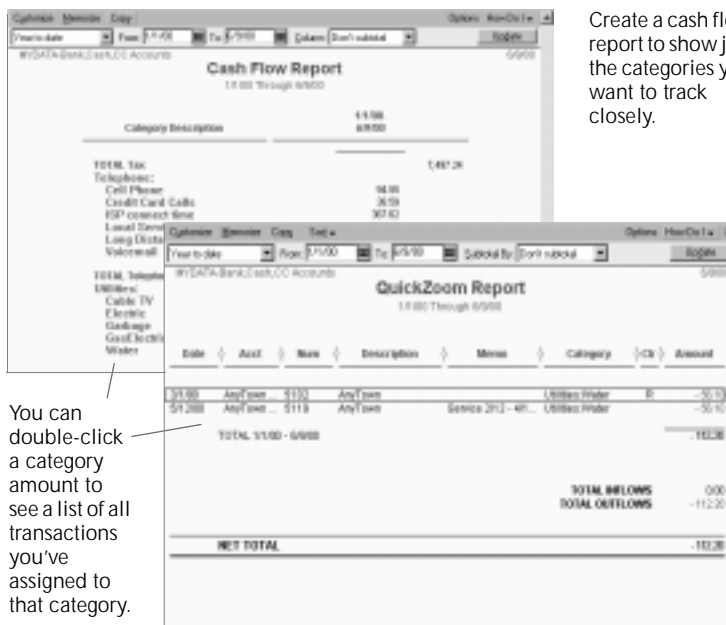
From the Reports menu, choose Reports and Graphs Center, and then choose “EasyAnswer reports and graphs.” Select “Where did I spend my money during the period ...?”, and then click Show Report. To display just the spending categories that are of interest, click Customize. Then click the Include tab and select the categories you want to zero in on (dining out, entertainment, and other discretionary spending categories are a good place to start).

## Is there a painless way to cut expenses?

Budgeting doesn't have to mean you put the handcuffs on your spending. Think of it as a tool to help you make the trade-offs that will get you where you want to go. And you can't make trade-offs on your spending unless you have all the facts. You know how much money you take home every month. Can you account for where it all goes?

## First take a snapshot

Create a cash flow report to summarize your income and expenses by category.

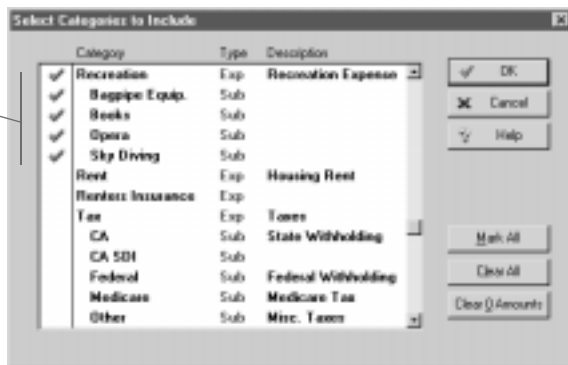


Create a cash flow report to show just the categories you want to track closely.

## Target high spending areas

Using the Quicken budgeting tool, you can zero in on a few categories you'd like to spend less on, such as your dining expenses. By cutting down on dining and other discretionary spending areas, you'll have more money to put aside for your savings.

It can be helpful to concentrate on your discretionary spending categories.



## Track where you overspend

Use a Budget Goal Progress Bar to monitor a category in which you typically overspend. You can display a Progress Bar on the My Finances Center.



## How can I save more?

The Life Events planning tools prepare you to save more. From the Planning Center click:

- How can I get out of debt?
- Can I afford this purchase?
- How can I save more?

Once you are in a position to begin saving money, Quicken can help.

## To create a budget

From the Planning menu, choose Budgeting. Click Categories to select the areas you want to focus on.

## To create or change a Budget Goal Progress Bar

From the My Finances Center, click Customize, and then Customize this View. From the Available Items list, select Budget Goal Progress, and then click Add.

To change the budget item or group that you are tracking, right-click the Progress Bar. Select "Customize this graph."

Start by transferring a portion of your paycheck every month to a savings or other interest-bearing account. The most straightforward method to manage savings in Quicken is to set up that transfer as a scheduled transaction. If you have not yet set up online banking, the scheduled transaction in Quicken can serve as a reminder to contact your financial institution to make the transfer in your actual accounts. If you do have online banking, the transfer instruction can be sent the next time you update your accounts online. For more information on scheduling an online transfer, from the Help menu, choose Index, and then enter *scheduled transaction, between online accounts*.

## To schedule a transaction

From the Finance menu, choose Calendar. In the Financial Calendar's Transaction list, click to select the transaction you want to schedule for recurring payments, and then drag it to a date on the calendar. If you are entering a new transaction, click and drag the entry marked "Use this for a NEW one!"

The screenshot shows the 'New Transaction' dialog box in Quicken. The 'Account to use' is set to 'Any Even Checking'. The 'Type of Transaction' is 'Payment'. The 'Payee' is 'Transfer Money'. The 'Category' is 'Any Even Savings'. The 'Amount' is '\$200.00'. The 'Date' is '12/1/00'. The 'Memo' is 'Electronic Transfer'. The 'Scheduled Transaction' radio button is selected. The 'How Often' is 'Monthly'. The 'Number of Payments' is '200'. The 'Record in Register' is 'Prompt before enter'. The 'Record This Many Days In Advance' is '0'.

Use a scheduled transaction to transfer \$200.00 from your checking account to your savings account on a regular basis.

After you have taken care of debts and created an emergency fund, Quicken can help you do the important work of meeting your long-term savings goals. To get started, See "How should I invest to achieve my goals?" on page 65.





# “Are we ready for home ownership?”

A home of your own is part of the American dream. It can be a tax break, a savings vehicle, and low-cost housing for your retirement. The question is, can you afford to buy and maintain one?

Should I buy a home?	38
Am I ready to buy?	39
Can I afford that house?	40
Where can I find the right loan?	41
How should I track my home in Quicken?	43
When should I refinance?	45
What happens when I sell?	47
How can I safeguard my investment?	49

## Should I buy a home?

For most people, owning a home is the cornerstone of their long-term financial plan. It is probably the biggest purchase you'll ever make, but eventually you'll pay off the mortgage and substantially lower your housing costs in retirement. In the meantime, your home equity can serve as collateral when you need a loan, and the tax breaks begin immediately.

### Buying versus renting

Neither is a bad choice, depending on where you are financially and what your needs are.

Renting	Owning
<ul style="list-style-type: none"><li>■ <b>Economic flexibility:</b> You can upgrade or downgrade your housing as your circumstances require.</li><li>■ <b>Economic freedom:</b> Your money is available to invest elsewhere.</li><li>■ <b>Geographic freedom:</b> You can move when your lease expires or converts to month-to-month.</li><li>■ <b>Less commitment:</b> You don't have to worry about upkeep or long-term property value.</li></ul>	<ul style="list-style-type: none"><li>■ <b>Great tax breaks:</b> You can deduct property taxes and interest on a home loan of up to one million dollars.</li><li>■ <b>\$250,000 exclusion:</b> You can exclude up to \$250,000 (\$500,000 for married couples filing jointly) capital gains when you sell.</li><li>■ <b>Appreciation:</b> Homes have historically appreciated in value faster than the cost of living in general. You build equity even before you own the home free and clear.</li><li>■ <b>Equity:</b> If you need a second loan, your home can serve as collateral.</li></ul>

## Am I ready to buy?

Expect to pay 10 to 20 percent of your home's purchase price as a down payment. To figure out how much down payment you can afford, run a net worth report. For more on net worth reports, see "What is my real net worth?" on page 24.

If you put down less than 20 percent, your lender will usually require that you buy private mortgage insurance (PMI). You can cancel PMI when your equity reaches 20 percent. This is a great reason to track your loan and estimated home value in Quicken!

For help saving up for that down payment, see "How can I save more?" on page 35.

The following guidelines are commonly used by lenders to qualify buyers for a home loan:

- Your expected monthly housing costs (principal, interest, property taxes, and insurance) should not exceed 28 percent of your gross monthly income.
- Your monthly debt (mortgage plus school loans, consumer debt, and so on) should not exceed 36 percent of your gross monthly income.

If your consumer debt is high, use the Debt Reduction Planner to reduce your debt as quickly as possible while paying the least amount of interest. See "Reduce your debt" on page 32.

## Check your credit history

Your credit report is a valuable source of information about where you stand financially. Your income and credit history will be very important when you apply for a loan. The lender will want to know the number and types of credit accounts you have, how much you owe, how well you repay your debts, and when your newest accounts were opened.

## To create a net worth report

From the Reports menu, choose Reports and Graphs Center. Choose "EasyAnswer reports and graphs" and then select "What am I worth?" Click Show Report.

## To create a savings goal

From the Planning menu, choose Savings Goals. From the Savings Goals window, click New and then fill in the information. The name of the goal will be the name of the account used to track the savings goal.

## To order a credit report

From the Household menu, choose Credit Research. Follow the onscreen instructions for obtaining the report. You must have Internet access.

## ..... To use the Home Purchase Life Event Planner

From the Planning Center,  
under Life Events, click  
“Can I afford that house?”

Check your credit rating regularly, especially if one of the following applies to you:

- You are applying for a mortgage or other loan, purchasing insurance, applying for a new job, or applying to rent or lease property.
- You are disputing an item you’ve charged on a credit card. (Make sure your refusal to pay is noted on the credit report.)
- You have been refused credit on the basis of a negative credit report.
- You want to make sure that no one has opened an account in your name.

## Can I afford that house?

For an in-depth investigation into whether you can afford to buy a home, and how purchasing one will affect your finances, use the Home Purchase Life Event Planner. The planner answers critical questions about buying a home and helps you prepare to buy. By asking you questions about your current situation and combining the answers with your Quicken data, the planner can help you:

- Set up goals to save for a down payment
- Determine the loan amount you’ll need
- Calculate how much you can afford to borrow, and what your monthly payment will be
- Track your progress

## Where can I find the right loan?

After you have found the perfect house, the hard part begins. It can be a daunting task to hack through the thicket of mortgage types and lenders available to you. For one-stop shopping, go to QuickenMortgage to research mortgages from the nation's leading lenders. From there you can enter your financial data to find loans you qualify for, and search a nationwide database for loans tailored to your preferences. Your loan search results are kept up to date as the market changes.

### Mortgage types

Should you get a fixed-rate mortgage or an adjustable-rate mortgage (ARM)? There are advantages and disadvantages to each.

**Long-term fixed-rate loans** The 30-year fixed-rate mortgage is the loan most people think of when they hear the word “mortgage.” It carries the least amount of risk, because you have a predetermined interest rate from the day you close escrow until the day you pay off the loan. If interest rates drop significantly, you can always refinance. (Of course, you'll have to pay closing costs and points all over again. For more on refinancing, see “When should I refinance?” on page 45.)

Advantages	Disadvantages
<ul style="list-style-type: none"><li>■ The predictability makes it easier to budget for other long-term needs such as retirement or college tuition.</li><li>■ You don't have to worry about an increase in your monthly payment every time interest rates fluctuate.</li></ul>	<ul style="list-style-type: none"><li>■ Higher interest rate than ARMs.</li><li>■ If interest rates are high when you buy, you could be locking in an expensive loan—make sure there are no prepayment penalties if you refinance later.</li></ul>

## ..... To research mortgage rates and lenders

From the Household menu, choose Mortgage Research Online. You must have Internet access to use this feature.

**Adjustable-rate mortgages** An ARM's interest rate changes with the market. There's usually a risk involved with ARMs, similar to investing in the bond market. ARMs are tied to an interest rate index (usually either U.S. Treasury securities or the Prime Rate—the cost that corporations pay to borrow from banks. Your interest rate changes will follow the appropriate index, according to the schedule in your mortgage agreement. Find out which index your lender uses and how many percentage points they add to the index rate. Some mortgages have minimum and maximum interest rates.

Advantages	Disadvantages
<ul style="list-style-type: none"><li>■ Tend to start out at a lower initial cost.</li><li>■ Can be a bargain if you don't expect to own your home for very many years.</li><li>■ Are popular among people who expect their income to rise to cover potential increase in monthly payment.</li></ul>	<ul style="list-style-type: none"><li>■ Are subject to unpredictable changes in interest rate, which may cause your monthly payment to rise to an amount you can't afford.</li><li>■ you must know what your "caps" are—for each incremental increase, and over the life of the loan. Know your schedule for adjustments, too.</li></ul>

**Long-term or intermediate-term loan?** A 15- or 20-year loan usually has a lower interest rate than a 30-year loan. Your monthly payments may be higher than for a 30-year fixed loan, but you will end up owning your home outright in less time, and you'll pay significantly less interest over the life of the loan. On the other hand, long-term loans are a good choice if you want to buy more house right now and plan to stay there for a long time. It will take longer to pay off the loan, but your monthly payment will be lower and you'll probably be able to afford more house.

## Should I pay points?

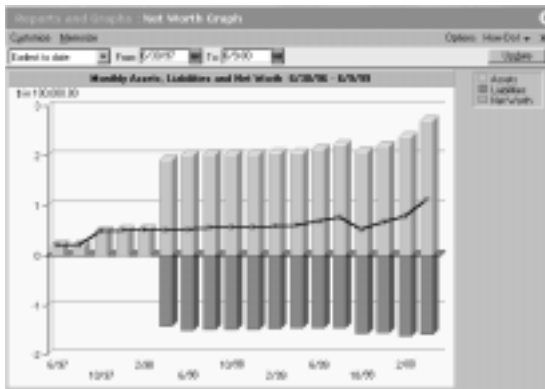
The idea behind points, also called a "loan origination fee," is that you pay a percentage of the loan in order to "buy down" the interest rate. Each point you pay is equal to 1 percent of the loan amount (thus on a \$200,000 loan, one point would be \$2,000),

payable when you close escrow. Should you pay points at closing, or take a higher interest rate on the loan? That depends. If you plan to move or refinance soon, points can be costly. But if you plan to stay put for a while, you may be better off paying the points and getting a lower interest rate over the life of the loan. Points may also be tax deductible, depending on your circumstances.

## How should I track my home in Quicken?

### How home ownership affects net worth

Typically, when you buy a home you suddenly have one big new asset (the value of the home) and one big new liability (the amount of the loan).



This net worth graph shows the before-and-after picture for a family that purchased a home. Both the assets (now including home equity) and liabilities (including the mortgage) have increased dramatically.

To see your complete financial picture, Quicken creates a loan and an associated asset account tracking the value of your home, beginning with the purchase price.

Tracking a home loan in Quicken provides these benefits:

- You see the amount of interest you pay each year so you can track the tax deduction for interest paid in mortgages and equity lines of credit.
- You see how the loan's outstanding balance affects your net worth.

### To set up a home account

From the Finance menu, choose Account List, and then click New. Choose House as the account type and click Next. Follow the EasyStep instructions to set up the house asset account and linked loan liability account.

In the Set Up Loan Payment window, from the Category for Interest pull-down menu, select the tax-related Mortgage Interest category.

## ..... To create a net worth report that shows home equity

From the Reports menu, choose Reports and Graphs Center. Choose “EasyAnswer reports and graphs” and then select “What am I Worth?” Click Show Report.

In the Net Worth report window, click Customize. Then click the Accounts tab. You want to include only the asset account and liability account, so click Clear All to remove the check marks from all accounts. Then select just the asset (home value) and liability accounts (outstanding mortgages and loans).

Quicken displays the net worth report. The Overall Total amount is the equity you have in your home.

Memorize the report and name it something like “home equity.”

**TIP** You don’t have to enter 30 years of loan payments. Just set up the loan in Quicken and then create a scheduled transaction to remind you to accept the payment each month. For more information, see “How can Quicken do the work for me?” on page 10.

## The difference between tracking market value and cost basis

When you create a net worth report, your home’s value (asset account) minus what you owe (liability account) equals your equity. After you have created an asset account for the purchase price of the home, you can track this value one of two ways.

**Current Market Value** As you record home payments each month, Quicken transfers a portion of the payment to your liability account, decreasing its balance by the amount that applies to principal. Thus every month you decrease your debt and increase your equity, and it’s reflected in your next net worth report.



Quicken can help track home equity by updating the estimated market value of your home as time goes on. When you set up your home’s asset account, Quicken asks for your address and ZIP Code. Quicken can use this information to download recent sale prices for comparable homes in your area. From your home asset account’s overview page click “Download recent home sales.”



**Adjusted Cost Basis** This basically tracks the home improvements you make. Every improvement you make increases the Cost Basis of your home. When you eventually sell, you may be taxed on part of your capital gains. If you can prove that part of the gain was due to your improvements, your taxable basis will be reduced by that amount. Keep those receipts! For more details on tracking cost basis, see “Document home improvements” on page 57. For more information on loans, from the Help menu, choose Index, and then enter *loans, using*.

## When should I refinance?

At some point after you purchase your home, you may want to change the conditions of your mortgage. Before you do, consider the costs:

- Points
- Credit report
- Appraisal
- Title fees and other closing costs

**NOTE** Points from the original mortgage were deductible from your first year’s taxes. Refinancing points are different—the deduction must usually be spread out over the life of the loan.

## To check out mortgage rates

From the Household menu, choose Mortgage Research Online. You must have Internet access to use this feature.

## To use the Refinance Calculator

From the Planning menu, choose Financial Calculators, and then choose Refinance.

### Reasons to refinance

- If interest rates drop, you may be able to refinance and get a lower interest rate. Some experts suggest holding off on refinancing until the interest rates drop two points or more.
- You may need to borrow money, either to make improvements on the home or for some other expense. Borrowing against your home can make good sense because mortgage interest is generally tax-deductible and the interest rates are usually lower than on a personal loans. But remember, your home is on the line, so don't overborrow.
- It might make sense to switch to a different kind of mortgage, especially if you have an adjustable-rate loan and interest rates have just taken a dive. If this happens, consider refinancing to lock in a low fixed-rate loan.

**Crunching the numbers** You can use Refinance Calculator to figure out if a new loan is more economical than your current loan.

Fill in the fields in the calculator. Quicken calculates how long it will take for you to break even if you choose to refinance.

**Tracking refinancing costs in Quicken** If you've refinanced your mortgage recently, you can use a Quicken asset account to track each year's portion of the points. At tax time, you won't forget to take the deduction, and you'll have an easy way to track how much you should deduct for the mortgage cost.

First, set up an asset account in Quicken and call it something like "Refinance Cost." Enter your total refinance costs as the opening balance, and use the date you refinanced for the date. Then create

an expense category for the deduction. Give it an obvious name, like “Refinance” and mark it as tax-related. In the Form drop-down list, select Schedule-A Points Paid.

Each year at tax time, enter a transaction (or schedule one in advance) in your Refinance Cost asset account. Enter something like “Refinance cost deduction” in the Payee field. Put the amount of the deduction in the Decrease column and assign the transaction to the Refinance expense category.

## What happens when I sell?

When you sell your home, use Quicken to track the sale-related expenses. Set up an expense category called “Home Sale” and several subcategories to track expenses. Report the expenses on the IRS’s Sale of Home worksheets to determine whether you can exclude all or part of the gain on the sale.

Category name	Use for	Choose line item
Home Sale: sale price	The total sale price to your buyer.	Sale of Home, Selling price of old home.
Home Sale: fees	Expenses associated with the sale of the house, such as bank fees and realtor’s commissions.	Sale of Home, Expense of sale.
Home Sale: fixup	Expenses for repairs necessary for your sale. Use this category for expenses that fit the IRS definition of a fixing up expense. The expense must be incurred within a specific period after you sign the sale contract.	Sale of Home, Fixing up expenses.
	The amount you realize from the sale of the house is your profit.	The net deposit amount of the check you receive after closing. Quicken doesn’t include a line item for this category—if you use TurboTax it will be calculated by TurboTax.

## To find more information on closing loans

From the Help menu, choose Index, and enter *loans, paying off*.

As you set up each subcategory, assign it to the appropriate line item on the Sale of Home worksheet.



You can set up a new category from the Category & Transfer list. From the Finance menu, choose Category & Transfer List. Then click New.

Select the tax-related checkbox.

Choose the tax form line item here.

When you close the sale on your house, some of the money will probably go to pay off your old mortgage, some to your realtor, some for bank and title fees, and some to your bank account as profit. An escrow company usually takes care of distributing these funds.

For tax purposes, you want to track where all the proceeds go. Do this after you receive the escrow statement from the title company. If you have been tracking your loan and sale expenses in Quicken:

- Record a transaction in your Quicken checking register (or whatever account you choose to put the money in).
- Split the transaction to match the distribution of the money.

Here's a sample transaction.

The first split line lists the full sale price assigned to "Home Sale" category.

The second line transfers the amount necessary to pay off the mortgage to their mortgage liability account.

The third line assigns bank and realtor fees to "Home Sale: fees" category.

Category	Amount
1. Home Sale: Sale Price	275,000.00
2. [Center City Home Loan]	-148,000.00
3. Home Sale fees	-19,250.00
4. [ ]	
5. [ ]	

- Close out the liability account that tracked the mortgage loan you deleted.  
After you record the sales transaction, this liability account's balance is zero. Close out the account by marking the opening and closing transactions as cleared. (Click twice in the **Clr** column, telling Quicken you *don't* want to reconcile.) Since the account is no longer active, you might want to hide it from your Account List. In the Account List, click Hide.

## How can I safeguard my investment?

What if the worst happens and you lose your home in a fire or other disaster? Your savings could disappear if you don't have adequate insurance.

### A brief look at insurance

Review your current policy limits. To recoup the entire loss of your home, your policy must cover the *total replacement cost*. This cost is the amount it would take to rebuild the house after it is totally destroyed. And it's definitely to your advantage to insure your home and contents for at least 80 percent of their value. If you insure your home for less, and then incur a loss, your insurance company will usually prorate its reimbursement to you.

Consider signing up for an inflation guard endorsement. It regularly increases the policy limits for your coverage by a specific percentage. You may have your limits increased by one percent every four months to keep ahead of inflation. You still need to check your coverage every year, to keep up with rising construction costs and the value of home improvements.

## To check your coverage with Quicken Home Inventory

From the Household menu, choose Quicken Home Inventory. In Quicken Home Inventory, from the View menu choose Policy List. Then select Homeowner/Renter (or the policy you are assigning your belongings to). Click Edit. Enter all the information about your policy, including the full amount of your coverage in the Coverage field. Then click OK. The Policy List shows the difference between your coverage and the replacement cost.

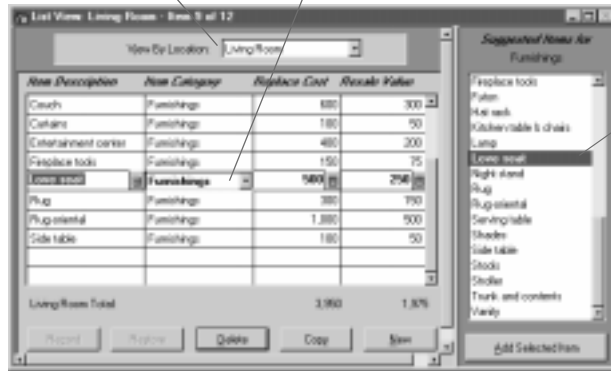
If this difference is positive, you're probably adequately covered; if the difference is negative, you're probably underinsured. Consider purchasing additional coverage.

## Determining your insurance coverage

Quicken Home Inventory helps you figure the total value of what you own.

1 Select the room or location you want to inventory.

2 Then select an item category, such as Furnishings. The Furnishings category contains the greatest variety of items.



3 Select items from the Suggested Items list, or add your own.

## To create an insurance coverage report

In Quicken Home Inventory, from the Reports menu, choose Insurance Coverage Summary.

After you've entered your belongings, you'll need to record information about your current insurance coverage. Once you've done this, Quicken Home Inventory shows you the difference between your insurance coverage and the replacement cost of your inventory items. Be sure to store a backup disk and a printed report of your home inventory data in a fireproof box, or better yet, in a location other than your home. This safety measure can help you substantiate an insurance claim if your home is destroyed.

**Need more information about insurance?** If you need information about insurance for your home, go online to Insure-Market for insurance information, decision tools, and analysis. You'll also find current quotes for auto, home, and life insurance policies. From the Household menu, choose Insurance Research Online. (To use this feature you must have Internet access.)

**TIP** Besides coverage for replacement of property that is destroyed or damaged, you should also have insurance to cover your liability if someone has an accident on your property.

## Know where your records and policies are located

Use Emergency Records Organizer to store all the important information about you, your family, and your home. Enter information into major areas, like emergency information, personal and legal documents, home/auto/property, and so on. You don't have to try to remember all the bits of information you'd like to organize and record; Quicken provides comprehensive lists of items that you simply fill in. Fill in as much or as little as you find useful.

You can create reports that include just a subset of the information, such as an emergency situation report that would be given to a spouse, attorney, or next of kin at the time of an emergency or death. You'll even find reports useful to give your baby-sitter or your lawyer. You can also create a complete report that lists all the details you've entered in the Emergency Records Organizer.

To get started, enter information about yourself and then your family members. Next, enter any legal documents, followed by whatever information is of priority to you.

To record information about you and your family:

Select an area from the drop-down list.

Select a topic.

Enter the information.

Household - Emergency Records Organizer

Introduction Create/Update Records Report

1. Select an area: Home/Auto/Property

2. Select a topic:

- Property
- Plans/Policies
- Safe Deposit Box
- Paid Bill Box
- Safe
- Auto Information
- Storage
- Pets
- Automobile
- Motorcycle
- Recreational

3. Enter Safe Deposit Box records:

Institution: (drop-down)

Address: 210 Centre Street  
Hay Town, GA 11295

Contact: (text)

Phone: 450-555-1212

Box number: 2108

Contents: (text)

Password-protected access: (checkbox)

Location of key: (text)

Contents: (text)

OK Cancel Save Reset Fields Delete

## To start Emergency Records Organizer

From the Household menu, choose Emergency Records Organizer. Select the Create/Update Records tab and enter information about your home records.

From the Finance menu, choose Address Book.

From the Finance menu, choose Address Book.

Update this information whenever your situation changes. You can make updating your records part of your routine so that you're not really "done" until you've entered the information in Quicken. In an emergency, you'll have immediate access to the information and the location of documents you need. Not only will this feature save you time, it may reduce your stress as well.

**TIP** Don't forget to back up your Quicken data regularly and store a backup copy in a safe place outside your home.

## Keep important addresses in one place

The Quicken Address Book is a great tool for organizing and storing the addresses you need when you're paying bills or doing other financial chores. The Address Book creates a central list that you can sort, search, group, and print. You can use it to keep up-to-date contact information for friends, family members, business associates, and clients.





# “How can we reduce our taxes?”

Whether you are the kind of person who panics on April 14 or who saves every receipt, Quicken can simplify your tax life. This chapter shows you how.

How can Quicken help with taxes?	54
How can I plan ahead?	54
How can I maximize my deductions?	57
How do I set up Quicken tax categories?	59
How do the Quicken tax tools work?	62
More good ideas from Quicken	64

## To access the Quicken tax tools

From the Taxes menu, choose Tax Center.

## To get late-breaking tax rules

From the Finance menu, choose Quicken on the Web, and then Quicken.com. Go to the Taxes area for the latest Intuit Internet tax tools and resources.

## How can Quicken help with taxes?

You don't need a mortgage and a hefty list of deductions to save on taxes. Review the tax savings ideas in these next few pages, and then use the Quicken tax tools to painlessly implement your new strategies.

- Use EasyStep Paycheck Setup to track your payroll tax deductions.
- Identify tax-related income and expense categories so you can track your tax-related transactions.
- Use Tax Link Assistant to link tax-related categories to the appropriate line items on federal tax forms.
- Create Quicken reports to help fill in your tax forms.
- Use the Tax Planner to estimate your tax bill.
- Import your tax profile data from TurboTax to review your projected tax situation for the current year.
- Set up tax alerts to notify you of important tax deadlines and limits, or alerts based on your tax profile.
- Use the tax planning tools to make sure you withhold the right amount, and to maximize your deductions.

For more information about Quicken tax tools, see page 59.

## How can I plan ahead?

### Contribute to retirement accounts

Contributing to a retirement account such as a 401(k), 403(b), or traditional IRA is a great way to reduce your tax bill and prepare for a financially secure future at the same time. When you put money in a retirement account, the funds compound, tax-deferred, until you withdraw them. With certain restrictions, you won't have to pay tax on the money you contribute to a traditional IRA or 401(k) plan, or its earnings, until you withdraw money from the plan. When you retire you may be in a lower tax bracket, in which case the taxes you pay on the money could be reduced.

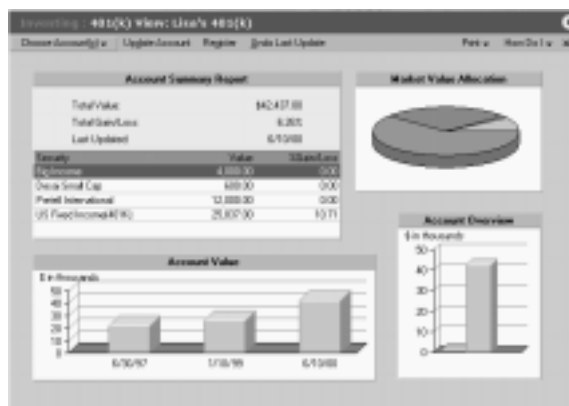
On the other hand, if you invest in a taxable bank certificate of deposit (CD) or stock mutual fund, your interest or dividends are usually taxable on your current year's tax return. And if you sell stocks and mutual funds at a gain, the gain is also taxable.

Withdrawals from tax-deferred accounts usually have a penalty if you withdraw before age 59-1/2, so use them only to fund your long-term goals. For more information on tax-saving retirement investments, see "Start with retirement accounts" on page 67.

**NOTE** Roth IRAs differ from traditional IRAs in that you invest after-tax dollars, so they *do not affect your current tax*. For more information, see "Individual Retirement Account (IRA)" on page 68.

## Quicken can help track your 401(k)

Track your 401(k) using the EasyStep 401(k) feature, and then use the EasyStep Paycheck Setup to track your contributions.



The 401(k) view window lets you see your 401(k) portfolio in several ways.

## To use EasyStep 401(k)

From the Investing menu, choose Investing Activities, and then Track my 401(k).

For more information on payroll deductions, see "Track your payroll deductions" on page 60.

## Use your employer's flexible spending plan

These plans allow you to set aside a certain amount of your pre-tax earnings to use throughout the year to pay a specific expense such as medical, childcare, or other insurance expenses. Your take-home pay will be slightly less if you sign up for a flexible

spending plan, but if you're going to spend this money anyway on the associated expense, you might as well pay with cheaper, pretax dollars.

The challenge is to estimate how much you typically spend in the appropriate category (create a category report from the Reports and Graphs Center), and track the amount you put aside, because you usually have to use all the money you put in the account by the end of the year, or in most cases you lose it.

## Quicken can help track your flexible spending plan

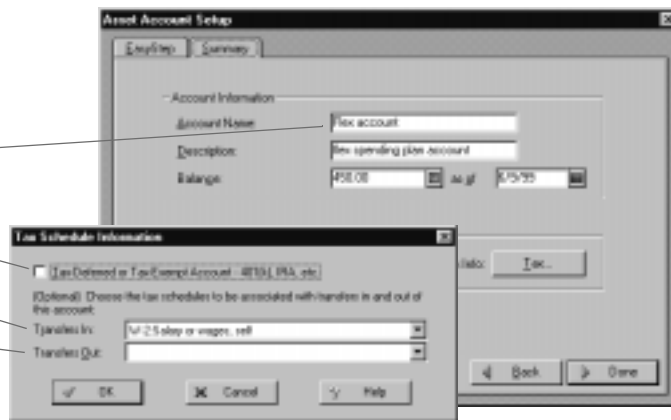
Create an asset account to track your flexible spending funds. (If you are starting mid-year, be sure to enter the amount your employer has already deducted as the opening balance.)

Give the account a meaningful name (in this case, Flex account).

Don't select the tax-deferred checkbox.

Select the tax schedule for transfers in.

Do not select a tax schedule for transfers out.



Enter your flex account contributions as a transfer in the EasyStep Paycheck Setup. See page 60 for more information.

Record the amount you set aside from each paycheck as a transfer to the flexible spending account.

Category	Amount
1. Income Salary - 1st 25 gross	1,238.26
2. Tax Federal	-445.00
3. Tax State	-142.51
4. Flex account	-290.00
5. Tax Social Sec	-172.25

When you receive a check from your flexible spending plan to cover your expenses, deposit the check in your checking account. Then enter the transaction in Quicken, creating a transfer in the Category field *from* the flexible spending asset account *to* your

checking account. This transfer decreases the balance in your flexible spending asset account.

## Keep taxes in mind when you invest

Your investment decisions can have an effect on taxes. For example, all things being equal, investing in tax-exempt vehicles can save you a bundle. Say you have \$10,000 to invest. Should you put it in an investment with tax-exempt interest income yielding 4.5%, or an investment with a higher yield of taxable interest income? Depending on your tax bracket, the investment with the lower yield could actually give you more net earnings after taxes. If you are in the 31% tax bracket, a 4.5% yield exempt from federal tax is actually equivalent to a taxable yield of 6.52%.

When buying or selling securities, use the Capital Gains Estimator to find a tax-wise sales scenario before you sell. For more information, see “Reduce your capital gains tax” on page 63.

## How can I maximize my deductions?

### Take all your homeowner deductions

If you own your home, you may be living in your largest tax deduction. Subject to limitations, the interest you pay on your loan is tax deductible. Points may also be deductible. Points you pay on the original mortgage are deductible in the year you take out the loan. Refinance points can be spread out over the life of the loan. For more information, see “How should I track my home in Quicken?” on page 43, or click “How can I maximize my deductions?” in the Tax Center.

**Document home improvements** When you sell your home you are taxed on the difference between the sales price and your original purchase price plus improvements. Generally, the more improvements you can document, the lower your taxable gain.

An improvement to your home increases your cost basis if it increases the value of the property, lengthens its life, or adapts it to a different use. Examples would be rewiring your home, land-

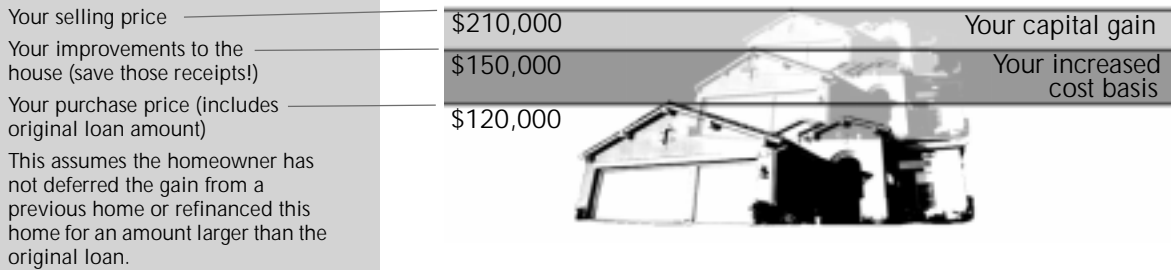
## To find your tax bracket

From the Taxes menu, choose Tax Planner. From the drop-down lists, select your filing status and tax year. Enter your income as well as the appropriate exemptions and deductions. Your marginal and average tax rate are displayed in the right column.

Note: If you imported your tax profile data from TurboTax, Quicken will fill in some data for you. For more information, from the Help menu choose Index, and enter *tax profile*.

scaping, or installing new plumbing. It does not include maintenance such as painting or carpet cleaning. You may exclude from your taxable income up to \$250,000 gained from the sale of a principal residence (\$500,000, for married persons filing jointly). Check with your tax adviser, and keep receipts.

For more on tracking cost basis, see “The difference between tracking market value and cost basis” on page 44.



**Convert consumer debt to tax-deductible debt** If you are paying a lot of interest on a credit card or auto loan, consider borrowing against your home equity to pay off the amount you owe. You'll still have to pay the debt, but the interest rate is generally lower on home equity loans and it's also usually tax-deductible. Just be careful not to get in over your head—you'll still need to pay off the home equity debt, and your home is on the line, too.

## Deduct other taxes you pay

Some of the other taxes you pay are deductible on your federal tax return, including these:

- State and local income taxes
- Real estate taxes, excluding any city services fees
- Foreign income taxes
- State and local personal property taxes (such as for your car)
- Taxes that are expenses of your trade or business
- One-half of self-employment tax
- Taxes on property producing rental income

## Keep track of charitable contributions

Donations to qualified organizations are deductible, whether the donation is cash or a donation of clothing, household goods, or automobiles. Check with the organization to find out if it is a qualified nonprofit organization.

You need a written receipt for donations of clothing, household goods, or automobiles, cash donations over \$250. Remember that you can deduct only the fair market value of a donated item—not the price you paid for it.

If you do volunteer work for a qualified organization, you can deduct your out-of-pocket expenses, such as mileage. Keep a mileage log that lists the date and purpose of the trip, with the number of miles driven. At the end of the year, check the IRS rate for volunteer work mileage and multiply it by the number of miles you drove.

Consider donations of appreciated stocks. If you have held them for longer than 12 months, you can deduct the full market value of the donation, without realizing the gain.

**NOTE** If you have enough expenses to itemize, set the tax alerts for charitable contributions. Near the end of the year, Quicken reminds you to maximize your contributions. From the Finance menu, choose Alerts. In the Set Up Alerts window, click the Taxes tab.

## How do I set up Quicken tax categories?

Now that you've had a chance to review some ways to cut your tax bill, you need to set up Quicken to help you achieve this goal. Once you've set up your accounts and categories to help you track tax-related transactions, the most tedious part of tax preparation will be taken care of. To see an overview of your tax picture, open the Tax Center. It provides access to the Quicken tax tools, along with tax tips, important dates, and summary information about your tax-related Quicken data. You can also set

## To determine fair market value of donations

To determine fair market value, call the IRS at 1-800-TAX-FORM and ask for IRS publication number 561. If you have Internet access, you can download many IRS publications and forms from the IRS Web site. See [www.irs.ustreas.gov](http://www.irs.ustreas.gov) for more information.

## To open the Tax Center

From the Taxes menu, choose Tax Center.

alerts based on your own tax data, and, if you have Internet access, the Tax Center displays links to Web resources.

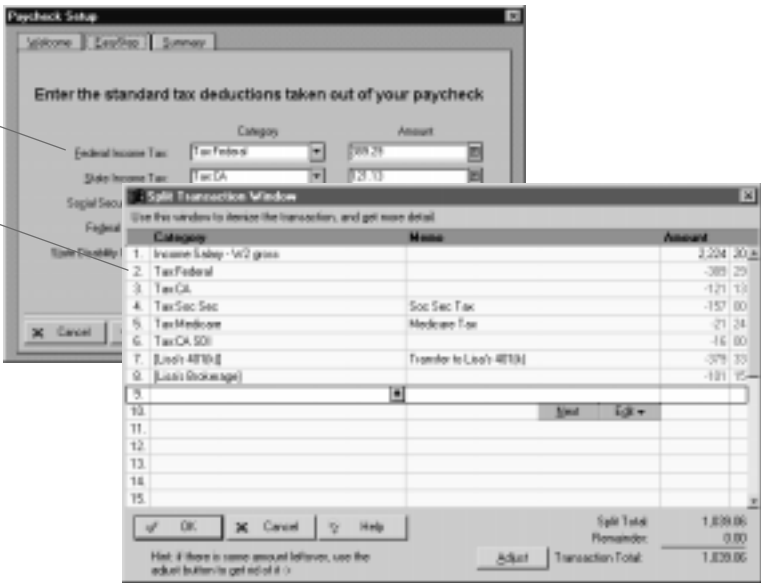
## Track your payroll deductions

If you track your wages and payroll taxes, Quicken can project your tax situation for the current year in the Tax Planner. The EasyStep Paycheck Setup makes it easy. From the Banking menu, choose Banking Activities, and then “Set up my paycheck as a register transaction.”

Enter all the information from your paycheck in the EasyStep Paycheck windows.

Quicken creates a split transaction in your checking register. If you create a scheduled transaction, Quicken can enter the memorized transaction for you on payday.

You can edit this transaction if the amounts change next time you enter a paycheck deposit.



## Identify tax-related categories

When you add or edit a category in the Category & Transfer List, specify whether it is tax-related and then assign the federal tax form and line. After you have set up a category, you can edit the tax information if necessary. From the Category & Transfer List, click Edit.





Quicken has already set up some categories for taxes. Add or edit categories you need to complete your tax picture.

Mark them as tax related and select the tax form and line from the drop-down list.

## To display the Category list

From the Finance menu, choose Category/Transfer List.

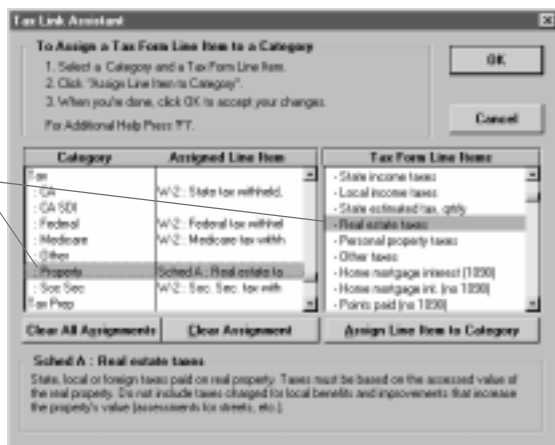
Click Options and select Show Tax Item to review the linked categories and tax forms.

## Match Quicken categories to IRS tax forms

Use the Tax Link Assistant to assign tax form lines to several categories all at once, or to verify previous assignments.

Select a Quicken category and then select the appropriate tax form line item from the list on the right. Click Assign Line Item to Category.

A brief description of the tax form line item appears below.



## To start Tax Link Assistant

From the Taxes menu, choose Tax Link Assistant.

For more information, from the Help menu, choose Index, and enter *taxes*, *assigning to line items*.

**TIP** If you have recently married or purchased a home, you can add ready-made tax-related categories specific to those situations. From the Finance menu, choose Category & Transfer List. Click Options, and then choose Add Categories.

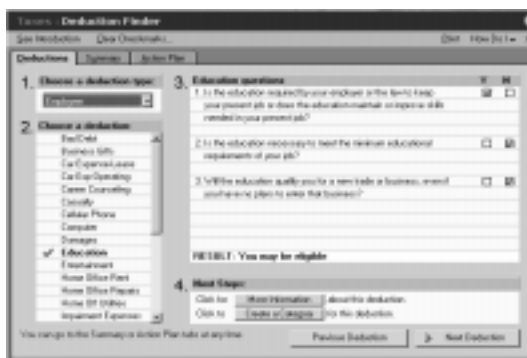
## To start Deduction Finder

From the Taxes menu, choose Deduction Finder. Choose a deduction type. The Deduction Finder uses a question-and-answer format to determine whether the deduction might be available to you.

## How do the Quicken tax tools work?

### Quicken can help you find deductions

The Deduction Finder helps you find tax deductions that you may have missed. Be sure to investigate any deduction thoroughly before you take it. Tax Deduction Finder can only help you identify deductions you may have overlooked; it can't assess your personal situation or identify a qualifying nonprofit organization. Check with the Internal Revenue Service or your tax expert for complete details.



Have you taken courses to update your work skills? Quicken can set up a new tax-related category to track your educational expenses.

## To create a tax report

From the Reports menu, choose Reports and Graphs Center. Choose "What is my tax situation?", and then select Tax Summary, Capital Gains, or Tax Schedule. Click Create Now.

### Create reports that help with your tax return

The tax schedule report (and capital gains report) group and sub-total your transactions by tax schedule line item. Use this to double-check the categories you import into TurboTax.

Quicken & Company - Tax Summary Report

System: America Day: Today Options: Standard W-2

From: 1/1/00 To: 12/31/00 Subtotals: Tax Schedule

W-2 for Social Security

**Tax Summary Report**  
1/1/00 Through 12/31/00

Date < Amount < Memo < Description < Memo < Category < OK < Amount

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12/2

The tax summary report groups and subtotals transactions in your accounts by tax-related categories. Use this report if you enter your tax return information manually, either on printed tax forms or in TurboTax.

## Estimate your tax bill anytime

Use the Tax Planner throughout the year to estimate your tax bill and determine whether you're withholding the right amount. Import data from TurboTax to create a personalized tax profile. For more information, see "Importing TurboTax data into Quicken" on page 64.

Use the Tax Planner to estimate your tax liability. You can use your Quicken data or create new scenarios to project totals for the year.

The Tax Planner can help you calculate the optimal number of withholdings given your income and tax liability.

## To display the Tax Planner

From the Taxes menu, choose Tax Planner.

## Reduce your capital gains tax

Quicken can help you run scenarios for selling securities that could reduce your capital gains, and thus your tax burden. From the Investing menu, choose Capital Gains Estimator. In the Capital Gains Estimator window, you can enter different hypothetical sales of the various lots of a security. Since each lot was purchased at a different date and price, your prospective profit from the sale (and thus your tax burden), will probably be different depending on which lot you sell. Compare the gain and estimated tax from each sales scenario to create a scenario that yields the highest after-tax gain.

For a report that includes your other capital gains not in this scenario, click Report and select Capital Gains Report. For a more complete tax picture, click Tax Planner.

## To prepare your records

See IRS Publication 17, Tax Guide for Individuals, for explanations of tax laws, as well as descriptions of deductions and the documentation they require. If you have Internet access, you can download many IRS publications and forms from the IRS Web site. See [www.irs.ustreas.gov](http://www.irs.ustreas.gov) for more information.

## To set up a tax alert

From the Finance menu, choose Alerts. Click the Taxes tab and select an Alert type in the left column. For some Alerts you can set a limit in the right column that will tell you when you reach a specified date or dollar amount.

## Using Quicken with TurboTax

Consider using Intuit's TurboTax tax preparation software. TurboTax guides you through complex IRS forms using a simple question-and-answer format. It also provides in-product help to assist you every step of the way. You can access a Web-based version from within Quicken. From the Taxes menu, choose WebTurboTax.

If you assign tax-related categories to tax form lines in Quicken, you can import transactions with these categories directly into TurboTax.

**Importing TurboTax data into Quicken** If you used TurboTax for your most recent tax return, Quicken can use your TurboTax data file to create a personalized tax profile. From the Taxes menu, choose Tax Activities, and then choose "Import personal profile from TurboTax."

Quicken creates a personal tax profile and then uses it in Quicken tax planning tools to project tax calculations for the current year. In the Tax Center, click "How can I maximize my deductions?" or "Am I over or under withholding?" You can edit this information if necessary from the Tax Center. Just click "View my Tax Profile." This profile does not affect your Quicken data.

## If you own a small business

Consider using Quicken Home & Business to track your small business finances, as well as your home finances. Quicken Home & Business has additional tax reports for the small business owner.

## More good ideas from Quicken

The Tax Center provides planning tools to help with your tax situation. From the Taxes menu, choose Tax Center, and then click:

- How can I maximize my tax deductions?
- Am I over or under withholding?



“How should I invest to achieve my goals?”

Investing can play an important role in achieving your financial goals, but it involves some risk. This chapter describes tools that can help balance risk against possible return to make smart investing decisions and track the results.

Am I ready to invest?	66
Where do I start investing?	67
How much risk should I take?	71
Should I invest in securities?	72
What's the easiest way to track my investments?	74
How can I monitor my progress?	76
What happens when I sell?	82
Seven reasons to go online	82

## ..... To set up an emergency fund

To create an emergency fund, use the Savings Analysis snapshot on the My Finances Center. From the My Finances Center, click Customize, and then choose Customize This View. In the Customize window, under Available Items, select Savings Analysis, and then click Add to move it to Chosen Items. Click OK.

From the Savings Analysis snapshot, click Customize This Report. In the Customize Savings window, click Emergency Fund, and then select an account to use as your emergency fund. Click OK.

**L**ong-term investing is the best way to combat inflation, your biggest obstacle to achieving a long-term savings goal. Historically, the stock market has outperformed any other savings vehicle. Between 1946-1995, the average annualized return over a five-year period for the Standard & Poor's 500 stock index was 11.9 percent. This kind of performance sure beats a savings account. But these returns don't come without a cost, and the cost is risk.

## Am I ready to invest?

Before you jump on the investments bandwagon, make sure you've got your short-term bases covered:

- Pay off credit card and consumer debt.

Consumer debt usually carries a comparatively high interest rate and is not tax-deductible. Look at the interest charges on your consumer debt compared to the after-tax rate of return you would expect to earn on an investment. You'll see quicker increase in your overall net worth if you reduce debt before you try to make a killing on a hot investment.

Use the Debt Reduction Planner to pay down debt while incurring the least amount of total finance charges. See "Reduce your debt" on page 32.

- Set aside an emergency fund.

Financial planners suggest having an emergency fund of three to six months of living expenses, even more if you are self-employed. Put this in a low-risk investment such as a money market fund or a liquid certificate of deposit (CD), which you can access quickly if you suffer a financial setback. If you use a money market fund, track it in a Quicken money market account; for CDs, use an asset account or "other" investment account and when prompted for securities, choose CD.

For more on emergency funds, see "Am I covering my bases?" on page 27.

# Where do I start investing?

## Start with retirement accounts

What if there were an investment with a guaranteed savings of 15 to 39.6 percent from day one? It's called a tax-deferred retirement account and no matter what your financial situation, this is where you should start. Retirement accounts help you save for your most pressing long-term need, the day when your income stops coming in.

These accounts jump-start your savings through a tax deferral. You deposit pretax money (depending on your tax bracket, this money is worth 15 to 39.6 percent more than if you had to pay tax on it first). The money in your retirement account builds capital for years or decades, until the day you withdraw it. By the time you retire, your tax rates may be lower. Your savings will have increased, while your tax liability will have decreased. This is a winning formula.

Which plans are you eligible for? Check the table below:

Retirement plan	Who's eligible
401(k)	Employees of for-profit companies, some nonprofit employees
403(b)	Nonprofit and public sector employees
IRA	<ul style="list-style-type: none"><li>■ Tax deferred for employees without an employer-sponsored retirement plan, or employees with a plan making less than \$30,000 (\$50,000 for married filing jointly).</li><li>■ Non-tax-deferred for all others.</li></ul>

(continued)



## To estimate your retirement savings needs

From the Planning menu, choose Financial Calculators, and then Retirement.

This is a quick calculator. To create a comprehensive plan, see "Checkup: Am I on track for retirement?" on page 70.

## To track your 401(k)

From the Investing menu, choose Investing Activities, and then Track my 401(k).

## To track your IRA or Keogh

From the Finance menu, choose Account List, and then click New. Choose an account type and click Next. Follow the EasyStep instructions to set up the account.

Retirement plan	Who's eligible
Simplified Employee Pension Plan (SEP-IRA)	<ul style="list-style-type: none"><li>■ Self-employed people</li><li>■ Anyone with self-employment income</li><li>■ Employees of small businesses (up to ten employees)</li></ul>
SIMPLE Retirement Plan	Employees of small businesses (up to 100 employees)

**401(k) plan** These retirement plans are offered by for-profit companies, and some nonprofits. You can save up to \$10,000 per year depending on your salary. Your employer may contribute to your account or match what you contribute, in which case you are even better off. Unlike pensions, these plans often give you freedom to make investment choices, as well as portability to roll over your “vested” savings if you leave your employer. Different plans have different vesting criteria, so check with your plan administrator. Some plans allow you to take out a loan against your savings.

**403(b) plan** This is the public sector equivalent to the famous 401(k) plan. Like the 401(k), your maximum contribution is \$10,000, and your employer may match part of your contribution. You have the freedom to decide where to invest, although somewhat less than in a 401(k). As with a 401(k), you can roll over vested funds if you leave your employer.

**NOTE** Plans vary, so check with your 401(k) or 403(b) plan administrator for contribution limits, available funding vehicles, employer matching funds, vesting criteria, and loan provisions.

**Individual Retirement Account (IRA)** What if your employer doesn't offer a tax-deferred retirement plan? With some restrictions, you can contribute up to \$2,000 per year. Your contributions are tax-deferred for any year during which you receive any taxable compensation and you are not over 70-1/2 years of age.



Even if your employer does have a retirement plan, you can contribute tax-deferred to an IRA if you make less than \$30,000 (\$50,000 for a married couple filing jointly).

You can still contribute even if you don't meet either of these criteria; you just can't take the tax deduction. The earnings from your account are not taxed until you withdraw them.

**NOTE** Education IRAs and Roth IRAs have different restrictions from traditional IRAs. To learn the basics about Roth and other IRAs, check out the latest on Quicken.com. From the Finance menu, choose Quicken On the Web, and then Quicken.com. Then go to the Retirement area. Roth IRAs differ from traditional IRAs in that you invest after-tax dollars. When you retire, the qualified distributions are tax-free, meaning you could potentially increase your income without going into a higher tax bracket. Consult your tax advisor to see which plan is best for you.

**Simplified Employee Pension Plan, (SEP-IRA), SIMPLE Retirement Plan** If you are self-employed, or have any self-employment income, you can set up a SEP-IRA. Employers with one to ten employees may choose to set up a SEP plan for their employees. This plan requires the least amount of paperwork for the employer and offers the greatest amount of flexibility, because employers can vary their contribution as business conditions dictate. The chief advantage to the employee is that they have a very high contribution limit—up to \$30,000 or 15 percent of your compensation, whichever is less.

The SIMPLE-IRA is for slightly larger businesses, with 100 employees or fewer. The eligibility requirements are similar to a SEP-IRA but offer less flexibility for the employer. The employer must contribute either two percent of compensation for all employees, or match the employee contribution for all employees who contribute, up to three percent of compensation, to a \$6,000 maximum. Your employee maximum contribution is \$6,000.

**Keogh Plans** Keogh plans are for self-employed people, partnerships, and small companies. Like the SEP-IRA and SIMPLE-

## To learn more IRAs and SEPs

See IRS Publication 590, Individual Retirement Arrangements. If you have Internet access, you can download many IRS publications and forms from the IRS Web site. See [www.irs.ustreas.gov](http://www.irs.ustreas.gov) for more information.

## To create a financial plan for retirement

From the Planning Center, under Life Events, click “Can I retire when I want to?” Follow the simple onscreen directions to calculate the income and savings you’ll need, as well as the effect of taxes and inflation.

IRA plans, they offer a great deal of flexibility to the small business owner and to the employee or self-employed person. They have contribution limits, and you have the freedom to vary your contributions each year.

### Quicken can help

Quicken can help you track your retirement accounts and update their value over time. From the Finance menu, choose Account List, and then click New. Choose an investment account type and click Next. Follow the EasyStep instructions to set up the account.

### Checkup: Am I on track for retirement?

It’s impossible to predict the future, but the Quicken Retirement Planner can help you calculate variables such as inflation and annual return on investment to come up with a realistic plan for your future. Use the Retirement Planner to see whether your retirement plan is on track and, if not, how you can make the necessary changes to provide for your future. After you create a plan, track your progress from the Planning Center. And when your circumstances change, create “What If” Event Scenarios to see how new financial goals will affect your plan.

The screenshot shows the Quicken Retirement Planner interface. The title bar reads "Planning: Can I retire when I want to?". The left sidebar has a "Retirement" section with a tree view containing: Introduction, About you (selected), Income, Delay, Retirement benefits, Other income, Taxes & Inflation, Taxes, Inflation, Saving & Investing, Saving, Investing, Rate of Return, Homes & Assets, Current homes & assets, Future homes & assets, Loans & Debt, Current loans, Debt reduction, Future loans, Expenses, Living expenses, Adult needs, College expenses, Other expenses, Results, and Your plan. The main window is titled "How long will you be retired?" and includes a "Next >" button. It explains that the length of retirement depends on how long you'll be retired and lists three factors: How old you are now, When you want to retire (with a link "What's a good first guess?"), and How long you'll live (with a link "Quicken has estimates you can use."). It also mentions including spouse and children. Below this is an "About you" table with an "Edit" button.

About you		Edit
Age	58	58
Life Expectancy	88	88
Retirement Age	67	67
Retirement Date	6/28/30	6/28/30
Years Until Retirement	32	32
Years in Retirement	22	22

# How much risk should I take?

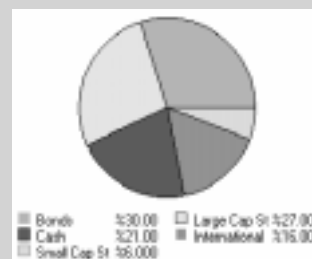
**Assess your risk tolerance** Investing should be based on research and informed decision-making, but it does carry risk. How much risk are you willing to accept? If you know you will lose sleep every time the market hiccups, keep that in mind when you create an investment plan.

**You need to take some risk** In general, as you lower your risk, you also lower your potential return. For example, many people make the mistake of putting too much of their 401(k) savings in bonds and guaranteed savings vehicles. While the principal is guaranteed on these investments, over the long haul you are not likely to receive the return you need to beat inflation and fund a long-term goal.

**Time is your friend** Generally speaking, the longer your time frame, the more risk you can bear. If you are starting out in life, time is on your side, and you should consider investing primarily in stocks in order to maximize your return. As you near retirement, it's time to reduce your risk, by moving some of your investments out of securities. The same applies if you are investing for a near-term goal, such as a down payment on a house.

To fund a long-term goal, such as a young child's education, you'd probably want to invest the majority of funds in stock mutual funds (index funds and growth funds), some in foreign stocks, and so on. Then as freshman year approaches, gradually move your investments to less volatile alternatives.

**Spread your risk through careful asset allocation** How can you balance long-term and short-term goals, weigh the risk you should take so that your money grows, and protect your investments from market fluctuations? The answer is diversification. If you spread your investments over both bonds and securities, and buy securities distributed over several industries, you reduce the likelihood that they are all going to suffer from market fluctuations during the same period. The particular mixture of investments you choose is called your *asset allocation*.



Sample asset allocation

## To download asset classes

If you have Internet access and enter ticker symbols for your holdings, you can download asset classes for securities and asset class mixes for mutual funds. From the Security Detail View, click Update, and then Get Asset Classes.

## To create an asset allocation graph

If you've assigned or downloaded an asset class to each security or mutual fund in your Quicken investment accounts, you can create an asset allocation graph.

From the Reports menu, choose Reports and Graphs Center. Choose "How are my investments doing?" and then select Investment Asset Allocation Graph. Choose a time period and click Create Now.

## Quicken can help you create an investment plan

There's no one investment mix that is right for everyone. Quicken can help you create an asset allocation plan that is appropriate for your financial situation. From the Investing Center, click "How should I invest my money?", and then follow the onscreen instructions.



The asset allocation planner helps you spread your investment risk in a way that is right for your financial situation. You create a plan based on your risk tolerance, time frame, and personal financial goals.

## Should I invest in securities?

When you are ready to invest in securities, there are basically two main options:

- Research and buy individual securities.
- Purchase a mutual fund, which is a package of securities managed by an investment company.

## Mutual funds: A very good place to start

A smart way to diversify your investments is to buy mutual funds. When you buy into a mutual fund you are combining resources with other investors to purchase a broader range of investments than any individual could typically afford. These funds have a professional manager who is responsible for buying and selling investments for maximum return (or tax savings, or any number of possible investment goals). You are paying internal expenses associated with professional management, so research the load and management costs and weigh them against the expected returns.

## Research and analyze stocks and mutual funds

There are literally thousands of stocks and mutual funds to choose from, each answering a different investment need, from high growth to high income, from high risk to low risk, to everything in between. Fortunately, Quicken can help you create a list of funds that meets the risk and return limits you have in mind and understand a fund's fee structure.



The investment evaluators offer several popular screening tools to help you find the stocks and mutual funds that fit your investment needs.

## ..... To research stocks and mutual funds

From the Investing menu, choose Investment Research.

Use these tools to screen stocks and mutual funds using a variety of strategies and based on the investment criteria important to you. You must have Internet access to use these tools.

.....

To create a new account

From the Finance menu, choose Account List, and then click New. Choose an account type and click Next. Follow the EasyStep instructions to set up the account.

What’s the easiest way to track my investments?

Create investments accounts in Quicken

You can create a Quicken investment account to track virtually any kind of real-world investment.

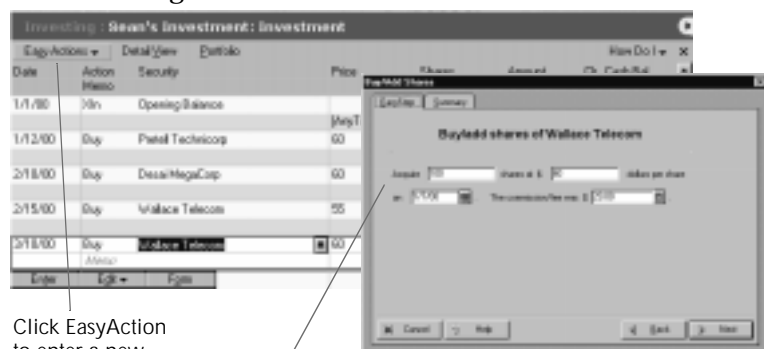
For this kind of investment	Create this kind of Quicken account
Money market fund	Money market account
Certificate of deposit (CD)	Asset account or <i>Other</i> investment account (when prompted to add securities, choose CD)
401(k) or 403(b)	401(k)
IRA or Keogh	IRA account, then choose type: <ul style="list-style-type: none"><li>■ Standard IRA</li><li>■ Roth IRA</li><li>■ Education IRA</li><li>■ Keogh</li><li>■ SEP-IRA</li></ul>
Brokerage account, containing stocks, bonds, and mutual funds	Regular (brokerage) investment account for the securities. If you write checks against the account, create a checking account when prompted for a linked account.
Dividend Reinvestment Plan brokerage account	Dividend Reinvestment Plan account

(continued)

For this kind of investment	Create this kind of Quicken account
Mutual fund account that has no cash balance	Regular (brokerage) investment account. When prompted for the kind of securities, choose "One mutual fund."
Treasury bills, fixed annuities	<i>Other</i> investment account
Collectibles, precious metals	Asset account
Variable annuities	<i>Other</i> investment account
Real estate	Asset account
Real estate investment trusts (REITs)	Regular (brokerage) investment account
Employee stock options	Regular (brokerage) investment account. When prompted for the kind of securities, choose "Employee stock options."

## Use EasyAction forms to enter transactions

EasyAction forms are a simple way to enter investment transactions. To record a transaction, open your investment register and click EasyActions. Choose Buy/Add Shares to enter your purchase. When you're done, Quicken records the transaction in the investment register.



Click EasyAction to enter a new transaction.

EasyAction forms step you through the action you are taking: buying, selling, reinvesting, transferring cash in or out of the account, and so on.

## To learn how to track cash in an investment account

From the Help menu, choose Index, and enter *cash, managing in investment accounts*.

## To learn more about entering investment transactions

For details about entering transactions in your investment register, from the Help menu, choose Index, and enter *investments, entering transactions*.

## To get started with online investment tracking

From the Investing menu, choose Online Investing, and then choose the account you want to set up. To see if your brokerage firm offers this service, from the Finance menu, choose Online Financial Institutions List. You can usually apply right away, either over the Internet or by phone. Your financial institution will provide a PIN and specific information for you to enable your Quicken accounts to use the service.

## To update prices and news online

You can update security news and prices whenever you do a One Step Update. Or, in either Portfolio View or Security Detail View, click Update, and then choose Get Online Quotes & News. You must have Internet access to use this feature.

After you become familiar with how Quicken enters investment transactions in the register, you can type them in yourself, or continue using the forms.

## Downloading your investment transactions

The easiest way to track your investment transactions is to download them from your broker. Many brokerage firms and mutual fund companies offer online investment tracking services through Quicken. Apply for online service with your brokerage just as you would for a bank or other financial institution.

For more information, see “Is online investment tracking available?” on page 18.

To learn about...	Search the Help Index for...
rounding off rules	round-off rules for investments
adjusting the cash or share balance of an investment account	investment accounts, balancing
entering the prior transaction history of a security	investment accounts, historical detail
tracking securities you don't own	Watch List

## How can I monitor my progress?

After you set up your investments in Quicken, you can monitor them in several ways, depending on how much detail you want and what performance measures you are interested in.

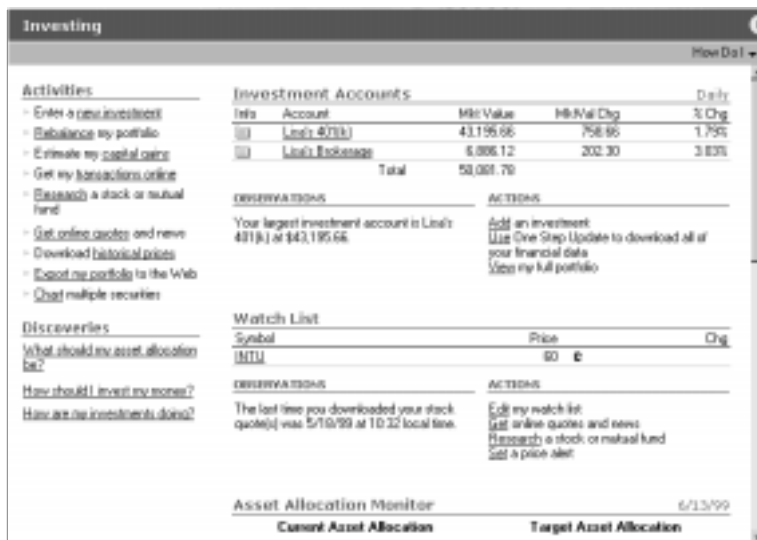
### Investment Register

The Investment Register shows individual transactions and balance updates for a single investment account.



## Investing Center

The Investing Center in Quicken gives you at-a-glance analysis and summaries of the investments you own. You can view the value of your investments, check your asset allocation, or see your Watch List. If you have Internet access, you can also link to the Web for powerful research tools or security news and prices.



## Security Detail View: Price history and market value checkup

The Security Detail View window shows a price history graph based on the prices you have entered or downloaded for a single security. If you have Internet access, you can click the News tab to read headlines for the latest news stories about that security.

## To go to the Quicken Investing Center

From the Investing menu, choose Investing Center.

## To track multiple currencies

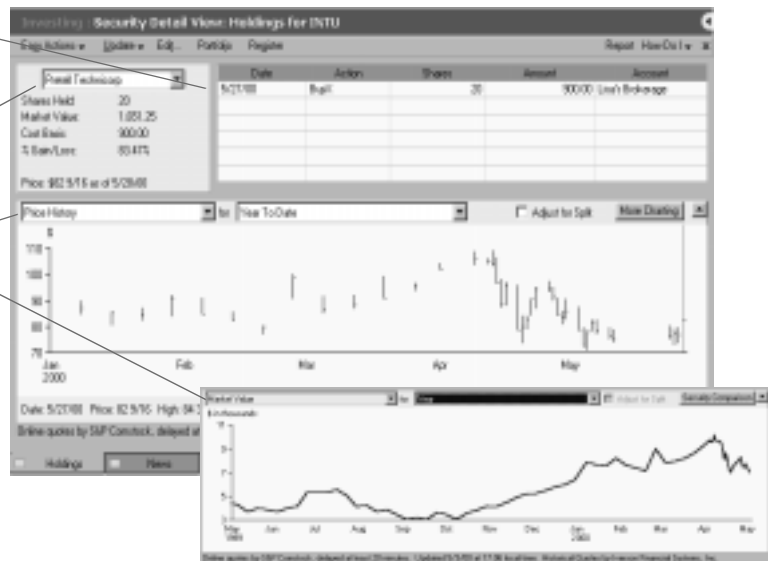
From the Edit menu, choose Options, and then Quicken Program. Click the Settings tab, and then select the Multicurrency support checkbox.

For more information, from the Help menu, choose Index, and enter *currencies*.

All the transactions you've recorded for the security are listed here. Double-click a transaction to edit it.

Use this drop-down list to display another security.

Use this drop-down list to choose either a price history graph or market value graph. the graph,



## Portfolio View: How much are your investments worth today?

The Portfolio View shows price and performance data for all your investments, organized by account. You can also group them by security, security type, investment goal, or asset class. You'll find these choices on the "Group by" drop-down list.

Group by list

If you'd like to rearrange the columns or add new columns, such as ROI, Average Cost, or \$ Invested, click Customize.

The market value of an account includes any cash that's in the account (unless you set up your investment account to have an accompanying linked checking account).

The screenshot shows the 'Portfolio View' window. It includes a 'Group by' dropdown set to 'All Accounts'. The table lists accounts and their holdings with columns: Name, Price, Shares, High, Low, and Market Value.

Name	Price	Shares	High	Low	Market Value
Lowe's 401(k)					58,812.00
Big Income	53.71/6	400	54.5/6	52.13/6	21,375.00
Small Cap	2	400	2.3/32	1.21/32	980.00
Perpet International	80	200	86.15/76	82.1/2	16,000.00
US Fixed Income 401(k)	10.3340	2,500			25,837.00
Cash					6.00
Sean's Brokerage					5,000.75
Big Income	53.71/6	20	54.5/6	52.13/6	1,088.75
Perpet International	80	10	86.15/76	82.1/2	580.00
Cash					3,580.00
<b>Total:</b>	<b>e-estimated</b>	<b>A/C=avg cost</b>			<b>83,080.75</b>

The Market Value column shows the number of shares you own times the price per share at the latest market prices. Employee stock options are different, because you purchase them at a discount. The market value of your stock options is equal to the number of options you have vested times the dollar value of your discount (market price minus your exercise price). If your exercise price is higher than the market price, then your market value is calculated to be zero.

To learn about...	Search the Help Index for...
entering the price history for a security	prices, history
updating prices online	prices, updating online
entering current prices in Portfolio View	prices, updating manually

### Performance checkup: Return on investment

Quicken offers two measurements on investment performance: return on investment (ROI) and internal rate of return (IRR).

**Example.** Say you made these transactions on XYZ stock:

On this date	You created this transaction	At this price per share
12/31/98	Bought 100 shares	\$10
7/31/99	Bought 50 shares	\$15
12/31/00	Received a dividend of \$40; reinvested it in two more shares	\$20

### To create a Portfolio value report (subtotaled by goal)

From the Reports menu, choose Reports and Graphs Center. Choose “How are my investments doing?” and then select Portfolio Value Report. Click Customize. For Subtotal By, choose Investment Goal. Then click Create.

.....

## To see complete descriptions of ROI and IRR

From the Help menu, choose Index, and enter *ROI* or *IRR*.

**Return on investment (ROI)** ROI shows the total profit you could make from a security if you sold your shares today. It is equal to dollars returned divided by dollars invested.

*\$ return* is the total profit you've made from a security since you started investing in it. This includes the current market value plus cash received from sales of shares, minus \$ invested.

*\$ invested* is the amount you have invested in a security, excluding reinvested income.

Your \$ invested in stock XYZ from 12/31/98 to 1/4/00 is

---

$$\begin{aligned}\$ \text{ invested} &= (100 \times 10) + (50 \times 15) \\ &= \$1,750\end{aligned}$$

---

Your \$ return in stock XYZ from 12/31/98 to 1/4/00 is:

---

$$\begin{aligned}\$ \text{ return} &= \text{current market value} - \$ \text{ invested} \\ &= \$3,040 - \$1,750 \\ &= \$1,290\end{aligned}$$

---

Your ROI in stock XYZ from 12/31/98 to 1/4/00 is:

---

$$\begin{aligned}\text{ROI} &= \$ \text{ return} / \$ \text{ invested} \\ &= \$1,290 / \$1,750 \\ &= 73.71\%\end{aligned}$$

---

**TIP** The performance numbers listed on your brokerage statement may not match what you see in Quicken. There may be a slight difference due to the rounding of fractions. More typically it is a timing issue; the information your broker sends may not be as up to date as what you see in your current Quicken data.

**Internal rate of return (IRR)** IRR is a percentage equal to the interest rate on a bank account that would give you the same total return on your investment. IRR is also called *average annual total return*.

Here's how it works over time:

- If a mutual fund lists its one-year average annual total return as 20 percent, then \$100 invested at the beginning of the year would have grown to \$120 by the end of the year.
- If a mutual fund lists its three-year average annual total return as 20 percent, and you invested \$100 in that fund three years ago, you'd have \$172.80 (an increase of \$72.80 or 72.8 percent) today:

Year	Ending balance
1	\$120.00
2	\$144.00
3	\$172.80

To learn about...	Search the Help Index for...
other investment reports	investment reports
investment graphs	investments, graphs
investment terms (for example, ROI, IRR, capital gains)	investments, terminology
other performance measures	Portfolio View, columns in

.....

## To chart multiple securities

From the Investing Center, under Activities, click "Chart multiple securities." Follow the onscreen directions to create a graph that can include multiple items from your Security List and selected market indexes.

## .....

### To create a capital gains report

From the Reports menu, choose Reports and Graphs Center. Choose “How are my investments doing?” and then select Capital Gains Report. Select a time period and then click Create Now.

## .....

### To estimate capital gains

From the Investing menu, choose Capital Gains Estimator. For more information see “Reduce your capital gains tax” on page 63.

## .....

### To create a cost basis graph

From the Reports menu, choose Reports and Graphs Center. Choose “How are my investments doing?” and then select Portfolio Value and Cost Basis Graph. Select a time period and then click Create Now.

## What happens when I sell?

### Tracking capital gains and taxable income

Quicken tax reports help you track your capital gains and taxable investment income. The capital gains report lists long-term and short-term capital gains transactions for use in a Schedule D. See “To create a capital gains report” on the side of this page for information on how to create one.

### Seven reasons to go online

If you have Internet access, Quicken can update your portfolio throughout the day or week, and deliver the latest research and news directly to your Quicken desktop.

**Update security prices and security news** The quickest way to update your security prices is to retrieve them from the Internet. Just enter the ticker symbols for all your securities and let Quicken do the rest. Click One Step update and select Online Quotes and Security News.

**Download historical prices** Knowing today’s security price doesn’t tell you much until you know how it compares to past performance. To see how your securities perform over time, from the Security Detail View, click Update, and then select Get Historical Prices.

**Download asset classes** Keep your portfolio on target by making sure your asset class information is correct. Enter ticker symbols for your securities. Then from the Security Detail View, click Update, and then select Get Asset Classes.

**Investment research and analysis** Use the powerful Quicken.com investment research and analysis tools to learn about stocks and mutual funds before you buy. From the Finance menu, choose Quicken on the Web, and then Investment Research. Go to Quicken.com for market analysis, company profiles, and expert advice.

**Download transactions from your broker** Sign up for online access with a participating broker to download investment holdings and transactions directly into Quicken. For more on online investment tracking with Quicken, see “Is online investment tracking available?” on page 18.

**Monitor your portfolio away from home** Portfolio Export lets you place a copy of your Quicken portfolio on the Web at Quicken.com. You can track your portfolio at home or away, from any PC with Web access. From the Finance menu, choose One Step Update. Click Customize to select a portfolio to export, and when you are done click Update Now. If you do not already have a Quicken.com user name, when you are prompted, click “Go online to Quicken.com” to create a new one. Save your Quicken.com user name and password—you’ll need them to export your portfolio and to view it from the Web.

**Investment Alerts** If you update securities prices using One Step Update, Quicken can alert you when key events occur, including news events, maturity dates, or when a stock in your Security List reaches a high or low price that you specify. Enter ticker symbols for your securities, and from the Finance menu, choose Alerts. Click the Investments tab and then the alerts and conditions you want.

## ..... To simplify your online sessions

From the Finance menu, choose One Step Update to download online banking and investments data in one session.

## Where do I go from here?

At some point in your financial life you may want to consult a professional financial planner. Quicken makes it easy to find a planner and gather the financial information you'll need for your first appointment. In the Planning Center, click "How can I find a professional planner?"

- Discover what professional planners do and what services are right for your situation
- Learn what questions to ask and conduct an online search to find a planner in your area
- Prepare for your first appointment

Quicken creates a Professional Planner Summary, developed by Quicken and the Institute of Certified Financial Planners, that gathers all your financial information in one report. Just follow the simple question-and-answer format. Quicken fills in much of the planner form for you, using your own Quicken data. When you are done, print and mail the report to your planner.





“How do  
I contact  
Intuit?”

Do you need to know how to do something in Quicken? Are you running low on Quicken checks? Would you like to know how to apply for online financial services?

---

Intuit supports convenient fax, phone, and Web-based services that deliver the information and products you need—quickly. Visit our Customer Support Web site for answers to your questions or shop the Web for software, supplies, and Quicken checks. Use the Web or our toll-free numbers to sign up for two of Quicken’s biggest timesavers: online financial services and the Quicken Credit Card. To find out which service or support option is right for you, take a look at the contact information on the following page.

## Technical Support

- To find out about Technical Support options or to give us feedback on Quicken, visit our Web site:  
[www.intuit.com/support/quicken](http://www.intuit.com/support/quicken)

### Quicken Help

- The Quicken Help system is the fastest, easiest way to get answers. Choose Index from the Help menu.

### Web Help

- Web Help provides Knowledge Base searches, updates, and answers to frequently asked questions.  
[www.intuit.com/support/quicken](http://www.intuit.com/support/quicken)

### Fax on Demand

- Call for a catalog of fax documents with answers to common questions.  
Phone 800-644-3198

### Automated Technical Support

- Answers to common questions.  
Phone 800-644-3193

### Technical Support Options

- For more information, or to purchase a Support Plan, see:  
[www.intuit.com/support/quicken](http://www.intuit.com/support/quicken)
- Talk to a Technical Support representative.  
Phone 520-618-7130  
Phone 900-555-4932  
Monday - Friday, 5 am - 5 pm Pacific time  
Quicken telephone support is flexibly priced; terms and conditions are subject to change without notice.

### Online financial services support

- If the problem is caused by your Internet Service Provider (ISP) connection, call them directly. If not, click the Contact Info button in the Online Center. For setup problems, confirm your account information, then call Quicken Customer Support.

### Customer Service for CheckFree Payment Services

- If a problem occurs *after* you transmit your transactions, call CheckFree. For all other problems, call Quicken for Windows Customer Support.  
CheckFree Customer Service 800-297-3180  
Monday - Friday, 8 am - midnight Eastern time

### CreditCheck Service by ConsumerInfo.Com

- For help with your credit report.  
Phone 888-888-8553  
Monday - Friday, 6 am - 6 pm Pacific time  
[www.consumerinfo.com/](http://www.consumerinfo.com/)

## Placing orders

### Shop the Web

- Purchase Intuit software and services at:  
[www.intuit.com/quicken\\_store/](http://www.intuit.com/quicken_store/)  
Purchase Quicken checks, envelopes, and other supplies at:  
[www.intuitmarket.com/](http://www.intuitmarket.com/)

### Quicken Checks Customer Service

- Please refer to the enclosed catalog for more information about ordering checks and other financial supplies. For additional information or to place your order:  
Phone from the U.S. 800-433-8810  
Monday - Friday, 5 am - 8 pm Pacific time  
Saturday, 7:30 am - 1 pm Pacific time  
Phone from Canada 877-445-3233  
Monday - Friday, 8 am - 5 pm Mountain time

### Intuit Direct Sales

- To place a product order or to find product information, see the following:  
[www.intuit.com/service/](http://www.intuit.com/service/)  
TDD 800-843-8828  
Monday - Friday, 8 am - 5 pm Pacific time  
Phone from Canada 888-829-1722  
Monday - Friday, 8 am - 5 pm Mountain time  
Extended hours September through April:  
Monday - Friday, 6 am - 11 pm Mountain time  
Saturday and Sunday 8 am - 8 pm  
Overseas Sales:  
Phone 520-901-3220  
Monday - Friday, 7 am - 7 pm Pacific time  
Fax 520-901-3208

### Intuit Customer Service

- The Intuit Customer Service department provides after-sale, non-technical services such as tracing undelivered orders, providing replacement disks, and answering billing questions.  
[www.intuit.com/service/](http://www.intuit.com/service/)  
TDD 800-843-8828  
Monday - Friday, 8 am - 5 pm Pacific time  
Phone from Canada 780-440-5952  
Monday - Friday, 8 am - 5 pm Mountain time  
Overseas Service:  
Phone 520-901-3220  
Monday - Friday, 7 am - 7 pm Pacific time  
Fax 520-901-3208

## H o u r s

Unless otherwise noted, all business hours are seven days a week, 24 hours a day, except to allow for system and server maintenance. Hours and phone numbers are subject to change.

## Getting started with online financial services

### Apply for online financial services

- You need an Internet Service Provider (ISP) to use these services. To apply for online banking service (online account access and online payment), from the Banking menu choose Online Banking Setup and follow the onscreen directions. For online investment tracking service, from the Investing menu choose Online Investing Setup and follow the onscreen directions. For information on online financial services, and to see a list of participating financial institutions, see:  
[www.intuit.com/online](http://www.intuit.com/online)

### Apply for online payment with Intuit

- If your financial institution doesn't offer online payment, you can apply for online payment through the Intuit Online Payment service using your existing checking account at a U.S. financial institution. From the Banking menu, choose Online Banking Setup and follow the onscreen directions. In the Financial Institutions list, choose Intuit Online Payment.

### Apply for a Quicken Credit Card

- The Quicken Credit Card is offered through Intuit and Travelers Bank USA. You can download your transactions directly into Quicken. Current benefits include no annual fee, a credit line of up to \$50,000, and an optional Traveler-Miles travel awards program that earns free and discounted air travel. To apply, speak to a representative or visit our Web site:  
Phone 800-442-4939, ext. 123  
[www.quickencard.com/](http://www.quickencard.com/)

### Quicken Credit Card Support

- If you are a current cardholder and have questions about your Quicken Credit Card account balance, available credit, or charge activity, please call Travelers Bank USA.  
Phone 800-772-7889
- If you experience difficulty downloading your Quicken Credit Card transactions into Quicken, call this number or visit our Web site:  
Phone 520-618-7130  
Monday - Friday, 5 am - 5 pm Pacific time  
[www.intuit.com/quickencreditcard/](http://www.intuit.com/quickencreditcard/)

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